

MoneyUp Academy competition rules

Prize

Weekly points target prize

- A Capitec Flexi Voucher up to the value of R200, redeemable at any of the participating retailers
- Winners are selected and prize values are awarded using an automated computer algorithm

Participating retailers include:

- Pick n Pay, Pick n Pay Clothing, Boxer, Dis-Chem, Dis-Chem Baby, Mr D Food, Spur, vida e caffè, Nando's, Steers, Debonairs Pizza, Wimpy, Mugg & Bean, Fishaways, Milky Lane, Krispy Kreme, Col'cacchio, Burger King, NetFlorist, Cape Union Mart, Poetry and Old Khaki, RocoMamas, Sportsmans Warehouse, Outdoor Warehouse, Panarottis and Ocean Basket
- See full list of participating retailers: <https://www.capitecbank.co.za/personal/transact/buy-vouchers/>

Competition period

The competition runs from 1 November 2025 to 28 February 2026

How to enter

Weekly points target prize

- Earn points by completing learning and correctly answering questions in any of the Courses, Recap room or Quiz room on the MoneyUp Academy. The points allocated per activity are specified on your dashboard
- Reach your Weekly Points Target at any time between 00h00 (midnight) Monday and 23h59 Sunday of a calendar week to be immediately entered into an instant randomised draw and to stand a chance to win a Capitec Flexi Voucher up to the value of R 200 (two hundred rands)
- The Weekly Points Target is 4 000 points. Reaching this target qualifies one active account for one entry only during any calendar week
- Your Weekly Points will reset to zero at 00h00 (midnight) every Monday, giving you a new chance to hit the Weekly Target in the following week
- You can enter every week and, if you reach your Weekly Points Target, you are eligible to win a Capitec Flexi Voucher
- Every week is a new chance to win

Competition terms and conditions ('Competition Rules')

1. The name of the campaign is "MoneyUp Academy Competition" (the Competition) and Capitec Bank Limited ('Capitec') is the promoter
2. The Weekly Points Target will run from Monday starting at 00h00 (midnight) and end on Sunday at 23h59
 - 2.1 Points accumulated within any given week will reset back to 0 (zero) on Monday 00h00
 - 2.2 If you reach your Weekly Points Target of 4 000 points, you will be entered into an instant randomised draw
 - 2.3 Winners will be randomly selected by a computer-programmed algorithm
 - 2.4 Winners will receive their Weekly Prize within one minute of achieving their Weekly Points Target. They will receive notification of their Capitec Flexi Voucher on the MoneyUp Academy website and by SMS
3. To win a Prize, Competition Participants must verify their mobile number by completing the mobile verification process on the MoneyUp Academy platform. Please note that you will not be able to verify your mobile number if you have opted out of receiving SMSes from your Mobile Network Operator
4. Your Voucher WiCode and available balance will be available to view at any time from your user profile on the MoneyUp Academy website
5. If a Voucher with a WiCode has been partially redeemed, a new WiCode will be supplied to you by SMS and will reflect your remaining available balance. The new WiCode will be available at any time from your user profile on the MoneyUp Academy website. It is your responsibility to ensure that you are using the new WiCode to redeem the remaining balance of your Voucher
6. If you have won an additional Voucher but have not yet utilised the full value of any previously won Voucher, the value of the new Voucher will be added to your previous remaining balance and your WiCode will remain the same. The WiCode will be available at any time from your user profile on the MoneyUp Academy website. It is your responsibility to ensure that you are using the correct WiCode to redeem the remaining balance of your Voucher
7. Your Capitec Flexi Voucher prize can only be redeemed at the participating retailers. Participating retailers mentioned in these Competition Rules are subject to change and can be viewed at <https://www.capitecbank.co.za/personal/transact/buy-vouchers/>
8. The value of the Competition Prize awarded to the successful Competition Participant will be determined by Capitec, acting in its sole discretion
9. Competition Prizes are not transferable, not exchangeable and cannot be exchanged for their cash value

10. Capitec Flexi Vouchers are valid for only 36 (thirty-six) months from the date of issue. If not used within this specified period, the Competition Prize will expire
11. The Competition is open to natural persons who are:
 - 11.1 citizens, permanent residents or work permit holders, and living in, the Republic of South Africa ("RSA")
 - 11.2 in possession of a valid RSA identity document or driver's licence or a valid passport endorsed with "permanent resident" status, or a valid work permit
 - 11.3 in possession of a registered RSA mobile number that is verified through the verification process on the MoneyUp Academy platform
 - 11.4 verified account users of the MoneyUp Academy platform
12. Each MoneyUp Academy Platform user can only have one active account at any given time. Entries into the Weekly and Monthly Competition is limited to the single active account
13. Directors, members, partners, employees or agents of, or consultants to Capitec or any other person who directly or indirectly controls or is controlled by Capitec and their spouses, life partners, business partners or immediate family members and any other persons directly involved with the deriving, production, management or marketing of the Competition are not eligible to participate in or enter the Competition
14. Capitec, its affiliates, employees, advertising agencies and suppliers will not be liable for the failure of any technical element relating to the Competition that may result in any entry not being successfully submitted
15. Capitec reserves the right to substitute the Competition Prize with another prize of similar commercial value
16. Your entry and/or participation in the Competition and/or your acceptance of the Competition Prize (in the event that you win a Competition Prize) constitutes your binding acceptance of these Competition Rules
17. Should any dispute arise in relation to the interpretation of these Competition Rules, Capitec's decision shall be final and no correspondence shall be entered into
18. You may not win a Competition Prize if it is unlawful for us to supply such a prize to you. You must be eligible to win the Competition Prize
19. Any documents, permissions and/or any legal or regulatory requirements that may be required by these Competition Rules, the Capitec Voucher terms and conditions or any other applicable law in order to accept and use the Competition Prize, shall remain your responsibility to obtain and/or observe at your own cost, and which documents and permissions must remain valid in such minimum form required by these Competition Rules or any other applicable law
20. Capitec its affiliates, employees, advertising agencies and suppliers will not be responsible, and hereby disclaim all liability, for any loss, injury or death, expense or damage (whether direct, indirect, incidental, punitive or consequential) of any nature, whether arising from negligence or any other cause, which is suffered by your participation in the Competition or the acceptance and/or use by you, of any Competition Prize, or by any action taken by the promoter or any of its affiliates, employees, advertising agencies and suppliers in accordance with the Competition Rules
21. If you fail to comply with any of the Competition Rules, then without prejudice to any other remedy which we may have, you will be automatically disqualified and you will forfeit the Competition Prize(s) (if you have already won a prize)
22. If Capitec is required by the Minister of Trade and Industry to alter any aspect of the Competition or to terminate the Competition as a result of changes in legislation, the promoter will have the right to terminate the Competition with immediate effect and without notice of such termination. In such event, all Participants hereby waive any right which they may have against Capitec, its affiliates, employees, advertising agencies and suppliers
23. Participants in this Competition understand and agree that in order to offer the Competition, Capitec must collect and use personal information about the Participants. This competition is conducted under the terms of the applicable privacy laws and the Capitec Privacy Notice available at <https://www.capitecbank.co.za/privacy-centre/privacy-notice/>
24. These Competition Rules will be construed, interpreted, and enforced in accordance with the laws of the Republic of South Africa
25. A copy of the rules can be found on Capitec's website at this link: <https://www.capitecbank.co.za/competitions-rules/>
26. Any Capitec Flexi Vouchers awarded as Competition Prize will be subject to the Voucher terms and conditions available at <https://www.capitecbank.co.za/personal/transact/buy-vouchers/>
27. This Competition is subject to the MoneyUp Academy Terms and Conditions available at <https://moneyup.co.za/terms-of-use/>