

## MoneyUp Chat competition rules

### Prizes

Level 1 prize draw: A mobile data bundle of up to 300MB

Level 2 prize draw: A mobile data bundle of up to 1.5GB

### Competition period

1 March 2025 – 1 March 2026

### How to enter

- The criteria for entry into a lucky draw to win a mobile data reward during the competition period (“valid entry”) are as follows:
  - Level 1 prize draw:
    - Complete any Mini Challenge on the MoneyUp Chat solution and obtain full marks score on the quiz
  - Level 2 prize draw:
    - Complete a Chapter in the MoneyUp Chat Savings course and obtain full marks for the quiz; or
    - Complete all 5 challenges in the MoneyUp Chat Slam the Scam course and obtain full marks for the quiz; or
    - Complete any 5 Mini Challenges on the MoneyUp Chat solution, with full marks for each quiz
- On the day you complete either a Course, Chapter or Mini Challenge, you will automatically and immediately be entered into an instant lucky draw to win mobile data at the applicable Level
- If you win the instant lucky draw, you will be notified by SMS and your mobile data will automatically be loaded to your registered mobile number on which the WhatsApp learning content was completed

### Competition terms and conditions

1. The name of the competition is “MoneyUp Chat Data Rewards Competition” and Capitec is the promoter
2. The competition will run from 1 March 2025 – 1 March 2026
3. The competition is open to natural persons –
  - 3.1 Who have an active mobile number supported by one of the 4 major South African mobile network operators: Vodacom, MTN, Cell C or Telkom, enabled to receive top up data bundles
4. The winners will be randomly selected by a computer-programmed algorithm
5. All valid entries collated will be entered into an automated random draw selection process and data will be awarded within 24 hours
6. Winners will receive their data automatically and will be notified by SMS to the registered mobile number on which the learning content was completed
7. Prizes are not transferable or negotiable
8. Capitec Bank reserves the right to substitute any prize with another prize of similar commercial value
9. Your entry and/or participation in the competition and/or your acceptance of the prize (in the event that you win a prize) constitutes your binding acceptance of the competition rules
10. 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
11. You may not win a prize if it is unlawful for us to supply such a prize to you. You must be eligible to win the prize
12. Any documents, permissions and/or any legal or regulatory requirements that may be required by these rules or any other applicable law in order to accept and use a 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 rules or any other applicable law
13. 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 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
14. 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 prize(s) (in the event that you have already won a prize)
15. 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 Bank, its affiliates, employees, advertising agencies and suppliers

16. Income taxes relating to the prizes, if any, are the sole responsibility of the prize winners
17. These competition rules will be construed, interpreted, and enforced in accordance with the laws of the Republic of South Africa
18. A copy of the rules can be found on Capitec's website at this link: <https://www.capitecbank.co.za/competitions-rules>