

## Cardova TV x Capitec – Social Media Competition

### Prizes

- 2 x R1000 Flexi Vouchers for episode 6
- 2 x R2000 Flexi Vouchers for the Finale

### Duration

The Competition will run from 6 October to 31 December 2025 until 23h59

### Eligible Participants

All Capitec clients who are RSA residents, over the age of 18, are not in the employ of Capitec and meet the entry criteria below may enter the competition

### How to enter

1. Follow us on X @CapitecbankSA
2. Repost the competition post
3. Tell us what you love the most about banking with Capitec using #BankOnCapitec

### Winner selection

Participants will be eligible for one randomised draw at the end of each week, and the winners will be contacted within five days from the date each competition post goes live.

### Competition terms and conditions

1. The promoter is Capitec Bank Limited with registration number 1980/003695/06 ("Capitec" or "We").
2. The name of the Competition is Cardova TV x Capitec – Social Media Competition" ("the Competition")
3. The Competition is open to natural persons, who meet the following criteria:
  - 3.1 Must be a Capitec Client
  - 3.2 Cannot be a Capitec employee
  - 3.3 Must be a RSA resident
  - 3.4 Must be above 18 years of age
4. 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
5. Winners will be selected by randomized draw
6. Winners will be contacted on the X social media platform by way of direct message from a verified Capitec social media account (@capitecbanksa). The prizes will be allocated within 5 days of the date on which you are contacted by Capitec
7. In the event that a winner cannot be reached after 3 (three) attempts within 1 (one) week from the time of the draw, the prize will be forfeited by such winner and Capitec reserves the right to draw another winner
8. To ensure everyone has an opportunity to win, once a participant has won a prize, they will not be eligible to win another prize in this Competition
9. Competition prizes are not transferable or negotiable
10. Capitec reserves the right to substitute any competition prize with another prize of similar commercial value
11. 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 these competition rules
12. Your acceptance of the prize (in the event that you win a prize) constitutes consent that Capitec may publish images of you (as prize winner) on its marketing material in any format, for a period not exceeding 12 (twelve) months from the date of winning. You have the right to withdraw this consent at any time by providing Capitec written notice thereof
13. 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.
14. 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 enter into the Competition, accept or 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 any applicable law

15. 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)
16. 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, Capitec 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. Furthermore, Capitec reserves the right to amend these terms and conditions without prior notice to you if Capitec deems that it is necessary for such terms and conditions to be amended
17. Participants in this Competition understand and agree that, in order to offer the competition and to allocate prizes to the winners, Capitec must collect and use personal information about the participants. This Competition is conducted under the terms of the applicable privacy laws and in line with Capitec's Privacy Notice, available at [Privacy notice](#) | [Privacy centre](#) | [Capitec Bank](#)
18. These Competition rules will be construed, interpreted and enforced in accordance with the laws of the Republic of South Africa