

PnP Trade Show x Capitec Merchant Promotion terms and conditions

Campaign period and eligibility

1. The Capitec Merchant Promotion ('the Competition') will start on 8 October 2025 and end on 9 October 2025. No entries will be accepted after midnight on the closing date
2. The promoters are Capitec Bank Limited ('Capitec') also referred to as 'promoters' 'us', 'we' and 'our'
3. The 'Participant' is the qualifying client who has chosen to participate in this competition
4. All Participants must be:
 - 4.1 a South African citizen
 - 4.2 above 18 years of age
 - 4.3 a Capitec Business Banking accountholder or must be willing to open a Capitec Business Banking account
5. The promoter's directors, partners, employees, agents or consultants as well as any other similarly associated individuals with Capitec, its partners or related third parties are not eligible to participate in this competition

Promotion offer details

6. Qualifying Participants who sign up for Capitec Merchant Services at the event will receive:
 - 6.1.1 Two (2) card machines for the price of one (1)
 - 6.1.2 Zero (0)% commission fees on card transactions processed through Capitec Merchant Services for the first two (2) months from the date of account activation
7. The merchant account must be successfully activated by 9 October 2025, midnight at the PnP Trade Show to qualify for the promotion
8. The zero (0)% commission benefit will apply for exactly two (2) months from the activation date, after which standard fees will apply
9. The card machines must be ordered and paid for as part of the merchant account onboarding at the event
10. This offer is limited to one per business entity
11. The offer is non-transferable, non-refundable, and not redeemable for cash or any other alternatives

Additional terms and conditions

12. Capitec reserves the right to cancel or change these terms and conditions and the promotion rules and/or prize without giving notice ahead of time. If this happens, Participants will lose and abandon any rights they may have against the promoters
13. Participation in this Promotion constitutes acceptance of these terms and conditions
14. Capitec reserves the right to verify the eligibility of any Participant at any stage and to refuse the offer if any of the criteria are not met
15. Capitec may publish photos, testimonials or case studies relating to Participants who benefit from this Promotion, provided consent is obtained. Participants may withdraw consent at any time by providing written notice
16. Any tax implications arising from participation in this Promotion will be the sole responsibility of the Participant
17. Should any dispute arise in relation to the interpretation of these promotion rules, Capitec's decision shall be final, and no correspondence shall be entered into
18. Any documents, permissions and/or any legal or regulatory requirements that may be required by these qualifying criteria or any other applicable law in order to enter into the promotion, accept or use an offer, 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
19. If you fail to comply with any of the promotion qualifying criteria, then without prejudice to any other remedy which we may have, you will be automatically disqualified
20. Participants in this competition understand and agree that, in order to offer the promotion, Capitec must collect and use personal information about the Participants. This promotion 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](#)
21. Capitec reserves the right to end or extend the promotion by amending these terms and conditions. Notice of this amendment will be posted on these terms and conditions
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, Capitec will have the right to terminate the Competition with immediate effect and without notice

of such termination. In such event, all s hereby waive any right which they may have against Capitec, its affiliates, employees, advertising agencies and suppliers