

Capitec SA Future Trust Summit Competition Rules

The campaign period and eligibility

1. The Capitec South Africa Future trust Summit competition (‘the Competition’) will start on 5 November 2025 and end on 6 November 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 client who has chosen to participate in this competition
4. The participants must be:
 - 4.1. a South African citizen;
 - 4.2. above 18 years of age; and
 - 4.3. a Capitec Business Banking accountholder or must open a Capitec Business Banking account within a period of 10 business days from date of this competition
5. Only one entry per person is allowed
6. The promoter’s directors, partners, employees, agents or consultants as well as any other similarly associated individuals with Capitec, it’s partners are not eligible to participate in this competition The prize and winner
7. The winner will receive:
 - 7.1. R10 000 deposited into their Capitec Business Banking account;
 - 7.2. A Capitec print card machine valued at R1 399;
 - 7.3. A feature in our social media campaign called ‘Business of the week’ which will be posted on our Facebook and LinkedIn channels; and
 - 7.4. Exposure in one additional marketing campaign selected by Capitec marketing, within the next 12 months
8. One winner will be selected by a random draw from the list of valid entries, 10 business days after the closing date of the competition
9. The winner will be contacted telephonically
10. In the event that the winner cannot be reached after three attempts, within one week from the draw, the prize will be forfeited and Capitec reserves the right to draw another winner
11. The winner will receive their R10 000 deposit and the Capitec card machine at least two weeks after being contacted by Capitec. The feature on our social media campaign called ‘*Business of the Week*’ and any other additional marketing exposure elements of the prize will be fulfilled within a period of 12 months from Capitec contacting the winner
12. Competition prizes are not negotiable or transferrable ,

How to enter

13. Participants must:
 - 13.1. Visit the Capitec stand at The SA Future Trust Summit 2025 on 5 or 6 November 2025
 - 13.2. Scan the QR code and complete the MS forms with all the required information
 - 13.3 Required information
 - 13.3.1 Full name and surname
 - 13.3.2 Business name (optional)
 - 13.3.3. Contact number
 - 13.3.4 Email address
 - 13.3.5. Answer to the question ‘What’s your next big business move?’

Additional terms and conditions

14. Capitec reserves the right to cancel or change the promotion rules and/or prize without giving notice ahead of time. If this happens, participants will lose and/or abandon any rights they may have against Capitec
15. 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
16. 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
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. 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
19. 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)
20. 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
21. 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](#)
22. These Competition rules will be construed, interpreted and enforced in accordance with the laws of the Republic of South Africa
23. Capitec reserves the right to end or extend the competition by amending these terms and conditions. Notice of this amendment will be posted on these terms and conditions