

## Flexi voucher gifting competition

### Promoter of Competition

Capitec Bank of South Africa Limited (Capitec Bank/We/Us/Our)

### Competition Period

The competition will run from 1 December 2025 to 31 December 2025, or until the first 1 000 qualifying entries have been awarded.

### The prize

- The first 1 000 clients who renew their vehicle licence disc for the first time through the Capitec app will receive a R100 partner voucher
- Vouchers will be allocated randomly from the following partners: Fishaways, Wimpy, Debonairs and Steers.
- Winners will receive their voucher through SMS by 31 January 2026

### How to enter

- Renew your vehicle licence disc for the first time through the Capitec app during the competition period, each client can only qualify once during the campaign period
- Only the first 1 000 qualifying renewals will receive a voucher

### How to redeem the prize

- Vouchers will be sent by SMS to the mobile number linked to your Capitec profile
- Each voucher is subject to the partner's terms and conditions

### Competition terms and conditions

By entering the Competition, you agree to the following terms and conditions:

1. The prize is not transferable, exchangeable for cash or negotiable
2. Receipt and use of the partner voucher is subject to the terms and conditions, of those specific partners
3. Voucher must be redeemed within the validity period communicated at the time of issue
4. If it is unlawful to provide the prize to you, Capitec reserves the right to disqualify you
5. The partner voucher prize will be forfeited if not redeemed within 30 days of issue
6. Capitec is not liable for any loss, damage or expense arising from your participation in the campaign or use of the prize
7. Capitec, its affiliates, employees or suppliers shall not be responsible for any technical malfunction, system error or network failure related to the prize
8. Capitec reserves the right to vary, suspend, postpone or cancel the campaign or any aspect thereof at any time, without prior notice. In such instances, no compensation or recourse shall be available to participants
9. These terms shall be governed by the laws of the Republic of South Africa
10. You acknowledge and consent that Capitec may process your personal information for the purposes of administering the campaign in accordance with applicable privacy legislation and the Capitec Privacy Notice
11. The Competition is open to natural persons, who meet the following criteria:
  - 11.1 cannot be a Capitec employee
  - 11.2 must be an RSA resident
  - 11.3 must be above 18 years of age
12. 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

### General

1. Capitec are the promoters of the Competition. Any reference to we/us/our includes our directors, sponsors, agents or consultants, where the context allows for it.
2. These Terms are governed by the Consumer Protection Act 68 of 2008
3. These Terms apply to the Competition and all information relating to the Competition (including any promotional or advertising material that is published)

4. By entering the Competition, you are bound by these Terms and if applicable, the terms of the Prize and the Capitec product terms and conditions that relate to the Competition or the Prize
5. If the Prize involves any goods or services provided by a third party, the Prize will be subject to the third party's terms and conditions
6. We reserve the right to amend these Terms
7. We must process your personal information to validate your entry and if you are a Prize winner, to make the Prize available to you
8. By entering the Competition, you consent to us processing your personal information for this purpose. If you do not consent, please do not enter the Competition
9. We may declare the Prize forfeited (lost) and we may choose a new Prize winner, if:
  - A Prize winner's entry is not valid
  - A Prize winner has breached these Terms or the terms of any product the Prize winner holds with us
  - A Prize winner cannot be contacted or does not accept the Prize within 3 days from the date that the Prize winner was contacted about the Prize
  - A Prize winner gives up the Prize, or we determine that the Prize winner has given up the Prize
  - A Prize winner did not qualify to enter the Competition
10. If there is a dispute in respect of these Terms or the Competition, our decision is final and binding
11. If the Prize winner agrees to it, we may publish their name and/or photo in any internal or external advertising or promotional material for 12 months from the date on which the Prize winner accepts the Prize
12. We will determine the nature and distribution of these materials. If a Prize winner does not consent to the publication of their name and/or photo, the Prize winner will still receive the Prize
13. The Prize may not be transferred from you to any other person and may not be exchanged by you for any other item. We do however reserve the right to substitute the Prize with any other prize of a similar commercial value
14. We are not responsible if your entry is not successfully submitted or a Prize winner does not successfully receive or take up a Prize for any reason, including because of a technological failure
15. We are not responsible for any loss or damage which you or any third party may suffer as a result of you participating in the Competition or accepting a Prize
16. If required by the Minister for Trade, Industry and Competition, the National Consumer Commission or for any other reason, we can end the Competition immediately with or without notice to you. If this happens, you waive (give up) any rights which you may have against us and you will have no claim against us
17. Nothing in these Terms prevents you from approaching the National Consumer Commission or any other relevant authority to obtain relief