

## 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 25 March 2026 to 25 April 2026, or until the allocated float for airtime rewards has been fully awarded

### The prize

- Clients who purchase a Flexi voucher of R100 or more on our app will receive R50 airtime
- Airtime can be from any network available on our app
- Rewards will be allocated on a first come, first serve basis until the float is exhausted

### How to enter

1. Purchase a qualifying Flexi Voucher (R100 or more) on our app during the competition period
2. Each qualifying purchase earns the client R50 airtime, subject to float availability
3. Clients may purchase multiple qualifying vouchers and will continue to receive rewards as long as:
  - a. The competition period has not ended
  - b. The float for airtime rewards has not been exhausted

### How to redeem the prize

The airtime will be automatically allocated to the qualifying client on the app. The client can decide who to send the airtime to once they receive the allocation

### How many times can you enter the competition?

Clients will receive the airtime reward if they make the qualifying purchase during the campaign period and if there is still float available

### 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 airtime voucher is subject to the terms and conditions applicable to prepaid airtime
3. Airtime 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 airtime 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 airtime 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

### General terms and conditions

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