

Client Salary switch campaign 2026: “Win a share of R600 000” on Live Better Day

The campaign period

The Salary Switch campaign will start on the 15th of January 2026 and end on the 31st of March 2026

The Prize

1. We are asking clients to switch their salaries to us in order to experience the full value of our Global One offering.
2. If you switch your salary to Capitec and take up one qualifying personal banking product during the Competition Period, you stand a chance to be 1 of 20 monthly winners to receive a once-off share of a prize of R 600,000.00 (“the Competition Prize”).
3. Clients who switch their salaries to Capitec and take up a qualifying personal banking product during the competition period will be randomly selected by a verified computer-programmed algorithm.
4. The Competition Prize will be paid into Competition Winners’ Live Better Savings Account on Live Better Day (That is the 10th of every month).

Competition Mechanic

Clients who switch their salary to Capitec and take up 1 of our 5 qualifying personal banking products (Funeral Cover, Homeloan , Connect – SIM or Device, Business bank POS machine, Credit Card - individual product terms and conditions apply) during the campaign period will be eligible to win a once-off share of a prize of R 600,000.00 paid into their Live Better savings on Live Better Day every month 1st fulfilment 10th February– last fulfilment 10th April 2026. (“That is R10 000 per qualifying client into Live Better Savings”).

Competition terms and conditions

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

1. The name of the campaign is “Salary switch campaign 2026” and Capitec Bank Limited (“Capitec”) is the Promoter
2. The Competition will run from 15 January 2026 – 31 March 2026 (“Competition Period”)
3. The Competition is open to natural persons who are (“Eligible Participants”):
 - 3.1 citizens or permanent residents of, and living in, the Republic of South Africa (“RSA”)
 - 3.2 in possession of a valid RSA identity document, or a valid passport
 - 3.3 18 (eighteen) years of age or older
 - 3.4 not employees whether permanent or contracted to work for Capitec Bank
 - 3.5 not family members of those directly involved in the execution or fulfilment, production, management or marketing of the Competition
 - 3.7 switch your salary and debtors to be paid into their Capitec Main Account
 - 3.7 have an active Capitec Main Account and an active Live Better Savings Account.
4. Eligible Participants that have switched their salary to Capitec and take up a qualifying personal banking product during the Competition Period will be randomly selected by a verified computer-programmed algorithm at the end of February and March. (“Competition Participants”).
5. Each Competition Participant that meets the qualifying criteria stands a chance to win a once-off cash prize of R10 000 that is a share once-off share of a cash prize of R600,000.00 paid into their Live Better Savings Account on Live Better Day. (That is the 10th of each month).
6. 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.
7. The Promoter will attempt to contact the Competition Winner in order to notify them that they won the Competition Prize in accordance with these terms. Should the Promoter not be able to reach the Competition Winner within a period of 3 days from the automated random draw selection process having taken place, same will result in an automatic forfeiture of the Competition Prize by the Competition Winner and the Promoter will exercise its right to select another Competition Winner.
8. The Competition Prize, awarded to the Competition Winner will be determined by Capitec, acting in its sole discretion.
9. Your entry and/or participation in the Competition and/or your acceptance of the Prize (if you win a Prize) constitutes your binding acceptance of the Competition terms and conditions (“Competition Rules”).
10. 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
11. You may not win a Prize if it is unlawful for us to supply such a Prize to you. You must be eligible to win the Prize.
12. Any documents, permissions and/or any legal or regulatory requirements that may be required by these Competition Rules or any other applicable law in order to accept and use the 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 these Competition Rules or any other applicable law.

13. Capitec, its affiliates, employees, advertising agencies and suppliers will not be responsible, and hereby disclaim all liability, for any loss, injury or death, expense or damage (whether direct, indirect, incidental, punitive or consequential) of any nature, whether arising from negligence or any other cause, which is suffered by your participation in the Competition or the acceptance and/or use by you, of any Prize, or by any action taken by the Promoter or any of its affiliates, employees, advertising agencies and suppliers in accordance with the Competition Rules.
Participants in this Competition understand and agree that in order to offer the Competition, Capitec must collect and use personal information about the Participants. This Competition is conducted under the terms of the applicable privacy laws Personal information collected will –
 - a. not be used for any purpose other than the administration of this Competition
 - b. not be shared with any third parties without obtaining consent from the Competition Winners
 - c. be processed in accordance with Capitec Privacy Policies
14. 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) (if you have already won a Prize).
15. Subject to the Participants' right to expressly accept, decline and withdraw consent or participation, Capitec may publish images of the Competition Winners on its marketing material in any format, for a period not exceeding 12 (twelve) months from the date of winning.
16. If Capitec is required by the Minister of Trade and Industry to alter any aspect of the Competition or to terminate the Competition because of changes in legislation, the Promoter 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.
17. We reserve the right to vary, postpone, suspend, or cancel the Competition and any Prizes, or any aspect thereof, without notice at any time, for any reason which we deem necessary. In the event of such variation, postponement, suspension or cancellation, you agree to waive any rights, interests and expectations that you may have in terms of this Competition and acknowledge that you will have no recourse against us, our affiliates and third-party suppliers.
18. Income taxes relating to the Prizes, if any, are the sole responsibility of the Competition Winners.
19. These Competition Rules will be construed, interpreted, and enforced in accordance with the laws of the Republic of South Africa.