

Term Loan Survey

Prizes

Flexi Voucher Draw

Competition period

32 Days after the date of release

Survey terms and conditions

1. The promoter of this survey incentive is Capitec Bank Limited

Eligibility

2. The survey is open to selected Capitec clients invited to participate in the Term Loan Survey
3. Only clients who receive the survey invitation directly from Capitec may participate
4. Clients must meet all applicable internal eligibility and consent requirements

Survey Participation

5. Participation is voluntary
6. To qualify, participants must complete and submit the full survey within the campaign period
7. Only one valid, completed entry per client will be accepted

Incentive Mechanism

8. Completion of the survey enters the participant into a lucky draw
9. The incentive consists of **Capitec Flexi vouchers** valued at **R500 each**
10. A total of 10 **winners** will be drawn

Winner Selection

11. Winners will be selected randomly from all eligible entries
12. The draw will take place after the survey has closed
13. The promoter's decision is final and binding

Winner Notification

14. Winners will be notified via SMS or other Capitec-registered contact details

Reward Fulfilment

15. Vouchers will be issued electronically
16. (wiCode Vouchers are valid for a limited period (typically 12 months from date of issue)
17. Voucher usage is subject to the issuing partner's terms and conditions

General Conditions

18. One entry per participant
19. Participation does not guarantee winning
20. Capitec may amend, suspend, or terminate the campaign if required
21. By entering, participants consent to their responses being used for internal analysis and product improvement

Privacy and Data Use

22. Personal data will be processed in line with Capitec's privacy policies and applicable legislation
23. Survey results will be used in aggregated form only