



YFM #LiveBetter competition rules

Prizes

5 YFM listeners each stand the chance to win:

- 1 x R3 000 deposited into their Capitec Bank transaction account
- 4 x tickets to the 2016 Johannesburg Color Run
- 1 x the opportunity for each winner and 3 friends to ride on the Capitec float at Gauteng Carnival

How to enter

Listen to YFM and simply post a photo showing us how you live better on the YFM Twitter or Facebook page, tag @CapitecBankSA and include #LiveBetter.

Competition rules

1. The name of the competition is the “#LiveBetter Competition”
2. The competition will run from 19 – 23 September 2016
3. The competition is open to natural persons who are citizens of and living in, or have permanent work residence within, the Republic of South Africa
4. The winners will be announced daily from 19 – 23 September 2016
5. Entries to the competition via the YFM website competition page are automatically eligible for the competition prizes
6. All winners will be contacted by phone. The cash prizes will be paid into their Capitec Bank transaction account within 2 weeks of announcing the winners. If we are unable to contact a winner within 30 days, the winner will forfeit the prize and we reserve the right to draw a new winner under the same conditions
8. Each winner will receive 4 tickets for the Johannesburg Color Run, the opportunity to ride on the Capitec float at Gauteng Carnival with 3 friends, and R3 000 deposited into their Capitec Bank transaction account
9. We will not be responsible, and disclaim all liability, for any loss, liability, expense or damage (whether direct, indirect, incidental, punitive or consequential) of any nature, whether arising from negligence or any cause, which is suffered by your participation in the competition
10. We may require the winners to be identified, or to appear on radio or in newspapers and social media when accepting their prizes

11. 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 (in the event that you have already won the prize)
12. The cash prizes are not transferable and will only be paid by electronic funds transfer into Capitec Bank Savings Accounts in the names of the winner. No cash prizes will be paid into a non-Capitec Bank Savings Account and cannot be drawn in cash or any other form.
13. You must possess whatever documents and permissions that may be required in order to accept and use a prize, which documents and permissions it is your responsibility to obtain at your own cost, and which documents and permissions must remain valid in such minimum form
14. Our decision is final and no other correspondence will be entered into
15. 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 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
16. We accept no responsibility or liability for any loss or damage to goods or personal injury suffered as a result of participating in or winning any prize, and will also not be responsible or liable for any further expense or fees required for the purpose of using, applying or enjoying the prize won for this competition
17. The competition is not open to any person who is a director, member, partner, employee, agent or consultant of Capitec Bank or others involved in organising the competition
18. These competition rules will be construed, interpreted and enforced in accordance with the laws the Republic of South Africa