

COMPETITION RULES

Prize

R10 000 cash paid into the winner's Capitec Bank account

How to enter

- a) Read our Bank Better, Live Better competition post on Twitter (<https://twitter.com/CapitecBankSA>) or Facebook (<https://www.facebook.com/CapitecBank/>) between 12 – 19 November 2017
- b) Answer the competition question correctly to qualify
- c) The winner will be randomly selected and contacted through their social media handle
- d) Once a qualifying entry has been selected and confirmed as a winner, it will be announced on our Facebook and Twitter pages

Competition rules

1. The name of the competition is “Capitec BankBetterLiveBetter competition”
2. The competition runs from 12 – 19 November 2017
3. The competition closes on Sunday, 19 November 2017 at 2pm
4. The competition is open to natural persons:
 - 4.1. who are citizens of, and living in, the Republic of South Africa; and
 - 4.2. who hold a Capitec Bank account (Global One debit card or credit card) between 8 – 12 November 2017
5. In order to be entered into the competition, you need to comply with the above conditions
6. All valid entries will be collated on 19 November 2017 for entry into a random draw for the R10 000 cash prize to be paid into their Capitec Bank account. There can be only one winner who will be randomly selected by a computer-programmed algorithm
7. The winner will be contacted through their social media handle
 - 7.1 The winner is required to respond within 24 hours of the social media contact, or else they forfeit the prize
 - 7.2 The winner will be contacted to verify their contact details (including identity number) and that they have a Capitec Bank account in their name
 - 7.3 If the winner does not at this time have a Capitec Bank account, they will forfeit the prize and the second drawn winner will be contacted
8. We may request the winner to share the experience on their own social media pages. The winner will be given the opportunity to decline this option
9. Your entry into the competition and/or your acceptance of the prize (in the event that you win a prize) constitutes your binding acceptance of the competition rules
10. You may not win a prize if it is unlawful for us to supply such a prize to you. If you do win such a prize, you will forfeit it. You must be eligible to win the prize
11. 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

12. We will not be responsible, and disclaim all liability, for any loss, liability, injury, 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 us or any of our affiliates in accordance with the competition rules

13. 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 a prize)

14. Our decision is final and no further 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 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

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 expenses or fees required for the purpose of using, applying or enjoying the prize won in this competition

17. The competition is not open to any person who is a director, member, partner, employee, agent or consultant of Capitec Bank, Idols SA or others involved in organising the competition

18. The competition rules will be construed, interpreted and enforced in accordance with the laws of the Republic of South Africa

19. The competition rules are also available on www.capitecbank.co.za