

# Pietermaritzburg Cascades Mall Competition Rules

## Prizes

Mountain bike and gear from Greg Minnaar Cycles valued at R18 000 and a Coffeeberry voucher valued at R2 000.  
Total prize valued at R20 000.

## How to enter

Do one of the following during the competition period to be entered into the competition:

- Get a Capitec credit card
- Open a fixed-term savings plan (minimum term 6 months)
- Pay with your Capitec card at Coffeeberry in Cascades Lifestyle Centre

## Competition rules

1. The name of the competition is "Pietermaritzburg Cascades Mall Competition"
2. The competition runs from 1 November to 30 November 2018 ("Competition Period")
3. The competition closes on Friday, 30 November 2018 at 11:55pm
4. The competition is open to natural persons:
  - 4.1 who are citizens of, and living in, the Republic of South Africa, and is 18 years or older
  - 4.2 who open a Capitec credit card, open a fixed-term savings plan (that has a minimum term of 6 months) or who uses their Capitec card to purchase at Coffeeberry in Cascades Lifestyle Centre during the competition period
5. Your name will automatically be entered into the competition if you do any of the above (4.2). This will be considered a valid entry into the competition prize draw
6. All valid entries will be collated on 3 December 2018 for entry into a random draw for the Greg Minnaar Cycles and Coffeeberry hamper to the value of R20 000. The winner will be randomly selected by a computer-programmed algorithm. Winner will be announced on the 4 December 2018. If winner cannot be reached within 48 hours, a new winner will be selected. Winner has until 11 December 2018 to claim prize
7. The winner will be contacted via text and the details on how to redeem the prize will be given thereafter
8. The prize includes a mountain bike and a cycling gear from Greg Minnaar Cycles, together with a Coffeeberry voucher. Prizes will be handed over at the Capitec Cascades Branch on a date and time convenient for both parties
9. We may request the winner to share their experience on their own social media pages. The winner will be given the opportunity to decline this option
10. The prizes are not transferable or negotiable and cannot be exchanged for cash
11. 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
12. 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
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. 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
15. 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)
16. Our decision is final and no further correspondence will be entered into
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. We accept no responsibility or liability for any further expenses or fees required for the purpose of using, applying or enjoying the prize won in this competition
19. The competition is not open to any person who is a director, member, partner, employee, agent or consultant of Capitec Bank or any other person who directly or indirectly controls or is controlled by Capitec, or others involved in organising the competition. The competition is not open to a supplier of goods or services in connection with this competition. The spouse, life partner, siblings, children or parents of any of the persons named above are also barred from participating in this competition
20. The competition rules will be construed, interpreted and enforced in accordance with the laws of the Republic of South Africa
21. The competition rules are also available on [www.capitecbank.co.za](http://www.capitecbank.co.za)
22. Participants in the competition understand and agree that in order to offer the competition; Promoter must collect and use personal information about participants. This competition is conducted under the terms of the applicable privacy laws

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Conditions apply. Fees include VAT.

All information correct at time of going to print, 16/08/2018, and subject to change.  
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