

The Money Guide Quiz 4 Competition - DRUM

Prize

20 x R2 000 (two thousand rand) Weekly Prizes (5 prizes each week), only payable into a Capitec account held by the lucky draw winner.

1x R50 000 (fifty thousand rand) Grand Prize, only payable into a Capitec account held by the lucky draw winner.

Competition period

The Weekly Prize Competition runs from Thursday, 27 February 2020 to Wednesday, 4 March 2020 ("Weekly Prize Competition Period"), and closes on 4 March 2020 at 11:59 pm.

The Grand Prize Competition runs from Thursday, 6 February 2020 to Wednesday, 4 March 2020 at 11:59 pm ("Grand Prize Competition Period").

How to enter

Simply dial *134*5238*2#, and accept the terms and conditions before completing the quiz. Completing this week's quiz gives you automatic entry into this week's Weekly Prize Competition. (The quiz is free to complete, and there will be no data charges for the session.)

A user who completes 2 (two) or more of the weekly quizzes during the Grand Prize Competition Period will automatically be entered into the Grand Prize Competition.

Winner selection process

The winners of the Weekly Prizes and the Grand Prize will be randomly selected by a computer-programmed algorithm.

The winners will be contacted telephonically within 7 (seven) business days of the day the competition closes.

Terms and conditions

1. The name of the competition is "The Money Guide Quiz 4 Competition" ("the Competition") and Capitec Bank Limited (trading as Capitec Bank with registration number 1980/003695/06) is the promoter ("Promoter") of the competition
2. The Competition is open to natural persons:
 - 2.1 who are citizens and/or permanent residence of, and living in, the Republic of South Africa ("RSA")
 - 2.2 who are in possession of a valid RSA identity document, driver's licence or a valid passport endorsed with "permanent resident" status
 - 2.3 who are 18 (eighteen) years of age or older
 - 2.4 who must have completed "The Money Guide Quiz 4" between 27 February – 4 March 2020
3. You will only be eligible for one weekly entry
4. By entering or participating in this Competition you accept and agree that you have had an opportunity to read and consider the Competition rules and that you are bound by these rules
5. The Promoters' decision shall be final and no correspondence shall be entered into
6. The directors, members, partners, employees or agents of, or consultants to the Promoter or any other person who directly or indirectly controls or is controlled by the Promoter and their spouses, life partners, business partners or immediate family members and any other persons directly involved with the deriving, production, management or marketing of the Competition are not eligible to participate in or enter the Competition
7. The Promoter, 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
8. 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
9. The cash prizes are not transferable or negotiable
10. The cash prizes will be paid into each winner's Capitec savings account within 2 (two) weeks of the winners being successfully contacted
11. The cash prize will only be paid by means of electronic funds transfer into a Capitec savings account in the name of the winner. No cash prize will be paid into a non-Capitec bank account and cannot be disbursed in cash or any other form
12. If the Promoter is unable to contact a winner within 4 (four) business days, the winner will forfeit the prize and we reserve the right to decide at such time whether to redraw a winner or terminate the competition without awarding the prize
13. Winners will be required to verify their personal details and any other relevant information to ensure eligibility to redeem the prize
14. The Promoter, its affiliates, employees, advertising agencies and suppliers will not be responsible, and hereby disclaim all liability, for any loss, personal 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. Costs incurred for participation in the Competition are for the account of the Participant
15. The Promoter may request the winner to be identified, or to appear on radio or in newspapers and social media when accepting their prize. However, the winner is free to decline this request and still keep the prize
16. Subject to the Participants' right to expressly accept, decline and withdraw consent or participation, the Promoter may publish images of the prize winners on its marketing material in any format, for a period not exceeding 12 (twelve) months from the date of winning
17. 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)

18. 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
19. Income taxes relating to the prizes, if any, are the sole responsibility of the prize winners
20. 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
21. These competition rules will be construed, interpreted and enforced in accordance with the laws of the Republic of South Africa
22. Participants in this competition understand and agree that in order to offer the competition, the Promoter must collect and use personal information about the participants. This competition is conducted under the terms of the applicable privacy laws
23. By entering the competition, you consent that personal information collected from you through the Competition may be processed by, or on behalf of, the Promoter for the following purposes
 - (a) Measuring engagement with the Series;
 - (b) Measuring knowledge acquisition as a result of the Series;
 - (c) Assessing the impact of the Series on financial decision making and behaviour; and
 - (d) Differentiate between Capitec clients and non-Capitec clients who complete the quiz to:
 - link your quiz results to your Capitec Global One profile or a Capitec profile opened within a period of 6 (six) months after completing a quiz to enable us to see whether the Series has a positive impact on how clients manage their financial lives
24. You understand and accept that we may process your personal information collected through the Competition in combination with personal information collected from you through any other engagements you may have with the Promoter, for the purposes described above or set out in other agreements between you and the Promoter
25. We may contract with third-party service providers to perform certain processing functions on behalf of the Promoter and such processing by third parties shall only be for the purpose described above

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Conditions apply. Fees include VAT.

All information correct at time of going to print, 28/01/2020, and subject to change.
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