

## Live Better Cash Back Rules

1. Live Better cash back is available to all qualifying Capitec clients from 1 March 2022
2. To get the monthly Bank Better reward of 0.5% cash back on all debit and credit card purchases, you need to have activated Live Better and:
  - Have at least one credit product, a funeral plan or fixed-term savings plan
  - Have 3 successfully collected debit orders (this may include Capitec-collected debit orders)
  - Do at least 5 Money Out transactions on our banking app
  - All products are required to be in good standing (not in arrears) to be eligible for the benefit

'Good standing' on all of your Capitec products means:

- You make all your contractual repayments for your Capitec products
- You have no arrears amount outstanding on any Capitec product

[Click here](#) for more information on how to activate Live Better.

3. Qualifying products for the Bank Better cash back are:
  - Any credit product (term loan, access facility or credit card)
  - A funeral plan
  - A fixed-term savings plan with a balance equal or greater than R10 000 on the last day of the month
4. Debit orders need to be successfully collected from any of your Capitec accounts by the last day of the month to qualify. Debit orders have no minimum prescribed value.

If a debit order is disputed it will not count as a successful debit order in the month of dispute.

5. Qualifying banking app transactions include:
  - Prepaid purchases (airtime, electricity, etc.)
  - Beneficiary payments
    - EFT
    - Pay me payments
    - Immediate payments (RTC)
    - Recurring/future-dated payments
  - Send cash
  - Scan to pay
6. If all qualifying criteria are met by the last day of the month, then the full month's card purchases (settled out of your account by the last day of the month) on your debit and/or credit card are eligible for 0.5% of the full value of the transactions as cash back.

Card purchases include:

- Card machine (POS) – excludes cash withdrawals at tillpoints
- Scan to pay on our app using the major QR codes like Masterpass™, SnapScan or Zapper™
- Online shopping or using your card on your favourite apps like the Bolt apps, Netflix etc.
- Instant EFT/payment gateway purchases online – i.e. OZOW, Pay@, PayFast etc.

Card transactions that are excluded:

- ATM withdrawals and deposits
- \*120\*3279# purchases (purchasing airtime, data and electricity using USSD)
- Cash withdrawals at till points
- Transfers between your own accounts

The below purchases are excluded as they are part of your banking goals:

- Prepaid purchases (purchasing airtime, data and electricity on our app)
  - Debit orders
  - EFT and beneficiary payments
  - Payments (EFT, pay me, beneficiary and immediate payments)
  - Send cash
7. Bank Better cash back will be paid into your Live Better savings account on the 10<sup>th</sup> of the following month on Live Better day as per the Live Better Agreement
  8. There is no limit to the amount of cash back you can receive, however we reserve the right to monitor your account and any suspected abuse of Live Better will be actioned accordingly
  9. For any benefit queries or questions contact our 24hr Client Care Centre on 0860 10 20 43 or email [ClientCare@capitecbank.co.za](mailto:ClientCare@capitecbank.co.za)
  10. By receiving the Live Better cash back, you acknowledge that the Live Better Agreement and rules have been read and understood
  11. Capitec reserves the right to terminate or amend the rewards and payment thereof, and will provide clients with 30 days' notice before such termination is effective

### Live Better Credit Card Cash Back Rules

1. The Credit Card cash back is available to all qualifying Capitec clients from 1 March 2022
2. To get the monthly benefit of 1% cash back on all credit card purchases, you need to have activated Live Better and be in good standing (not in arrears) on all of your Capitec credit products
3. To get an extra 0.5% cash back, reach your monthly banking goals:
  - Maintain 1 product (credit, funeral plan or fixed-term savings)
  - Have 3 debit orders successfully collected
  - Do 5 Money Out app transactions, like:
    - Buy prepaid mobile
    - Buy electricity
    - Scan to pay
    - Send cash
    - Pay beneficiary
    - Recurring/future dated payment
4. When you spend on your credit card and reach your banking goals every month, you will **get a total of 1.5% unlimited cash back**. The 1.5% cash back is calculated on the total value of your spending for that month

[Click here](#) for more information on how to activate Live Better.

5. 'Good standing' on all of your Capitec credit products means:
  - You make all your contractual repayments for your Capitec credit products
  - You have no arrears amount outstanding on any Capitec credit product
  - You will no longer qualify for the Credit Card cash back if you are under administration, sequestration, debt review, or have an active credit insurance claim
  - If you dispute your Capitec credit repayment, you will forfeit your Credit Card cash back in the month of the dispute
6. If all qualifying criteria are met by the last day of the month, then the full month's card purchases (settled out of your account by the last day of the month) on your Capitec credit card are eligible for 1% of the full value of the transaction as cash back.

Credit card purchases that are eligible to receive cash back include:

- Card machine (POS) – excludes cash withdrawals at tillpoints
- Scan to pay on our app using the major QR codes like Masterpass™, SnapScan or Zapper™
- Online shopping or using your card on your favourite apps like the Bolt apps, Netflix etc.
- Instant EFT/payment gateway purchases online – i.e. OZOW, Pay@, PayFast etc.

Credit card transactions which are excluded:

- ATM withdrawals and deposits
- \*120\*3279# purchases (purchasing airtime, data and electricity using USSD)
- Cash withdrawals at tillpoints
- Transfers between your own accounts

The below purchases are excluded as they are part of your banking goals:

- Prepaid purchases (purchasing airtime, data and electricity on our app)
- Debit orders
- EFT and beneficiary payments
- Payments (EFT, pay me, beneficiary and immediate payments)
- Send cash

7. The Credit Card cash back will be paid into your Live Better savings account on the 10<sup>th</sup> of every month on Live Better day, as per the Live Better Agreement
8. There is no limit to the amount of cash back you can receive, however we reserve the right to monitor your account and any suspected abuse of the programme will be actioned accordingly
9. For any benefit queries or questions contact our 24hr Client Care Centre on 0860 10 20 43 or email [ClientCare@capitecbank.co.za](mailto:ClientCare@capitecbank.co.za)
10. By receiving the Credit Card cash back you acknowledge that the Live Better Agreement and rules have been read and understood
11. Capitec reserves the right to terminate or amend the rewards and payment thereof, and will provide clients with 30 days' notice before such termination is effective