

DAILY LOTTO, LOTTO and POWERBALL

Terms and conditions

These terms and conditions and rules apply to you if you:

- Play Daily LOTTO, LOTTO and/or PowerBall
- Use Capitec digital channels such as Internet Banking, Capitec Bank App or USSD

You agree and will be bound by the following terms and conditions and rules:

- The terms and conditions of the Capitec Channels, which are available on Capitec digital channels.
- The Sizekhaya websites' and the Sizekhaya Authorized Product(s) terms and conditions, which are available at www.nationallottery.co.za (any reference to 'ticket entries' and 'retailer' in the game rules of Sizekhaya Authorized Product(s) must be interpreted as 'Capitec electronic entries' and 'Capitec' respectively).
- When you purchase an Authorized Product(s), you become a Participant and are thus bound by the Sizekhaya Participants' Code of Practice, a copy of which can be found at www.nationallottery.co.za by clicking on the 'Retailer manual' link. This code provides information on all the procedural issues for taking part in the purchasing of Sizekhaya Authorized Products, as well as the procedures for claiming prizes and making enquiries or complaints. You may request a copy of the Participants' Code of Practice by calling the Sizekhaya helpline on 0800 484 822 (tollfree calls from landlines only).
- The Sizekhaya Authorized Product(s) that you purchase from Capitec are issued by Sizekhaya and contain information including but not limited to draw numbers and draw dates. Capitec is not liable under any circumstances, and you hereby indemnify and hold Capitec harmless for any losses, harm or claim that may arise as a result of any incorrect information displayed, as well as your purchasing of the Sizekhaya Authorized Product(s).
- Additional transactional fees or charges for any Sizekhaya Authorized Product(s) will be levied by Capitec. These fees or charges are subject to change on prior reasonable notice.

1. Definitions

For these rules the following expressions bear the meanings assigned to them below:

1.1 'Sizekhaya Holdings (RF) (Pty) Ltd' is the company operating the National Lottery under a licence agreement concluded with the Department of Trade and Industry and the National Lotteries Commission, having its principal business situated at 14a Charles Crescent, Eastgate Extension 4, Sandton.

1.2 'Sizekhaya Authorized Product(s)' are the games offered under the Sizekhaya licence as part of the National Lottery. These are products in which a winning participant is determined, in whole or in part, by reference to numbers or other symbols selected by the Participant or automatically

generated by the central systems of Sizekhaya. These products include Daily LOTTO, LOTTO, LOTTO Plus 1, LOTTO 5 Max, PowerBall and PowerBall Xtra.

1.3 'Ticket' is the purchase of a Ticket or valid receipt evidencing an entry into the relevant draw or game that a Participant obtains from a retailer through an online platform subsequent to playing any of the games, as applicable. 'Receipt' will bear the same corresponding meaning as 'Ticket', depending on the game played.

1.4 'Capitec digital channels' are the Capitec Bank app, internet banking and USSD.

1.5 'Participant' is you, the player, having chosen to play the Sizekhaya Ticket by purchasing a Products and/or Ticket.

1.6 'Quick Pick' is when numbers are randomly generated by the Sizekhaya central gaming systems.

2. Sizekhaya Games and how to play

2.1 'Daily LOTTO' is a game of chance in which a Participant must select five numbers from a field of 36 numbers on a daily basis.

2.2 'LOTTO' is a game of chance in which a Participant must select six numbers from a field of 52 numbers.

2.3 'LOTTO Plus 1' is an extension of the LOTTO game in which number selections made for a LOTTO draw are wagered for an additional corresponding LOTTO Plus 1 draw. It gives participants a second chance to win in the LOTTO game at an additional cost. You cannot enter the ticket into the LOTTO Plus 1 draw unless you have selected the LOTTO game.

2.4 'LOTTO 5 Max' is a further extension of the Sizekhaya LOTTO game in which number selections made for a LOTTO draw are wagered for an additional corresponding LOTTO 5 Max' draw. It gives participants a third chance to win in the LOTTO game at an additional cost. You cannot enter the ticket into the LOTTO 5 Max' draw unless you have selected the LOTTO game and entered the ticket into the LOTTO Plus 1 draw.

'PowerBall' is a game of chance. The PowerBall game has two grids. In the first or main grid the player is required to select five numbers from a field of 50 numbers. In the second or secondary grid the player is required to select one of 16 numbers. This is not a bonus ball; it is the PowerBall, that is a vital component of the game.

'PowerBall Xtra' is an extension of the PowerBall game in which number selections made for a PowerBall Xtra are wagered for an additional corresponding PowerBall Xtra draw. It gives participants a second chance to win in the PowerBall game at an additional cost. You cannot enter the Ticket into the PowerBall Xtra draw unless you have played the PowerBall game.

3. Rules for playing the National Lottery

3.1 You must be at least 18 years to play and purchase Sizekhaya Authorized Product(s).

You must have a qualifying valid Capitec account.

3.3 When you purchase a Ticket for an Sizekhaya Authorized Product(s), your Ticket will automatically be entered in the next available draw by Sizekhaya

Any dispute regarding which draw of the Ticket for the Sizekhaya Authorized Product(s) was entered into will be decided solely by reference to the time and date stamp of when the transaction to purchase the Ticket for the Sizekhaya Authorized Product(s) was performed, regardless of any information to the contrary on the Ticket itself.

When you play Quick Pick, the Quick Pick numbers will be displayed only after you have completed your purchase of the Sizekhaya Authorized Product(s).

Ticket purchases for the Sizekhaya Authorized Product(s) are not refundable or reversible once the purchase has been confirmed.

If you play and purchase an Sizekhaya Authorized Product(s) on the Capitec USSD channel, you may play a minimum of one (1) and a maximum of three (3) boards if you select your own numbers and do not use Quick Pick.

If you use Quick Pick on the Capitec USSD channel or if you play a National Lottery game by using any other Capitec Channel, you may play a minimum of one (1) and a maximum of ten (10) boards.

For Daily LOTTO, The period covered by the selected multi draw will be on a daily basis on the day in which you made your selection, subject to the applicable timeframes set out in clauses 3.10 and 3.11. For Daily LOTTO, you may play a minimum of one board, and a maximum of five (5) boards.

3.8 You may purchase an Sizekhaya Authorized Product(s) for up to 10 consecutive draws (“multidraws”) on the Capitec digital channels.

For LOTTO: the period covered by the selected multi draw will commence on the first Saturday or Wednesday after the date on which you made your selection, subject to the applicable timeframes set out in clause 3.10. This period will end when the number of draws conducted corresponds with the number of draws selected and indicated on the Sizekhaya Authorized Product(s).

For PowerBall: The period covered by the selected multi draw will commence on the first Tuesday or Friday on which you made your selection, subject to the applicable timeframes set out in clause 3.11. This period will end when the number of draws conducted

For Daily LOTTO, the period covered by the selected multi draw will be on a daily basis on the day in which you made your selection, subject to the applicable timeframes set out in clause 3.12.

This period will end when the number of draws conducted corresponds with the number of draws selected and indicated on the Sizekhaya Authorized Product(s).

3.9 LOTTO Ticket purchases are subject to your online LOTTO and payment limits.

3.10 You can buy LOTTO boards during these times only:

Day of the week	Time
Wednesday and Saturday	06:00 to 20:25
Other days (Monday, Tuesday, Thursday and Friday and Sunday)	06:00 to 23:55

3.11 You can buy PowerBall boards during these times only:

Day of the week	Time
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Tuesday and Friday	06:00 to 20:25
Other days (Monday, Wednesday, Thursday and Saturday and Sunday)	06:00 to 23:55

3.12 You can buy Daily LOTTO during these times only:

Day of the week	Time
Monday – Sunday	06:00 to 20:25

4. Payment of winnings

Capitec will pay your winnings subject to the following conditions:

4.1 Winners are determined by Sizekhaya and any disputes in this regard must be taken up with Sizekhaya directly.

4.2 Capitec will, on instruction from Sizekhaya, pay winnings of R249 999,99 (two hundred and forty nine thousand nine hundred and ninety nine rand) or less into the Capitec account used to purchase the Sizekhaya Tickets for the Sizekhaya Authorized Product(s) within seven working days after the winners have been announced. For winnings up to R249 999,99 (two hundred and forty nine thousand nine hundred and ninety nine rand) and in the event that your winnings cannot be deposited into the Capitec account used to purchase the Sizekhaya Authorized Product(s), Capitec will attempt to once to contact you by means of text message (“SMS”) to advise you that you will have to collect your winnings at any Sizekhaya regional office across the country.

4.3 If you win more than R250 000 (two hundred and fifty thousand rand), you will be required to collect your winnings from any of Sizekhaya’s regional offices across the country. Capitec will attempt to contact you to inform you that you need to contact Sizekhaya regarding your winnings from Sizekhaya offices.

4.4. Winnings of have to be collected by the winner from any of Sizekhaya regional offices where such winnings are more than R250 000 (two hundred and fifty thousand rand). Winners must call the Sizekhaya helpline on 0800 484 822 to obtain the details of how to claim their prize and will be required to complete a document in order to verify their identity.

5. Other rules

5.1 Capitec product specifications and other publications and/or disclaimers will form part of these rules.

5.2 By purchasing an Sizekhaya Authorized Product(s), you provide your express consent that Capitec may use your personal information to facilitate the payment of winnings.

5.3 Your personal details will be shared with Sizekhaya should your winnings be in excess of R250 000. By winning you consent to Capitec sharing your information with Sizekhaya and Sizekhaya processing the personal information which Capitec has shared with Sizekhaya.

5.4 The holder of the account used to purchase the Sizekhaya Authorized Product(s) is the legal owner of the Ticket for the Sizekhaya Authorized Product(s) and any associated winnings.

5.5 Sizekhaya jackpots and draw results are determined and confirmed solely by the Sizekhaya central gaming system and Capitec will act on information determined and provided by Sizekhaya. If you query any results, your query must be sent directly to Sizekhaya, which is accessible at www.nationallottery.co.za.

5.6 Sizekhaya may cancel or postpone a draw for an Sizekhaya Authorized Product(s) at any time at its sole discretion.

6. Exclusion of liability (disclaimer)

Although Capitec will attempt to provide accurate and up-to-date information on this site and any of its digital channels, Capitec and Sizekhaya do not make any representations or give any warranties, whether expressly, tacitly or implied, as to the operation of the site, or the information, content, material and products that are included and available on this site. Capitec, its owners, directors, employees, officials, suppliers, agents and/or representatives shall not be liable for any losses, whether direct, indirect, or

consequential, or any expense of any nature whatsoever, which may be suffered by you which arises directly or indirectly from your participation in the purchasing of the Sizekhaya Authorized Product(s), its content or operability and you herewith indemnify Capitec accordingly.

To view the South African Lotteries Act please visit

<http://nationallottery.co.za/about/legislation/>

7. Queries and complaints

If you have a query or complaint other than one that relates to Capitec, you must send your query or complaint to either of the following parties:

National Lottery Operator

Sizekhaya Holdings

Private Bag X60

Gallo Manor

2052

Tel: 011 346 6000

The National Lotteries Board

PO Box 1556

Brooklyn Square

Pretoria

0075

Tel: 012 394 3440