

Pay the Smart Way Competition Rules

Prizes

- Great weekly prizes (vouchers)
- 10 x Home makeovers to be won

Competition period

- The competition will run from 24 July 2023 – 3 September 2023 (11:59pm).
- Winners will be announced every week from Friday, 4 August (before 5pm).

How to enter

For automatic entry into the competition:

- Pay the smart way with Capitec a minimum of 5 times every week (there is no limitation to the number of entries you can earn weekly)
- Any 5 qualifying payments will count as one entry, i.e. the 5 payments do not need to be the same qualifying payment type
- Payments cannot be carried over to the following week's draw. Each week requires its own minimum of 5 payments

Qualifying payments

- Card payments in-store or online (debit/credit card)
- App payments (scan to pay, Capitec Pay, pay bills, pay me, EFT)
- Value-added services payments (buying airtime, data, electricity or vouchers, playing LOTTO or any card-linked recurring subscriptions, such as DSTv, Showmax, Netflix, etc.)
- Digital wallets payments (Apple Pay, Samsung Pay and Google Pay)

Competition terms and conditions

By entering the competition, you agree to the following terms and conditions:

1. The name of the campaign is "Pay the Smart Way Partner Competition" and Capitec is the promoter.
2. The competition will run from 24 July 2023 – 3 September 2023 (11:59pm).
3. The competition is open to natural persons:
 - 3.1 Who are citizens and/or permanent residents of, and living in, the Republic of South Africa ("RSA")
 - 3.2 Who are in possession of a valid RSA identity document, or a valid passport endorsed with "permanent resident" status
 - 3.3 Who are 18 (eighteen) years of age or older
 - 3.4 Who are not employees whether permanent or contracted to work for Capitec Bank or our Competition Partners
 - 3.5 Family members of those directly involved in the competition execution or fulfilment, production, management or marketing of the competition are also not eligible to participate in or enter the competition
4. Capitec, 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
5. The winners will be randomly selected by a computer-programmed algorithm
6. All valid entries collated will be entered into an automated random draw selection process weekly
7. Winners will be contacted by our Internal Marketing Team or Voucher Vendor in order for them to share the vouchers won
8. Prizes: Each Capitec client that is successfully entered into the competition and passes the Selection process stands a chance to win only 1 (one) of the following Prizes:
 - 8.1 Weekly Prizes inclusive of one voucher for the following Competition Partners:
 - a) Bolt Foods
 - b) Dis-Chem
 - c) Dis-Chem Baby City
 - d) Exclusive Books
 - e) Footgear
 - f) GetSmarter
 - g) LIFT
 - h) Pick n Pay
 - i) Shell
 - 8.2 Grand Prize of 1 of 10 home makeovers inclusive of:
 - a) A Cashbuild voucher (not redeemable for cash)
 - b) A cash prize

9. The type of Prize, and the value thereof, awarded to the Prize winner will be determined by Capitec, acting in its sole discretion. The Prizes are exclusively for the Prize winners and are not transferable, not exchangeable and cannot be exchanged for their cash value
10. Capitec reserves the right to substitute any prize with another prize of similar commercial value
11. For the Weekly Prizes Vouchers, the following terms and conditions will apply:
 - a) The voucher is valid for only 12 (twelve) months as from the date of issue
 - b) The voucher can only be redeemed at Participating Partner stores it was issued for
 - c) Vouchers may be redeemed online or in-store
 - d) The voucher is not for resale and cannot be exchanged for cash
 - e) There will be no refund or exchanges allowed on any products or services purchased with the voucher
 - f) No change will be given in the event that the voucher is not used within the specified period or should there be a balance remaining it will be forfeited
12. Your entry and/or participation in 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
13. Should any dispute arise in relation to the interpretation of these competition rules, Capitec's decision shall be final, and no correspondence shall be entered into
14. 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
15. Any documents, permissions and/or any legal or regulatory requirements that may be required by these rules or any other applicable law in order to accept and use a prize, shall remain your responsibility to obtain and/or observe at your own cost, and which documents and permissions must remain valid in such minimum form required by these rules or any other applicable law
16. Capitec, its affiliates, employees, advertising agencies and suppliers will not be responsible, and hereby disclaim all liability, for any loss, 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
17. Subject to the winners' right to expressly grant, decline or withdraw consent, all winners hereby provide their consent that Capitec may publish their names as part of the administration of the competition
18. Capitec will attempt to contact the winner in order to notify them that they won. Should Capitec not be able to reach the winner, this will result in an automatic forfeiture of the prize and Capitec will exercise its right to select another winner
19. Personal information collected will:
 - a) Not be used for any other purpose either than the administration of this competition
 - b) Not be shared with any third parties without obtaining consent from the winners
 - c) Be processed in accordance with Capitec Privacy Policies
 - d) Participants in this competition understand and agree that in order to offer the competition, Capitec must collect and use personal information about the participants. This competition is conducted under the terms of the applicable privacy laws
20. 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) (in the event that you have already won a prize)
21. Subject to the participants' right to expressly accept, decline and withdraw consent or participation, Capitec may:
 - a) 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.
22. If Capitec is required by the Minister of Trade and Industry to alter any aspect of the competition or to terminate the competition as a result of changes in legislation, the promoter will have the right to terminate the competition with immediate effect and without notice of such termination. In such event, all participants hereby waive any right which they may have against Capitec, its affiliates, employees, advertising agencies and suppliers.
23. Income taxes relating to the prizes, if any, are the sole responsibility of the prize winners
24. Participants in this competition understand and agree that in order to offer the competition, Capitec must collect and use personal information about the participants. This competition is conducted under the terms of the applicable privacy laws and in line with the Privacy Policy these competition rules will be construed, interpreted and enforced in accordance with the laws of the Republic of South Africa
25. A copy of the rules can be found on Capitec's website at this link:
<https://www.capitecbank.co.za/competitions-and-conditions/>