

Simple Moments Made Better VAS Competition Rules

Competition Prize

Stand to win your share of over R350 000 in vouchers from Boxer, Mr D, Pick n Pay, Spur and vida e caffè.

Buy a voucher to the value of R150 or more, from one of the participating retailers on the Capitec app during the competition period, and stand a chance to win a year's worth of prizes from one of the participating retailers below.

Participating retailers and their specific prize offerings include:

- Pick n Pay – win a year's worth of groceries, R12 000 per year (10 winners)
- vida e caffè – win a year's worth of coffee, R840 per year (20 winners)
- Boxer – win a year's worth of school and lunch supplies, R6 000 per year (10 winners)
- Spur – win a year's worth of breakfast (one breakfast per week), R11 000 per year (3 winners)
- Mr D – win a year's worth of takeaways, R3000 per year (10 winners)
- Mr D – win a year's worth of groceries, R12 000 per year (10 winners)

Competition Period

1. The competition period is 25 March – 31 May 2024 (11:59pm)
2. Winners will be announced on Friday, 14 June, on Capitec's verified WhatsApp channel

How to enter

Buy a Capitec voucher with a minimum value of R150 from Boxer, Mr D, Pick n Pay, Spur or vida e caffè. during the competition period for automatic entry into the competition.

Competition terms and conditions ('Competition Rules')

1. The campaign name is "Simple moments made better VAS Competition" and Capitec Bank Limited ("Capitec") is the promoter ("the Competition")
2. The competition will run from 25 March 2024 up to and including 31 May 2024 (11:59pm)
3. The competition is open to natural persons who:
 - 3.1 Are citizens and/or permanent residents of, and living in, the Republic of South Africa ("RSA")
 - 3.2 Are in possession of a valid RSA identity document, or a valid passport endorsed with "permanent resident" status
 - 3.3 Are 18 (eighteen) years of age or older
 - 3.4 Meet the entry criteria applicable to 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 competition winners will be randomly selected by a computer-programmed algorithm on 12 June 2024 for purposes of drawing the competition prize. All valid competition entries will be entered into an automated random draw selection process at the end of the competition period
6. The competition prize will be received in the form of monthly vouchers. Competition winners will receive the competition prize through a wiCode sent by SMS to their registered cellphone number
7. The type of competition prize, and the value thereof to be awarded to the successful competition participant will be determined by Capitec, acting in its sole discretion. The competition prize is exclusively for the benefit of the successful competition participant. Competition prizes and are not transferable, nor exchangeable and cannot be exchanged for their cash value
8. Capitec reserves the right to substitute any competition prize with another prize of similar commercial value
9. The following terms and conditions apply to the competition prize (voucher):
 - 9.1 The competition prize (voucher) is valid for 3 (three) months from the date of issue ('specified period')
 - 9.2 The competition prize (voucher) can only be redeemed at the specified participating retailer
 - 9.3 The competition prize (voucher) is subject to the voucher terms and conditions available here:
<https://www.capitecbank.co.za/personal/transact/win-a-years-worth-of-amazing-prizes/>
 - 9.4 There will be no refund or exchanges allowed on any products or services purchased with the competition prize
10. No refunds will be given in the event that the competition prize is not used in full within the specified period. Should there be a remaining balance after partial redemption of the competition prize, it will be forfeited if unused before the expiry of the specified period
11. Your entry and/or participation in this competition and/or your acceptance of the competition prize (in the event that you win a prize) constitutes your binding acceptance of the competition rules

12. 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
13. You may not win a competition prize if it is unlawful for us to supply such a prize to you. You must be eligible to win the competition prize
14. 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 competition 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 competition rules or any other applicable law
15. 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
16. Competition participants understand and agree that in order to offer the competition, Capitec may collect and use personal information about the participants. This competition is conducted under the terms of the applicable privacy laws. Personal information collected will:
 - 16.1 Not be used for any purpose other than the administration of this competition
 - 16.2 Not be shared with any third parties without obtaining consent from the competition winners
 - 16.3 Be processed in accordance with Capitec's privacy policies available on Capitec's Privacy Centre at Privacy Centre | Capitec Bank.
17. If you fail to comply with any of the competition rules, without prejudice to any other remedy we may have, you will be automatically disqualified
18. Subject to the participants' right to expressly accept, decline and withdraw consent or participation, Capitec may:
 - 18.1 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
19. 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 competition participants hereby waive any right which they may have against Capitec, its affiliates, employees, advertising agencies and suppliers
20. Income tax related to the competition prizes, if any, is the sole responsibility of the competition winner
21. These competition rules will be construed, interpreted and enforced in accordance with the laws of the Republic of South Africa
22. A copy of the rules can be found on Capitec's website at this link: <https://www.capitecbank.co.za/competitions-and-conditions/>