

MoneyUp Challenge Competition Rules

Prizes

- 3 x R50 000 cash 'grand prizes' awarded after 31 October 2021
- 3 X R20 000 cash 'runner up prizes' awarded after 31 October 2021
- 3 X R2 000 cash 'monthly prizes' every month from April – October 2021

Competition period

The competition will run from 1 April 2021 and close on 31 October 2021.

How to enter

- Create an account on the Live Better Academy (www.livebetteracademy.com), or log in to your existing account, and **register for the MoneyUp Challenge**
- **Choose your MoneyUp Challenge category**, and commit to a monthly challenge action you will take in your own financial life
- **Complete the course:** depending on the Challenge category you choose, you will need to complete either the Savings, Budgeting, or Credit and Debt course on the Live Better Academy
- **Monthly check-ins:** check in each month to confirm that you have taken the monthly challenge action you committed to take:
 - To qualify for an entry for grand prize, you will need to check in 6 times during the competition period
 - To qualify for an entry for the 3-month prize, you will need to check in 3 times over the competition period
 - To qualify for an entry for the monthly prize, you will need to check in during any of the months of the competition period (each check in will entitle you to an entry for that month's prize)
- **Maintain proof:** should you be selected as the winner for any prize, you will be required to share proof of the actions you have taken

Competition terms and conditions

1. The name of the campaign is "the MoneyUp Challenge" and Capitec is the promoter
2. The competition is open to natural persons –
 - 2.1 Who are citizens, permanent residents or work permit holders, and living in, the Republic of South Africa ("RSA")
 - 2.2 Who are in possession of a valid RSA identity document or driver's licence or a valid passport endorsed with "permanent resident" status or a valid work permit
 - 2.3 Who are 18 (eighteen) years of age or older
3. Directors, members, partners, employees or agents of, or consultants to Capitec or any other person who directly or indirectly controls or is controlled by Capitec 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
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. All valid entries collated will be entered into an automated random draw selection process within 14 (fourteen) business days after the last day of the month or as soon as reasonably possible after the last day of the month
6. Winners will be contacted telephonically or by email before the 20th of the following month and in the event that a winner cannot be reached by telephone or email after 3 (three) attempts within 4 (four) weeks from the time of the draw, the promoter reserves the right to draw another winner and the prize will be forfeited by such winner
7. Prizes are not transferable or negotiable
8. The cash prizes will be deposited directly into a Capitec savings account opened and maintained in the name of the winner within 2 (two) weeks of the winner being successfully contacted
9. Capitec reserves the right to substitute any prize with another prize of similar commercial value
10. 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
11. 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
12. 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
13. 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
14. 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
15. Subject to the winners' right to expressly grant, decline or withdraw consent, Capitec will request that all winners share proof of the actions taken (personal information of the winners) for the purpose of administering the competition
16. Failure to provide proof of actions will result in an automatic forfeiture of the prize and Capitec will exercise its right to select another winner

17. Personal information collected will –
 - 17.1 Not be used for any other purpose either than the administration of this competition
 - 17.2 Not be shared with any third parties without obtaining consent from the winners
 - 17.3 Be processed in accordance with Capitec Privacy Policies
18. 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 Live Better Academy terms of use and Privacy Policy
19. 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)
20. Subject to the participants' right to expressly accept, decline or withdraw consent or participation, Capitec may –
 - 20.1 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
21. 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 Bank, its affiliates, employees, advertising agencies and suppliers
22. Income taxes relating to the prizes, if any, are the sole responsibility of the prize winners
23. These competition rules will be construed, interpreted and enforced in accordance with the laws of the Republic of South Africa
24. A copy of the rules can be found on Capitec's website at this link: <https://www.capitecbank.co.za/competitions-rules/>

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[capitecbank.co.za](https://www.capitecbank.co.za)

Conditions apply. Fees include VAT.

All information correct at time of going to print, 29/04/2021, and subject to change.
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