

# Branch Opening competition



## How to enter

Fill in your details on the entry form, answer the question correctly, and drop it into the entry box at the participating Capitec Bank branch.

## Competition rules

1. The name of the competition is "Branch Opening"
2. The competition prize and validity period is as specified on the entry form
3. Competition entry is done only by correctly answering the question, filling in your details on the entry form and submitting it in the participating branch entry box
4. To be eligible for the competition, participants must reside in the Republic of South Africa and must be South African residents
5. The prize will consist of a rand value as specified on the entry form, and will only be paid into the winner's Capitec Bank Savings Account
  - 5.1. The winner will therefore be required to open a Capitec Bank Savings Account if necessary to receive the prize
  - 5.2. Approval of a Capitec Bank Savings Account is subject to our standard assessment criteria and Fica requirements
  - 5.3. If the winner fails to open a Savings Account within 2 months after winning the prize, the winner will forfeit the prize money
  - 5.4. If the winner already has a Capitec Bank Savings Account, the account details of the winner will be required for the prize money to be transferred into the winner's Savings Account
6. The competition is not open to directors, members, partners, agents, employees or consultants of Capitec Bank or entrants under the age of 18 at the time of the draw
7. Your entry into the competition and/or your acceptance of the prize (should you win) constitutes your binding acceptance of the competition rules
8. All valid entries will be entered and the winner will be randomly selected by lucky draw
9. We don't make any representations or give any warranties, whether expressly or implicitly, as to a prize, and in particular, but without limitation, make no representations and give no warranty that your entry or participation in the competition will necessarily result in you winning a prize or that a prize, or any aspect thereof, will meet your requirements, preferences, standards or expectations
10. The prize is not transferable. You may not win a prize if it is unlawful for us to supply such a prize to you. If you do win such a prize, you will forfeit it. You must be eligible to win the prize
11. The winner will be contacted directly using the details provided to us on the entry form and we will announce the winner of the competition on platforms appropriate to the competition. If we are, or a third-party supplier is, unable to contact the winner within 30 days, the winner will forfeit the prize and we reserve the right to redraw a new winner under the same conditions
12. We reserve the right to vary, postpone, suspend or cancel the competition and any prize, or any aspect thereof, without notice at any time, for any reason we deem necessary. In the event of such variation, postponement, suspension or cancellation, you agree to waive any rights, interests and expectations that you may have in terms of this competition and acknowledge that you will have no recourse against us, our affiliates and third-party suppliers
13. You agree that your participation in the competition, and your acceptance and/or use of a prize, or any aspect thereof, is at your own risk
14. We won't be responsible, and disclaim all liability for any loss, liability, injury, 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 of any prize, or by any action taken by us or any of our affiliates in accordance with the competition rules
15. We may require the winner of the competition to attend, at our cost, any prizegiving ceremony and we may use a photo of you in our marketing material and publish it in the press. If you win, you may refuse that we publish your photo in the press or use it in our marketing material
16. On acceptance of the prize, you will be required to sign the competition rules. You have the option to decline the prize. The competition rules will be construed, interpreted and enforced in accordance with the laws of the Republic of South Africa
17. 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 (in the event that you have already won a prize)
18. The awarding of the prize is final and no correspondence will be entered into