

Be Money Smart Series Competition Rules and Data Usage Information

The competition rules and data usage information that follow apply to clients that were invited to participate in the Be Money Smart series. The series is available on an online platform and consists of 4 courses: Becoming Money Smart, Savings, Budgeting and Credit and Debt.

Please visit LiveBetterAcademy.co.za if you're interested in registering for the series.

Competition Rules – Capitec Bank (“The Promoter”)

Be Money Smart course

1. The prizes are:

- R10 000 for 1st place
- R5 000 for 2nd place
- R3 000 for 3rd place
- R2 000 for 4th place
- R1 500 for 5th place
- R1 250 for 6th place
- R1 000 for 7th place
- R700 for 8th place
- R350 for 9th place
- R200 for 10th place

2. To be eligible to win a prize, you have to meet the following criteria on 28 February 2019:

- You must be a Capitec client
- You must have completed all 4 courses
- You must have reached a knowledge level of at least 6 on all 4 courses
- You must be in good standing on all accounts that you hold with Capitec
- You must be in a Top 10 position on the leaderboard on 28 February 2019
- You must be a natural person who is a citizen of and living in, or have permanent work residence within, the Republic of South Africa

3. Should more than 10 individuals share the top 10 positions on the leaderboard in terms of points allocated, then the Promoter shall consider accuracy of answers. Should there still be a tie, the participants that are tied shall be placed into a lucky draw and shall win prizes according to the order of the names drawn

4. The lucky draw (if any) shall take place between 1 – 31 March 2019

5. The winners will be announced between 1 – 31 March 2019

6. All winners will be contacted telephonically. The cash prizes will be paid into the winners' Capitec Bank savings account within 2 weeks of the announcement of the winners. If the Promoter is unable to contact a winner within 30 days, the winner will forfeit the prize and the Promoter reserves the right to either draw a new winner or offer the prize to a participant that came in 11th or a subsequent sequential place

7. The Promoter will not be responsible, and disclaims all liability, for any loss, liability, expense or damage (whether direct, indirect, incidental, punitive or consequential) of any nature, whether arising from negligence or any cause, which is suffered by your participation in the competition. Costs incurred for participation in the competition are for the account of the participant

8. The Promoter may request the winners to be identified, or to appear on radio or in newspapers and social media when accepting their prizes

9. If you fail to comply with any of the competition rules then, without prejudice to any other remedy which the Promoter may have, you will be automatically disqualified and you will forfeit the prize (in the event that you have already won the prize)

10. The cash prizes are not transferable and will only be paid by electronic funds transfer into Capitec Bank savings accounts in the names of the winners. No cash prizes will be paid into a non-Capitec bank account and cannot be disbursed in cash or any other form

11. You must possess whatever documents and permissions that may be required in order to accept and use a prize, which documents and permissions it is your responsibility to obtain at your own cost, and which documents and permissions must remain valid in such minimum form

12. The Promoter's decision is final and no correspondence will be entered into

13. The Promoter reserves the right to vary, postpone, suspend or cancel the competition and any prizes, or any aspect thereof, without notice at any time, for any reason the Promoter deems 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

14. The Promoter accepts no responsibility or liability for any loss or damage to goods or personal injury suffered as a result of participating in or winning any prize, and will also not be responsible or liable for any further expense or fees required for the purpose of using, applying or enjoying the prize won in this competition

15. The competition is not open to any person who is a director, member, partner, employee, agent or consultant of Capitec Bank or others involved in organising the competition

16. These competition rules will be construed, interpreted and enforced in accordance with the laws the Republic of South Africa

Data usage for each course in the series

The content of each course or module within a course can be experienced in text, audio or video format. The table below shows an approximation of the data that will be used by doing each course either by reading the text, listening to the audio explanation or by watching the videos.

| COURSE | Size per MB | | | |
|----------------------|-------------|------------|-------------------|-------------------|
| | Text Size | Audio Size | Video Size (480p) | Video Size (720p) |
| Introduction | 2 | 7 | 70 | 100 |
| Becoming Money Smart | 25 | 90 | 860 | 1280 |
| Savings | 20 | 70 | 600 | 910 |
| Budgeting | 30 | 120 | 1300 | 1830 |
| Credit and Debt | 40 | 100 | 1250 | 1780 |
| TOTAL | 117 | 387 | 4080 | 5900 |

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Conditions apply. Fees include VAT.

All information correct at time of going to print, 19/09/2018, and subject to change. Capitec Bank is an authorised financial services provider (FSP 46669) and registered credit provider (NCRCP13) Capitec Bank Limited Reg. No.: 1980/003695/06