

# GRADNext #ReadySetGo Social Media Competition Rules

## Prize

Win one of 10 cash prizes of R1000 each.

## How to enter

1. Reshare or comment on the Capitec Call to Action post that announces the competition with your financial question
2. Remember to use #ReadySetGo and to tag Capitec Bank
3. You may post as many questions as you like, but out of those only the best question may be chosen to win a cash prize
4. Only the 10 best questions will be selected for the cash prizes. All the prizes can only be deposited into an active Capitec Bank account

## Competition terms and conditions

1. The name of the campaign is "GRADNext #ReadySetGo Competition" and Capitec Bank is the promoter of the competition
2. The competition runs from 20 January to 3 February 2021 (the "competition period")
3. The competition closes on Wednesday, 3 February 2021 at 12pm
4. The competition is open to natural persons:
  - 4.1 who are citizens and/or permanent residence of, and living in, the Republic of South Africa ("RSA")
  - 4.2 who are in possession of a valid RSA identity document or driver's license or a valid passport endorsed with "permanent resident" status; and
  - 4.3 who are 18 (eighteen) years or older
  - 4.4 who have an active Capitec Bank account
5. Directors, members, partners, employees or agents of, suppliers or consultants to the promoter or any other person who directly or indirectly controls or is controlled by the promoter 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
6. The promoter, 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
7. Valid entries will be collated and the best questions and responses will be selected on 5 February 2020
8. The winners will be announced between 8 and 12 February 2021
9. Winners will only be eligible for a single win throughout the duration of the competition
10. Winners will be contacted through their social media handle that was used to enter the competition
11. Winners will be required to present proof of their bank account in order for cash prize to be deposited into a Capitec Bank account
12. Winners will be required to verify their personal details and any other relevant information to ensure eligibility to redeem the prize
13. The prizes are not transferable or negotiable
14. If we are unable to contact a prize winner within 24 hours of choosing the winner, we reserve the right to declare the prize forfeited and/or choose a new prize winner
15. Prizes that are redeemable from a third party or are for use and enjoyment at a third party's premises are subject to the following:
  - 15.1 All third-party terms and conditions of use and/or enjoyment applicable to the prize;
  - 15.2 it is the winner's responsibility:
    - 15.2.1 to redeem and/or use the prize while still valid (where time constraints apply)
    - 15.2.2 to liaise directly with the third party with regard to any and all matters concerning the prize
    - 15.2.3 to cover any additional fees, costs or expensed associated with the redemption and/or use and enjoyment of the prize
  - 15.3 The winner consents to the promoter processing his/her personal information to the third party for the purpose of redeeming a prize (where applicable)
16. The promoter reserves the right to substitute any prize with another prize of similar commercial value
17. 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 which 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 the promoter, its affiliates or suppliers

18. 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
19. Should any dispute arise in relation to the interpretation of these competition rules, the promoters' decision shall be final and no correspondence shall be entered into
20. 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
21. 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
22. The promoter, 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
23. 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)
24. Subject to the participants right to expressly accept, decline and withdraw consent or participation, the promoter may:
  - 24.1 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
  - 24.2 use the participants personal information obtained during participation in the competition for any of its marketing activities
  - 24.3 require that the participants be present when the draw takes place and/or when the winners are announced; and
25. If the promoter 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 the promoter, its affiliates, employees, advertising agencies and suppliers
26. Income taxes relating to the prizes, if any, are the sole responsibility of the prize winners
27. These competition rules will be construed, interpreted and enforced in accordance with the laws of the Republic of South Africa
28. A copy of the rules can be found on Capitec's website at this link: [http:// https://www.capitecbank.co.za/competitions-rules/](http://https://www.capitecbank.co.za/competitions-rules/)

**#SimplifyBanking #LiveBetter**



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