

Mastercard Capitec Credit Card Activation Campaign terms and conditions.

Competition Rules to stand a chance of winning an all-inclusive 1 experience Wine Route Experience for two people. These rules are the official rules of the competition ("rules"). These rules (together with any official competition communications) will govern and apply to the competition in lieu of any other terms and conditions Capitec and/or its partners may publish, now or in the future. If you do not agree with these Terms and Conditions, you have the right to forfeit the prize should you be elected as the winner ("**Competition**"). All participants during the term of this Competition agree to be bound by the following terms and conditions.

1. The promoter:

The promoter of this Competition is Mastercard Asia/Pacific Pte Ltd, Capitec Bank, and Travelstart

2. The competition period:

The Competition will start on 21 November 2022 and end on 31 January 2023

(Competition period).

3. Who may enter:

In order to gain entry into the competition, all Participants must:

- 3.1. be a natural person.
- 3.2. be 18 years or older.
- 3.3. be a South African citizen or permanent resident of South Africa.
- 3.4. be a new or existing Capitec Credit card client that has not collected their card at the branch
- 3.5. have received an invitation from the Promoter to participate by email or SMS

4. Who may not enter

Participation in this Competition excludes the Promoters and their directors, members, partners, employees, agents, consultants, any other person who directly or indirectly controls or is controlled by them or any supplier of goods and services in connection with the Competition and their spouses, life partners, parents, children, siblings, business partners or associates.

5. How to enter

- 5.1. Existing Capitec credit cardholders who have not collected and/or activated their Capitec credit card can enter the competition whom meet the above criteria.
- 5.2. Using your Capitec Credit Card twice in the month on November 2022, will gain you a bonus entry into the competition.

6. The prize

- 6.1. Participants in this competition stand a chance to win 1 of 5 all-inclusive Wine Route Experiences for two people. The Prize will include:
 - 6.1.1. A two nights' 4-star stay on a wine farm for two people sharing twin or double, including breakfast;
 - 6.1.2. 3 additional meals: Winners will choose from a selection of dinner and lunch options to suit their preference. e.g. lunches + 1 dinner, dinners + 1 lunch, 2 lunches;
 - 6.1.3. 2 Wine tasting experiences from the curated options as provided;
 - 6.1.4. 1 additional experience
 - 6.1.5. Return Domestic flights to and from Cape Town International Airport and ground transport for two people. If you are based in Cape Town we will arrange a shuttle from Cape Town International Airport.

7. How to qualify

- 7.1. Collecting your Capitec Credit Card at a branch and using your card at least once by clicking, tapping or swiping to qualify as an entry
- 7.2. For the avoidance of doubt, entry into this Competition does not make any participant a winner.

8. Prize winners and Redeem

- 8.1. Prize winners will be selected 14 Days after the competition has ended, that is on 14 February 2023.
- 8.2. All draws will take place at Capitec Head Office, Stellenbosch Ikhaya, 5 Neutron Road, Stellenbosch.
- 8.3. Winners will be selected through a randomised algorithm computer draw.
- 8.4. The prize is not transferable and shall not be paid to a third party.
- 8.5. Prize to be taken (or redeemed) subject to availability, 18 February 2023 to 31 May 2023.
- 8.6. The redemption of the prize will be the responsibility of the winner and is subject to supplier availability at the time of booking.
- 8.7. Winners will be contacted by the Promoter or its authorised agent/s within 5 (Five) business days after the draw date/s, telephonically and/or by SMS
- 8.8. For quires on winners participants can contact Dumisile Mphofu via mail :
DumisileMphofu@capitecbank.co.za
- 8.9. All reasonable efforts will be made by the promotor to contact a winner of the prize. Should the promotor however be unable to successfully contact a particular winner, after all reasonable efforts were made to contact a winner, a new winner will be selected by following the criteria as set out in these terms and conditions.
- 8.10. In the event of a dispute, the decision of the competition judges of the Promoter will be final and binding on all aspects of the competition and no correspondence will be entered into.
- 8.11. All other costs or expenses relating to the Prize that have not contained in these terms and conditions are excluded from the Prize and are not recoverable.
- 8.12. The Promoter will not be held responsible for any delays in the delivery of the Prize. Such acts include, without limitation, strikes, lockouts, riots, civil disorder, rebellions or revolutions in any country, epidemics, acts of terrorism, vandalism or sabotage, governmental regulations imposed after the fact, communication line failures, power and telecommunications failures, earthquakes, fire, floods or other disasters, or acts of God or war. The Promoter will notify the prize-winner as soon as reasonably possible if the Prizes are affected in this manner.
- 8.13. The Promoter will also not be responsible for any additional conditions imposed by third parties.
- 8.14. The Prize will under no circumstances be provided to third parties and will be provided directly to the verified prize-winner only.
- 8.15. The Promoter reserves the right to replace the prize at any time with another prize of similar commercial value.
- 8.16. Participants acknowledge and accept that the Promoters may utilize a third party to contact the participant, in the event that the participant is a winner, and to arrange delivery of the Prize. In order to affect the contacting and delivery process, the Organizer's shall provide the participant's information to such third party.
- 8.17. Each airline has their own policy with regards to cancellations and changes. As Travelstart acts as an agent for the airline, Travelstart is bound by and to the applicable airline rules of the airline at the time of redemption of the Competition Prize by the winner.

9. GENERAL

- 9.1. All information relating to this competition and published on any competition material will form part of these terms and conditions.
- 9.2. The Promoter, its associated companies, agents, contractors and sponsors shall not be liable for any direct, indirect, special or consequential loss or damage arising from a Participant's participation in the Competition, whether known or unknown and whether advised of the possibility thereof or not, and each Participant hereby indemnifies the Promoters of such losses and/or damages.
- 9.3. the Promoter excludes all warranties (express or implied) and representations regarding this Competition (other than for death or personal injury caused by its negligence and/or fraud).
- 9.4. The Promoter may request the prize winner (at no fee) to consent in writing to endorse, promote and/or advertise any service or product of the Promoter.
- 9.5. Participants acknowledge and accept that the Promoters shall utilize a third party (the "Organizer's authorized agent/s") to contact the participant, in the event that the participant is a winner, and to arrange delivery of the Prize. In order to affect the contacting and delivery process, the Organizer's shall provide the participant's information to such third party.
- 9.6. Save as permitted by Law, the promoter reserves the right to cancel, suspend or terminate this Competition, without notice at any time, and such cancellation or termination shall be deemed to have taken effect from the date of publication on the promotions and competitions page on the Promoters. No liability shall lie against the Promoters in favour of any Participant, winner(s) and/ or third party arising from such cancellation, suspension or termination. Therefore, the Participant(s) waives his/her right which they may have against the Promoters and hereby acknowledge that they will have no right of recourse or claim of any nature whatsoever against the Promoters.
- 9.7. The Promoters accept no liability or responsibility, whether occasioned by any circumstance not foreseeable and not within its reasonable control for late or delayed delivery of the Prize owing to, but not limited to, strike, lock out, destruction of Prize on route to winner by any means, any civil commotion or disorder, riot, threat of war, any action taken by governmental authority or public authority of any kind, pandemic or epidemic fire, explosion, storm, flood, earth quake or other acts of God.
- 9.8. A prize winner may, however, decline a request to use his/her personal details or image in marketing material or to participate in the marketing of any of the Promoter's services or products. Such refusal will not affect the awarding of the Prize.
- 9.9. Any dispute or claim arising out of or in connection with the Competition shall be governed by and construed in accordance with the laws of South Africa.
- 9.10. As an act of goodwill to our sponsors, we'd like to ask that you please share 2-3 posts of your Experience on Instagram, Twitter, or Facebook, tagging the promoter (Mastercard, Capitec, Travelstart and the Wine farm. Include the handles for each social media page.
- 9.11. These terms and conditions can be found on the www.capitecbank.co.za