

Insurance Survey Competition Rules

Prizes

20 winners of R250 each of online shopping vouchers

Competition period

The competition will run from the 20th of October to the 4th of November 2022.

How to enter

1. Take our short survey and you could win!
2. Those that fully completed the survey will go into a lucky draw and 20 winners will be randomly selected

Competition terms and conditions

1. The name of the competition is "Insurance Survey Competition," and Capitec is the promoter
2. The competition will run from [21 October 2022 – 4 November 2022](#)
3. This competition is open to all clients who have successfully completed the entire survey
4. The competition is open to natural persons
 - 4.1 Who are citizens or permanent residents of, and living in, the Republic of South Africa ("RSA")
 - 4.2 Who has a valid RSA identity document or driver's license, or a valid passport endorsed with "permanent resident" status
 - 4.3 Who are 18 years of age or older
5. 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
6. All valid entries collated will be entered into an automated random draw selection process [on 4 November 2022](#)
7. Respondents that meet the qualifying criteria, will be contacted within four weeks of submitting their response. The Capitec team will use its reasonable efforts to contact the incentive recipients via email or telephonically
8. Prizes are not transferable or negotiable for cash
9. Capitec reserves the right to substitute any prize with another prize of similar commercial value
10. Your entry and participation in the competition and/or your acceptance of the prize (if you win a prize) constitutes your binding acceptance of the competition rules
11. Should any dispute arise about 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 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. Personal information collected will –
 - 15.1 Not be used for any other purpose either than the administration of this competition
 - 15.2 Not be shared with any third parties without obtaining consent from the winners
 - 15.3 Be processed accordance with Capitec Privacy Policies
 - 15.4 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.
16. 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) (if you have already won a prize)
17. Subject to the participants' right to expressly accept, decline, and withdraw consent or participation, Capitec may –
 - 17.1 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
18. 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, its affiliates, employees, advertising agencies, and suppliers

19. Income taxes relating to the prizes, if any, are the sole responsibility of the prize winners
20. Participants in this competition understand and agree that 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 Privacy Policy. These competition rules will be construed, interpreted, and enforced by the laws of the Republic of South Africa
21. A copy of the rules can be found on Capitec's website at this link: <https://www.capitecbank.co.za/competitions-rules/>