



## The Insider Oxbridge Voucher Employee Loan Prize Giveaway

### Prizes

- 1 x R10 000 worth educational vouchers – valid until December 2024

### Competition period

- 05 February – 28 February 2024

### How to enter

- A valid entry into the competition will require the participants to complete the education loan estimate on <https://www.capiteceducationfinance.co.za> to see what they can get and they then are automatically entered into the competition.

### Channel

- Facebook
- X
- Instagram

### Winner selection process

All entries who have met the below criteria (“Valid Entries”), will be collated and entered into an automated random draw selection process on the above draw date.

The Competition winners will be announced on organic social media and contacted directly via phone call or email and in the event that a winner cannot be reached after 3 (three) attempts within 72 (Seventy-two) hours from the time of the draw, the promoter reserves the right to draw another winner and the prize will be forfeited by such winner.

### Competition terms and conditions

1. The name of the Competition is “Ask What’s Better ”. Capitec Bank and Smartfunder, in association with Oxbridge are the promoters of the Competition
2. The Competition will run from 05 February 2024 up to and including 28 February 2024 (23h59).
3. The Competition is open to natural persons who are:
  - 3.1 citizens and/or permanent residents of, and living in, the Republic of South Africa (“RSA”);
  - 3.2 in possession of a valid RSA identity document, or a valid passport endorsed with “permanent resident” status;
  - 3.3 18 (Eighteen) years of age or older; and
  - 3.4 Meet the entry criteria applicable to this Competition as determined by Capitec in its sole discretion.

4. 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.
5. The Competition winners will be randomly selected by a computer-programmed algorithm at specific dates during the competition period for purposes of drawing the Competition prize. All valid Competition entries will be entered into an automated random draw selection process weekly, for the period 05 February 2024 – 28 February 2024 17h00. Winner draws for the Competition will take place on 29 February 2024 and announced by the 06 March 2024
6. The type of Competition prize, and the value thereof, awarded to the successful Competition participant will be determined by Capitec, acting in its sole discretion. The Competition prize is exclusively for the benefit of the successful Competition participant. Competition prizes and are not transferable, not exchangeable and cannot be exchanged for their cash value.
7. Capitec reserves the right to substitute any Competition prize with another prize of similar commercial value.
8. Your entry and/or participation in the Competition and/or your acceptance of the Competition prize (in the event that you win a prize) constitutes your binding acceptance of the Competition rules.
9. Should any dispute arise in relation to the interpretation of these Competition rules, Capitec's decision shall be final, and no correspondence shall be entered into.
10. You may not win a Competition prize if it is unlawful for Capitec to supply such a prize to you. You must be eligible to win the Competition prize.
11. 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 Competition 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 Competition rules or any other applicable law.
12. 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 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.
13. Competition Valid Entries understand and agree that in order to offer the competition, Capitec may collect and use personal information about the participants. This competition is conducted under the terms of the applicable privacy laws. Personal information collected will:
  - a) not be used for any purpose other than the administration of this competition.
  - b) not be shared with any third parties without obtaining consent from the winners.
  - c) be processed in accordance with Capitec Privacy Policies.
14. If you fail to comply with any of the Competition rules, without prejudice to any other remedy we may have, you will be automatically disqualified.
15. Subject to the participants' right to expressly accept, decline and withdraw consent or participation, Capitec may:
  - a) 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.
16. 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.
17. Income taxes relating to the prizes, if any, are the sole responsibility of the prize winners.
18. These Competition rules will be construed, interpreted and enforced in accordance with the laws of the Republic of South Africa.

19. A copy of the rules can be found on Capitec's website at this link:  
<https://www.capitecbank.co.za/competitions-and-conditions/>