

## Terms and Conditions of the “Win a Side-Hustle Kit worth R100 000” Competition

1. The name of the competition is “Win a Side-Hustle Kit worth R100 000” (the Competition”).
2. The promoter of the Competition is Capfin, a division of Pepkor Trading (Pty) Ltd (“the Promoter”).
3. The Competition will run from **Tuesday, 10 October 2023 to Monday, 27 November 2023** (both days included) (“the Competition Period”).
4. To be eligible to enter the Competition, a person must successfully apply for a Capfin loan during the Competition Period which loan must be paid-out by the Promoter by no later than **Tuesday, 28 November 2023 @11h00** (“Qualifying Loan”).
5. A person who is eligible to enter the Competition and successfully submits an entry to the Competition via WhatsApp by submitting details on their side-hustle or dream-side hustle as prompted by the Promoter’s WhatsApp invitation to enter the Competition by no later than **Wednesday, 29 November 2023**, will become a participant in the Competition (“Participant”).
6. Responses that are unclear, illegible, incoherent, infringe on any person(s) rights (direct/indirect) or is unlawful (direct/ indirect) in any manner whatsoever and are voice notes/recordings/videos/pictures/emojis/GIFs/symbols, will be disregarded in the winner selection and such Participant will be excluded from winning in this Competition.
7. Participants stand a chance to win 1 (One) of 7 (Seven) “Side-Hustle Kits” each to the value of R100 000 (One Hundred Thousand Rand). Each “Side-Hustle Kit” will consist of the following:
  - 7.1. 3 (Three) mentorship sessions with the entrepreneur, Gorgeous Mbali or such other person as appointed by the Promoter at their sole discretion (the “Mentor”) to be concluded by **Friday, 31 May 2024**. The first mentorship session will be held in person with the 2<sup>nd</sup> and 3<sup>rd</sup> sessions held virtually.
    - For the first mentorship session, the Promoter will be responsible for the travel arrangements and costs of the Mentor to the location where such winner operates or will operate their side-hustle or dream side-hustle from;
    - Should it not be reasonable and/or practical in the opinion of the Promoter for the Mentor to travel to a winner, the Promoter may at its sole discretion, require a winner to travel to an arranged location where the mentorship session will take place, in which event the travel arrangements and costs of the winner will be the responsibility of the Promoter;
    - For the 2<sup>nd</sup> and 3<sup>rd</sup> mentorship sessions, the Promoter will provide a winner with 1 (One) tablet and data via a virtual voucher (limited to 2 Gigabytes or such other higher amount as may be determined by the Promoter) to attend the remaining mentorship sessions online. The winner will be responsible to load the data onto his own SIM card to utilise for the mentorship sessions;
    - The Promoter will be responsible for the costs to deliver the tablets to the winners, but it will be the responsibility of each winner to ensure that they are available to take delivery of the tablet, on receipt of which, ownership will transfer to the winner;
    - Any data required in excess of the data provided by the Promoter, will be the responsibility of the winner to purchase;
  - 7.2. A monetary prize to the value of R15 000 (Fifteen Thousand Rand) payable by the Promoter to a winner via an electronic fund transfer into the winner’s South African bank account on record at the Promoter within 30 (Thirty) days after completion of the 2<sup>nd</sup> mentorship session as per clause 7.1 above;
  - 7.3. Social and digital advertising services by an appointed service provider to market the Winner’s side-hustle from Tuesday, **5 December 2023 until Friday, 31 May 2024**. The advertising schedule, frequency and platforms will be at the Promoter’s sole discretion taking into account the winner’s marketing needs.
8. Entry is free and Participants may only enter once per Qualifying loan. Participants may only win a prize once in the Competition.
9. Winners will be selected as follows:

- 9.1. One winner will be randomly selected per week over the Competition Period;
- 9.2. A Participant will only be included in the draw for the specific week in which the Participant entered the Competition. A week for the purposes of this Competition, will be from the beginning of every Tuesday to the end of every next Monday during the Competition Period;
- 9.3. Upon selection of a winner, the Promoter will review a Participant's WhatsApp entry submission and in the event that such winner's WhatsApp entry submission does not meet the requirements per clause 6 above, an alternate winner will be selected by the Promoter.
- 9.4. The draw for the weekly winners will occur on **Thursday, 30 November 2023**;
10. The Promoter will notify all winners that they have won by the latest on **Tuesday, 5 December 2023** via SMS and/or WhatsApp to the cell phone number on record for them at the Promoter. Winners will thereafter be contacted by a Promoter appointed service provider on the cell phone number and/or email address on record for them at the Promoter to manage arrangements in connection to the prize. If a winner cannot be reached after 3 (Three) attempted telephone calls, does not respond to any emails send at reasonable intervals over at least 3 (Three) business days and/or does not accept the prize by **Tuesday, 5 December 2023**, an alternative winner will be selected.
11. By entering the competition and/or accepting any prize (if you are a winner), you agree to be bound by these terms and conditions.
12. The Promoter reserves their right to exclude a Participant from this Competition or to withhold payment of a prize to a winner should the Promoter become aware that a Participant is:
  - 12.1. a director, business partner (in relation to the Competition), employee, agent or consultant of the Pepkor group of companies, its affiliates/divisions/subsidiaries or any other person who supplies goods or services in connection with the Competition;
  - 12.2. a spouse, life partner, parent, child or sibling, immediate family member, business partner or associate of the persons specified in clause 12.1 above.
13. All prizes in the Competition are not transferable and not exchangeable for cash.
14. The Promoter does not accept responsibility or liability for any loss or damage and will also not be responsible or liable for any further expenses or fees required for the purpose of using, applying, participating or enjoying the prize won in this Competition unless otherwise stated in the Competition terms and conditions.
15. The Promoter reserves the right to refuse the payment of a prize to any winner, regardless of the successful entry into the Competition, who it decides (in its sole discretion) has violated the terms and conditions of this Competition, or who has participated herein using suspected fraudulent means or dishonest information.
16. Winners give the Promoter, its authorised agents and Mentor consent to use their names, photos and video footage taken for publicity purposes for the Competition which includes the announcement of the winners on Capfin and/or the Mentor's social media platforms, YouTube, print and digital publication platforms, unless declined.
17. The Promoter reserves the right to vary, suspend, postpone or terminate the Competition and any prizes, or any aspect thereof, for any reasons whatsoever and without notice. This includes the right to appoint a mentor other than Gorgeous Mbali. In such event, you hereby waive any rights or expectations which you may have against the Promoter and acknowledge that you will not have any recourse or claim of any nature against the Promoter.
18. These Terms and Conditions and additional Competition information is available at [www.capfin.co.za](http://www.capfin.co.za).