

Terms and Conditions of the “Get a Capfin loan and you could win R5000” Competition

1. The name of the competition is “Get a Capfin loan and you could win R5000” (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, 12 March 2024 to Monday, 15 April 2024** (both days included) (“the Competition Period”).
4. All Capfin customers whose application for a Capfin loan is approved during the Competition Period and paid-out by Tuesday, 16 April 2024 @11h00 (“Qualifying Loan”), will automatically be entered into the Competition (“Participants”).
5. Participants stand a chance to win 1 (One) of 50 (Fifty) monetary prizes each to the value of R 5000.00 (Five Thousand Rand).
6. Entry is free but standard SMS and data rates apply for all loan applications. Participants may be entered multiple times but only win a prize in the Competition once irrespective of the number of entries.
7. Winners will be selected as follows:
 - 7.1. 10 (Ten) weekly winners will be randomly selected per week over the Competition Period via a computer operated draw.
 - 7.2. A Participant will only be included in the draw for the specific week in which the Participant’s Qualifying Loan was approved during the Competition Period.
 - 7.3. The weeks for the purposes of this Competition will be for the specified periods below:
 - 7.3.1. Week 1: from 12 March 2024 up to and including 18 March 2024;
 - 7.3.2. Week 2: from 19 March 2024 up to and including 25 March 2024;
 - 7.3.3. Week 3: from 26 March 2024 up to and including 1 April 2024;
 - 7.3.4. Week 4: from 2 April 2024 up to and including 8 April 2024; and
 - 7.3.5. Week 5: from 9 April 2024 up to and including 15 April 2024.
 - 7.4. The draw for the weekly winners will occur on **Thursday, 18 April 2024**.
8. The Promoter will notify all winners that they have won by the latest on **Friday, 26 April 2024** via SMS to the cell phone number on record for their Capfin account. If winners cannot be reached, their prize will still be paid by means of an electronic fund transfer to the SA bank account on record for their Capfin account by **Tuesday, 30 April 2024** which will reflect in a respective winner’s SA bank account upon processing of the transaction by their bank.
9. By accepting any prize (if you are a winner), you agree to be bound by these terms and conditions.
10. 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:
 - 10.1. 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;
 - 10.2. a spouse, life partner, parent, child or sibling, immediate family member, business partner or associate of the persons specified in clause 10.1 above.
11. All prizes in the Competition are not transferable.
12. 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.
13. 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.
14. 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. 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.
15. These Terms and Conditions and additional Competition information is available at www.capfin.co.za.