

Terms and Conditions of the “Stand to win R25 000 cash when you get a Capfin loan at Ackermans’ Competition

1. The name of the competition is “Stand to win R25 000 cash when you get a Capfin loan at Ackermans” (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 **Thursday, 4 July 2024 to Saturday, 31 August 2024** (both days included) (“the Competition Period”).
4. All Capfin Customers who applied via the Ackermans website, in any participating Ackermans store located in the Republic of South Africa (“participating Ackermans store”) or telephonically, after being contacted by Capfin in response to a request for a call back originating from any participating Ackermans store, and whose application for a Capfin loan is approved during the Competition Period and paid out by **Sunday, 1 September 2024 @ 11h00** (“Qualifying Loan”), will automatically be entered into the Competition (“Participant”).
5. Participants stand a chance to win 1 (One) of 12 (Twelve) monetary prizes to the value of R25 000 (twenty-five thousand rand) each.
6. Entry is free but standard SMS and data rates apply for all loan applications. Participants may only be entered into the Competition once and may only win 1 (One) prize in the Competition.
7. Winners will be selected as follows:
 - 7.1. 3 (Three) winners will be randomly selected on each of the draw dates as specified in clause 7.3 below via a computer operated draw.
 - 7.2. Participants will be included in 1 (One) of 4 (Four) interval periods from which the winners will be selected on the dates as specified in clause 7.3 below:
 - 7.2.1. Interval 1: Participants whose Qualifying Loan was approved from 4 July 2024 up to and including 17 July 2024;
 - 7.2.2. Interval 2: Participants whose Qualifying Loan was approved from 18 July 2024 up to and including 31 July 2024;
 - 7.2.3. Interval 3: Participants whose Qualifying Loan was approved from 1 August 2024 up to and including 14 August 2024;
 - 7.2.4. Interval 4: Participants whose Qualifying Loan was approved from 15 August 2024 up to and including 31 August 2024
 - 7.3. A Participant will only be included in the draw for the specific interval period as specified in clause 7.2 above.
 - 7.4. The draws for winners will occur on the following dates:
 - 7.3.1. Interval 1: Friday, 19 July 2024
 - 7.3.2. Interval 2: Thursday, 1 August 2024
 - 7.3.3. Interval 3: Thursday, 15 August 2024
 - 7.3.4. Interval 4: Tuesday, 3 September 2024
8. The Promoter will notify all winners that they have won by the latest on **Friday, 6 September 2024** via SMS to the cell phone number on record for their Capfin account.
9. 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 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 **Monday, 30 September 2024** which will reflect in a respective winner’s SA bank account upon processing of the transaction by their bank.
10. By entering the competition and/or accepting any prize (if you are a winner), you agree to be bound by these terms and conditions.
11. 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:

- 11.1. 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;
- 11.2. a spouse, life partner, parent, child or sibling, immediate family member, business partner or associate of the persons specified in clause 11.1 above.
12. All prizes in the Competition are not transferable.
13. 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.
14. 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.
15. Winners give the Promoter and Ackermans consent to use their names, photos and recordings taken for publicity purposes for the Competition which includes the announcement of the winners on national radio stations, social media platforms, YouTube, print and digital publication platforms, unless declined.
16. 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.
17. These Terms and Conditions and additional Competition information is available at www.capfin.co.za and www.ackermans.co.za