

R50,000 ADVERTISING PACKAGE COMPETITION

OFFICIAL TERMS AND CONDITIONS

A joint promotional competition presented by Capitec Bank Limited and Arena Holdings (Pty) Ltd

These Terms and Conditions (the “Terms”) govern all aspects of the Competition (entry, conduct and prizes) and have been prepared to comply with the South African Consumer Protection Act 68 of 2008 (CPA) and its regulations. By entering the Competition, Entrants agree to be bound by these Terms.

1. Definitions and Interpretation

- 1.1 In these Terms unless the context indicates otherwise, the following words and expressions bear the meanings assigned to them below, and cognate expressions bear corresponding meanings:
 - 1.1.1 **"Capitec"** means Capitec Bank Limited, a registered bank and public company incorporated in accordance with the laws of South Africa, registration number 1980/003695/06 with its registered address at 1 Quantum Street, Techno Park, Stellenbosch, 7600;
 - 1.1.2 **"Arena"** means Arena Holdings (Pty) Ltd, registration number **2012/074397/07** [insert], a private company with limited liability operating as a media and publishing group in print, digital, broadcast and outdoor platforms in South Africa;
 - 1.1.3 **"Promoters"** means Capitec and Arena collectively, each a "Promoter";
 - 1.1.4 **"BizTalk Events"** means the series of Capitec BizTalk business-networking events held at various venues around South Africa during the Competition Period, as listed in Annexure A;
 - 1.1.5 **"Competition"** means the competition described in these Terms, run at the BizTalk Events, offering eligible Entrants the chance to win the Prize;
 - 1.1.6 **"Competition Period"** means the period commencing on 09 July 2026 and ending on 30 November 2026, during which Entries may be submitted at the BizTalk Events;
 - 1.1.7 **"Entrant"** means a natural person who meets the eligibility criteria in clause 3 and who submits a valid Entry, and who may also be referred to as "you";
 - 1.1.8 **"Entry"** means a valid entry into the Competition submitted in accordance with clause 4;
 - 1.1.9 **"Prize"** means the advertising package described in clause 5, to the value of R50,000 (fifty thousand rand), awarded to each Winner;
 - 1.1.10 **"Winner"** means an Entrant who is selected to receive a Prize in accordance with these Terms;
 - 1.1.11 **"Arena Platforms"** means the print, digital, online, mobile and any other media platforms owned or operated by Arena from time to time, including but not limited to its newspaper, magazine and digital news and lifestyle titles;
 - 1.1.12 **"Hard Production Costs"** means the direct costs of producing advertising creative or material, including but not limited to photography, videography, design, copywriting, studio time, talent fees, printing plates, physical print runs outside of the awarded media space, and any third-party production costs; and
 - 1.1.13 **"POPIA"** means the Protection of Personal Information Act 4 of 2013.

2. The Promoters

- 2.1 The Competition is jointly presented by Capitec and Arena. Capitec is responsible for hosting the BizTalk Events and facilitating entry into the Competition at each event. Arena is responsible for the fulfilment of the advertising package awarded as the Prize, across the Arena Platforms.

- 2.2 Any reference to the Promoters acting jointly in these Terms does not create a partnership, joint venture or agency relationship between Capitec and Arena, and each Promoter is responsible only for its respective obligations as set out herein.

3. Eligibility

3.1 The Competition is open to natural persons who:

- are 18 (eighteen) years or older on the date of entry;
- are lawfully resident in South Africa;
- hold a valid South African identity document or passport;
- are registered business owners, decision-makers, or authorised representatives of a business, in a position to direct how an advertising spend on behalf of that business is used; and
- attend a BizTalk Event in person during the Competition Period and submit a valid Entry in accordance with clause 4.

3.2 The following persons are not eligible to enter or to win the Competition:

- Employees, directors, members, partners, agents or consultants of Capitec, Arena, or their respective holding companies, subsidiaries, affiliates, and any advertising, promotional, or media agencies directly involved in the conceptualisation, organisation, or execution of the Competition;
- The immediate family members (spouse, life partner, parent, child, sibling) of any person listed above; and
- Any person who has, in the Promoters' reasonable opinion, attempted to circumvent these Terms or engaged in fraudulent conduct in connection with the Competition.

3.3 Only one (1) Entry per person is permitted per BizTalk Event, regardless of the number of businesses that person represents. Multiple or duplicate Entries by the same person at the same event will be disqualified.

3.4 By entering the Competition, the Entrant warrants that all information provided is true, accurate and complete, and that they meet all eligibility requirements set out above.

3.5 The prize will not be awarded if it would be unlawful to supply it to the Winner. The Winner must meet all legal requirements to accept the Prize. Capitec & Arena will not award a Prize to any person who is prohibited by law or these Terms.

4. How to Enter

4.1 Entry into the Competition is free and no purchase, payment, or banking transaction is necessary to enter or to win. No entry fee is charged.

4.2 Entrants may enter the Competition only by attending a BizTalk Event in person, scanning the official Competition QR code displayed at the event, and completing the online entry form in full with accurate and truthful information.

4.3 Entrants are responsible for ensuring they have a device and network connectivity capable of scanning the QR code and submitting the entry form while at the event. The Promoters are not responsible for any Entrant's inability to access or submit the entry form due to network, device, or connectivity issues.

4.4 Entries must be submitted before the close of the relevant BizTalk Event and within the Competition Period. Late, illegible, incomplete, corrupted, or incorrectly submitted Entries will be disqualified.

4.5 Entries submitted on behalf of a business must be submitted by a person duly authorised to represent that business and to accept and direct the use of the Prize on the business's behalf.

4.6 The Promoters accept no responsibility for Entries that are lost, delayed, misdirected, or not received for any reason, including due to technical failure, network congestion, or human error.

5. The Prize

5.1 per BizTalk Event. The Prize consists of:

An advertising package to the value of R50,000 (fifty thousand rand) (VAT inclusive), redeemable as media spend across any of the Arena Platforms, at the Winner's selection and subject to availability.

5.2 The Prize covers media/advertising spend only. The following are expressly excluded from the Prize value and remain for the Winner's own account:

- Hard Production Costs, including but not limited to design, copywriting, photography, videography, studio production, talent, and any third-party creative production fees;
- any advertising material, artwork or content required to activate the campaign, which the Winner must supply print- or broadcast-ready, unless otherwise agreed in writing;
- any campaign spend in excess of the R50,000 Prize value, which shall be for the Winner's own account and payable directly to Arena at Arena's standard rates;
- any advertising on platforms not owned or operated by Arena; and
- any applicable third-party costs such as sponsored placements on external platforms not forming part of the Arena Platforms.

5.3 Arena will provide reasonable **advisory and coordination assistance** to the Winner in relation to print and digital advertising formats available on the Arena Platforms, including guidance on suitable placements, formats, and scheduling. This assistance is limited to advisory and account-management support and does not extend to the creation of advertising material or the payment of Hard Production Costs, save where the Promoters agree otherwise in writing.

5.4 The Prize is not redeemable for cash, and may not be exchanged, transferred, sold, or substituted by the Winner, whether in whole or in part, except at the sole discretion of the Promoters.

5.5 The Promoters reserve the right, in their sole discretion, to substitute the Prize (or part thereof) with a prize of equal or greater value, should circumstances beyond their reasonable control require this.

5.6 The Prize is awarded to the individual or business named on the winning Entry. Where the Entry was submitted on behalf of a business, the Prize accrues to that business, and the advertising campaign must be run in the name of that business.

6. Redemption Period and Use of the Prize

6.1 The Winner has 12 (twelve) months from the date on which the Prize is formally confirmed to the Winner in writing ("Redemption Period") within which to plan, book and fully utilise the R50,000 advertising spend.

6.2 Any portion of the Prize value not booked and utilised within the Redemption Period will lapse automatically and the Winner will have no further claim to it. No extension of the Redemption Period will be granted except at the sole discretion of Arena.

6.3 The Winner must engage with Arena's designated account team within 30 (thirty) days of confirmation of the Prize to begin planning the campaign. Failure to do so may result in reduced availability of preferred platforms, formats or flight dates as the Redemption Period progresses.

6.4 All bookings are subject to Arena's standard advertising terms, availability, lead times, and content/editorial approval processes, which apply in addition to these Terms. Arena reserves the right to decline any advertising content that does not meet its editorial, legal, or advertising standards, or that is unlawful, defamatory, discriminatory, or otherwise inappropriate.

6.5 The R50,000 Prize value may be used across a single Arena Platform or split across multiple Arena Platforms and campaign flights, at the Winner's discretion and subject to Arena's standard minimum spend requirements per platform, if any.

- 6.6 The Prize value has no cash-back, rebate, or refund value on any unused or partially used portion, save as set out in clause 6.2.

7. Winner Selection and Notification

- 7.1 The Winner will be selected by random draw from among all valid Entries received at the relevant BizTalk Event. The draw will be conducted electronically or by physical draw from the pool of valid Entries.
- 7.2 The draw will be conducted or supervised by a representative of Arena Events, or another independent person appointed by the Promoters, to ensure the integrity of the process. The outcome of the draw is final and binding, and no correspondence will be entered into.
- 7.3 Arena Events will notify the Winner using the contact details provided on the Winner's entry form.
- 7.4 If a Winner cannot be contacted by Arena Events.
- 7.5 As a condition of accepting the Prize and as required by the CPA the Winner will be required to provide proof of identity, proof of business ownership or authority to act on behalf of a business, and to complete and sign a Prize acceptance and indemnity form provided by Arena Events. This documentation will be kept on file. If the Winner declines to sign the acknowledgment or provide ID, Arena may treat that as a forfeiture of the prize.

8. General Conditions

- 8.1 Entry into the Competition constitutes acceptance of these Terms in full.
- 8.2 The Promoters reserve the right, at any time and without liability, to amend, suspend, or terminate the Competition, or these Terms, should circumstances arise outside of their reasonable control (including technical, network, or other issues affecting the integrity of the Competition), subject to applicable law.
- 8.3 The decisions of the Promoters in respect of all aspects of the Competition are final, and no correspondence will be entered into, save as required by applicable law.
- 8.4 By entering this Competition, Entrants acknowledge that they have read, understood and accepted these Terms in full. Entrants agree not to take any action that would cause Arena to breach any applicable law or regulation. Any provision of these Terms that is invalid or unenforceable will be severed without affecting the others.

9. Disqualification

- 9.1 The Promoters reserve the right, in their sole discretion, to disqualify any Entrant or Winner who:
- does not meet the eligibility criteria in clause 3;
 - submits false, misleading, or fraudulent information;
 - engages in conduct that is contrary to these Terms, unlawful, or that could bring the Promoters or the Competition into disrepute; or
 - attempts to manipulate the entry, selection, or redemption process in any way.

10. Limitation of Liability and Indemnity

- 10.1 Save to the extent caused by the gross negligence or wilful misconduct of a Promoter, the Promoters, their directors, employees, and agents shall not be liable for any loss or damage whatsoever (including direct, indirect, special, or consequential loss), including loss of profit, arising from an Entrant's or Winner's participation in the Competition or use of the Prize.

- 10.2 The Winner indemnifies and holds the Promoters harmless against any claims, damages, or losses arising from the content of advertising material submitted for use of the Prize, including any claims of infringement of intellectual property, defamation, or breach of any third-party rights.
- 10.3 Nothing in these Terms is intended to, or shall be construed to, limit or exclude any liability that cannot lawfully be limited or excluded under South African law, including under the CPA.

11. Intellectual Property and Publicity

- 11.1 All advertising material created or approved for use of the Prize remains subject to Arena's standard content, editorial, and intellectual property terms. The Winner warrants that it owns or has the necessary rights and licences to use any material it supplies for the advertising campaign.
- 11.2 By accepting the Prize, the Winner consents to the Promoters using their name, business name, photograph, and a description of the Prize won for reasonable marketing and publicity purposes related to the Competition, across any media, without further compensation, unless prohibited by law or objected to in writing by the Winner.

12. Protection of Personal Information

- 12.1 Participant information will be used in accordance with Arena's Privacy Policy (<https://arena.africa/wp-content/uploads/2019/12/privacy-policy.pdf>)
- 12.2 The Promoters will process any personal information collected in connection with the Competition in accordance with POPIA and their respective privacy policies
- 12.3 Personal information collected at the BizTalk Events will be used to administer the Competition, contact Winners, fulfil the Prize, and, where the Entrant has separately consented, for direct marketing purposes.
- 12.4 Entrants may exercise their rights under POPIA, including the right to access, correct, or request deletion of their personal information.

13. Tax

- 13.1 Winners are responsible for any tax liability that may arise from the receipt of the Prize. The Promoters recommend that Winners obtain independent tax advice regarding the tax treatment of the Prize.

14. Governing Law and Disputes

- 14.1 These Terms are governed by the laws of the Republic of South Africa.
- 14.2 The Competition is a promotional competition as contemplated in section 36 of the CPA and is administered in accordance with the requirements of that Act. It does not constitute a lottery, as defined in the Lotteries Act 57 of 1997.
- 14.3 Any dispute arising from or in connection with the Competition or these Terms shall first be referred to the Promoters for resolution before any legal proceedings are instituted, without prejudice to any party's rights under applicable law.

15. Contact Details

- 15.1 For queries relating to the Competition, Entrants may contact: Verusha Gunpath: @ GunpathV@arena.africa and 011 280 9410.

Annexure A — BizTalk Event Schedule

City	Venue	Date
Cape Town	Nasdaq	9 July
Gqeberha	The Plantation	3 September
Johannesburg	tbc	1 October
Durban	tbc	29 October
TBC	tbc	tbc