

**THE STANDARD BANK OF SOUTH AFRICA LIMITED (STANDARD BANK/WE/US/OUR)
TERMS AND CONDITIONS (TERMS) IN RESPECT OF THE DIGITAL ADOPTION INCENTIVE
COMPETITION (STANDARD BANK MOBILE APP/INTERNET BANKING) (COMPETITION)**

Important clauses, which may limit our responsibility, place an obligation on you to indemnify us, involve an acknowledgment of any fact or involve some risk for you will be in bold and italics. You must pay special attention to these clauses.

1. DURATION

The Competition starts at 00h00 on Monday, 2 August 2021 and ends on Thursday, 30 September 2021 (**Competition Period**).

2. WHO MAY ENTER?

To qualify as an entrant to this Competition, you must:

- 2.1 be 18 (eighteen) years of age or older;
- 2.2 permanently reside in the Republic of South Africa;
- 2.3 register or already be a registered for Standard Bank cellphone banking (**Cellphone Banking**), the Standard Bank mobile app or Standard Bank Internet Banking (collectively, **Mobile App & Internet Banking**).

3. HOW TO ENTER

- 3.1 To enter the Competition, you must complete the following steps during the Competition Period:

- 3.1.1 **STEP 1:** perform the Qualifying Transactions as follows:

Qualifying Transactions on Cellphone Banking (YOU MUST PERFORM ONE OF THESE):	Qualifying Transactions on Mobile App & Internet Banking (YOU MUST PERFORM TWO OF THESE):
Make a payment	Make a Payment or Immediate Payment
Pay a cellphone number (cellphone to cellphone for Standard Bank clients)	Set up a recurring Internet Banking VAS Purchase (including Airtime purchases, Data purchases or electricity purchases)
Buy airtime/data or electricity	Buy airtime/data or electricity
Play the Lotto	Play the Lotto
Send Instant Money	Send Instant Money
	Buy a voucher via the Standard Bank Mobile App (example Uber, Showmax, Spotify, Steam, PlayStation)

AND

3.1.2 **STEP 2:** after performing the Qualifying Transactions:

Cellphone Banking clients must send an SMS* to the number 32006 with word "WIN".

Mobile App & Internet Banking clients must send an SMS* to the number: 32009 with the word "ENTER".

**Please note that Standard rates (R0.50c per SMS), billed to the Mobile Subscriber will apply.*

3.2 **To be entered into the draw for the Cellphone Banking Grand Prize (as defined at clause 4.1.3 below) or the Mobile App & Internet Banking Grand Prize, (as defined at clause 4.2.3 below) you must:**

3.2.1 **perform STEP 1 (the required number of Qualifying Transactions) for at least 6 (six) weeks (a week is calculated from Monday to Sunday);**

AND

3.2.2 **perform STEP 2 at least once, during the Competition Period.**

3.3 **You may enter the Competition as many times as you would like, however, even if you enter multiple times, you will not be able to win a Prize more than once.**

3.4 Once you meet the requirements set out in clause 2 above and this clause 3, you will be entered into the Competition.

4. **PRIZES**

The prizes will be:

4.1 for **Standard Bank Cellphone Banking:**

4.1.1 each week during the Competition Period, the first 250 entrants drawn who have sent at least one SMS for the Competition Period and have performed a Qualifying Transaction will each win an Instant Money voucher valued at R200.00 **AND** if any of these entrants registered for Standard Bank cellphone banking within 30 (thirty) days before the start of the Competition, in addition to the R200.00 Instant Money Voucher, those entrants will receive a bonus R100.00 Instant Money Voucher. **Please note that you cannot win this Prize more than once;**

4.1.2 during the Competition Period, a lucky draw will be held and 2 entrants who meet the Competition criteria for the previous 4 consecutive weeks will each win a "Surprise & Delight" gift which will be selected at the discretion of Standard Bank and valued at no less than R12 500.00;

4.1.3 one lucky entrant will win R25 000.00, loaded onto a Standard Bank Instant Money wallet (**Cellphone Banking Grand Prize**);

4.2 for **Mobile App & Internet Banking:**

4.2.1 each week during the Competition Period, the first 250 entrants drawn who have sent at least one SMS for the Competition Period and have performed the Qualifying Transactions will each win an Instant Money voucher valued at R200.00 **AND** entrants

who are selected to receive Instant Money Vouchers who are also registered with DigiMe will receive a bonus R100.00 Instant Money Voucher. **Please note that you cannot win this Prize more than once;**

4.2.2 during the Competition Period, a lucky draw will be held and 2 entrants who meet the Competition criteria for the previous 4 consecutive weeks will each win a “*Surprise & Delight*” gift which will be selected at the discretion of Standard Bank and valued at no less than R12 500.00;

4.2.3 one lucky entrant will win 250 000 Ucount Rewards points. If the winning entrant is not already a member of the UCount Rewards Programme, they must register for the UCount Rewards Programme in order to receive this prize (**Mobile App & Internet Banking Grand Prize**),

all prizes, the Cellphone Banking Grand Prize and Mobile App & Internet Banking Grand Prize, collectively referred to as **Prizes**.

5. LUCKY DRAW PROCESS AND GENERAL

5.1 ***These Terms may be amended by Standard Bank at any time, with or without notice.***

5.2 We are the promoter of the Competition. Any reference to **we/us/our** includes our directors, members, partners, sponsors, employees, agents, consultants, suppliers, contractors and sponsors, where the context allows for it.

5.3 By participating in the Competition, you agree to be bound by:

5.3.1 these Terms;

5.3.2 any terms and conditions applicable to the UCount Rewards Programme.

5.4 You are not eligible to participate in this Competition if:

5.4.1 you are a director, member, partner, employee, agent or consultant of ours;

5.4.2 you are an immediate family member of any of the persons specified in clause 5.4.1;

5.4.3 you are under the age of 18 at the time of entering the Competition.

5.5 All winners will be notified by SMS, email or a telephone call no later than one week following the drawing and validation of winners, as indicated below.

Grand Prize Winner

5.6 The Cellphone Banking Grand Prize winner and the Mobile App & Internet Banking Grand Prize winner will be selected at Standard Bank’s discretion by way of two lucky draws, which take place on or after 5 November 2021.

5.7 The Cellphone Banking Grand Prize will be loaded onto an Instant Money wallet over a period of 5 days, in installments of R5000.00 each day, within 5 working days of the winner being notified. The Mobile App & Internet Banking Grand Prize will be loaded into a UCount Rewards points account, within 5 working days of the winner being notified.

Instant Money Voucher Prize Winners

- 5.8 The weekly 250 Instant Money Voucher Prize Winners will receive SMS's notifying them of the prize status, directly to the cellphone numbers in respect of which Qualifying Transactions were performed ("**Qualifying Cellphones**").
- 5.9 Instant money vouchers will be delivered to the Prize Winners and loaded via the Qualifying Cellphone numbers respective to the Customers account.

Surprise and Delight

- 5.10 During the Competition Period, a draw will be conducted and 4 winners (2 from the Cellphone Banking entrants and 2 from the Mobile App & Internet Banking entrants) will be selected to win the "*Surprise & Delight*" Prize. Winners will receive a phone call and an email notifying them of their prize status.
- 5.11 Surprise & Delight Prizes will be couriered to winners as soon as possible after they have been notified that they have won.

General

- 5.12 ***If a Prize winner does not accept a Prize, if an entry is not valid for any reason whatsoever, if an entrant has breached these Terms, if a Prize winner renounces a Prize, or if we deem such Prize winner to have renounced the Prize, we reserve the right to declare the Prize be forfeited and to choose a new Prize winner in our sole and absolute discretion.***
- 5.13 A Prize may not be exchanged for any other item. We do however reserve the right to substitute a Prize with any other prize of a similar commercial value.
- 5.14 ***Audits may be conducted on all entrant registrations on cellphone banking, the mobile app and internet banking to ensure compliance with the Financial Advisory and Intermediary Services act 37 of 2002 and all other applicable laws.***
- 5.15 ***All winners who accept a Prize do so entirely at their own risk.***
- 5.16 ***We will need to process your Personal Information (as such term is defined in the Protection of Personal Information Act 4 of 2013 to validate your entry and if you are a Prize winner, to make the Prize available to you.***
- 5.17 ***We will be entitled to publish each Prize winner's name and photograph in any advertising, promotional, print, point of sale or public relations material (the nature and manner of such releases to be determined within our sole discretion), for a period of one month from the date of announcing such Prize winner. Each Prize winner will be given the opportunity to decline the publication of their images and to participate in our marketing material insofar as it relates to the Competition.***
- 5.18 No entry will be valid until a validation process has taken place.
- 5.19 In the event of a dispute, our decision will be final and binding on all aspects of the Competition.
- 5.20 ***We assume no risk and/or liability whatsoever for the failure of any technical element in the Competition which may result in an entry not being successfully submitted***

and/or Prize winner/s not successfully receiving or collecting the Prize. Once a Prize winner accepts the Prize, such acceptance of the Prize shall be at their own risk.

- 5.21 ***We assume no liability whatsoever for any indirect loss, harm or damage arising from an individual staff member's participation in the Competition howsoever arising. All staff members, whilst participating in the Competition, indemnify and hold us harmless for any loss, damage, harm, or injury (whether arising from negligence or otherwise) which may be sustained because of any claim, cost, expense, loss or damage which may be made or suffered by a staff member or any third party.***
- 5.22 ***We will have the right to terminate this Competition with immediate effect and without notice of such termination for any reason whatsoever. In such event, all entrants hereby waive any rights, which they may have against us and hereby acknowledge that they will have no recourse or claim of any nature whatsoever against us.***