

## **STANDARD INSURANCE LIMITED (SIL/WE/US/OUR) TERMS AND CONDITIONS (TERMS) FOR THE STANDARD BANK INSURANCE DRIVING APP COMPETITION**

***Please read the Terms carefully and pay special attention to the paragraphs that are in bold, as they may limit our liability (responsibility) or involve some risk to you.***

### **1. INTRODUCTION**

The Standard Bank Insurance App (**App**) enables users to get car insurance quotes, take out car insurance policies, manage your existing SIL car and/or home insurance portfolio and/or register car insurance claims all in one place.

[Download the Standard Bank Insurance App](#)

### **2. DURATION**

The Competition starts at 00:00 on 8<sup>th</sup> February 2022 and ends at 23:59 on 30<sup>th</sup> April 2022 (**Competition Period**).

### **3. REQUIREMENTS**

To qualify for the Competition, you must:

- 3.1 permanently reside in the Republic of South Africa;
- 3.2 be 18 years or older;
- 3.3 have a smartphone capable of downloading and using the App; and
- 3.4 have a driver's license valid within the Republic of South Africa and be the owner and/or regular driver of a roadworthy motor vehicle.

### **4. HOW TO PARTICIPATE / ENTER**

- 4.1 In order to qualify for an entry into the Competition and win a Prize, you must meet the requirements in paragraph 3 above and:

- 4.1.1 **Step 1:** Download the Standard Bank Insurance App from the applicable application distribution platform and/or marketplace run by the manufacturer of the smartphone you use (**App Store or Google Play**). Once you have downloaded the App from the App Store onto your smartphone you must sign up on the App, using your full names and mobile phone number. We will send you a one-time pin to validate the mobile phone number you use to sign up for the App. ***Please note that there are separate terms and conditions which will apply to your use of the App and you must accept these separate App terms and conditions from your device should you wish to participate in this Competition;***

- 4.1.2 **Step 2:** Use the App to get an indicative car insurance quote to see what your proposed car insurance premium will be before the discount you could receive after completing the in-App driving test in paragraph **Error! Reference source not found.** below. **Please note that this Step 2 and/or paragraph 4.1.2 does not apply to participants with an existing SIL car insurance policy;**
- 4.1.3 **Step 3:** Start recording your day to day driving behaviour through the in-App driving test and complete 25 individual trips and a total distance of 300 kilometres in order to get your driving score; and
- 4.1.4 **Step 4:** At least once a week during the Competition Period share, on Facebook and/or Instagram, a screenshot from your smartphone of your in-App driving score and tag Standard Bank using @StandardbankSA with the hashtag #DriveWellSaveMore in your Facebook and/or Instagram post.
- 4.2 **You need to pass the in-App driving test in paragraph 4.1.3 above to be eligible to win a Prize.**

## 5. HOW TO USE THE APP

- 5.1 **The App requires data to be able to work, so you must have an active mobile internet connection to use it. Your internet service provider will charge standard data costs every time you use the App.**
- 5.2 When using the App to take the in-App driving test referred to in paragraph 4.1.2 above, you must ensure that the App is authorised to use your location setting on your smartphone i.e. you must ensure that your location setting is "ON" so that the App can track your global positioning system (GPS) location.
- 5.3 If you are the regular driver of two or more motor vehicles, a single driving score and In-app driving test will apply to all the motor vehicles.

## 6. PRIZES

- 6.1 There are no forms to fill in and once you meet the requirements set out in paragraphs 3 and 4 above, you will automatically be entered into the Competition. You will receive one entry into the Competition.
- 6.2 At the end of the last month of the Competition Period (i.e. April), 9 participants will be chosen to win 1 of 9 Samsung Galaxy S21 Ultra 256GB 6.9" 5G dual sim smartphones (Prize). **There will be a maximum of 9 winners over the Competition Period, each winning a Prize.**
- 6.3 We will choose a Prize winner through a lucky draw conducted by our risk governance department at the end April and we will notify each Prize winner 3 days after the lucky draw.

6.4 Once you accept a Prize it will be couriered to you no later than 30 days after each monthly draw.

6.5 The Prize may not be exchanged for any other item. We do however reserve the right to substitute the Prize with any other prize of a similar commercial value.

## 7. GENERAL

7.1 SIL is the promoter of the Competition.

7.2 By entering this Competition, all participants agree to be bound by these Terms as set out in this document. These Terms apply to the Competition and all information relating to the Competition (including any promotional and/or advertising material that is published).

7.3 You cannot participate in the Competition if:

7.3.1 you are a director, employee, agent and/or consultant of a member of the Standard Bank Group Ltd and/or an immediate family member of any of these persons; and/or

7.3.2 you are a supplier of any goods or services under the Competition.

7.4 These Terms are governed by the Consumer Protection Act 68 of 2008.

7.5 ***We reserve the right to amend these Terms. Any amendments to these Terms will create a new version of the Terms which will supersede and replace the previous version/s and be binding on you and us.***

7.6 ***We must process your personal information to validate your entry and if you are a Prize winner, to make the Prize available to you. By entering this Competition, you consent to us processing your personal information for these purposes. If you do not consent, please do not enter this Competition.***

7.7 ***We may declare the Prize forfeited (lost) and we may choose a new Prize winner, if:***

7.7.1 ***your entry is not valid and/or if you breach these Terms;***

7.7.2 ***you cannot be contacted and/or do not accept the Prize within 3 days from the date that you were contacted about the Prize; and/or***

7.7.3 ***you give up the Prize and/or we determine that you have given up the Prize.***

7.8 If there is a dispute in respect of these Terms or the Competition, our decision is final and binding and no correspondence will be entered into.

- 7.9 If a Prize winner agrees to it, we may publish their name and/or photo in any internal and/or external advertising and/or promotional material for 12 months from the date on which the Prize winner accepts the Prize. We will determine the nature and distribution of these materials. If a Prize winner does not consent to the publication of their name and/or photo, the Prize winner will still receive the Prize.
- 7.10 ***We are not responsible if your entry is not successfully submitted or a Prize winner does not successfully receive or take up a Prize for any reason, even if it is due to technological failure.***
- 7.11 ***If you detect any issues and/or malfunctions with your Prize, please contact Samsung directly regarding any applicable manufacturer's warranty/ies and/or repairs***
- 7.12 ***We are not responsible for any loss or damage which you or any third party may suffer as a result of you participating in the Competition or accepting a Prize.***
- 7.13 ***If required by the Minister for Trade and Industry, the National Consumer Commission or for any other reason, we can end the Competition immediately with or without notice to you. If this happens, you waive (give up) any rights which you may have against us and you will have no claim against us.***

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