THE STANDARD BANK OF SOUTH AFRICA LIMITED (STANDARD BANK/WE/US/OUR) TERMS AND CONDITIONS (TERMS) FOR THE CASHBACK AND UCOUNT REWARDS PROMOTIONAL OFFER (OFFER)

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

1. INTRODUCTION

- 1.1 We are offering you:
- 1.1.1 10% (ten percent) cashback on your Standard Bank Personal Credit Card (Card) calculated on the value of your total spend when you complete 5 transactions for R100 or more either online or instore on your Card (Main Offer); and
- 1.1.2 bonus UCount Rewards points when you use your Card to complete a transaction online or instore (**Bonus Offer**)

hereinafter collectively referred to as the (Offer).

1.2 The Offer starts at 00:00 on Thursday, 3 March 2022 and ends at 23:59 on Thursday, 30 June 2022 (**Offer Period**).

2. WHO QUALIFIES FOR THE OFFER

To qualify for the Offer, you must meet the following requirements:

- 2.1 be 18 years or older.
- 2.2 permanently reside in the Republic of South Africa.
- 2.3 you are a member of the Standard Bank UCount Rewards Retail programme (UCount Rewards).
- 2.4 you are an existing holder of a Card.
- 2.5 you have received a communication from us about this Offer.

3. HOW TO ACCEPT THE OFFER

- 3.1 You must during the Offer Period:
- 3.1.1 complete 5 transactions online or instore on your Card between 3 March 2022 and 31 March 2022 to qualify for the Main Offer. The Main Offer will be calculated subject to a maximum spending cap of R100 for each transaction; and
- 3.1.2 use your Card to complete a monthly transaction online or instore between1 April 2022 and 30 June 2022 to qualify for the Bonus Offer. The Bonus Offer will be calculated monthly on the value of your Card spend.
- 3.2 You must meet all of the qualifying criteria set by us from time to time in order to successfully qualify for this Offer.
- 3.3 You may only take up this Offer once during the Offer Period.

4. **GENERAL**

- 4.1 We are the promoter of the Offer. Any reference to **we/us/our** includes our directors, sponsors, agents or consultants, where the context allows for it.
- 4.2 By participating in the Offer, you agree to be bound by:
- 4.2.1 these Terms;
- 4.2.2 The UCount Rewards terms and conditions; and
- 4.2.3 The Card terms and conditions.
- 4.3 These Terms apply to the Offer and to all information (including promotional or advertising material that is published) in relation to the Offer.
- 4.4 The Offer will be credited as follows:
- 4.4.1 The Main Offer will be credited back to your Card within 14 (fourteen) days after the Offer Period; and

- 4.4.2 The Bonus Offer will be credited to your UCount Rewards account by no later than the last day of each month in April, May and June 2022.
- 4.5 We are not responsible for any loss or damage which you or any third party may suffer as a result of you taking up the Offer.
- 4.6 We are not responsible if you are not able to successfully take up the Offer for any reason, including because of an interruption in services or a technological failure.
- 4.7 We reserve the right to amend these Terms.
- 4.8 We can end the Offer with immediate effect 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.
- 4.9 If there is a dispute in respect of these Terms or the Offer, our decision is final and binding and no correspondence will be entered into.
- 4.10 The Offer cannot be used together with any other similar offer or campaign promoted by us.