

**THE STANDARD BANK OF SOUTH AFRICA LIMITED (STANDARD BANK/WE/US/OUR)
TERMS AND CONDITIONS (TERMS) FOR “CASHBACK” PROMOTIONAL 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 the first 2000 (two thousand) Standard Bank clients who use their Standard Bank cheque cards (**Card**) to pay for their purchases during the Offer Period (as defined in clause 1.2 below), the opportunity to receive 10% (ten percent) cashback (up to a maximum of R500.00 (five hundred Rand) cashback) (**Offer**).

1.2 The Offer starts at 00:00 on Friday, 05 November 2021 and ends at 23:59 on Monday, 27 December 2021 (**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 be the holder of a Card, whose Card account is in good standing;

2.3 you must not be in breach of any of the terms and conditions which apply to your Card;

2.4 you must have received a communication from us inviting you to take up the Offer during the Offer Period.

3. HOW TO ACCEPT THE OFFER

3.1 Be one of the first 2000 (two thousand) Standard Bank clients to use their Card to pay for their purchases (there is no minimum spend amount) during the Offer Period – this includes online purchases and you will receive the Offer. ***Please note that cash withdrawals are excluded from the Offer.***

3.2 You may use your Card to pay for your purchases as many times as you like during the Offer Period, however you will only receive the Offer once (this means that you will only receive cashback once).

3.3 ***Your 10% (ten percent) cashback in respect of the Offer will be calculated on the highest value purchase you make using your Card during the Offer Period, but will be limited to a maximum of R500.00 (five hundred Rand) cashback.***

3.4 If you comply with the requirements set out in clause 2 above and this clause 3, you automatically qualify for the Offer.

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; and
- 4.2.2 any Standard Bank Card terms and conditions (if applicable).
- 4.3 ***The first 2000 (two thousand) Standard Bank clients who use their Cards to pay for their purchases during the Offer Period will receive their cashback as calculated in terms of clause 3.3 (up to a maximum of R500.00 (five hundred Rand)) credited into your Card account within 14 (fourteen) working days of the end of the Offer Period.***
- 4.4 These Terms apply to the Offer and to all information (including promotional or advertising material that is published) in relation to the Offer.
- 4.5 ***You will not benefit (or will forfeit your benefit) under this Offer if you breach the terms and conditions applicable to your Card at any time.***
- 4.6 ***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.***
- 4.7 ***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.***
- 4.8 ***We reserve the right to amend these Terms.***
- 4.9 ***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.***
- 4.10 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.
- 4.11 The Offer cannot be used together with any other similar offer or campaign promoted by us.