

**THE STANDARD BANK OF SOUTH AFRICA LIMITED (STANDARD BANK/WE/US/OUR)  
TERMS AND CONDITIONS (TERMS) IN RESPECT OF THE CREDIT CARD SPEND AND WIN  
R100 000 COMPETITION (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 00:00 on Thursday, 22 July 2021 and ends at 23:59 on Monday, 23 August 2021 (**Competition Period**).

**2. ENTRANT REQUIREMENTS**

To qualify as an entrant into this Competition you must meet the following requirements:

- 2.1 be 18 (eighteen) years of age or older;
- 2.2 permanently reside in the Republic of South Africa;
- 2.3 be the holder of a Standard Bank credit card (**Card**), whose Card account is in good standing;
- 2.4 you must have received a communication from us inviting you to participate in the Competition.

**3. HOW TO ENTER**

- 3.1 Spend at least R5000.00 (five thousand Rand) using your Standard Bank credit card (**Card**) online or in-store during the Competition Period and you will receive one entry into the Competition.
- 3.2 You may enter the Competition as many times as you would like, but may only win the Prize once.
- 3.3 Once you meet the requirements set out in clause 2 above and this clause 3, you will automatically be entered into the Competition.

**4. PRIZE AND DRAW PROCESS**

- 4.1 One lucky entrant stands the chance to win R100 000 (one hundred thousand Rand) (**Prize**).
- 4.2 We will choose a Prize winner through a lucky draw, which will take place within 14 (fourteen) days of the end of the Competition Period. The Prize winner will be contacted via email or telephone within 14 (fourteen) days of the lucky draw being conducted.
- 4.3 ***Please note that no entry will be considered valid until a validation process has taken place.***
- 4.4 Once the Prize winner accepts the Prize, it will be credited to their Card account within 7 (seven) days of the Prize winner being notified that they have won the Prize.

- 4.5 **GENERAL**
- 4.6 We are the promoter of the Competition. Any reference to **we/us/our** includes our directors, members, partners, sponsors, agents or consultants, where the context allows for it.
- 4.7 You are not eligible to participate in this Competition if:
- 4.7.1 you are a director, member, partner, employee, agent or consultant of ours;
- 4.7.2 you are an immediate family member of any of the persons specified in clause 4.7.1.
- 4.8 These Terms are governed by the Consumer Protection Act 68 of 2008, which will apply to this Competition and all other information relating to the Competition (including any promotional or advertising material that is published).
- 4.9 By entering this Competition all entrants agree to be bound by:
- 4.9.1 these Terms; and
- 4.9.2 any third-party supplier terms and conditions.
- 4.10 ***We will need to collect and 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 this purpose. If you do not consent to us processing your personal information, please do not enter this Competition.***
- 4.11 ***Where relevant, if:***
- 4.11.1 ***an entrant is not contactable for whatever reason;***
- 4.11.2 ***an entrant does not accept the Prize within a period of 14 days from the date on which any lucky draw takes place;***
- 4.11.3 ***an entry is not valid for whatever reason;***
- 4.11.4 ***an entrant has breached these terms and conditions;***
- 4.11.5 ***an entrant renounces the Prize or we deem such entrant to have renounced the Prize,***
- we reserve the right to declare the Prize forfeited and/or choose a new Prize winner.***
- 4.12 In the event of a dispute, our decision will be final and binding on all aspects of the Competition and no correspondence will be entered into.
- 4.13 We will be entitled to publish the 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 twelve months from the date of announcing such Prize winner. The 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.
- 4.14 ***We assume no risk and/or liability whatsoever for the failure of any technical element in the Competition which may result in an entrant's entry not being successfully submitted and/or a Prize winner not successfully receiving or taking up a Prize. Once a Prize winner accepts a Prize, such Prize winner accepts such Prize at his/her own risk.***

- 4.15 ***We assume no liability whatsoever for any direct or indirect loss, harm or damage arising from an entrant's participation and/or any Prize awarded in the Competition or for any loss or damage, howsoever arising. All persons, whilst participating in this Competition, indemnify and hold us harmless from and against any loss, damage, harm or injury (whether arising from negligence or otherwise) which may be sustained as a result of any claim, costs, expense, loss or damages which may be made by any third party.***
- 4.16 ***If required by the Minister for Trade and Industry, the National Consumer Commission or for whatever other reason, we will have the right to terminate this Competition with immediate effect and without notice of such termination. 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.***