

**THE STANDARD BANK OF SOUTH AFRICA LIMITED (STANDARD BANK/WE/US/OUR)
TERMS AND CONDITIONS (TERMS) FOR THE BLACK FRIDAY CREDIT LIMIT
INCREASE 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 you R500.00 (five hundred Rand) when you take up an offer to increase your credit limit on your Standard Bank credit card (**Card**) (**Offer**).

1.2 The Offer starts at 00:00 on Monday, 16 November 2020 and ends at 23:59 on Wednesday, 25 November 2020 (**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 be the holder of a valid and active Card, whose Card account is in good standing.

3. HOW TO ACCEPT THE OFFER

3.1 Take up the Offer and increase the credit limit on your Card when you receive a call from us with information about the Offer.

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

3.3 ***We will credit your Card account with R500.00 by Friday, 27 November 2020.***

3.4 You may only take up the 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; and
- 4.2.2 the terms and conditions applicable to your Card and your Card account.
- 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 ***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.***
- 4.5 ***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.***
- 4.6 ***We reserve the right to amend these Terms.***
- 4.7 ***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.***
- 4.8 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.