THE STANDARD BANK OF SOUTH AFRICA LIMITED (STANDARD BANK/WE/US/OUR): TERMS AND CONDITIONS (TERMS) FOR THE STANDARD BANK FAMILY FEUD COMPETITION (COMPETITION)

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. **DURATION**

The Competition starts at 07:00 on Sunday 23 May 2021 and ends at 23:59 on Sunday 31st October 2021 (**Competition Period**).

2. **REQUIREMENTS**

To qualify for the Competition, you must:

- 2.1.1 Have a valid South African identity document or smart card.
- 2.1.2 Be 18 years or older.
- 2.1.3 Have received communication via Twitter from us inviting you to participate in the Competition.

3. HOW TO PARTICIPATE

- 3.1 Every week during the Competition Period, you will need to follow the entry requirements specified on the twitter post, which includes answering the questions correctly and using the correct hashtags when you respond to the post.
- 3.2 There are no forms to fill in and once you meet the requirements set out in clause2 above and this clause 3, you will automatically participate in the Competition.

4. PRIZES

- 4.1 Five people every week will qualify for cash prizes of R500.00 each. (In total 130 prizes will be handed out during the Competition Period, totalling R65 000 overall).
- 4.2 You can qualify for (and win) a prize every week.
- 4.3 Our agency service provider will choose the weekly prize winners through a lucky draw held after each week, at 5 Suni Place, Riverclub, Gauteng 2191.

- 4.4 We will phone each prize winner within five days after the draw to let them know about their prize.
- 4.5 Once a prize winner accepts their prize, our agency service provider will contact them for their banking account details and we will deposit it into their bank account within 10 days. It is the prize winner's responsibility to ensure that their bank account is not in overdraft or that no money is owing in respect of their bank account. Standard Bank will not be responsible if the prize winner cannot access their prize money.

5. GENERAL

- 5.1 We are the promoter of the Competition. Any reference to **we/us/our** includes our directors, sponsors, agents or consultants, where the context allows for it.
- 5.2 You cannot participate in the Competition if:
- 5.2.1 you are a director, employee, agent or consultant of Standard Bank and/or our agency service provider and you have been directly involved with the sponsoring, planning, production, management or marketing of this Competition;
- 5.2.2 you are an immediate family member of any of the persons specified in clause 5.2.1.
- 5.3 These Terms apply to the Competition and all information relating to the Competition (including any promotional or advertising material that is published).
- 5.4 By entering the Competition, you are bound by these Terms.
- 5.5 We reserve the right to amend these Terms.
- 5.6 We must process your personal information to validate your entry and if you are a prize winner, to make a prize available to you. By entering the Competition, you consent to us processing your personal information for this purpose. If you do not consent, please do not enter the Competition.
- 5.7 We may declare a prize forfeited (lost) and we may choose a new prize winner, if:

- 5.7.1 **a prize winner's entry is not valid.**
- 5.7.2 a prize winner has breached these Terms.
- 5.7.3 a prize winner cannot be contacted, or does not accept their prize within 3 days from the date that the Prize winner was contacted about their prize.
- 5.7.4 a prize winner gives up their prize or we determine that the prize winner has given up their prize.
- 5.8 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.
- 5.9 If the prize winner agrees to it, we may publish their name and/or photo in-store, in any internal or external advertising, or in any promotional material, for 12 months from the date on which the prize winner accepts their prize. We will determine the nature and distribution of these promotional materials. If a prize winner does not consent to the publication of their name and/or photo, the prize winner will still receive their prize.
- 5.10 A prize may not be exchanged for any goods or services. We do however reserve the right to substitute any prize with any other prize of a similar commercial value.
- 5.11 A prize is personal to each prize winner and they will not be able to transfer it to anyone else.
- 5.12 We are not responsible if your entry is not successfully submitted or a prize winner does not successfully receive or take up a Prize, including because of a technological failure.
- 5.13 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.
- 5.14 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.