

THE STANDARD BANK OF SOUTH AFRICA LIMITED (STANDARD BANK/WE/US/OUR)
TERMS AND CONDITIONS (TERMS) FOR THE STANDARD BANK PEP INSTANT MONEY
TRANSFER 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 00:00 on Sunday 30 May 2021 and ends at 23:59 on Saturday 03 July 2021 (**Competition Period**).

2. REQUIREMENTS

To qualify for the Competition, you must:

- 2.1 have a valid South African identity document or smart card;
- 2.2 be 16 years or older;
- 2.3 use Standard Bank Instant Money Transfer through any participating PEP store to send money (**send transactions**) at least once during the Competition Period. (Terms and conditions apply to Instant Money Transfer.)

3. HOW TO ENTER

- 3.1 Do at least one successful send transaction during each week of the Competition Period.
- 3.2 There are no forms to fill in and once you meet the requirements set out in clause 2 above and this clause 3, you will automatically receive one entry into the Competition.
- 3.3 You will get an additional entry for every send transaction that you successfully process during the Competition Period.

4. **PRIZES**

- 4.1 50 customers that do at least one Standard Bank Instant Money Transfer each week will stand a chance to each win an Instant Money voucher to the value of R500 each week (**prize**).
- 4.2 In these Terms, a **week** refers to any full seven-day week during the Competition Period, from Sunday 00:00 to Saturday 23:59.
- 4.3 You can qualify for (and win) a prize every week.
- 4.4 Our risk governance department will choose the weekly prize winners on the Tuesday following the end of each week, at 30 Baker Street, Rosebank, Gauteng, 2196. We will send a SMS to the prize winners within 10 days after each weekly draw to let them know about their prize.
- 4.5 Once a prize winner accepts their prize, we will send them an Instant Money voucher via SMS to the value of the prize within 10 days. The voucher is valid for three years after we send it and can be redeemed at any participating PEP store. **Redemption is subject to the Instant Money Transfer terms and conditions.**

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 PEP a division of Pepkor Trading (Pty) Ltd (**PEP**) or any of their suppliers or advertising agencies;
- 5.2.2 you are an immediate family member of any of the persons specified in clause 5.2.1;
- 5.2.3 you are a director, employee, agent or consultant of Standard Bank and you have been directly involved with the sponsoring, devising, production, management or marketing of this Competition;

- 5.2.4 you are an immediate family member of any of the persons specified in clause 5.2.3.
- 5.3 These Terms are governed by the Consumer Protection Act 68 of 2008.
- 5.4 These Terms apply to the Competition and all information relating to the Competition (including any promotional or advertising material that is published).
- 5.5 By entering the Competition, you are bound by these Terms and the Instant Money Transfer terms.
- 5.6 **We reserve the right to amend these Terms.**
- 5.7 **We and PEP 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 and PEP processing your personal information for this purpose. If you do not consent, please do not enter the Competition.**
- 5.8 **We may declare a prize forfeited (lost) and we may choose a new prize winner, if:**
- 5.8.1 **a prize winner's entry is not valid.**
- 5.8.2 **a prize winner has breached these Terms.**
- 5.8.3 **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.**
- 5.8.4 **a prize winner gives up their prize or we determine that the prize winner has given up their prize.**
- 5.9 If there is a dispute in respect of these Terms or the Competition, our decision is final and binding.

- 5.10 If the prize winner agrees to it, we or PEP 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 and PEP 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.
- 5.11 If you are awarded a prize, it is personal to you and you cannot transfer it to anyone else. You also cannot exchange the prize for any other item. We do however reserve the right to substitute any prize with any other prize of a similar commercial value.
- 5.12 **We or PEP 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 or PEP 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 or PEP and you will have no claim against us or PEP.**
- 5.15 **Nothing in these Terms prevents you from approaching the National Consumer Commission or any other relevant authority for relief.**