

STANDARD TRUST LIMITED, (STANDARD TRUST/WE/US/OUR) TERMS AND CONDITIONS FREE WILL PROMOTIONAL OFFER

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. INTRODUCTION

- 1.1 We are offering to draft a will for you at no charge provided Standard Trust Limited or The Standard Bank of South Africa Limited is nominated as executor, where it is appropriate, in your will (Offer).
- 1.2 The Offer is open for acceptance from 08h00 on Wednesday, 01 September 2021 to 17h00 on Thursday, 30 September 2021 (Promotion Period).

2. WHO QUALIFIES FOR THE OFFER

- 2.1 You qualify for the Offer if you:
 - 2.1.1 are 16 (sixteen) years of age or older; and
 - are a citizen of the Republic of South Africa and have a valid South African identity number.

3. ACCEPTANCE OF THE OFFER

- 3.1 To accept this Offer you must:
 - 3.1.1 send the word "wills" and your contact details to the short code 31792 or 37921 and one of our representatives will phone you to arrange a will interview (Standard SMS rates apply); or
 - 3.1.2 click on our online banner and complete your personal details to arrange for a will interview
- 3.2 You will qualify for the Offer once you have satisfied the criteria in terms of clauses 2 and 3.1 above.
- 3.3 You may only take up this Offer once.
- 3.4 We will provide you with your free will after the conclusion of the will interview as and advised by our consultants.

4. GENERAL TERMS

- 4.1 We are the promoter of this Offer. Any reference to we/us/our includes our directors, members, partners, sponsors, agents or consultants, where the context allows for it.
- 4.2 By participating in this Offer, you agree to be bound by these terms and conditions.



- 4.3 These terms and conditions will apply to this Offer and all other information relating to it and on any promotional or advertising material that is published.
- 4.4 We assume no liability for any direct or indirect loss or damage of any nature in connection with your participation in this Offer (whether due to negligence or otherwise).
- 4.5 You agree that we may hold you responsible for any losses or damages of any nature which we or any third party may incur in connection with your participation in this Offer.
- 4.6 We will need to process and disclose your personal information for the purposes of the Offer. By participating in the Offer, you consent to us processing your personal information for the purposes of this Offer. If you do not consent to us processing and/or disclosing your personal information, as specified, please do not participate in the Offer.
- 4.7 We reserve the right to amend these terms and conditions and reduce or extend at any time the start or end dates of this Offer.
- 4.8 We reserve the right to terminate this Offer with immediate effect and without notice of such termination to you. In such event, you waive any rights, which you may have against us and you acknowledge that you will have no recourse or claim of any nature whatsoever against us.
- 4.9 In the event of a dispute, our decision will be final and binding on all aspects of this Offer and no correspondence will be entered into.
- 4.10 Save as otherwise determined by us from time to time, this Offer cannot be used together with any other similar offer or campaign promoted by us.