

**THE STANDARD BANK OF SOUTH AFRICA LIMITED (STANDARD BANK/WE/US/OUR)
TERMS AND CONDITIONS (TERMS) FOR THE MONEYGRAM ZERO FEES 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 the opportunity to pay zero fees to send money using MoneyGram during the Offer Period (as defined at clause 1.2 below (**Offer**), if you have a valid and active Standard Bank transactional bank account (**Account**).
- 1.2 The Offer starts at 08:00 on Friday, 5 June 2020 and ends at 23:59 on Saturday, 5 December 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 be the registered accountholder of a valid and active Account, whether a South African or foreign national;
- 2.3 you must not be in breach of any of the terms and conditions which apply to the Account.

3. HOW TO ACCEPT THE OFFER

- 3.1 You can send money using our MoneyGram offering as many times as you would like during the Offer Period and pay zero fees, as long as your Account remains open and active.
- 3.2 You will receive the Offer once we have verified that your Account is open, valid and active.
- 3.3 If you comply with the requirements set out in clause 2 above and this clause 3, you automatically qualify for the Offer.

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 any Account terms and conditions (if applicable).

- 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 ***You will not benefit (or will forfeit your benefit) under this Offer if you breach the terms and conditions applicable to your Account at any time.***
- 4.5 ***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.***
- 4.6 ***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 or for any other reason beyond our control, including acts of God, natural causes, the elements, civil commotion, riot, insurrection, acts of government, fire, explosion, epidemic, pandemic or like cause.***
- 4.7 ***We reserve the right to amend these Terms.***
- 4.8 ***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.***
- 4.9 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.
- 4.10 The Offer cannot be used together with any other similar offer or campaign promoted by us.