

The Standard Bank of South Africa Limited (Standard Bank/we/us/our): Terms and conditions for lounge access (terms)

1. INTRODUCTION

- 1.1 These terms apply to you when you use your card to access a lounge and constitute a binding, legal agreement between you and us.
- 1.2 Please read these terms carefully and pay special attention to the clauses that are in bold, as they may be important, or they may limit our **liability** (responsibility), or involve some risk to you. Defined terminology is used exactly as defined.
- 1.3 These terms apply together with your account terms, as well as any lounge-specific terms that are incorporated by reference into these terms. If there are any differences between these terms and the lounge-specific terms, then the lounge-specific terms will prevail, but only to the extent of such differences.
- 1.4 By accessing or using a lounge, you agree to the terms and warrant that you are at least 18 years of age and capable of entering into a legally binding agreement. If you are under the age of 18 or if you cannot enter into a legally binding agreement, then you may access or use a lounge only if your parent or legal guardian agrees to this, and if they agree, then they will be bound by these terms and be responsible for you and your obligations under these terms.

2. DEFINITIONS

We have defined some of the terminology used in this document. Singular words include the plural and vice versa.

Word	Meaning
account	The credit facility in terms of which the card is issued.
account terms	The terms and conditions that apply to the account, to your relationship with us in terms of the account and to the relevant credit limits, if any.
card	A Standard Bank-issued payment card that is linked to the account and that qualifies for lounge access. The list of cards that qualify for lounge access can be found on our website and may be updated from time to time.
cardholder/you/your	The person who applies for an account or in whose name an account is opened. Depending on the context, it can also mean any person to whom we issue a card pursuant to the account being opened, such as a secondary or additional cardholder.

lounge	Subject to these terms and the lounge-specific terms, any participating airport lounge that you can access if you present your card to them. The list of participating lounges can be found on our website and may be updated from time to time.
lounge-specific terms	The terms and conditions of entry that apply to a lounge. Unless it is a Standard Bank lounge, we are not responsible for these terms and conditions.
website	www.standardbank.co.za .

3. THE REQUIREMENTS FOR LOUNGE ACCESS

3.1 You qualify for lounge access if you meet the following conditions:

3.1.1 Your account is in good standing (in other words you have not breached any of your account terms, your account is not in arrears, your account payments are up-to-date and we have the latest and most accurate information about you, in compliance with the Financial Intelligence Centre Act 38 of 2001 and any other applicable laws).

3.1.2 Your account is active and, depending on your card, you have met the minimum monthly card spend and any other qualifying criteria that we tell you about. (Please visit our website for more information about these requirements.) If you have spent less than the required amount, and/or you do not meet the other qualifying criteria, you will not qualify for complimentary lounge access and will need to pay the standard walk-in rate charged by the lounge, subject to any lounge-specific terms that may apply.

3.1.3 Your card is not expired nor has it been reported lost or stolen.

3.1.4 The name on your card must match the name and surname on the boarding pass.

3.1.5 The physical card must be presented if you want to gain access to the lounge. If the card is not present, you will be denied access.

3.2 Depending on which card you have, you will qualify for a certain number of complimentary lounge visits. Once you have exceeded this number, or if you do not qualify for any reason, you will need to pay the standard walk-in rate charged by the lounge, subject to any lounge-specific terms that may apply.

3.3 If you have a secondary or additional card linked to the account, that cardholder will also qualify for lounge access. Their lounge visits will, however, be deducted from the complimentary visits that you qualify for.

3.4 **Only you, the cardholder, can enjoy complimentary access to a lounge. If you have any guests, the lounge must be paid directly for their access (which is subject to any lounge-specific terms that may apply).** Unless we or any lounge operator let you know otherwise, children aged two years and under can enter a

lounge free of charge, but a fee may be charged for children over two. Children aged 12 years and under can enter the Standard Bank OR Tambo Library Lounge free of charge.

3.5 **Lounge visits are non-transferable. This means that you cannot transfer your lounge access to another person or allow another person to use your card to access a lounge.**

3.6 Should you not make use of any of the complimentary lounge visits that you qualify for in any year, these visits will be forfeited (lost) and they will not be carried over to the following year.

3.7 **We and the lounge operator will need to process your personal information to validate whether you qualify for lounge access and, if you qualify, to make the lounge access available to you. By entering and using these lounges you acknowledge that we and the lounge operator will process your personal information for this purpose. We will process your personal information according to our Privacy Statement, which is in line with all applicable laws on protecting and processing personal information. It is your responsibility to read and understand the contents of the Privacy Statement which is available on our website or you can ask us to email it to you.**

4. CONDUCT

4.1 When you use or access any lounge, you agree to abide by the lounge-specific terms, including their code of conduct.

4.2 In addition, you must:

4.2.1 comply with any reasonable requests, directions, instructions and/or orders issued by lounge staff;

4.2.2 not engage in any unlawful activities or conduct that a lounge operator would consider to be inappropriate or that would offend or disturb other guests or that would bring our name or that of the lounge into disrepute;

4.2.3 be respectful to staff and other guests;

4.2.4 not engage in any behaviour that could be interpreted as racism, sexism, sexual harassment, intimidation or physical or verbal abuse.

4.3 **If you breach any of the above terms or any lounge-specific term, you may be removed from a lounge. We may also refuse you further lounge access at our discretion, even if you still have complimentary lounge visits available.**

4.4 **Any query, complaint or dispute in respect of a lounge must be taken up directly with the lounge operator.**

5. GENERAL

5.1 **Lounge access is one of the benefits that you qualify for as a cardholder. We will try our best to ensure that you continue to enjoy this benefit. However,**

your access to a lounge will always be subject to the laws of the country in which the lounge is situated and the lounge-specific terms (which could include restrictions on how far in advance you may access the lounge before your flight, the lounge operating hours, the availability of the lounge and a code of conduct in respect of the lounge). We cannot be held accountable if a lounge is no longer available, or if a lounge operator restricts, suspends or withdraws your access to their lounge.

5.2 **We may end your right to lounge access (complimentary or otherwise) immediately at any time, without reasons and without notice to you. By accepting the terms you waive any rights you may have against us in such an event and you acknowledge that you will have no recourse or claim against us.**

5.3 Your right to lounge access has no cash value and cannot be sold or otherwise exchanged.

5.4 **Unless we are a lounge operator, we assume no liability for any services provided by a lounge or for any loss or damage you or any third party may suffer because you or the third party used a lounge. If we are the lounge operator, the provision of our services will be subject to the lounge-specific terms.**

5.5 **Neither we nor any lounge operator can be held accountable for the loss or theft of any guest's personal belongings in a lounge. Guests take their personal belongings into a lounge solely at their own risk.**

6. **CHANGES TO THESE TERMS**

6.1 We may from time to time change these terms, including the requirements that you must fulfil to qualify for lounge access, and terms relating to termination of lounge access. We will tell you about these changes through our website and, depending on whether the change is material, we may also send a notice to you by SMS, email or other means of communication. You must make sure that we always have complete, accurate and up-to-date contact details for you.

6.2 **It is your responsibility to check our website to find out whether you qualify for lounge access.**

6.3 The latest version of the terms applies to you each time you access a lounge. If you do not agree with the changes, you must indicate this and not access a lounge anymore.

6.4 You cannot change any of these terms.

7. **CLIENT CONTACT INFORMATION**

7.1 If you have any queries or complaints or require any assistance in respect of these terms or your lounge access, please contact your banker, or you can call our Private Banking line on 0860 123 101.

- 7.2 If you have a problem and we do not solve it, or if you are not happy with the way that it was resolved, you may contact the Ombudsman for Banking Services as follows:
- 7.2.1 by telephone on 0860 800 900 or 011 838 0035;
 - 7.2.2 by email at info@obssa.co.za; or
 - 7.2.3 through the website at <http://www.obssa.co.za>.