

TERMS AND CONDITIONS FOR THE STUDENT ACHIEVER COMPETITION
CONDUCTED BY THE STANDARD BANK OF SOUTH AFRICA LIMITED (“THE
PROMOTER”)

1 How to Play

1.1 This promotional competition commences on 20 January 2010 and ends on 28 March 2010. To qualify as an entrant into this promotional competition you must:

1.1.1 be a South African citizen or permanent resident of the Republic of South Africa or foreign national student;

1.1.2 be 16 years or older and if you are under the age of 18 (eighteen) years old you must be duly assisted by your parent/guardian;

1.1.3 complete an application form to open a Student Achiever account (“the Account”) with the Promoter subject to its terms and conditions and have your application form approved, approved means approval in all respects, which approval shall be in the discretion of the Promoter and excludes any approval in principal and/or partial approval;

1.1.4 make a minimum deposit of R20.00 (twenty rand) into the Account (“the Requirement”).

1.2 There are no entry forms to be completed in this promotional competition as you will automatically receive one entry into the lucky draw when you complete the Requirement.

2 **PRIZE**

100 (one hundred) entrants each stand a chance of winning R1000.00 (one thousand rand) to be credited into his/her Account.

3 **GENERAL**

3.1 The Promoters of this promotional competition is The Standard Bank of South Africa Limited (“the Promoter”).

- 3.2 The Promoter, its directors, members, partners, employees, agents or consultants and their spouses, life partners, parents, children, siblings, business partners or associates are not eligible to participate in or enter this promotional competition.
- 3.3 No entry form will be considered to be valid until a validation process has taken place.
- 3.4 All information relating to this promotional competition and published on any promotional or advertising material forms part of the terms and conditions of entry.
- 3.5 The prize winners of this promotional competition shall be chosen by means of a lucky draw to be held at the premises of the Promoter, situated at number 5 Simmonds Street, Johannesburg on 9 April 2010.
- 3.6 The prize winners will be notified telephonically by the Promoter using the contact number (cell phone number) recorded on the Account within a reasonable time after the lucky draw. If this contact number is no longer valid and if the individual cannot be contacted after 3 (three) attempts; he/she will forfeit the prize.
- 3.7 In the event of a dispute, the decision of the Promoter will be final and binding on all aspects of this promotional competition and no correspondence will be entered into.
- 3.8 The Promoter, its directors, members, partners, employees, agents, consultants, suppliers, contractors and sponsors assume no liability whatsoever for any direct or indirect loss or damage arising from a entrant's participation in this promotional competition or for any loss or damage, howsoever arising. The prize winners indemnify the Promoter and hold the Promoter harmless for any loss, damage, harm or injury which the prize winners may sustain as a result of any claim which may be made against it by any third party, whilst participating in this promotional competition.

- 3.9 The Promoter will be entitled to publish the prize winners' name and photographs in any advertising, promotional, print, point of sale or public relations material for a period of 12 (twelve) months from the date of the lucky draw.
- 3.10 If required by the Minister for Trade and Industry, the Lotteries Board or for whatever other reason, the Promoters shall have the right to terminate this promotional competition with immediate effect and without notice of such termination. In such event, all entrants hereby waive any rights, which they may have against the Promoters and hereby acknowledge that they will have no recourse or claim of any nature whatsoever against the Promoter, its directors, members, partners, employees, sponsors, agents or consultants.
- 3.11 All entrants, by entering this promotional competition, agree to be bound by this promotional competition rules.
- 3.12 The prize is not transferable and any prize not taken up for any reason will be the subject of a separate draw and shall be allocated in terms of this promotional competition.
- 3.13 The prize will not be exchanged for any other prize other than the prize offered in terms of clause 2.
- 3.14 The Promoter reserves the right to substitute any prize with another prize of similar commercial value.