

**TERMS AND CONDITIONS FOR THE INTERNET BANKING, TRANSACT AND WIN 2010
COMPETITION CONDUCTED BY THE STANDARD BANK OF SOUTH AFRICA LIMITED
("THE PROMOTER")**

1 How to Enter

1.1 This competition commences on Tuesday 4 May 2010 and ends at midnight Friday 9 July 2010.

1.2 To qualify as an entrant into this competition you must:

1.2.1 be a South African citizen or permanent resident of the Republic of South Africa

1.2.2 be over the age of 18 (eighteen) years

1.2.3 hold a valid identification document;

1.2.4 hold a valid account with the Promoter and not have breached any of the terms and conditions applicable to your account at the time of the lucky draw; be employed by the Promoter;

1.2.5 log-on on to your internet banking profile held with the Promoter ("Profile"); and

1.2.6 successfully carry out 6 (six) transactions on your Profile ("Requirement").

1.3 You will automatically gain entry into the lucky draw when you complete the Requirement.

2 Prizes

2.1 50 (fifty) entrants stand a chance of winning R1 000.00 (one thousand rand) to be credited into the his/her bank account held with the Promoter, excluding credit card accounts prize winner").

3 General

- 3.1 The Promoter of this promotional competition is The Standard Bank of South Africa Limited ("the Promoter").
- 3.2 The Promoters, 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 All information relating to this promotional competition and published on any promotional or advertising material forms part of these terms and conditions of entry.
- 3.4 The prize will only be awarded to the prize winner upon valid and satisfactory proof of identification and valid Profile registration.
- 3.5 The prize winner of this promotional competition shall be chosen by means of a lucky draw to be held on Friday, 16 July 2010 at the premises of the Promoter, situated at number 5 Simmonds Street, Johannesburg. The prize winner will be contacted only via email by the Promoter.
- 3.6 In the event of a dispute, the decision of the Promoters will be final and binding on all aspects of this promotional competition and no correspondence will be entered into.
- 3.7 The Promoters, 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 an entrant's participation in this promotional competition or for any loss or damage, howsoever arising (whether arising from negligence or otherwise).
- 3.8 The Promoters will be entitled to publish the prize winners' names and photographs in any advertising, promotional, print, point of sale or public relations material, the nature and manner of such releases to be determined within the sole discretion of the Promoters, for a period of 12 (twelve) months from the date of the lucky draw provided that the prize winners consent in writing to such usage, after having being publicly announced as prize winners of this promotional competition.

- 3.9 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 Promoters, its directors, members, partners, employees, sponsors, agents or consultants.
- 3.10 All entrants, by entering this promotional competition, agree to be bound by these terms and conditions.
- 3.11 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.
- 3.12 The prize will not be changed for any other prize other than the prizes offered in terms of clause 2 above.
- 3.13 The Promoters is not liable for the failure of any technical element relating to this promotional competition that may result in an entry not being successfully submitted.
- 3.14 The Promoters reserves the right to substitute any prize with another prize of similar commercial value.