THE STANDARD BANK OF SOUTH AFRICA LIMITED ("STANDARD BANK/WE/US/OUR"): TERMS AND CONDITIONS IN RESPECT OF THE SPAR STORES COMPETITION ("COMPETITION")

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 **DURATION**

The Competition starts at 08h00 on Friday, 20 March 2015 and ends at 23h59 on Thursday, 30 April 2015 ("**Competition Period**").

2 **WHO MAY ENTER**

To qualify as an entrant of this Competition you must:

2.1 be 18 (eighteen) years of age or older; and

2.2 permanently reside in the Republic of South Africa.

2.3 have a valid South African ID document to initiate InstantMoney at SPAR stores.

3 **HOW TO ENTER**

3.1 Send money via InstantMoney at any participating SPAR stores during the Competition Period.

3.2 There are no forms to fill in and once you meet the requirements set out in clause 2 above and this clause 3, you will automatically be entered into the Competition.

3.3 You will receive one entry for each InstantMoney transaction that you send during the Competition Period.

4 **PRIZE**

1000 entrants will each win a SPAR voucher valued at R200.00 (two hundred Rand) per voucher (two hundred Rand) per voucher ("**Prize**")

5 GENERAL

5.1 We are the promoter of the Competition. Any reference to **we/us/our** includes our directors, members, partners, sponsors, agents or consultants, where the context allows for it.

5.2 These terms and conditions are governed by the Consumer Protection Act 68 of 2008.

5.3 You are not eligible to participate in this Competition if:

5.3.1 you are a director, member, partner, employee, agent or consultant of ours;

5.3.2 you are an immediate family member of any of the persons specified in clause 5.3.1; or

5.3.3 you are the sponsor of the Competition.

5.4 By entering this Competition, all entrants agree to be bound by these terms and conditions.

5.5 ***We will need to process your personal information to validate your entry and if you are a Prize winner, to make the Prize available to you. By entering this Competition, you consent to us processing your personal information for this purpose. If you do not consent to us processing your personal information, please do not enter this competition.***

5.6 No entry will be considered to be valid until a validation process has taken place.

5.7 The Prize winner will be chosen by means of a lucky draw, conducted by Standard Bank's internal audit. The lucky draw will be held on Friday, 8 May 2015 at 30 Baker Street, Rosebank ("**lucky draw**"). The first 1000 valid entrants drawn will win the Prize.

5.8 The Prize winners will be notified by a representative of SPAR by telephone immediately after the lucky draw.

5.9 The Prize will be available to the Prize winner on the same day of notifying him/her that he/she has won the Competition. The prize will be delivered to the Prize winner.

5.10 Where relevant, if a person does not accept the Prize within the term specified, if an entry is not valid for whatever reason, if an entrant has breached these terms and conditions, if a person renounces the Prize or we deem such person to have renounced the Prize, we reserve the right to declare the Prize forfeited and/or choose a new Prize winner.

5.11 In the event of a dispute, our decision will be final and binding on all aspects of the Competition and no correspondence will be entered into.

5.12 The Prize may not be exchanged for any other item. We do however reserve the right to substitute the Prize with any other prize of a similar commercial value.

5.13 ***We assume no risk and/or liability whatsoever for the failure of any technical element in the Competition which may result in an entrant's entry not being successfully submitted and/or the Prize winners not successfully receiving or taking up the Prize. Once the Prize winner accepts the Prize, such Prize winners accept such Prize at his/her own risk.***

5.14 ***We assume no liability whatsoever for any direct or indirect loss, harm or damage arising from an entrant's participation and/or any Prize awarded in the Competition or for any loss or damage, howsoever arising. All persons, whilst participating in this Competition, indemnify and hold us harmless for any loss, damage, harm or injury (whether arising from negligence or otherwise) which may be sustained as a result of any claim, costs, expense, loss or damages which may be made by any third party.***

5.15 ***If required by the Minister of Trade and Industry, the National Consumer Commission or for whatever other reason, we will have the right to terminate this Competition with immediate effect and without notice of such termination. In such event, all entrants hereby waive any rights, which they may have against us and hereby acknowledge that they will have no recourse or claim of any nature whatsoever against us***.