

THE STANDARD BANK OF SOUTH AFRICA LIMITED (STANDARD BANK/WE/US/OUR):  
TERMS AND CONDITIONS IN RESPECT OF THE “WHATSYOURNEXT” 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**

1.1 The Competition starts at 18h00 on Sunday, 14 May 2017 and ends at 23h59 on Friday, 30 June 2017 (**Competition Period**).

**2. WHO QUALIFIES**

2.1 To qualify as one of three daily entrant (“**Entrants**”) of this Competition:

2.2 permanently reside in the Republic of South Africa;

2.3 you must be 18 (eighteen) years of age or older; and

2.4 follow Standard Bank on either Twitter (@StandardbankZA) or Facebook (Standard Bank – South Africa)

2.5 And you must be a Standard Bank customer, with a valid transactional account

**3. HOW TO ENTER VIA FACEBOOK AND TWITTER**

3.1 To enter this competition:

3.1.1 you must complete the ‘[Create Your Next Now](#)’ and share your next personal ad on Facebook or Twitter, using the Hashtag #WhatsYourNext and tag Standard Bank in your post.

3.2 Once you meet the requirement set out in this Clause 2 and 3, you will automatically be entered into the Competition.

**4. PRIZE**

4.1 Three entrants will each win R1 000 (one thousand Rand) cash daily (**Prize**).

- 4.2 The Prize winners will be chosen by means of lucky draw, conducted by Standard Bank's internal audit department.
- 4.3 The luck draws ("**lucky draws**") will take place as follows:
- 4.3.1 a lucky draw, three times daily during the Competition Period, whereby 3 (three) random winners will be drawn, at the Standard Bank Centre, 30 Baker Street, Rosebank).
- 4.3.2 The first 3 (three) valid entrants drawn, each drawn daily during the Competition Period, will each win a Prize.
- 4.4 Each Prize winner will be notified by a representative of ours by telephone and email within 7 days of the relevant lucky draw.
- 4.5 The Prizes will be available to the Prize winners within 30 (thirty) days of notifying him/her that he/she has won a Prize.
- 4.6 Where relevant, if a winner does not accept the Prize within the time specified for collection, if an entry is not valid for whatever reason, if a winner has breached these terms and conditions, if a winner renounces the Prize or we deem such winner to have renounced the Prize, we reserve the right to declare the Prize forfeited and/or choose a new Prize winner.
- 4.7 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. **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 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 or of the Standard Bank group (which means our holding company and all of its subsidiaries and includes Liberty Group Limited and its subsidiaries);
- 5.3.2 you are an immediate family member of any of the persons specified in clause 5.3.1
- 5.4 By entering this Competition, all Entrants agree to be bound by these terms and conditions.
- 5.5 ***We will need to process and disclose your personal information for the purposes of this Competition. By entering this Competition, you consent to us processing your personal information for the purposes of this Competition. If you do not consent to us processing and/or disclosing your personal information, as specified, 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 **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.**
- 5.8 **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.**
- 5.9 **6.10 We will be entitled to publish each Prize winner's name and photograph in any advertising, promotional, print, point of sale or public relations material (the nature and manner of such releases to be determined within our sole discretion), for a period of twelve months from the date of announcing such Prize winner. The Prize winner will be given the opportunity to decline the publication of their images and to participate in our marketing material insofar as it relates to the Competition.**
- 5.10 ***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 winner not successfully receiving***

***or taking up a Prize. Once the Prize winner accepts a Prize, such Prize winner accepts such Prize at his/her own risk.***

**5.11 *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.***

**5.12 *You agree that we may hold you responsible for any losses or damages of any nature which we or any third party may incur in connection with your entry into this Competition.***

**5.13 *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 resources or claim of any nature whatsoever against us.***

**[Create Your Next Now](#)**