

**INTEREST FREE PROMOTIONAL OFFER MADE BY THE STANDARD BANK OF SOUTH AFRICA
LIMITED (“STANDARD BANK/WE/US/OUR”)**

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 INTRODUCTION

- 1.1 We are offering 0% interest on qualifying point-of-sale purchases for up to three months (until the date that your third Card statement has been issued) (“**Offer**”).
- 1.2 This Offer starts at 00h00 on Sunday, 1 February 2015 and ends at 23h59 on Monday, 30 November 2015 (“**Promotion Period**”).

2 WHO QUALIFIES FOR THIS OFFER

You qualify for this Offer if you meet all of the following criteria:

- 2.1 are 18 years of age or older;
- 2.2 permanently reside in the Republic of South Africa; and
- 2.3 meet the required criteria to open a credit card and accept the associated terms and conditions of a credit card.

3 HOW TO ACCEPT THE OFFER

- 3.1 Open a new Gold, Titanium or Platinum credit card account (“**Card**”) during the Promotion Period.
- 3.2 Swipe your Card in store for any purchase during the Promotion Period.
- 3.3 ***Cash transactions, garage card purchases and purchases made using the Budget Facility are excluded from this Offer.***

4 GENERAL TERMS

- 4.1 We are the promoter of this Offer. Any reference to **we/us/our** includes our directors, members, partners, sponsors, agents or consultants, where the context allows for it.
- 4.2 By participating in this Offer, you agree to be bound by these terms and conditions.
- 4.3 These terms and conditions shall apply to this Offer and all other information relating to this promotion and on any promotional or advertising material that is published.
- 4.4 ***The terms and conditions of your Card will remain in full force and effect for the duration of this Offer (save for the interest rate benefit referred to in clause 1 above).***

- 4.5 ***We assume no liability for any services and/or advice, whether correct or incorrect, which you receive and/or pursue over and above this Offer.***
- 4.6 ***We assume no liability whatsoever for any direct or indirect loss or damage arising from a Customer's participation in this promotional offer or howsoever arising (whether arising from negligence or otherwise). All customers, whilst participating in this Offer, indemnify us 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.***
- 4.7 We reserve the right to amend, reduce or extend at any time the start or end dates of this Offer.
- 4.8 We reserve the right to terminate this Offer with immediate effect and without notice of such termination to you. In such event, you waive any rights, which you may have against us and you acknowledge that you will have no recourse or claim of any nature whatsoever against us.
- 4.9 In the event of a dispute, our decision will be final and binding on all aspects of this promotional offer and no correspondence will be entered into.
- 4.10 This Offer cannot be used together with any other similar offer or campaign promoted by us.
- 4.11 ***You will not benefit (or will forfeit your benefit) under this Offer if you:***
- 4.11.1 ***transfer the purchase amount that was done during the Promotion Period from the straight to the budget facility; and***
- 4.11.2 ***are a full payer, meaning you settle the outstanding balance in full each month, you will not benefit from the interest free offer.***