COMPETITION TERMS AND CONDITIONS (TERMS)

| 1. | Name of competition | The Standard Bank Blue Train Experience - Spend and WIN a trip worth R100K Competition (Competition) |
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| 2. | Promoter of competition | The Standard Bank of South Africa Limited (Standard Bank/We/Us/Our) |
| 3. | Start date of Competition | 00H00 on 8 March 2024 |
| 4. | End date of Competition | 23H59 on 30 April 2024 |
| 5. | What are the requirements to enter the Competition? | You must: 5.1 be 18 years old or older; |
| | | 5.2 have a Standard Bank transactional account and a Standard Bank credit card; and |
| | | 5.3 be FICA compliant. |
| 6. | How to enter the Competition | Use your Standard Bank credit card to carry out 80% of your spend transactions with a minimum total spend of R10 000 during the Competition Period and stand a chance to win the Prize. |
| 7. | How many times you can enter the Competition | You will receive one entry into the Competition when you meet the qualifying criteria set out in 6 above. |
| 8. | What is the Prize | A trip for you and your partner on the Blue Train from Pretoria to Cape Town from 5 th to 8 th August 2024 valued at R100 000 (Prize). The Prize includes: |
| | | Three days and two nights on the Blue Train in a luxury suite, including food and drinks |
| | | Accommodation in a 5* hotel in Pretoria the day before departure (food and non-alcoholic drinks included) |
| | | Chauffeur-driven transport to the Pretoria Station on day of departure |
| | | Accommodation in a 5* hotel in Cape Town on the day of arrival (food and non-alcoholic drinks included) |
| | | Return flight from Cape Town International Airport to OR Tambo International Airport including chauffeur- driven transport from the hotel to the airport |
| | | Chauffer-driven transport from OR Tambo International |

| | | Airport to the 5* hotel in Pretoria |
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| | | Winners and their partners who live outside of Gauteng will be flown from their resident province to Gauteng the day before departure from Pretoria |
| | | Day 1 - departing 12h00 from Pretoria |
| | | Day 3 - arriving 18h00 in Cape Town |
| 9. | How many Prizes can be won? | Five |
| 10. | Number of Prize winners | Five |
| 11. | How Prize winner/s is/are selected? | Winners will be selected via a random draw. |
| 12. | Date that we will determine the Prize winner/s | 13 May 2024 |
| 13. | Date that we will notify the prize winner/s | 24 May 2024 |
| 14. | How we will contact the Prize winner | Winners will be contacted via telephone. |
| 15. | How the Prize will be awarded to the Prize winner | The winners will receive information on the Prize via email. |
| 16. | Other terms | The winners are responsible for all costs and expenses not specified above including the cost for an extended stay or change in flights. |

17. **GENERAL**

- 17.1 Please pay special attention to the clauses that are in bold, as they may limit our liability (responsibility) or involve some risk to you.
- We are the promoter of the Competition. Any reference to **we/us/our** includes our directors, sponsors, agents or consultants, where the context allows for it.
- 17.3 These Terms are governed by the Consumer Protection Act 68 of 2008.
- 17.4 These Terms apply to the Competition and all information relating to the Competition (including any promotional or advertising material that is published).

- 17.5 By entering the Competition, you are bound by these Terms and if applicable, the terms of the Prize and the Standard Bank product terms and conditions that relate to the Competition or the Prize.
- 17.6 If the Prize involves any goods or services provided by a third party, the Prize will be subject to the third party's terms and conditions and the third party's ability to fulfil the Prize on the dates provided above. Standard Bank may have to reschedule the dates for the Prize if necessary. We will, where possible, give you reasonable notice if we have to reschedule the dates.
- 17.7 We reserve the right to amend these Terms.
- 17.9 We may declare the Prize forfeited (lost) and we may choose a new Prize winner, if:
- 17.9.1 a Prize winner's entry is not valid.
- 17.9.2 a Prize winner has breached these Terms or the terms of any product the Prize winner holds with us.
- 17.9.3 a Prize winner cannot be contacted or does not accept the Prize within 3 days from the date that the Prize winner was contacted about the Prize.
- 17.9.4 a Prize winner gives up the Prize or we determine that the Prize winner has given up the Prize.
- 17.9.5 a Prize winner did not qualify to enter the Competition.
- 17.10 If there is a dispute in respect of these Terms or the Competition, our decision is final and binding.
- 17.11 If the Prize winner agrees to it, we may publish their name and/or photo in any internal or external advertising or promotional material for 12 months from the date on which the Prize winner accepts the Prize. We will determine the nature and distribution of these materials. If a Prize winner does not consent to the publication of their name and/or photo, the Prize winner will still receive the Prize.

- 17.12 The Prize may not be transferred from you to any other person and may not be exchanged by you for any other item. We do however reserve the right to substitute the Prize with any other prize of a similar commercial value.
- 17.13 We are not responsible if your entry is not successfully submitted or a Prize winner is not able to receive or take up a Prize for any reason, including a technological failure.
- 17.14 We are not responsible for any loss or damage which you or any third party may suffer as a result of you participating in the Competition or accepting a Prize.
- 17.15 If required by the Minister for Trade, Industry and Competition, the National Consumer Commission or for any other reason, we can end the Competition immediately with or without notice to you. If this happens, you waive (give up) any rights which you may have against us and you will have no claim against us.
- 17.16 Nothing in these Terms prevents you from approaching the National Consumer Commission or any other relevant authority to obtain relief.
- 17.17 The following people cannot participate in the Competition:
- 17.17.1 directors, employees, agents or consultants of Standard Bank; or
- 17.17.2 immediate family members of any of the persons specified in clause 17.17.2;
- 17.17.3 suppliers of any goods or services under the Competition.