

PUBLIC COMPETITION TERMS AND CONDITIONS (TERMS)

1.	Name of competition	Virtual Credit Card Promotion (Competition)						
2.	Promoter of competition	The Standard Bank of South Africa Limited (Standard Bank/We/Us/Our)						
3.	Start date of Competition	00h00 on 17 August 2026						
4.	End date of Competition	23h59 on 31 October 2026						
5.	What are the requirements to enter the Competition?	You must: 5.1 be 18 years old to 29 years old; 5.2 reside in South Africa; 5.3 be a South African citizen; and 5.4 be an existing Standard Bank credit card client.						
6.	How to enter the Competition	Activation & Usage Competition: 6.1 To receive one entry into the Competition, during the period set out in the table below (next to “Concert”), you must use your Standard Bank Virtual Credit Card to spend a minimum of R1000 at a UCOUNT partner. Please see list of UCOUNT merchants here: Meet our Rewards Retailers Standard Bank UCount 6.2 If you use your Standard Bank Virtual Credit Card for any subscription service, you will receive an additional five entries into the Competition per subscription service. For example, if you use your Standard Bank virtual Credit Card to pay for two subscription services, then you will receive 10 additional entries. Additional Spend/Usage Competition: 6.3 During the period set out in the table below (next to “Voucher”) you must create a Standard Bank Virtual Credit Card and use the Standard Bank Virtual Credit Card for a minimum cumulative spend of R2,000 or. <table><tr><td></td><td>Success Purchase date</td><td>Qualifying</td><td>Estimated prize delivery date (within 2 weeks of qualifying period)</td></tr></table>				Success Purchase date	Qualifying	Estimated prize delivery date (within 2 weeks of qualifying period)
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		<table border="1"> <tr> <td>Concert</td><td>17 August – 14 September 2026</td><td>23 September 2026</td></tr> <tr> <td>Voucher</td><td>17 August – 31 October 2026</td><td>10 November 2026</td></tr> </table> *The qualifying virtual credit cards for both mechanics are: • Standard Bank Gold Virtual Credit Card; • Standard Bank Blue Virtual Credit Card; • Standard Bank Prestige Virtual Credit Card; • Standard Bank Private Virtual Credit Card; • Standard Bank Professional Card; or • Standard Bank Signature Card.	Concert	17 August – 14 September 2026	23 September 2026	Voucher	17 August – 31 October 2026	10 November 2026
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Voucher	17 August – 31 October 2026	10 November 2026						
7.	How many times you can enter the Competition	As many times as you qualify						
8.	What is the Prize	Activation and Usage Competition A double set of concert tickets to attend one of the following concerts: 8.1 DAVE: The Boy Who Played the Harp Tour, Pretoria at SunBet Arena Time Square on 3 October 2026. 8.2 DAVE: The Boy Who Played the Harp Tour, Cape Town at Grand Arena GrandWest on 6 October 2026. 8.3 Kehlani World Tour, Pretoria at SunBet Arena Time Square on 15 December 2026. 8.4 Kehlani World Tour, Cape Town at Grand Arena GrandWest on the 17 December 2026. The winners cannot choose which concert they will attend. This will be allocated randomly. Additional Spend/Usage Competition Vouchers to the value of R2500 each for iStore, Digicape, Incredible Connection, Superbalist, Takealot or Amazon Online South Africa.						
9.	How many Prizes can be won?	Activation and Usage Competition 24 in total which are allocated as follows:						

		9.1 Seven double tickets to DAVE: The Boy Who Played the Harp Tour, Pretoria at SunBet Arena Time Square on 3 October 2026. 9.2 Four double tickets to DAVE: The Boy Who Played the Harp Tour, Cape Town at Grand Arena GrandWest on 6 October 2026. 9.3 Six double tickets to Kehlani World Tour, Pretoria at SunBet Arena Time Square on 15 December 2026. 9.4 Seven double tickets to Kehlani World Tour, Cape Town at Grand Arena GrandWest on 17 December 2026. Additional Spend/Usage Competition 100 vouchers (which vouchers will be allocated randomly i.e., the winners cannot choose the store from which the voucher will be issued)
10.	Number of Prize winners	Activation and Usage Competition 24 Prize winners comprising: 10.1 Seven winners of double tickets to DAVE: The Boy Who Played the Harp Tour, Pretoria at SunBet Arena Time Square on 3 October 2026. 10.2 Four winners of double tickets to DAVE: The Boy Who Played the Harp Tour, Cape Town at Grand Arena GrandWest on 6 October 2026. 10.3 Six winners of double tickets to Kehlani World Tour, Pretoria at SunBet Arena Time Square on 15 December 2026. 10.4 Seven winners of double tickets to Kehlani World Tour, Cape Town at Grand Arena GrandWest on 17 December 2026. Additional Spend/Usage Competition 100 Prize winners
11.	How Prize winner/s is/are selected?	The winners of the concert tickets will be selected by lucky draw. The winners of the vouchers will be selected by lucky draw.
12.	Date that we will determine the Prize winner/s	The winners of the concert tickets will be determined on or before 17 September 2026. The winners of the vouchers will be determined on 2 November 2026.
13.	Date that we will notify the prize winner/s	Winners of the concert tickets and the vouchers will be notified 7 business days following the relevant lucky draw
14.	How we will contact the Prize winner	We will contact the winners via phone call to. If you do not receive a direct message as aforesaid, you are not a winner
15.	How the Prize will be awarded to the Prize winner	All concert tickets will be shared via email. Vouchers will be shared via email.

16.	Other terms	The Prizes will be subject to the terms and conditions of Mastercard which will be provided to each winner in the form of an acceptance letter which must be signed and accepted by the winner to receive the Prize.
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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.
- 17.2 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.
- 17.7 **We reserve the right to amend these Terms.**
- 17.8 **We must process your personal information to validate your entry and if you are a Prize winner, to make the Prize available to you. Protecting the privacy, confidentiality and security of your personal information is very important to us. You may access our privacy statement on: <https://www.standardbank.co.za/southafrica/personal/about-us/legal/privacy-statement> for more information on: how we process your personal information, your privacy rights and how the law protects you. If you do not agree, please do not enter the Competition.**
- 17.9 **We may declare the Prize forfeited (lost) and we may choose a new Prize winner, if:**
- 17.9.1 **A Prize winner cancels or returns the applicable Qualifying Purchase within the Competition Period, and such cancellation or return is not a 'Not what you ordered?', 'Products damaged on delivery' or 'Defective products' return.**
- 17.9.2 **a Prize winner's entry is not valid.**
- 17.9.3 **a Prize winner has breached these Terms or the terms of any product the Prize winner holds with us.**
- 17.9.4 **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.**
- 17.9.5 **a Prize winner gives up the Prize or we determine that the Prize winner has given up the Prize.**
- 17.9.6 **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 does not successfully receive or take up a Prize for any reason, including because of 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 17.17.1;
- 17.17.3 suppliers of any goods or services under the Competition.