

THE STANDARD BANK OF SOUTH AFRICA LIMITED (“STANDARD BANK/WE/US/OUR”) TERMS AND CONDITIONS (“TERMS”) FOR THE FOR THE MYMO FREE BANKING PROMOTIONAL OFFER (“OFFER”)

Please read the Terms carefully and pay special attention to the clauses that are in bold, as they may limit our liability (responsibility) or involve some risk to you.

1. INTRODUCTION

1.1 We are offering you free banking up until 31 December 2020 on the following fee line items:

1.1.1 no monthly account fees;

1.1.2 no ATM cash withdrawal fees applicable to withdrawals made at a Standard Bank ATM up to a value of R2000; and

1.1.3 no instant money send fees for a value below R1000, when you open a MyMo account (“**Offer**”) during the Offer Period (as defined below).

1.2 The Offer starts at 00:00 on Saturday, 1 August 2020 and ends at 23:59 on Monday, 30 September 2020 (“**Offer Period**”).

2. WHO QUALIFIES FOR THE OFFER

To qualify for the Offer, you must meet the following requirements:

2.1 be 18 years or older; and

2.2 permanently reside in the Republic of South Africa.

3. HOW TO ACCEPT THE OFFER

3.1 Open a MyMo account during the Offer Period by going into any of our branches nationwide or by using any of our digital banking platforms.

3.2 You can only take up the Offer once during the Offer Period.

3.3 If you comply with the requirements set out in clause 2 above and this clause 3, you automatically qualify for the Offer.

4. GENERAL

- 4.1 The Offer does not apply to existing MyMo accounts.
- 4.2 We are the promoter of the Offer. Any reference to **we/us/our** includes our directors, sponsors, agents or consultants, where the context allows for it.
- 4.3 You cannot participate in the Offer if:
- 4.3.1 you are a director, employee, agent or consultant of Standard Bank; or
 - 4.3.2 you are an immediate family member of any of the persons specified in clause 4.3.1; or
 - 4.3.3 you are a supplier of any goods or services under the Offer.
- 4.4 By participating in the Offer, you agree to be bound by:
- 4.4.1 these Terms; and
 - 4.4.2 the MyMo account product terms and conditions.
- 4.5 These Terms apply to the Offer and to all information (including promotional or advertising material that is published) in relation to the Offer.
- 4.6 You will receive the Offer immediately once you have opened a MyMo account.
- 4.7 ***We are not responsible for any loss or damage which you or any third party may suffer as a result of you taking up the Offer.***
- 4.8 ***We are not responsible if you are not able to successfully take up the Offer for any reason, including because of an interruption in services or a technological failure.***
- 4.9 ***We reserve the right to amend these Terms.***
- 4.10 ***We can end the Offer with immediate effect 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.***

- 4.11 If there is a dispute in respect of these Terms or the Offer, our decision is final and binding and no correspondence will be entered into.
- 4.12 The Offer cannot be used together with any other similar offer or campaign promoted by us.