

PROMOTIONAL OFFER TERMS AND CONDITIONS (TERMS)

1.	Name of promotional offer	New-to-Bank (NTB) Transactional CVP Campaign – BCA + BOL + CashSecure Promotional Offer (Offer)
2.	Promoter	The Standard Bank of South Africa Limited (Standard Bank/We/Us/Our)
3.	Offer start time and date	00:00 on 30 March 2026
4.	Offer end time and date	23:59 on 31 August 2026
5.	What we are offering	<p>We are offering either:</p> <ul style="list-style-type: none"> • 3 months free digital transactions on Business Online (BOL) after account activation (Offer 1); OR • 3 months free CashSecure device rental for New-to-Bank clients who activate the device (Offer 2).
6.	Who qualifies for the Offer	<ul style="list-style-type: none"> • New-to-Bank clients opening a Business Current Account (BCA) via the self-service onboarding journey qualify for both offers depending on their needs. • Clients who activate BOL qualify for Offer 1. • Clients who rent CashSecure devices qualify for Offer 2. • Digital Sales Centre clients are also eligible to the offer if they are new to bank.
7.	Who does not qualify for the Offer	<ul style="list-style-type: none"> • Existing Business clients with active business accounts.

		<ul style="list-style-type: none"> • Clients who do not activate BOL or CashSecure. •
8.	How to accept the Offer	<ul style="list-style-type: none"> • You must open a Business Current Account (BCA) via the NTB digital self-service journey or any other channel to qualify for the Offers; AND • • You must activate BOL and/or CashSecure to accept Offer 1 and 2.
9.	How many times you can accept the Offer	Once
10.	How you will receive the Offer	<ul style="list-style-type: none"> • • BOL: Free transaction pricing will be automatically applied for 3 months post-activation. • CashSecure: Rental waiver will be automatically applied for the first 3 billing cycles post-activation.
11.	Other terms	<ul style="list-style-type: none"> • Standard pricing resumes after the 3-month promotional period.

12. GENERAL

12.1 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.

12.2 We are the promoter of the Offer. Any reference to **we/us/our** includes our sponsors and agents, depending on the context.

12.3 By participating in the Offer, you agree to be bound by:

- 12.3.1 the terms and conditions of any of our products or services that you sign up for as part of the Offer; and
- 12.3.2 any supplier terms and conditions (if applicable).
- 12.4 The Terms apply to the Offer and to all information (including promotional or advertising material that is published) about the Offer.
- 12.5 **We must process your personal information to make the Offer 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 participate in the Offer.**
- 12.6 **We are not responsible for any loss or damage which you or any third party may suffer because you took up the Offer.**
- 12.7 **We are not responsible if you are not able to take up the Offer for any reason, including an interruption in services or a technological failure.**
- 12.8 **We reserve the right to amend the Terms.**
- 12.9 **We may end the Offer with immediate effect, with or without notice to you, if we suspect any fraud or dishonesty on your part. If this occurs, you waive any rights you may have against us, and you will not have any claim against us.**
- 12.10 If there is a dispute in respect of the Terms or the Offer, our decision is final and binding and no correspondence will be entered into.
- 12.11 The Offer is a standalone Offer and you are not permitted to use it together with any other offer or campaign promoted by us for the purpose of getting more benefits.