PROMOTIONAL OFFER TERMS AND CONDITIONS (TERMS)

1 **Name of promotional offer**
Business Savings and Investments Campaign (**Offer**)

2 **Promoter**
The Standard Bank of South Africa Limited (**Standard Bank/We/Us/Our**)

3 **Offer start time and date**
00:00 on 1 July 2026

4 **Offer end time and date**
23:59 on 31 August 2026

5 **What we are offering**

5.1 Business clients will earn a preferential nominal interest rate per annum when they deposit or maintain the minimum required balance on the following accounts within the Offer period:

5.1.1 Business 48-hour Notice Deposit Account;

5.1.2 Business 32-Day Notice Deposit Account

5.1.3 Business Money Market Call Account*

5.1.4 Business Fixed Deposit Account (**the qualifying accounts**).

5.2 The preferential nominal interest rate per annum for each qualifying account will be as follows:

5.2.1 Business 48-hour Notice Deposit Account - 7.30%, this promotional rate will apply until 30 November 2026;

5.2.2 Business 32-Day Notice Deposit Account – 7.45%, with an added “bump up” rate increase to 7.60% for subsequent months if the minimum balance of R100 000 is maintained continuously for the first 90 days (3 months). These promotional rates will apply until 31 January 2027.

5.2.3 Business Money Market Call Account – 7.00%, this promotional rate applies until 31 January 2027.

5.2.4 Business Fixed Deposit Account – 7.35% for interest paid out at maturity, and, 7.24 for interest paid monthly. This promotional rate applies until the end of the investment term.

5.3 If you maintain a balance of R5 000 000 on your Business Money Market account for five months from the start date of this offer, you will be automatically entered into a competition, where you stand a chance to win R100 000 in cash, competition terms and conditions apply.

6 **Who qualifies for the Offer All new and existing Business & Commercial Banking customers**

7 **Who does not qualify for the Offer Clients that do not have qualifying account, as noted in 5.1 above.**

8 **How to accept the Offer Deposit the minimum required balance into the qualifying account within the Offer period.**

9 **How many times you can accept the Offer There is no limit to the number of qualifying accounts that you can open or have during the Offer period to accept the Offer.**

10 **How you will receive the Offer Clients will receive the Offer via direct emailer or through their relationship manager or banker.**

11 **Other terms After the Offer period is over, or, at the end of the dates noted in 5.2 above, the interest rate that applies to the qualifying account will revert to the standard interest rate, which can be viewed at https://www.standardbank.co.za/businessinvest. Simply click on the link, and then click on the relevant product. If the repo rate changes, the interest rate will change in accordance with the repo rate for the remainder of the Offer 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;

12.3.2 the terms and conditions of any of our products or services that you sign up for as part of the Offer; and

12.3.3 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 can end the Offer with immediate effect with or without notice to you. If this happens, you waive (give up) any rights you may have against us and you will have no 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.