

PROMOTIONAL OFFER TERMS AND CONDITIONS (TERMS)

1.	Name of promotion	Cash incentive (Offer)
2.	Promoter	The Standard Bank of South Africa Limited (Standard Bank/We/Us/Our)
3.	Start date	00h00 on 25 October 2025
4.	End date	23h59 on 31 December 2025
5.	What we are offering (Offer)	R50, or R100 cash back. The amount of the cash back which you will receive depends on the duration for which you have been disengaged from your account, your account has been inactive or if your account has not been activated, as explained more fully in clause 8.
6.	Who qualifies for the Offer	<p>You must have:</p> <ul style="list-style-type: none"> • a Standard Bank MyMo OR a Standard Bank Access account; <p>AND any one of the following:</p> <ul style="list-style-type: none"> • last transacted using your Standard Bank MyMo or Standard Bank Access account between 271 – 335 days prior to 25 October 2025 <p>OR</p> <ul style="list-style-type: none"> • last transacted using your Standard Bank MyMo or Standard Bank Access account between 336-365 days prior to 25 October 2025 <p>OR</p> <ul style="list-style-type: none"> • not used your Standard Bank MyMo or Standard Bank Access account for between 365-720 days prior to 25 October 2025 <p>OR</p> <ul style="list-style-type: none"> • never activated your Standard Bank MyMo or Standard Bank Access account
7.	Who does not qualify for the Offer	<p>Anyone who:</p> <ul style="list-style-type: none"> • does not have a Standard Bank MyMo or a Standard Bank Access account; or • has used their Standard Bank MyMo or Standard Bank Access account.

8.	How to accept the Offer	<p>To accept the Offer, you must purchase airtime or data on the Standard Bank App using your Standard Bank MyMo or Standard Bank Access account.</p> <p>If you purchase airtime or data using your Standard Bank MyMo or Standard Bank Access account AND:</p> <ul style="list-style-type: none"> • You last transacted using your Standard Bank MyMo or Standard Bank Access account between 271 – 335 days prior to 25 October 2025, you will get R100 cashback <p>OR</p> <ul style="list-style-type: none"> • •You last transacted using your Standard Bank MyMo or Standard Bank Access account between 336-365 days prior to 25 October 2025, you will get R100 cash back <p>OR</p> <ul style="list-style-type: none"> • •you have not used your Standard Bank MyMo or Standard Bank Access account for between 365-720 days prior to 25 October 2025, you will get R100 cash back <p>OR</p> <ul style="list-style-type: none"> • never activated your Standard Bank MyMo or Standard Bank Access account, you will get R50 cash back.
9.	How many times you can accept the Offer	<p>Once. For example, if you qualify to accept the Offer and you purchase airtime or data on the Standard Bank app using your Standard Bank MyMo or Access account during November 2025, then you cannot accept the Offer again in December 2025 by making another purchase of airtime or data.</p>
10.	How you will receive the Offer	<p>You will be sent the cash directly into your Standard Bank MyMo or Standard Bank Access account by not later than the end of the first week following the month in which you purchased the airtime or data.</p> <p>For example, if you purchase airtime or data in November 2025, then you will be paid by not later than the end of the first week of December 2025.</p>
11.	Other terms	<p>You do not qualify for the Offer if you also qualify for the offer relating to Checkers Xtra Savings being run at the same time as this Offer and you have received a Checkers Xtra savings voucher/s under that offer.</p>

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.