PUBLIC COMPETITION TERMS AND CONDITIONS (TERMS)

1.	Name of Competition	#SBLovesSummer Travel (**Competition**)
2.	Promoter of Competition	The Standard Bank of South Africa Limited (**Standard Bank/We/Us/Our**)
3.	Start date of Competition	00h01 on 27 November 2026
4.	End date of Competition	23h59 on 31 January 2027 (**Competition Period**)
5.	What are the requirements to enter the Competition?	You must: 5.1 be 18 years old or older; 5.2 have an active transactional account with us; and 5.3 follow us on Facebook or Instagram (Social Media Platforms). **(Participants)**
6.	How to enter the Competition	Participants must follow the instructions and complete the travel quiz and the required form which will be found on the Social Media Platform(s).
7.	How many times you can enter the Competition	Unlimited
8.	What is the Prize	R10 000.00 cash (**Prize**)
9.	How many Prizes can be won?	5 Prizes
10.	Number of Prize winners	5 Prize Winners
11.	How Prize winner/s is/are selected?	Random draw
12.	Date that we will determine the Prize winner/s	5 February2027
13.	Date that we will notify the prize winner/s	On of before 28 February 2027
14.	How we will contact the Prize winner	Email and direct message via the Social Media Platform the Participant entered the Competition.

15.	How the Prize will be awarded to the Prize winner	Electronic Fund Transfer into the Prize Winners Standard Bank account.	
16.	Other terms	16.1	Participants may submit an unlimited number of entries during the Competition Period. However, each Participant will only be eligible to win 1 Prize and may not be selected as a winner more than once during the Competition Period.
		16.2	If a selected winner fails to respond to Standard Bank's notification, whether by email or direct message, within 72 hours of the notification being sent, that potential winner will automatically be disqualified and will forfeit their entitlement to the Prize. Standard Bank reserves the right to selet an alternative winner at its discretion.

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 appliable, 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. By entering the Competition, you consent to us processing your personal information for this purpose. If you do not consent, 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's entry is not valid.***

17.9.2 ***a Prize winner has breached these Terms or any other Standard Bank terms and conditions or is not in good standard in relation to any product the Prize winner holds with Standard Bank.***

17.9.3 ***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.***

17.9.4 ***a Prize winner gives up the Prize or we determine that the Prize winner has given up the Prize.***

17.9.5 ***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

17.17.1 immediate family members of any of the persons specified in clause 17.17.1;

17.17.2 suppliers of any goods or services under the Competition.