

## PUBLIC COMPETITION TERMS AND CONDITIONS (TERMS)

1.	Name of competition	1Voucher Level Up Competition ( <b>Competition</b> )
2.	Promoter of competition	The Standard Bank of South Africa Limited ( <b>Standard Bank/We/Us/Our</b> )
3.	Start date of Competition	09:00 on 17 November 2025
4.	End date of Competition	23:00 on 17 February 2026
5.	What are the requirements to enter the Competition?	<p>You must:</p> <p>5.1 be 18 years old or older</p> <p>5.2 have a transactional account with us</p>
6.	How to enter the Competition	<p>6.1 To enter this Competition, participants must <b>purchase 1Voucher to the value of R160 or more via any of the following Standard Bank digital channels during the competition period:</b></p> <p>6.1.1 Standard Bank Mobile Banking App;</p> <p>6.1.2 Standard Bank Internet Banking; and</p> <p>6.1.3 USSD</p> <p>6.2 Only purchases made using a <b>Standard Bank transactional product</b> qualify for entry. Airtime or data purchases made with non-Standard Bank cards or through other payment methods <b>do not qualify</b>.</p>
7.	How many times you can enter the Competition	<p>7.1 Customers can enter the Competition multiple times, with one entry allowed per week.</p> <p>7.2 Only <b>one prize per customer per Month</b> will be awarded. Winning in one month does not prevent a customer from entering or winning in other month.</p>
8.	What is the Prize	<p>Main Prizes</p> <p>R500 1Voucher</p> <p>Old School Gift Card</p> <p>Makro Voucher</p> <p>PickPay Voucher</p> <p>Huawei T3 9.6 Inch Tablet LTE + WiFi</p> <p>Netflorist Voucher</p> <p>Sorbet Voucher</p> <p>Samsung Galaxy Fit3</p>

9.	How many Prizes can be won?	39
10.	Number of Prize winners	39
11.	How Prize winner/s is/are selected?	Winners are selected via a <b>randomised, automated, and auditable prize draw process</b> .
12.	Date that we will determine the Prize winner/s	Monthly winners will be determined each month within the Competition period.
13.	Date that we will notify the prize winner/s	The monthly winners will be notified at the beginning of each new month within the Competition period.
14.	How we will contact the Prize winner	Winners will be notified through an in-app message. Additional communication may follow via SMS, email, or a phone call using the contact details linked to the winning account.
15.	How the Prize will be awarded to the Prize winner	<p>15.1      <u>Physical Prizes</u> (e.g., devices, gadgets, Jerseys): These prizes will be delivered to the winner's closest Standard Bank branch or a designated Pudo locker for collection. Winners will be required to present valid identification and may need to book an appointment at the branch for collection.</p> <p>15.2      <u>Digital Vouchers</u>: These will be sent directly to the winners via email or an in-app message.</p>
16.	Other terms	<p>16.1      You have two months from the date of notification to collect or claim your Prize, after which point your Prize will be forfeited.</p> <p>16.2      This Competition will be promoted through a variety of marketing and communication channels. These channels may include:</p> <p>16.2.1      The Standard Bank Banking App;</p> <p>16.2.2      SMS and Email;</p> <p>16.2.3      Digital media; and</p> <p>16.2.4      Our branch communications.</p> <p>16.3      By participating in this Competition you acknowledge and consent to being contacted via the channels noted in 16.2 above for updates and other promotional content relating to this Competition.</p>

## 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 applicable, 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. 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 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 the terms of any product the Prize winner holds with us.**
- 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
- 17.17.2 immediate family members of any of the persons specified in clause 17.17.1;
- 17.17.3 suppliers of any goods or services under the Competition.