PUBLIC COMPETITION TERMS AND CONDITIONS (TERMS)

1.	Name of Competition	SMEs Black Friday (**Competition**)
2.	Promoter of competition	The Standard Bank of South Africa Limited (**Standard Bank/We/Us/Our**)
3.	Start date of Competition	09h00 on 25 November 2026
4.	End date of Competition	10h00 on 1 December 2026
5.	What are the requirements to enter the Competition	You must: 5.1 be 18 years old, or older; 5.2 follow our Standard Bank Business ZA account on X; and/ or Facebook (**Platform/s**); and 5.3 be the owner of or operate a business that qualifies as a small or medium enterprise (SME) or be an entrepreneur conducting business within the Republic of South Africa. (**Participant**)
6.	How to enter the Competition	To enter the Competition, Participants must respond to the Competition post on the applicable Platform. 6.1 Participants must comment on the Competition post by answering the question: Does your business have a growth formula for this Black Friday? Note: Only entries submitted in accordance with these Terms and Conditions and the instructions contained in the relevant Competition post on the applicable Platform, including the use of the prescribed Competition hashtag, will be considered valid entries.
7.	How many times you can enter the Competition	Once
8.	What is the Prize	R1 000.00 Instant Money Voucher (**Prize**)

9.	How many Prizes can be won?	2 Prizes
10.	Number of Prize Winners	2 Prize Winners
11.	How are Prize Winners selected?	Random selection
12.	Date that we will determine the Prize Winners	01 December 2026
13.	Date that we will notify the Prize Winners	01 December 2026
14.	How we will contact the Prize Winners	Direct messaging (**DM**) on the Platform used to enter the Competition
15.	How the Prize will be awarded to the Prize Winner	Direct messaging (**DM**) on the Platform used to enter the Competition
16.	Other terms	A Participant may only be awarded 1 Prize during the Competition. Any subsequent winning entry submitted by the same participant shall be deemed invalid, and we shall select an alternative winner.

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

17.17.1 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.