

PUBLIC COMPETITION TERMS AND CONDITIONS (TERMS)

1.	Name of competition	Standard Bank x MTN Recharge & Win Campaign (Competition)
2.	Promoter of competition	The Standard Bank of South Africa Limited (Standard Bank/We/Us/Our)
3.	Start date of Competition	00:00 on 11 August 2026
4.	End date of Competition	23:59 on 25 September 2026 (Competition Period)
5.	What are the requirements to enter the Competition?	You must: 5.1 be 18 years old, or older; 5.2 be an existing Standard Bank customer; and 5.3 permanently reside in the Republic of South Africa.
6.	How to enter the Competition	You must: 6.1 purchase a minimum of R100.00 worth of MTN airtime or MTN data; 6.2 make the purchase through the Standard Bank App, SBG Web (Internet Banking), or USSD (Cell phone Banking); and 6.3 make the purchase via a valid Standard Bank transactional account. (Qualifying Purchase) NOTE: Entry into the Competition will be automatic.
7.	How many times you can enter the Competition	Unlimited. Note: Every Qualifying Purchase earns you 1 entry.
8.	What is the Prize	8.1 Grand Prize An MTN8 Soccer Cup Final winners' experience for the Prize Winner and 3 guests nominated by the Prize Winner. The experience will take place from the 9th to 11th October 2026. The location at which the MTN8 Soccer Cup Final will be held has not yet been determined and will be communicated to the Prize Winners once confirmed. The Grand Prize includes return flights, accommodation, a welcome dinner, local shuttle transportation, match tickets, and stadium catering for the Prize Winner and their 3 nominated guests.

		8.2 Secondary Prizes A Shoprite Checkers gift voucher valued at R1 000.00.
9.	How many Prizes can be won?	9.1 Grand Prize: 5 Prizes Note: Each Grand Prize Winner will have the opportunity to bring along 3 adults. 9.2 Secondary Prize: 150 Prizes (25 Prizes every week for the Competition Period)
10.	Number of Prize Winners	10.1 Grand Prize: 5 Prize Winners; and 10.2 Secondary Prize: 150 Prize Winners (25 Prize Winners per week) Total: 155 Prize Winners
11.	How are Prize Winners selected?	Random draw
12.	Date that we will determine the Prize Winners	12.1 Grand Prize: 29 September 2026 12.2 Secondary Prize: 17, 24 and 31 August 2026, and 7, 14 and 21 September 2026.
13.	Date that we will notify the Prize Winners	13.1 Grand Prize: 30 September 2026 13.2 Secondary Prize: 18 and 25 August 2026, and 1, 8, 15 and 22 September 2026.
14.	How we will contact the Prize Winner	Telephonic and email
15.	How the Prize will be awarded to the Prize Winner	15.1 Grand Prize: email, and 15.2 Secondary Prize: SMS or via the App
16.	Other terms	16.1 Standard Bank will notify Prize Winners using the contact details associated with their profile on the applicable Standard Bank App. 16.2 If a selected Prize Winner cannot be contacted after Standard Bank has made reasonable attempts using the contact details provided, the selected Prize Winner will forfeit the Prize, and Standard Bank reserves the right to select an alternate Prize Winner by means of a further random draw. 16.3 The awarding of all Prizes will be subject to final confirmation by MTN. 16.4 The Grand Prize Winners 3 nominated guests must all be 18 years of age, or older.

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).

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.

- 17.5 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.
- 17.6 ***We reserve the right to amend these Terms.***
- 17.7 ***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.***
- 17.8 ***We may declare the Prize forfeited (lost) and we may choose a new Prize winner, if:***
 - 17.8.1 ***a Prize winner's entry is not valid.***
 - 17.8.2 ***a Prize winner has breached these Terms or the terms of any product the Prize winner holds with us.***
 - 17.8.3 ***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.***
 - 17.8.4 ***a Prize winner gives up the Prize or we determine that the Prize winner has given up the Prize.***
 - 17.8.5 ***a Prize winner did not qualify to enter the Competition.***

- 17.1 If there is a dispute in respect of these Terms or the Competition, our decision is final and binding.
- 17.2 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.
- 17.3 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.
- 17.4 ***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.***
- 17.5 ***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.***
- 17.6 ***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.***
- 17.7 ***Nothing in these Terms prevents you from approaching the National Consumer Commission or any other relevant authority to obtain relief.***
- 17.8 The following people cannot participate in the Competition:
- 17.8.1 directors, employees, agents or consultants of Standard Bank; or
- 17.8.2 immediate family members of any of the persons specified in clause 17.8.1;
- 17.8.3 suppliers of any goods or services under the Competition.