

Standard Bank Travel

Platform Terms and Conditions

Thank you for visiting the Standard Bank Travel platform. The platform serves as an online search and booking platform with primary focus on international and domestic flight bookings. The platform is available to you through the Banking App for your ease of access and use. The Digital Banking Terms that apply to your use of the Banking App, also apply to your use of the platform.

1 The Platform Terms

- 1.1 Before you go further, you must read and understand the terms in this document (**platform terms**) as well as the following documents that form part of these platform terms:
 - Privacy
 - Digital Banking Terms
 - UCount Rewards Programme Terms and Conditions
 - UCount Rewards Programme Rules
 - FAQs
- 1.2 The platform terms tell you all the important things you need to know to use the platform so if there is anything about them that you do not understand, you must ask us to explain it to you before you continue using the platform.
- 1.3 The platform terms apply when you access the platform for the first time, and the most recent version will apply each time you log in. They are a binding legal agreement between you and us. If you do not agree to be bound by these platform terms, do not access or use the platform. By accessing the platform, you agree that the platform terms apply to you.
- 1.4 Pay special attention to the clauses in bold, as they may exclude or limit our liability (responsibility) to you or involve some risk for you.
- 1.5 When you use our platform, we assume that you are at least 18 years old, or that someone (such as a parent or legal guardian) has assisted you with consent to these platform terms.

2 Definitions

The following words and expressions have the meanings set out next to them unless the context indicates a different meaning.

Word	Meaning
Banking App	The Standard Bank Mobile Banking Application
card	Your qualifying Standard Bank credit card
platform	The Standard Bank Travel platform.
service provider	A third party who provides a service to a user through the platform.

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us/we/our	The Standard Bank of South Africa Limited, the platform provider.
user/you/your	The person using the platform and includes an individual on whose behalf a booking is made.

3 Qualifying for Discounts on the Platform

- 3.1 To be eligible for the discounts available on the platform, you must be a Standard Bank credit card holder who holds a Standard Bank transactional account and be a member of the UCount Rewards Programme.
- 3.2 You must meet the minimum spend requirement using your card to qualify for the discounts available on the platform. Consult the FAQs to find out more about the minimum spend requirement, the transactions that qualify for spend and how to earn UCount Rewards Points when you use the platform.
- 3.3 Your discount is calculated based your UCount Rewards tier level and the qualifying card used for payment. Any discount available to you will apply to the base fare of the flights only. The discount will not apply to the taxes applicable to your booking. Once you have reached the annual maximum amount, no further discount will be available until the following year.
- 3.4 Secondary accountholders may qualify for discounts on the platform if the primary accountholders qualify for discounts.

4 User Authority

- 4.1 When you proceed with the booking on the passenger information page, you are deemed to have read, understood and accepted these terms and to have the authority to do so on behalf of the person in whose name the booking is made.
- 4.2 Standard Bank is, unless we tell you differently, authorised to engage with any passenger listed in a booking, in as long as that passenger is able to provide the reference number for the booking.

 Standard Bank accepts no responsibility for any changes made by any of the listed passengers in a booking.

5 Third Party Service Providers

- You will be able to access services provided by us and by third party service providers such as the airlines and booking platform service provider (service providers). The service providers are independent of us and their terms and conditions will apply to the services they provide. To be clear, and regardless of what a service provider tells you in any correspondence with you or in their terms, we are not responsible for the services provided by the service providers. The service providers, and not us, are entirely responsible and liable for their services.
- 5.2 Standard Bank, acting only as an agent of the service provider, accepts no liability for any loss, damage (including loss of profits or consequential or special damages), injury, illness, harm or death (except if such loss or damage arises from the gross negligence or wilful misconduct of Standard Bank) or any person acting for or controlled by Standard Bank, which you may suffer as a result of any act or omission on the part of or the failure of the service provider to fulfil their obligations. When you make a booking with us, you acknowledge and agree that we act only as an agent for the third-party service provider, which is solely responsible to provide you with the travel or service which you have booked. The service provider's terms and conditions (which is often

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- constituted by the ticket they issue), will constitute the sole contract between the service provider and you. Any concerns or disputes must be sent directly to them.
- 5.3 By making a booking you agree to have your contact details shared with the service provider in order to facilitate your booking. You may receive email communication from service providers informing you of changes regarding your booking. You are welcome to contact us if you are uncertain of the changes.
- 5.4 It is not possible to display the fare conditions of a particular flight booking ticket. Should you wish to inquire about this before confirming a booking you should contact our contact centre for assistance.
- Please be aware that the service providers may charge extra for certain items such as seating, special meal requests or printing boarding passes. This is subject to change without notice to you. By agreeing to the platform terms upon making your booking you agree to accept this condition.

6 Bookings and Payment

- 6.1 You may use the platform to book flights for yourself and individuals who are travelling with you. You must use your card to pay for the booking in order to receive the discounts. You must also ensure that you adhere to the service provider's terms applicable to bookings made on behalf of other individuals.
- 6.2 You must pay for your booking in full using your card to secure the flights you have selected and to receive the discounts. The service providers are not able to reserve or hold the flights for you until the flights have been paid in full.
- 6.3 You must ensure that the information of the travellers is entered correctly at the time of booking. Incorrect details such as an incorrectly spelt name may result in airline penalties, or the purchase of a new ticket being required.
- 6.4 All tickets carry different fare conditions as imposed by the service providers. The ticket you are purchasing may only be partially or non-refundable. To verify this before booking online please contact our contact centre.
- 6.5 Standard Bank will not be held liable for incorrect availability being displayed by the service provider and we cannot be held liable if the seats selected are not available.

7 Travel Information and Travel Documents

- 7.1 You must ensure that the condition of any traveller's passports meet the requirements of the destination of travel, including that the passports are current, valid, obtained on time, have sufficient blank pages, and meet any required length of expiry requirements. You must have the appropriate visas in place and ensure that any vaccinations, inoculations, prophylactic (e.g. for malaria), where required, are obtained prior to your travel dates.
- 7.2 If your booking includes travellers who are under 18 years old, you must adhere to the documentary requirements applicable to travelling with minors.
- 7.3 You must obtain complete and accurate information regarding your travel destination. Standard Bank will not be responsible for any losses you incur if you are unable to travel because you do not have the correct travel documentation.

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8 Amendments, Cancellations and Refunds

- 8.1 Certain airlines do not allow any changes to a flight booking. If a change is allowed, you may have to pay an airline penalty fee. The payment of the penalty fee depends on the airline's rules and terms, any fare and tax difference, the fare type of the original ticket and the payment of an administrative fee. If your amended booking is cheaper than your original booking, you will not receive a refund of the price difference, and you may still have to pay the penalty fee.
- 8.2 If you wish to amend your booking, you must complete a contact form which you can access under Manage in the Banking App. You will receive a quotation via email for the cost of the amendment. When you accept the quotation, you will receive a link to make payment.
- 8.3 If you wish to cancel your booking, you must contact our dedicated channels for assistance. You may be liable to pay a fee to us and the service provider which will be deducted from any amount the service provider owes you. If you cancel a booking, you will not be able to use the discount applied for another booking.
- 8.4 If a service provider cancels a service, you must contact the service provider for a refund of your booking payment. Refunds are subject to the service provider's terms and conditions. If you are entitled to a refund, the service provider will assist you, where possible, to request a refund to the account that was used to pay for the booking less any service fee due to us. Some air tickets are completely non-refundable according to airline fare rules. Cancellations for any reason whatsoever, including medical reasons, death in the family, strikes, wars, weather, natural disasters, airline default or government travel warnings will not entitle you to any refund in the case of non-refundable tickets nor of waiving the cancellation penalties in the case that the tickets can be refunded. If tickets can be refunded, cancellation penalties are imposed by the airline. Trip cancellation and interruption insurance are therefore highly recommended. You must determine if your travel insurance (including complimentary insurance that may be provided to you) is sufficient for your needs and if additional travel insurance is required.
- 8.5 Standard processing time for refunds is **6 to 8 weeks** depending on the airline. Certain service providers may take up to six months.
- 8.6 Your flight may be delayed or re-scheduled by the service provider for reasons beyond our control. The service provider has the duty to let you know if your flight is delayed or has been re-scheduled. You must ensure that your travel insurance covers these events.

9 Information provided by you

- 9.1 All information you give us through the platform (or through any chatbot technologies that we use) must be complete and accurate. It must not be misleading nor (to the best of your knowledge) be missing any important details, as we rely on that information.
- 9.2 You warrant (promise) that you will not breach that third party's confidentiality or privacy when you share third-party information with us.

10 Charges

- 10.1 You will be charged a booking administration fee when you make a booking. The fee will be displayed before you make payment.
- 10.2 The service providers may charge certain fees including service fees, processing fees and amendment fees for carrying out certain actions. It is your responsibility to familiarise yourself with the fees charged by the service providers.

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10.3 Data costs charged by your internet service provider or mobile phone operator will apply when you use the platform, and any questions related to your data costs must be sent to them.

11 Insurance

11.1 We recommend that you take out adequate insurance cover to cover instances such as cancellation due to illness or injury, personal accident and personal liability, loss of or damage to baggage and sports equipment. (Note that this is not an exhaustive list). Whilst you may receive limited insurance cover as a result of making payment with your Standard Bank credit card, Standard Bank will not be responsible or liable if you fail to take adequate insurance cover. You must discuss your insurance options with your broker which provides you with Standard Bank insurance or with any other broker of your choice.

12 Security and Availability

- 12.1 We aim to keep the platform and associated services available and running but all online services suffer occasional disruptions and outages. We will not be liable in any way for any outage or disruption of services, regardless of the cause of the disruption or outage.
- 12.2 You must maintain and secure your hardware and software (computer equipment and programs and communication systems) for best use of the platform and have appropriate software to protect your systems against fraud and cybersecurity attacks.
- 12.3 If you suspect that an unauthorised person has compromised your profile or systems, you must inform us about this as soon as you become aware of it.
- 12.4 We use security controls to protect the platform from unauthorised access. Neither we nor anyone else should ever ask you for any of your security details by email. If you are asked for any of your security details in this way, do not disclose them.
- 13 Access, Suspension and Termination
- 13.1 We may terminate your access to the platform at any time for any reason.
- 13.2 You may stop using the platform at any time.
- 13.3 We may modify or discontinue (temporarily or permanently) the platform (or any part of it) at any time, with or without notice.
- 13.4 We will not be responsible for any loss or damage that you may suffer as a result of any action taken in terms of this clause.
- 13.5 You will hold us harmless in any dispute you may have with a service provider including where your access to or your use of the platform has been suspended or terminated for any reason.
- 13.6 Any licences or rights of use that may have been granted to you under the platform terms will cease to exist immediately on termination.
- 13.7 Any claim that we have against you for a breach of the platform terms will not be affected by termination or suspension of your access.

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14 Communication

- 14.1 We will communicate with you by any means we deem suitable if we need to contact you.
- 14.2 You agree to receive contractual and/or legal communications and/or notices from us in an electronic form through the email address we have on record and they will have the same legal effect as if written on paper.
- 14.3 **Emails to us or messages on the platform will not be considered valid legal notice to us.** Legal notice must be in writing, copy-marked for the attention of the Head: COE and SA Legal and Head: Strategy Execution and Enablement, and served by hand at 5 Simmonds Street, Johannesburg, South Africa during ordinary business hours.

15 Letter of proof

A letter provided by us confirming the content on the platform as at a specified date, will be accepted by you as correct, unless you prove otherwise.

16 Personal and Non-Commercial Use

- 16.1 This platform is for your personal and non-commercial use only.
- 16.2 You agree not to modify, copy, distribute, transmit, display, perform, reproduce, publish, license, create derivative works from, transfer, or sell or re-sell any information, software, products, or services obtained from the platform.
- 16.3 You agree not to access, monitor or copy any content or information of the Sites using any means such as robot, spider, scraper or other automated means or any manual process for any purpose without our express written permission.
- 16.4 You will not take any action that imposes, or may impose, in our discretion, an unreasonable or disproportionately large load on our infrastructure.
- 16.5 You must not establish a hyperlink, a frame, a metatag or a similar reference to our platform whether electronically or otherwise, without our prior written consent.

17 Our responsibilities to you

- 17.1 We will not be liable for any loss or damage you may incur as a result of your use of the platform unless we have been grossly negligent or acted with harmful intent.
- 17.2 We are not responsible for losses caused by unforeseeable circumstances outside our control, including a change in law, regulations, market conditions or political or economic circumstances, or where we acted to comply with the platform terms or any law, or unforeseeable disruptions to your services.
- 17.3 We are not responsible for losses caused during periods of maintenance (planned or unplanned).
- 17.4 We are not responsible for losses caused by your reliance on any information we provide on the platform.
- 17.5 We are not responsible for any indirect or consequential losses you suffer by accessing and/or using the platform and you will hold us harmless if anyone brings a claim because of your use of the platform and any breach by you of the platform terms.
- 17.6 If you have a dispute with any third party, we will not be involved in it. You will hold us harmless and release us from all claims, demands and damages (whether these constitute direct or consequential loss) connected with such disputes.

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18 Our Dedicated Support Channels

You may contact us at:

Standard Bank Travel: +2710 056 4980

Operating Hours: Monday to Friday: 08:00 - 17:00 Saturday, Sundays and Public Holidays: 08:00 - 14:00

For After-Hours support, complete the contact form which can be found under the Manage tab in My bookings on the platform.

If it's an emergency and your flight departs within 72 hours, contact us and follow the prompts to speak to an agent.

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