

## COMPETITION TERMS AND CONDITIONS (TERMS)

1.	Name of competition	Standard Bank Credit Card Festive Campaign ( <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	12 December 2025; 00h00
4.	End date of Competition	31 December 2025; 23h59 ( <b>Competition Period</b> )
5.	What are the requirements to enter the Competition?	<p>You must:</p> <ul style="list-style-type: none"> <li>• be 18 years old or older;</li> <li>• have a Standard Bank personal physical or virtual credit card that is in good standing; and</li> <li>• have received communication about this Competition from us via the Standard Bank in-app messaging channel.</li> </ul>
6.	How to enter the Competition	<ul style="list-style-type: none"> <li>• Receive one entry into the Competition for each cumulative R5 000 you spend using your primary or secondary Standard Bank physical credit card in the Competition Period (<b>Transaction/s</b>).</li> <li>• You can get double the entries for each cumulative R5 000 you spend using your Standard Bank virtual credit card during the Competition Period (<b>Additional Transaction</b>).</li> </ul>
7.	How many times you can enter the Competition	<ul style="list-style-type: none"> <li>• Every Transaction and Additional Transaction qualifies for an entry into the Competition during the Competition Period.</li> </ul>
8.	What is the Prize	R2 000 cash back into the credit card account used to participate in the Competition.
9.	How many Prizes can be won per Prize winner?	One
10.	Number of Prize winners	20
11.	How is/are Prize winner/s selected?	Winners will be selected by a draw conducted by our risk governance department on 8 January 2025.
12.	Date that we will notify the prize winner/s	Within 7 days from date of the draw.
13.	How we will contact the	Via email or telephone.

	Prize winner	
14.	How the Prize will be awarded	The Prize will be credited to the winners Standard Bank credit card accounts by 15 January 2025.
15.	Other terms	Your spend value for each Transaction or Additional Transaction will be determined from 1 December 2025.  Refer to the Standard Bank website to find out more about the qualifying Standard Bank physical or virtual credit cards

16. **GENERAL**

- 16.1 Please pay special attention to the clauses that are in bold, as they may limit our liability (responsibility) or involve some risk to you.
- 16.2 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.
- 16.3 These Terms are governed by the Consumer Protection Act 68 of 2008.
- 16.4 These Terms apply to the Competition and all information relating to the Competition (including any promotional or advertising material that is published).
- 16.5 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.
- 16.6 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.
- 16.7 ***We reserve the right to amend these Terms.***
- 16.8 ***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.***
- 16.9 ***We may declare the Prize forfeited (lost) and we may choose a new Prize winner, if:***
- 16.9.1 ***a Prize winner's entry is not valid.***
- 16.9.2 ***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.***
- 16.9.3 ***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.***

- 16.9.4            ***a Prize winner gives up the Prize or we determine that the Prize winner has given up the Prize.***
- 16.9.5            ***a Prize winner did not qualify to enter the Competition.***
- 16.10            If there is a dispute in respect of these Terms or the Competition, our decision is final and binding.
- 16.11            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.
- 16.12            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.
- 16.13            ***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.***
- 16.14            ***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.***
- 16.15            ***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.***
- 16.16            ***Nothing in these Terms prevents you from approaching the National Consumer Commission or any other relevant authority to obtain relief.***
- 16.17            The following people cannot participate in the Competition:
- 16.17.1            directors, employees, agents or consultants of Standard Bank; or
- 16.17.2            immediate family members of any of the persons specified in clause 16.17.1;
- 16.17.3            suppliers of any goods or services under the Competition.