PUBLIC COMPETITION TERMS AND CONDITIONS (TERMS)

1.	Name of competition	Standard Bank VAS Essentials Competition **(Competition).** The Competition comprises of two product-specific competitions: 1. Airtime & Data Rewards; 2. MyBills Rewards.
2.	Promoter of competition	The Standard Bank of South Africa Limited (**Standard Bank/We/Us/Our**)
3.	Start date of Competition	00:00 on 29 October 2026.
4.	End date of Competition	23:59 on 20 November 2026. (**Competition period**)
5.	What are the requirements to enter the Competition?	You must: 5.1. be 18 years old or older; 5.2. have an active Standard Bank transactional account; 5.3. have access to the Standard Bank Banking App; and 5.4. complete a qualifying transaction as specified in clause 6 during the Competition period.
6.	How to enter the Competition	6.1. Participants must successfully complete a qualifying transaction through the Standard Bank Banking App during the Competition period. 6.2. The Competition consists of two product-specific competitions, each with its own qualifying transaction requirements: **6.2.1. Airtime & Data Rewards** 6.2.1.1. You must purchase prepaid airtime or mobile data to the value of R50 or more in a single transaction through the Standard Bank Banking App. 6.2.1.2. Only successful airtime or data purchases of R50 or more will qualify for entry. **6.2.2. MyBills Rewards** 6.2.2.1. You must be a first-time MyBills user, and make your first successful

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<tr><td></td><td></td><td>eligible bill payment through MyBills on the Standard Bank Banking App during the Competition period.

6.2.2.2. Only your first successful eligible MyBills payment during the Competition period will qualify for entry.

6.3. Only successful and completed transactions will qualify. Failed, cancelled, reversed or refunded transactions will not qualify.

6.4. Customers may receive promotional communications based on their previous transaction behaviour. However, receiving a promotional communication is not a requirement for entry, provided the customer meets the applicable qualifying criteria.

6.5. Only transactions completed using an eligible Standard Bank transactional product will qualify.</td></tr>
<tr><td>7.</td><td>How many times you can enter the Competition</td><td>7.1. Customers may enter the Airtime & Data competition multiple times. Each successful qualifying transaction will earn one competition entry.

7.2. For the MyBills competition, only the first successful eligible MyBills payment during the Competition period will qualify for entry.

7.3. Customers may participate in more than one of the two product competitions, provided they meet the relevant qualifying requirements.

7.4. A customer may only win one Prize across both competitions during the Competition period.

7.5. Multiple entries do not guarantee that a customer will win a Prize.</td></tr>
<tr><td>8.</td><td>What is the Prize</td><td>8.1. The Prizes are allocated as follows:

<table><tr><th>Competition</th><th>Prize</th></tr><tr><td>Airtime & Data Rewards</td><td>R1 000 cash per winner</td></tr><tr><td>MyBills Rewards</td><td>Reimbursement of the qualifying bill payment, up to a maximum of R1 000 per winner</td></tr></table>
8.2. For the MyBills Rewards Competition:</td></tr>
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		8.2.1. Where the qualifying bill payment is less than R1 000, the winner will receive the exact value of that qualifying payment. 8.2.2. Where the qualifying bill payment is R1 000 or more, the winner will receive R1 000. 8.3. The maximum total Prize value across both competitions is R20 000.
9.	How many Prizes can be won?	20 Prizes in total, comprising 10 Prizes for each of the two product competitions.
10.	Number of Prize winners	20 Prize winners in total, comprising: 10.1. 10 Prize winners for Airtime & Data Rewards competition. 10.2. 10 Prize winners for the MyBills Rewards competition.
11.	How Prize winner/s is/are selected?	11.1. A randomised, automated and auditable Prize draw. 11.2. two separate draws will be conducted, one for each product competition. 11.3. Each draw will include all valid qualifying entries for the relevant product competition. 11.4. The draws will be conducted under the supervision of an independent person or appropriately qualified auditor, as required by applicable law. 11.5. All selected Prize winners will be required to pass a verification process to confirm their qualifying transactions and eligibility.
12.	Date that we will determine the Prize winner/s	By no later than 25 November 2026, subject to completion of transaction validation and the required draw procedures.
13.	Date that we will notify the prize winner/s	The Prize winners will be notified within five business days following the Prize draw, subject to successful verification.
14.	How we will contact the Prize winner	14.1. Prize winners will be contacted using the contact details linked to their Standard Bank accounts.

		14.2. Telephonically; by SMS/email; or through an in-app message
15.	How the Prize will be awarded to the Prize winner	15.1. Cash Prizes will be paid directly into the winner's verified Standard Bank transactional account. 15.2. For the Airtime & Data competition each winner will receive R1 000 cash. 15.3. For the MyBills competition, each winner will receive the value of their qualifying bill payment, capped at R1 000. 15.4. Prize payments will be processed after the winner's eligibility has been verified and the required internal payment approvals have been obtained. 15.5. Once the winner has been successfully verified, the prize will be paid within 10 business days after verification.
16.	Other terms	16.1. This Competition will be promoted through a variety of marketing and communication channels. These channels may include: 16.1.1. The Standard Bank Banking App; 16.1.2. Dynamic Engagements (Airship) promotional banners and in-app messages; 16.1.3. SMS and email; and 16.1.4. Digital media and other approved Standard Bank communication channels. 16.2. By participating in this Competition, you acknowledge that we may contact you through the channels noted in clause 16.1 for communications relating to the administration of the Competition. Any additional promotional marketing will be subject to applicable consent and marketing requirements.

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 appliable, 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.