PUBLIC COMPETITION TERMS AND CONDITIONS (TERMS)

1.	Name of competition	Standard Bank Summer Campaign 2026/27 - Win Your Share of R1 000 000! **(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 1 December 2026.
4.	End date of Competition	23:59 on 28 February 2027.
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. 5.4. Successfully complete a qualifying transaction as specified in clause 6 during the Competition period.
6.	How to enter the Competition	6.1. To enter, you must successfully complete a qualifying purchase or payment of R150 or more in a single transaction through one of the following Standard Bank Banking App journeys during the Competition period: **6.1.1. Buy Hub** Purchase any of the following eligible products through Buy Hub: 6.1.1.1. Airtime or Data; 6.1.1.2. Prepaid Electricity; 6.1.1.3. Prepaid Water; 6.1.1.4. Vouchers; or 6.1.1.5. Lotto products. **6.1.2. Bill Payments** Successfully complete an eligible bill payment of R150 or more through the designated Bill Payments journey on the Standard Bank Banking App. Traffic fine payments are excluded. **6.1.3. Licence Disc Renewal** Successfully complete an eligible motor vehicle licence disc renewal transaction of

<table>
<tr><td></td><td></td><td>R150 or more through the Standard Bank Banking App.

6.2. Only qualifying transactions successfully completed and recorded during the Competition period will qualify.

6.3. Failed, cancelled, reversed, refunded or otherwise invalid transactions will not qualify.

6.4. Purchases and payments through Internet Banking, USSD or any channel other than the Standard Bank Banking App will not qualify.

6.5. Transactions must be completed during the applicable monthly Competition period to qualify for that month’s Prize draw.

6.6. Standard transaction fees, product charges and applicable data costs remain payable by you.</td></tr>
<tr><td>7.</td><td>How many times you can enter the Competition</td><td>7.1. You may enter the Competition multiple times.

7.2. Each complete R150 spent in a qualifying transaction earns one entry, except for qualifying category-lead purchases, which earn double entries as described in clause 7.4.

7.3. Entries are calculated separately for each qualifying transaction. Separate transactions will not be combined to reach R150. Any remaining amount below a further complete R150 will not earn an additional entry.

7.4. Qualifying purchases of the following confirmed category leads’ products earn two entries for every complete R150 spent:

<table>
<tr><th>Category</th><th>Confirmed category lead</th><th>Qualifying category-lead purchase</th></tr>
<tr><td>Entertainment</td><td>OTT</td><td>OTT vouchers purchased through the Banking App</td></tr>
<tr><td>Airtime & Data</td><td>MTN</td><td>MTN Airtime or Data purchased through the Banking App</td></tr>
<tr><td>eCommerce & Electronics</td><td>Amazon</td><td>Amazon vouchers purchased through the Banking App</td></tr>
<tr><td>Lotto</td><td>Sizekhaya</td><td>Eligible Lotto products supplied by Sizekhaya and purchased through the Banking App</td></tr>
</table>

7.5. Double entries replace the standard entry allocation for that transaction. They are not awarded in addition to standard entries.

7.6. Examples of how entries are calculated:

<table>
<tr><th>Qualifying transaction value</th><th>Standard entries</th><th>Category-lead entries</th></tr>
<tr><td>R150</td><td>1</td><td>2</td></tr>
<tr><td>R300</td><td>2</td><td>4</td></tr>
</table>
</td></tr>
</table>

<table>
<tr><td></td><td></td><td>
<table>
<tr><td>R450</td><td>3</td><td>6</td></tr>
</table>
7.7. Other eligible products and brands listed in clause 6 remain included and earn standard entries. Qualifying Bill Payments and Licence Disc Renewal transactions also earn standard entries.

7.8. There is no limit to the number of entries you may earn through qualifying transactions.

7.9. Entries are valid only for the month in which the qualifying transaction was completed. Entries reset at the start of each month and do not carry over to subsequent monthly draws.

7.10. You may win only one Prize during the entire Competition period. Previous winners will not be eligible to win another Prize in a subsequent monthly draw.

7.11. Multiple entries do not guarantee that you will win a Prize.
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<tr><td>8.</td><td>What is the Prize</td><td>
8.1. The Competition offers a total cash Prize pool of R1 000 000 (one million rand).

8.2. Each Prize winner will receive R10 000 cash.

8.3. The Prizes will be allocated across the three months as follows:
<table>
<tr><th>Month</th><th>Number of Prizes</th><th>Prize value per winner</th><th>Total Prize value</th></tr>
<tr><td>December 2026</td><td>30</td><td>R10 000</td><td>R300 000</td></tr>
<tr><td>January 2026</td><td>30</td><td>R10 000</td><td>R300 000</td></tr>
<tr><td>February 2027</td><td>40</td><td>R10 000</td><td>R400 000</td></tr>
<tr><td>Total</td><td>100</td><td></td><td>R1 000 000</td></tr>
</table>
8.4. Cash Prizes will be paid into the verified Standard Bank transactional accounts belonging to the Prize winners.
</td></tr>
<tr><td>9.</td><td>How many Prizes can be won?</td><td>
100 cash Prizes in total:

9.1. 30 Prizes in December 2026.

9.2. 30 Prizes in January 2026.

9.3. 40 Prizes in February 2027
</td></tr>
<tr><td>10.</td><td>Number of Prize winners</td><td>100 Prize winners in total, with one Prize awarded per winner.</td></tr>
<tr><td>11.</td><td>How Prize winner/s is/are</td><td>11.1. Winners will be selected through a randomised, automated and auditable Prize draw process.</td></tr>
</table>

	selected?	11.2. Three separate monthly Prize draws will be conducted. 11.3. Each draw will include all valid qualifying entries recorded during the relevant monthly Competition period. 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 provisional winners will be subject to verification of their qualifying transactions and eligibility.
12.	Date that we will determine the Prize winner/s	12.1. Winners for December 2026 will be determined during January 2027. 12.2. Winners for January 2027 will be determined during February 2027. 12.3. Winners for February 2027 will be determined during March 2027. 12.4. Exact draw dates will be confirmed before the Competition commences. Draws will take place after the relevant qualifying transaction data has been validated.
13.	Date that we will notify the prize winner/s	13.1. Prize winners will be notified within five business days following the relevant monthly Prize draw, subject to successful verification. 13.2. Notification will take place using the contact details linked to the Prize winner's Standard Bank account.
14.	How we will contact the Prize winner	14.1. Winners may be notified through an in-app message, SMS, email or telephone call. 14.2. Additional communication may follow where necessary to verify eligibility and arrange payment.
15.	How the Prize will be awarded to the Prize winner	15.1. Each Prize winner will receive R10 000 cash. 15.2. Cash Prizes will be paid directly into the verified Standard Bank transactional account belonging to the Prize winner. 15.3. Prize payments will be processed after successful winner verification, completion of the required draw procedures and internal payment approvals. 15.4. The proposed payment turnaround time is within 10 business days after successful winner verification.
16.	Other terms	16.1. The Competition may be promoted through: 16.1.1. The Standard Bank Banking App; 16.1.2. Buy Hub and other approved embedded promotional placements; 16.1.3. Dynamic Engagements (Airship) in-app messages and push notifications; 16.1.4. SMS and email; 16.1.5. Digital and social media; and

		16.1.6. Other approved Standard Bank communication channels. 16.2. Promotion through a particular channel does not make transactions through that channel eligible. Only qualifying Banking App transactions described in clause 6 will earn entries. 16.3. By participating, you acknowledge that we may contact you to administer the Competition, verify your eligibility, notify you of a Prize and arrange payment. 16.4. 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.