

PUBLIC CAMPAIGN TERMS AND CONDITIONS (TERMS)

1.	Name of Offer	Standard Bank Private Home Loan Re-Advance Campaign (Offer)
2.	Promoter of Offer	The Standard Bank of South Africa Limited (Standard Bank/We/Us/Our)
3.	Start date of Offer	00:00 on 29 April 2026
4.	End date of Offer	23:59 on 31 December 2026
5.	What are the requirements for the Offer?	<p>You must:</p> <p>5.1 be at least 18 years of age at the time of the Offer;</p> <p>5.2 hold a valid passport or a South African National Identification Card;</p> <p>5.3 have received an invitation for a Re-Advance on your existing home loan at Standard Bank Private via WhatsApp or email and subsequently responded to the message by saying ‘I’m interested’;</p> <p>5.4 hold a home loan at Standard Bank South Africa; and</p> <p>5.5 hold an active Prestige, Professional, Private or Signature transactional account.</p>
6.	How to be considered for this Offer	<p>You must:</p> <p>6.1 allow Standard Bank Private to process a lending application for a Re-advance;</p> <p>6.2 take up a Re-advance on your home loan with Standard Bank Private; and</p> <p>6.3 pay off a minimum of R50 000 against your bond before you can access the paid off capital.</p>
7.	What are the Offer exclusions?	Clients who do not pass the affordability and credit checks for a Re-Advance cannot participate in the Offer.
8.	What is the Offer	A Re-advance on your home loan with Standard Bank Private if you meet all the requirements.
9.	How many Offers can be offered?	One per client
10.	Number of Offers	One per client
11.	How is the client selected for the Offer?	The Offer will be made if the client meets the above requirements in point 5 and point 6 above.

12.	Date that we will notify the Offer	Within 10 business days of clearing the lending check performed by the bank.
13.	How we will contact the Offer recipients	Telephonically and by email
14.	How the Offer will be allocated to recipients	The Offer will be given to the client when they Re-Advance their home loan with Standard Bank Private.
15.	Other terms	None

16. GENERAL

16.1 Please read the Terms carefully and 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 Offer. Any reference to **we/us/our** includes our sponsors and agents, depending on the context.

16.3 By participating in the Offer, you agree to be bound by:

16.3.1 the Terms;

16.3.2 the terms and conditions of any of our products or services that you sign up for as part of the Offer; and

16.3.3 any supplier terms and conditions (if applicable).

16.4 The Terms apply to the Offer and to all information (including promotional or advertising material that is published) about the Offer.

16.5 **We must process your personal information to make the Offer 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 participate in the Offer.**

16.6 **We are not responsible for any loss or damage which you or any third party may suffer because you took up the Offer.**

- 16.7 **We are not responsible if you are not able to take up the Offer for any reason, including an interruption in services or a technological failure.**
- 16.8 **We reserve the right to amend the Terms.**
- 16.9 **We can end the Offer with immediate effect with or without notice to you. If this happens, you waive (give up) any rights you may have against us and you will have no claim against us.**
- 16.10 If there is a dispute in respect of the Terms or the Offer, our decision is final and binding and no correspondence will be entered into.
- 16.11 The Offer is a standalone Offer and you are not permitted to use it together with any other offer or campaign promoted by us for the purpose of getting more benefits.