

**PUBLIC CAMPAIGN TERMS AND CONDITIONS (TERMS)**

1.	Name of Offer	Standard Bank Private Home Loan Switch Campaign ( <b>Offer</b> )
2.	Promoter of Offer	The Standard Bank of South Africa Limited ( <b>Standard Bank/We/Us/Our</b> )
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 to switch your home loan to 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 another registered bank in South Africa for an amount of less than R4.5 million;</p> <p>5.5 meet the requirements of the Standard Bank home loan application process for the home loan amount of their current bond; and</p> <p>5.6 hold an active Standard Bank Prestige, Professional, Private or Signature transactional account.</p>
6.	How to be considered for this Offer	<p>To be considered for this Campaign, you must:</p> <p>6.1 give Standard Bank Private permission to process a Home Loan application on your behalf; and</p> <p>6.2 take up a new Home Loan with Standard Bank Private and switch your current home loan lending amount to Standard Bank Private at the interest rate offered.</p>
7.	What are the Offer exclusions?	<p>The following persons are excluded from participating in the Offer:</p> <p>7.1 Persons applying for a loan or bond registration amounts exceeding R4.5 million.</p> <p>7.2 Holders of Standard Bank Staff Bonds.</p> <p>7.3 Holders of all Juristic Bonds</p> <p>provided that bond holders must remain the same as those listed with the previous</p>

		financial institution.
8.	What is the Offer	Standard Bank Private will beat the client's current interest rate at another bank if the client meets 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 switching offer will be made if they meet 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 be allocated to recipients	The Offer will be given to the client when they switch their full home loan amount to 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.**