

PUBLIC OFFER TERMS AND CONDITIONS (TERMS)

1.	Name of offer	Standard Bank Main Bank Concession 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 5 May 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 entry;</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 home loan concession with Standard Bank Private via WhatsApp or email and subsequently responded to the message by saying 'I'm interested'; and</p> <p>5.4 hold a home loan at Standard Bank.</p>
6.	How to be considered for this Offer	You must take up a new Prestige, Professional, Private or Signature transactional account and switch your home loan debit order to your new Standard Bank Private transactional account.
7.	What are the Offer exclusions?	<p>The following persons:</p> <ol style="list-style-type: none"> 1. A client who does not qualify to open a Standard Bank Private (Prestige, Professional, Private or Signature) transactional account. 2. A client who does not agree to switch their home loan debit order to their newly opened transactional account. 3. Holders of Standard Bank Staff Bonds. 4. Holders of all Juristic Bonds <p>provided that bond holders must remain the same as those listed with the previous financial institution.</p>
8.	What is the offer	Standard Bank Private will grant the client a reduction in their interest rate amount on the client's home loan if the client meets all the requirements in point 5 and 6 above.
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 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 the client's account being opened and their debit order being switch to Standard Bank.
13.	How we will contact the Offer recipients	Telephonically and by email
14.	How the Offer be allocated to recipients	After the client opens a Standard Bank Private transaction account, the banker who engaged the client would have loaded a service request to load the debit order for their home loan to this transactional account. Once this debit order is successfully loaded, the banker will send a request to the Home Loan product team to reinstate the home loan interest rate concession.
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.