

PROMOTIONAL OFFER TERMS AND CONDITIONS (TERMS)

1.	Name of promotional offer	Standard Bank Private & Melvill & Moon Promotional Offer (Offer)
2.	Promoter	The Standard Bank of South Africa Limited (Standard Bank/We/Us/Our)
3.	Offer start time and date	00:00 on 5 November 2025
4.	Offer end time and date	23:59 on 31 December 2025
5.	What we are offering	<p>5.1 20% discount on the value of your purchase for Signature Banking clients; or</p> <p>5.2 30% discount on the value of your purchase for Signature Banking clients who spend more than R10 000.00 in-store only,</p> <p>(Discount).</p>
6.	Who qualifies for the Offer	<p>You must:</p> <p>6.1 be an existing Standard Bank Private Banking Client with a Signature transactional account that is KYC compliant;</p> <p>6.2 have an active Standard Bank Signature Banking credit card account (World Citizen for Signature) that is in good standing; and</p> <p>6.3 have a Signature Banking Credit Card (World Citizen credit card (Card) issued to you.</p>
7.	How to accept the Offer	<p>7.1 You must use your physical Card to make in-store purchases; or</p> <p>7.2 Make online purchases with your Card account using the unique code sent to you from Standard</p>

		Bank Private.
8.	How many times you can accept the Offer	As many times as you purchase within the Offer period.
9.	How you will receive the Offer	<p>9.1 You will receive a 20% discount on your purchase when you present your physical Card in-store for any spend value;</p> <p>9.2 You will receive a 30% discount on your purchase when you present your physical Card in-store and spend more than R10 000.00; or</p> <p>9.3 When making purchases online with your Card, you will receive the Discount when you enter your unique code at the online checkout.</p>
10.	Other terms	Not Applicable.

11. GENERAL

- 11.1 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.
- 11.2 We are the promoter of the Offer. Any reference to **we/us/our** includes our sponsors and agents, depending on the context.
- 11.3 By participating in the Offer, you agree to be bound by:
- 11.3.1 the Terms;
 - 11.3.2 the terms and conditions of any of our products or services that you sign up for as part of the Offer; and
 - 11.3.3 any supplier terms and conditions (if applicable).

- 11.4 The Terms apply to the Offer and to all information (including promotional or advertising material that is published) about the Offer.
- 11.5 **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.**
- 11.6 **We are not responsible for any loss or damage which you or any third party may suffer because you took up the Offer.**
- 11.7 **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.**
- 11.8 **We reserve the right to amend the Terms.**
- 11.9 **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.**
- 11.10 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.
- 11.11 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.