

**STANDARD BANK PRIVATE BANKING TRANSACTIONAL ACCOUNT PROMOTIONAL
OFFER TERMS AND CONDITIONS (TERMS)**

1.	Name of promotional offer	Standard Bank Private Banking Transactional Accounts 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 6 November 2025
4.	Offer end time and date	23:59 on 31 January 2026
5.	What we are offering	We are offering you the opportunity to experience six months banking free of the monthly service fee when you successfully apply for and activate a Prestige, Professional, Private or Signature transactional account (qualifying account) during the Offer Period.
6.	Who qualifies for the Offer	<p>You must:</p> <ul style="list-style-type: none"> • have an active Standard Bank Private credit card, be compliant with the product terms and conditions; and • not have an existing qualifying account.
7.	Who does not qualify for the Offer	<ul style="list-style-type: none"> • Standard Bank employees and their spouses; and • Secondary accountholders.
8.	How to accept the Offer	<ul style="list-style-type: none"> • Successfully apply for and open a qualifying account; and • move your salary and three debit orders to your qualifying account within 60 days of opening your qualifying account.
9.	How many times you can accept the Offer	Once
10.	How you will receive the Offer	Once we validate that you have fulfilled the Offer requirements, you will not be charged the monthly service fee

		for six months.
11.	Other terms	You must meet our account origination and affordability requirements to activate the qualifying account.

12. GENERAL

- 12.1 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.
- 12.2 We are the promoter of the Offer. Any reference to **we/us/our** includes our sponsors and agents, depending on the context.
- 12.3 By participating in the Offer, you agree to be bound by:
- 12.3.1 the Terms;
 - 12.3.2 the terms and conditions of any of our products or services that you sign up for as part of the Offer; and
 - 12.3.3 any supplier terms and conditions (if applicable).
- 12.4 The Terms apply to the Offer and to all information (including promotional or advertising material that is published) about the Offer.
- 12.5 **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.**
- 12.6 **We are not responsible for any loss or damage which you or any third party may suffer because you took up the Offer.**

- 12.7 **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.**
- 12.8 **We reserve the right to amend the Terms.**
- 12.9 **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.**
- 12.10 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.
- 12.11 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.