

PROMOTIONAL OFFER TERMS AND CONDITIONS (TERMS)

1.	Name of promotional offer	Standard Bank Private Promise with Shyft 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 26 May 2026
4.	Offer end time and date	23:59 on 30 November 2026
5.	What we are offering	We are offering you the value of your Standard Bank Prestige Banking account monthly service fees (fees) credited to your Standard Bank Shyft Wallet to carry out transactions on the Standard Bank Shyft App for 12 months when you open a Prestige Banking account.
6.	Who qualifies for the Offer	You must: • be between 18 years and 35 years old; • qualify for and open a Prestige Banking account (account); • ensure that your salary is paid into the account at least 60 days of opening the account; • ensure that a minimum of two debit orders are authorised and successfully paid from the account within at least 60 days of opening the account; • activate the Shyft Add-On on the Banking App; and

		• ensure that the debit orders for the monthly service fees are not reversed.
7.	Who does not qualify for the Offer	You do not qualify for the Offer if: • you opt in for other offers (including pricing reductions) / competitions for other transactional products during the Offer Period; • you have an existing Standard Bank transactional account at the Offer Start Date; or • you are a Standard Bank employee.
8.	How to accept the Offer	If you comply with our requirements in 6 above within 60 days of opening the account, we will credit your Shyft Wallet with your fees for the first two months after: • your salary has been paid into the account; and • at least 2 debit orders on the account have been authorised and are active. If you comply with our requirements after 60 days of opening the account, we will credit your Shyft Wallet with your fees for the month in which you opened the account, in the following month. We will continue to credit your Shyft Wallet with your fees monthly if you comply with our requirements up to a maximum of 12 months.
9.	How many times you can	Once

	accept the Offer	
10.	How you will receive the Offer	We will credit your Shyft Wallet with the value of the fees.
11.	Other terms	The incentive will start once the first successful monthly service fee has been paid, and for every month thereafter, for the period of the Offer. You qualify for a single brokerage fee waiver of R20 for local trades (ie. trades in South African Rand and excluding currency trades) for each month you comply with our requirements in 6 above. Please refer to the Shyft website for other applicable charges.

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.