

PROMOTIONAL OFFER TERMS AND CONDITIONS (TERMS)

1.	Name of promotional offer	Sum1 – Double Value Campaign (Offer)
2.	Promoter	The Standard Bank of South Africa Limited (Standard Bank/We/Us/Our)
3.	Offer start time and date	00h00 on 01 August 2026
4.	Offer end time and date	23h59 on 30 September 2026
5.	What we are offering	A voucher on your Junior Perks platform to make a purchase at: 5.1 Nando's (R60), 5.2 Krispy Kreme (R60), and 5.3 Spur (R120).
6.	Who qualifies for the Offer	You must: 6.1 be an existing client of Standard Bank with an active (sum)1 account that has a positive balance; or 6.2 open a Standard Bank (sum)1 account and activate it by depositing R20 therein; and 6.3 have signed up for Junior Perks or sign up using https://www.juniorperks.co.za/ 6.4 and select "Join Now".
7.	Who does not qualify for the Offer	Anyone who does not meet the requirements set out in 6 above.

1.	How to accept the Offer	Customers who qualify to participate in the Offer will be eligible for 1 deal per month, with redemption taking place
		monthly. *While stocks last.
2.	How many times you can accept the Offer	Once per month during the Offer period. *While stocks last.
3.	How you will receive the Offer	Sum1 clients who have a Junior Perks account will get instant rewards upon redemption.

4. GENERAL

4.1 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.

4.2 We are the promoter of the Offer. Any reference to **we/us/our** includes our sponsors and agents, depending on the context.

4.3 By participating in the Offer, you agree to be bound by:

4.3.1 the Terms;

4.3.2 the terms and conditions of any of our products or services that you sign up for as part of the Offer; and

4.3.3 any supplier terms and conditions (if applicable).

4.4 The Terms apply to the Offer and to all information (including promotional or advertising material that is published) about the Offer.

4.5 **We are not responsible for any loss or damage which you or any third party may suffer because you took up the Offer.**

- 4.6 **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.**
- 4.7 **We reserve the right to amend the Terms.**
- 4.8 **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.**
- 4.9 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.
- 4.10 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.