

PROMOTIONAL OFFER TERMS AND CONDITIONS (TERMS)

1.	Name of promotion	Thrive Student Living
2.	Promoter	The Standard Bank of South Africa Limited (Standard Bank/We/Us/Our)
3.	Start date	00h00 on [●] 1 January 2026
4.	End date	23h59 on [●] 31 March 2026
5.	What we are offering (Offer)	<p>We are offering you the opportunity to receive the follow for you 2025 Academic year:</p> <ul style="list-style-type: none"> • 5% discount on rental • Free storage at the end of the academic year if you're renewing your lease. • Eight additional laundry cycles at no cost.
6.	Who qualifies for the Offer	<ol style="list-style-type: none"> 1. Standard Bank Student Loan Customers (new customers and credit limit increase customers). 2. Holders of bursaries funded by Standard Bank. 3. Standard Bank Account holders who settle their student accommodation fees prior to the commencement of the lease agreement.
7.	How to accept the Offer	<p>Student loans process</p> <ul style="list-style-type: none"> • New Standard Bank Student Loan Customers Apply for a Standard Bank Student Loan and accommodation at www.thrivestudentliving.co.za. Select "Standard Bank" under "How did you hear about us." <p>If approved by Thrive, you'll receive a pro-forma invoice reflecting the 5% discount. Submit these to Standard Bank. Once your loan is approved, Standard Bank will pay Thrive for your accommodation.</p>

		<ul style="list-style-type: none"> • Existing Standard Bank Student Loan Customers Apply for accommodation at www.thrivestudentliving.co.za. Select “Standard Bank Promotion” under “How did you hear about us.” If approved by Thrive, you’ll receive a pro-forma invoice reflecting the 5% discount. Submit these to Standard Bank. Once your loan is approved, Standard Bank will pay Thrive for your accommodation. <p>Standard Bank account holders:</p> <ul style="list-style-type: none"> • Apply for accommodation at Thrive Student Living and select “Standard Bank Promotion” under the “How did you hear about us”. If your application at Thrive Student Living is approved, you will receive a pro-forma invoice. The proforma invoice will reflect the 5% discount. • Provide the lease agreement to the bursar.
8.	How many times you can accept the Offer	The offer is only valid for the 2026 academic year.
9.	How you will receive the Offer	<p>SBSA Student Loan customers</p> <p>On approval and acceptance of the student loan or on approval for a credit limit increase on an existing student loan.</p> <p>Standard Bank bursary and account holders</p> <p>The invoice from Thrive Student Living will reflect the 5% discount.</p>
10.	Other terms	<ul style="list-style-type: none"> • Accommodation booking must be done before 28 February 2026 for residence in 2026. • Any queries/complaints regarding the accommodation need to be raised with Thrive Student Living

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 directors, sponsors, agents or consultants, where the context allows for it.
- 11.3 By participating in the Offer, you agree to be bound by:
- 11.3.1 these 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 These Terms apply to the Offer and to all information (including promotional or advertising material that is published) in relation to the Offer.
- 11.5 ***We are not responsible for any loss or damage which you or any third party may suffer as a result of you taking up the Offer.***
- 11.6 ***We are not responsible if you are not able to successfully take up the Offer for any reason, including because of an interruption in services or a technological failure.***
- 11.7 ***We reserve the right to amend these Terms.***
- 11.8 ***We can end the Offer with immediate effect with or without notice to you. If this happens, you waive (give up) any rights, which you may have against us and you will have no claim against us.***
- 11.9 If there is a dispute in respect of these Terms or the Offer, our decision is final and binding and no correspondence will be entered into.

11.10 The Offer cannot be used together with any other similar offer or campaign promoted by us.