

PROMOTIONAL OFFER TERMS AND CONDITIONS (TERMS)

1.	Name of promotion	Van Schaik Offering
2.	Promoter	The Standard Bank of South Africa Limited (Standard Bank/We/Us/Our)
3.	Start date	00h00 on [●] 16 February 2026
4.	End date	23h59 on [●]31 March 2026
5.	What we are offering (Offer)	You will receive a 5% discount on your purchase of books and equipment from the Van Schaik store when you open a Standard Bank MyMo account or successfully apply for a Standard Bank student loan.
6.	Who qualifies for the Offer	You must be: 1. under 25 years old; and 2. have a Standard Bank MyMo account and be FICA compliant; OR 3. have a Standard Bank student loan that includes the cost of books and equipment.
7.	How to accept the Offer	Student Loan accountholders: By successfully applying for a Standard Bank student loan that includes the cost of books and equipment. MyMo accountholders: By opening a Standard Bank MyMo account and creating a profile on the Varsity Vibe platform.
8.	How many times you can accept the Offer	Once
9.	How you will receive the Offer	Student Loan accountholders: Standard Bank will pay Van Schaik Bookstore directly on your behalf.

		<p>To use this benefit:</p> <ul style="list-style-type: none"> • Show your proof of payment to the sales assistant. • An account will be opened for you to buy textbooks and study equipment. <p>Any remaining credit balance at Van Schaik, can be transferred to the student loan account to help manage your outstanding balance.</p> <p>MyMo accountholders: The discount will apply at point of sale in the Van Schaik store when you use the Offer code available from the Varsity Vibe platform.</p>
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10. GENERAL

- 10.1 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.
- 10.2 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.
- 10.3 By participating in the Offer, you agree to be bound by:
- 10.3.1 these Terms;
- 10.3.2 the terms and conditions of any of our products or services that you sign up for as part of the Offer; and
- 10.3.3 any supplier terms and conditions (if applicable).
- 10.4 These Terms apply to the Offer and to all information (including promotional or advertising material that is published) in relation to the Offer.
- 10.5 ***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.***

- 10.6 ***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.***
- 10.7 ***We reserve the right to amend these Terms.***
- 10.8 ***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.***
- 10.9 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.
- 10.10 The Offer cannot be used together with any other similar offer or campaign promoted by us.