COMPETITION TERMS AND CONDITIONS (TERMS)

1.	Name of competition	Standard Insurance Limited **Don't Litter, Bin It.** Car & Home Insurance Competition (the **Competition**).
2.	Promoter of competition	Standard Insurance Limited, Registration No. 1993/007593/06 (**Standard Bank/We/Us/Our**).
3.	Competition Period	Start: 05h00 on 28 October 2026 End: 12h00 on 15 December 2026
4.	Competition venues	Standard Bank of South Africa social media pages Facebook and Instagram.
5.	Requirements to qualify for the Competition?	You must: 5.1 be 18 years old or older; 5.2 permanently reside in the Republic of South Africa; 5.3 have a valid South African ID; and 5.4 have a valid South African Bank account
6.	How to enter the Competition	To enter the Competition you must, during the Competition Period, get an obligation free quote for car and/or home insurance by completing a call me back form on the Car & Home Insurance web page, link on post.
7.	How many times you can enter the Competition	You may enter the Competition once by getting one or more obligation-free quotes for car and/or home insurance.
1.	What are the prizes	The winner will stand to win a R50 000 cash prize (**Prize**).
2.	How many Prizes can be won?	Only 1 Prize will be up for grabs over the Competition Period, for only 1 winner.
3.	How Prize winner/s is/are selected?	- All entrants who have followed the steps set out in paragraph 6 above will be entered into a lucky draw to stand a chance to win the Prize. - The Prize winner will be selected using the Risk and Governance Lucky Draw Tool.
4.	Date that we will notify the prize winner/s	- The Prize winner will be notified within 30 days from the end date of the Competition Period.
5.	How the Prize will be awarded to the Prize winner	The Prize will be paid via electronic funds transfer (EFT) into the Bank Account held in the name of the verified Prize winner. The Prize winner will be provided with, and required to complete and submit, a Winner Acceptance Form and provide the banking details necessary for payment of the prize.

6. **GENERAL**

6.1 Please pay special attention to the clauses that are in bold, as they may limit our liability (responsibility) or involve some risk to you.

6.2 We are the promoter of the Competition. Any reference to **we/us/our** includes our directors, sponsors, agents or consultants, where the context allows for it.

6.3 These Terms are governed by the Consumer Protection Act 68 of 2008.

6.4 These Terms apply to the Competition and all information relating to the Competition (including any promotional or advertising material that is published).

6.5 By entering the Competition, you are bound by these Terms and if applicable, the terms of the Prize that relate to the Prize.

6.6 If the Prize involves any goods or services provided by a third party, the Prize will be subject to the third party's terms and conditions.

6.7 ***We reserve the right to amend these Terms.***

6.8 ***The Promoter must process your personal information to validate your entry and if you are a Prize winner, to make the Prize available to you. By entering the Competition, you consent to us processing your personal information for this purpose and for marketing purposes. If you do not consent, please do not enter the Competition.***

6.9 ***We may declare the Prize forfeited (lost) and we may choose a new Prize winner, if:***

6.9.1 ***a Prize winner's entry is not valid.***

6.9.2 ***a Prize winner has breached these Terms or any other Standard Bank terms and conditions or is not in good standing in relation to any product the Prize winner holds with Standard Bank.***

6.9.3 ***the winner does not immediately accept their Prize.***

6.9.4 ***a Prize winner gives up the Prize or we determine that the Prize winner has given up the Prize.***

6.9.5 ***a Prize winner did not qualify to enter the Competition.***

6.10 If there is a dispute in respect of these Terms or the Competition, our decision is final and binding.

6.11 If the Prize winner agrees to it, the Promoter may publish the Prize winner's name and/or photo in any internal or external advertising or promotional material for 12 months from the date on which the Prize winner accepts the Prize. The Promoter will determine the nature and distribution of these materials. If a Prize winner does not

consent to the publication of their name and/or photo, the Prize winner will still receive the Prize.

6.12 The Prize may not be transferred from you to any other person and may not be exchanged by you for any other item. We do however reserve the right to substitute the Prize with any other prize of a similar commercial value.

6.13 ***The Promoter is not responsible if your entry is not successfully submitted or a Prize winner does not successfully receive or take up a Prize for any reason, including because of a technological failure or the provision of incorrect or incomplete banking details or banking details belonging to someone.***

6.14 ***The Promoter is not responsible for any loss or damage which you or any third party may suffer as a result of you participating in the Competition or accepting and/or using the Prize.***

6.15 ***If required by the Minister for Trade, Industry and Competition, the National Consumer Commission or for any other reason, we can end the Competition immediately 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.***

6.16 ***Nothing in these Terms prevents you from approaching the National Consumer Commission or any other relevant authority to obtain relief.***

6.17 The following people cannot participate in the Competition:

6.17.1 directors, employees, agents or consultants of the Standard Bank of South Africa;

6.17.2 immediate family members of any of the persons specified in clause 6.17.1;

6.17.3 suppliers of any goods or services under the Competition.