

## PUBLIC COMPETITION TERMS AND CONDITIONS (TERMS)

1.	Name of competition	Soccer Volume Driver – Ticket giveaway competition <b>(Competition)</b>																																		
2.	Promoter of competition	The Standard Bank of South Africa Limited ( <b>Standard Bank/We/Us/Our</b> )																																		
3.	Start date of Competition	00:00 on 20 March 2026																																		
4.	End date of Competition	23:59 on 12 April 2026																																		
5.	What are the requirements to enter the Competition?	<p>You must:</p> <p>5.1 be 18 years or older;</p> <p>5.2 hold and transact using a Standard Bank debit, credit or virtual card (Qualifying Card); and</p> <p>5.3 be a South African citizen or permanent resident with a valid South African ID or passport.</p>																																		
6.	How to enter the Competition	<p>Eligible customers must transact (in store and online) with any Qualifying Card and satisfy the minimum spend threshold set out below for the specific card type:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Product/ Card Type</th> <th style="text-align: center;">Minimum Spend Threshold</th> <th style="text-align: center;">Debit Card entries</th> <th style="text-align: center;">Credit Card entries</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Blue</td> <td style="text-align: center;">R100</td> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> </tr> <tr> <td style="text-align: center;">Gold</td> <td style="text-align: center;">R250</td> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> </tr> <tr> <td style="text-align: center;">Titanium</td> <td style="text-align: center;">R400</td> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> </tr> <tr> <td style="text-align: center;">Professional</td> <td style="text-align: center;">R400</td> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> </tr> <tr> <td style="text-align: center;">Platinum</td> <td style="text-align: center;">R800</td> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> </tr> <tr> <td style="text-align: center;">World Citizen/Signature</td> <td style="text-align: center;">R1 200</td> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> </tr> <tr> <td style="text-align: center;">World Elite/Wealth</td> <td style="text-align: center;">R2 500</td> <td style="text-align: center;">1</td> <td style="text-align: center;">2</td> </tr> </tbody> </table> <p><b>Note:</b> ATM transactions, account transfers, or card top-ups are not considered a transaction.</p>			Product/ Card Type	Minimum Spend Threshold	Debit Card entries	Credit Card entries	Blue	R100	1	2	Gold	R250	1	2	Titanium	R400	1	2	Professional	R400	1	2	Platinum	R800	1	2	World Citizen/Signature	R1 200	1	2	World Elite/Wealth	R2 500	1	2
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7.	How many times you can enter the Competition	<p>Eligible customers may enter multiple times, provided the applicable spend criteria set out in clause 6 above, is met.</p> <p>Each instance in which the stipulated spend thresholds are</p>																																		

		<p>satisfied will constitute a separate entry.</p> <p>Where a customer uses a qualifying credit card, the entry earned will be doubled for purposes of the lucky draw.</p>
8.	What is the Prize	<p>An all-expenses-paid, three-night trip for you and your partner to watch Bafana Bafana in Mexico (<b>Prize</b>).</p> <p>Includes: economy flights, accommodation, airport transfers, meals and travel insurance.</p>
9.	How many Prizes can be won?	One Prize
10.	Number of Prize winners	<p>One Prize Winner</p> <p>*Prize Winner is defined as the selected verified Standard Bank client.</p> <p>*The Prize Winner is entitled to nominate a companion/ partner for purposes of utilizing the Prize.</p>
11.	How Prize winner/s is/are selected?	Lucky draw
12.	Dates that we will determine the Prize winner/s	<p>Winners will be selected on the following dates:</p> <p>1<sup>st</sup> April 2026;</p> <p>7<sup>th</sup> April 2026; and</p> <p>13<sup>th</sup> April 2026.</p>
13.	Dates that we will notify the prize winner/s	<p>2<sup>nd</sup> April 2026;</p> <p>8<sup>th</sup> April 2026; and</p> <p>13<sup>th</sup> April 2026.</p>
14.	How we will contact the Prize winner	Each Prize Winner will be contacted telephonically and via email.
15.	How the Prize will be awarded to the Prize winner	The travel details will be shared via email.
16.	Other terms	<p>16.1 The Prize Winner will be responsible for the acquisition of their own, and their partner's, passports, visas, and any other travel requirements.</p> <p>16.2 If a Prize Winner declines, refuses, or is unable to accept the Prize for any reason other than as contemplated below in respect of the required travel visas, such Prize Winner will be deemed to have irrevocably forfeited and renounced the Prize. In such circumstances Standard Bank reserves the sole and absolute discretion to either (i) award the Prize to an alternate eligible participant, selected in accordance with the competition rules or, (ii) declare the Prize forfeited.</p> <p>If the Prize Winner is unable to utilise the Prize solely due to</p>

		<p>the required travel visas not being issued, the Prize cannot be used. This applies irrespective of whether the partner obtains such visa on time. Provided that the Prize Winner has complied with all the reasonable application requirements and timelines, Standard Bank will substitute the Prize with the cash amount equivalent to the value of the Prize.</p> <p>Where the Prize Winner obtains the required travel visa, but the partner does not, the Prize Winner may elect to (i) use the Prize alone, in which case the partner's portion of the Prize will be forfeited; or (ii) decline utilisation of the Prize and elect to receive a cash amount equivalent to the value of the Prize.</p> <p>For avoidance of doubt, the Prize Winner remains the primary beneficiary of the Prize. The partner's benefit is conditional upon the Prize Winner's ability and election to utilise the Prize.</p>
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## 17. GENERAL

- 17.1 Please pay special attention to the clauses that are in bold, as they may limit our liability (responsibility) or involve some risk to you.
- 17.2 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.
- 17.3 These Terms are governed by the Consumer Protection Act 68 of 2008.
- 17.4 These Terms apply to the Competition and all information relating to the Competition (including any promotional or advertising material that is published).
- 17.5 By entering the Competition, you are bound by these Terms and if applicable, the terms of the Prize and the Standard Bank product terms and conditions that relate to the Competition or the Prize.
- 17.6 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.
- 17.7 ***We reserve the right to amend these Terms.***
- 17.8 ***We 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. If you do not consent, please do not enter the Competition.***
- 17.9 ***We may declare the Prize forfeited (lost) and we may choose a new Prize winner, if:***
- 17.9.1 ***a Prize winner's entry is not valid.***

- 17.9.2 ***a Prize winner has breached these Terms or the terms of any product the Prize winner holds with us.***
- 17.9.3 ***a Prize winner cannot be contacted or does not accept the Prize within 3 days from the date that the Prize winner was contacted about the Prize.***
- 17.9.4 ***a Prize winner gives up the Prize or we determine that the Prize winner has given up the Prize.***
- 17.9.5 ***a Prize winner did not qualify to enter the Competition.***
- 17.10 If there is a dispute in respect of these Terms or the Competition, our decision is final and binding.
- 17.11 If the Prize winner agrees to it, we may publish their 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. We 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.
- 17.12 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.
- 17.13 ***We are 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.***
- 17.14 ***We are 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 a Prize.***
- 17.15 ***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.***
- 17.16 ***Nothing in these Terms prevents you from approaching the National Consumer Commission or any other relevant authority to obtain relief.***
- 17.17 The following people cannot participate in the Competition:
- 17.17.1 directors, employees, agents or consultants of Standard Bank; or
- 17.17.2 immediate family members of any of the persons specified in clause 17.17.1;

17.17.3 suppliers of any goods or services under the Competition.