

COMPETITION TERMS AND CONDITIONS (TERMS)

1.	Name of competition	Digital Security Data Privacy Week campaign
2.	Promoter of competition	The Standard Bank of South Africa Limited (Standard Bank/We/Us/Our)
3.	Start date of Competition	00h00 on 27 January 2024
4.	End date of Competition	23h59 on 28 January 2024
5.	Who qualifies to enter the Competition?	<p>You must be:</p> <ul style="list-style-type: none"> • a Standard Bank customer (not limited to transactional products, it could be home loan, VAF etc.); and • 18 years or older.
6.	Who cannot enter the Competition?	Individuals who do not have a Standard Bank product and Standard Bank staff.
7.	Is this an internal Standard Bank staff competition?	No
8.	How to enter the Competition	<p>There will be two games relating to scams which will be posted on Standard Bank's Instagram page. The first game will be on 27 January 2024, and is a Word Search and the second game will be on 28 January 2024 which is Guess The Emoji .</p> <p>The participants need to play the games by responding with the hashtag #BeatTheScam and the correct answer. We will choose the winners from those who have responded. The winner of each game will be the first person to give the correct response and who meets the competition requirements.</p> <p>We will use a time stamp to track the winner.</p> <p>A participant can only respond to and win one game, and so the participant must choose which of the two games to play.</p>

9.	How many times you can enter the Competition	Once
10.	What is the Prize	R2500 Instant Money Vouchers
11.	How many Prizes can be won?	2 prizes
12.	Number of Prize winners	2 winners
13.	How Prize winner/s is/are selected?	The winner of each game will be the first person who gives the correct response and who meets the competition requirements. We will use a time stamp to track the winner on each day.
14.	Date that we will determine the Prize winner/s	By 28 January 2024
15.	Date that we will notify the prize winner/s	By 30 January 2024
16.	How we will contact the Prize winner	Winners will be announced on Standard Bank's Instagram Page
17.	How the Prize will be awarded to the Prize winner	Instant money vouchers will be sent to the winners' cell phone numbers.
18.	Other terms	

19. **GENERAL**

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

19.2 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.

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

- 19.4 These Terms apply to the Competition and all information relating to the Competition (including any promotional or advertising material that is published).
- 19.5 By entering the Competition, you are bound by these Terms.
- 19.6 ***We reserve the right to amend these Terms.***
- 19.7 ***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.***
- 19.8 ***We may declare the Prize forfeited (lost) and we may choose a new Prize winner, if:***
- 19.8.1 ***a Prize winner's entry is not valid.***
- 19.8.2 ***a Prize winner has breached these Terms.***
- 19.8.3 ***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.***
- 19.8.4 ***a Prize winner gives up the Prize or we determine that the Prize winner has given up the Prize.***
- 19.8.5 ***a Prize winner did not qualify to enter the Competition.***
- 19.9 If there is a dispute in respect of these Terms or the Competition, our decision is final and binding.
- 19.10 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.

- 19.11 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.
- 19.12 ***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.***
- 19.13 ***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.***
- 19.14 ***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.***
- 19.15 ***Nothing in these Terms prevents you from approaching the National Consumer Commission or any other relevant authority to obtain relief.***
- 19.16 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.
- 19.17 If this Competition is **not** open to Standard Bank staff members, the following people cannot participate in the Competition:
- 19.17.1 directors, employees, agents or consultants of Standard Bank; or
- 19.17.2 immediate family members of any of the persons specified in clause 19.17.1.
- 19.18 You cannot participate in the Competition if you are a supplier of any goods or services under the Competition.
- 19.19 If the Competition is for Standard Bank staff members and the Prize is cash, it will be paid as part of a non-taxable salary payment directly into the Prize winner's bank account with the Prize winner's salary payment.

- 19.20 If the Competition is for Standard Bank staff members and participation in the Competition is regulated by the Financial Advisory and Intermediary Services Act, 37 of 2002, the following terms will apply, in addition to what is set out above:
- 19.20.1 the Terms are governed by the General Code of Conduct for Authorised Financial Services Providers and Representatives;
- 19.20.2 you agree that you are bound by the terms relating to the Prizes and the following Standard Bank policies: the Incentive Policy, the Code of Ethics, the Conflicts of Interest Policy, the FAIS Conflicts of Interest Policy, the ABC Policy and the Gifts and Entertainment Policy;
- 19.20.3 when participating in the Competition, you must not give preference to:
- 19.20.3.1 the quantity of business secured for a product provider, to the exclusion or compromise of the quality of service offered to clients;
- 19.20.3.2 a specific product provider, when you can recommend more than one product provider to a client; or
- 19.20.3.3 a specific product, when you can recommend more than one product to a client.
- 19.20.4 when participating in the Competition you must be able to demonstrate:
- 19.20.4.1 the quality of sales as opposed to the quantity of sales concluded;
- 19.20.4.2 that the financial services rendered were sound;
- 19.20.4.3 sustainable sales were concluded that did not lead to early lapses or cancellations; and
- 19.20.4.4 that the fair treatment of, and delivery of fair outcomes, to customers was a priority.
- 19.20.5 a quality assurance audit comparison may be conducted on sales concluded prior to the Competition and during the Competition.