

PUBLIC COMPETITION TERMS AND CONDITIONS (TERMS)

1.	Name of competition	Virtual Credit Card Promotion (Competition)
2.	Promoter of competition	The Standard Bank of South Africa Limited (Standard Bank/We/Us/Our)
3.	Start date of Competition	00h00 on 1 July 2026
4.	End date of Competition	23h59 on 22 September 2026
5.	What are the requirements to enter the Competition?	You must: 5.1 be 18 years old to 29 years old; 5.2 reside in South Africa; and 5.3 be a South African citizen.
6.	How to enter the Competition	6.1 First entry into lucky draw – 6.1.1 If you are an existing Standard Bank credit card client, you must create your Standard Bank Virtual credit card*, and complete your first transaction (Minimum transaction amount = R100) using your Standard Bank Virtual Credit Card; 6.1.2 If you are not an existing Standard Bank credit card client, you must open a Standard Bank credit card AND create your Standard Bank Virtual credit card*, and complete your first transaction (Minimum transaction amount = R100) using your Standard Bank Virtual Credit Card; 6.2 Second entry to lucky draw – you must spend a minimum of R300 on a single transaction using your Standard Bank Virtual Credit

		Card. If your first transaction is R300 or more, the transaction will also earn you your second entry. 6.3 Bonus entry – you must use your Standard Bank Virtual Credit Card more than 3 times each month with a minimum spend of R300 per transaction. *The qualifying virtual credit cards are: • Standard Bank Gold Virtual Credit Card; • Standard Bank Blue Virtual Credit Card; • Standard Bank Prestige Virtual Credit Card; • Standard Bank Private Virtual Credit Card; • Standard Bank Professional Virtual Credit Card; or • Standard Bank Signature Virtual Credit Card.
7.	How many times you can enter the Competition	Up to 3 times
8.	What is the Prize	8.1 One MacBook Pro 14-inch or Apple M5 Pro/Max laptop 8.2 Two Samsung Galaxy S26 Ultra phones 8.3 Eight Amazon South Africa virtual gift cards to the value of R3 500. Amazon.co.za Gift Cards carry no fees and expire 10 years from the date of issuance. Recipients of amazon virtual gift cards to refer to eGift Card terms and conditions on https://www.amazon.co.za/gp/help/customer/display.html?noid=GNG9PXYZUMQT72QK
9.	How many Prizes can be won?	11 Prizes Each winner is only entitled to one Prize. If a customer wins a Prize during the first qualifying period (as set out in clause 12), the customer cannot also win a Prize during the second qualifying period (as set out in clause 12).
10.	Number of Prize winners	11 Prize winners
11.	How Prize winner/s is/are selected?	By lucky draw

12.	Date that we will determine the Prize winner/s	There will be two lucky draws. The first draw will take place on or before 6 August 2026 for customers who have entries during the qualifying period from 1 July 2026 to 31 July 2026. - Four Amazon vouchers of R3 500 will be awarded to customers who have one entry for the qualifying period. The second draw will take place on or before 28 September 2026 for customers who have entries during the qualifying period from 1 August 2026 to 22 September 2026. - The remaining four Amazon vouchers will be awarded to customers who have one entry, two Samsung phones will be awarded to customers who have two entries, and one MacBook will be awarded to customers who have three entries. <table><tr><td></td><td>1 July 2026 – 31 July 2026</td><td>On or before 6 August 2026</td><td>By 12 August 2026</td></tr><tr><td></td><td>1 August 2026 – 22 September 2026</td><td>On or before 28 September 2026</td><td>By 7 October 2026</td></tr></table>					1 July 2026 – 31 July 2026	On or before 6 August 2026	By 12 August 2026		1 August 2026 – 22 September 2026	On or before 28 September 2026	By 7 October 2026
	1 July 2026 – 31 July 2026	On or before 6 August 2026	By 12 August 2026										
	1 August 2026 – 22 September 2026	On or before 28 September 2026	By 7 October 2026										
	Date that we will notify the prize winner/s	7 business days following the draw											
13.	How we will contact the Prize winner	Standard Bank South Africa will contact cardholders direct via phone call and email to notify them that they have been selected as winners from the lucky draw. If you do not receive a direct message as aforesaid, you are not a winner											
14.	How the Prize will be awarded to the Prize winner	All physical prizes will be delivered via courier. Virtual gift cards will be shared to the winners via email.											
15.	Other terms	Unforeseen events: In the event of unforeseen circumstances or causes beyond our reasonable control, we reserve the right to cancel this Competition, to change the number or nature of the prize at any time, or to change the terms and conditions of this Competition at our sole discretion (provided that, unless required due to such aforesaid unforeseen circumstances or causes beyond our reasonable control, we will not change the conditions for participation or conditions for receiving the prize, as stated herein).											

16. GENERAL

- 16.1 Please pay special attention to the clauses that are in bold, as they may limit our liability (responsibility) or involve some risk to you.
- 16.2 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.
- 16.3 These Terms are governed by the Consumer Protection Act 68 of 2008.
- 16.4 These Terms apply to the Competition and all information relating to the Competition (including any promotional or advertising material that is published).

- 16.5 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.
- 16.6 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.
- 16.7 ***We reserve the right to amend these Terms.***
- 16.8 ***We must process your personal information to validate your entry and if you are a Prize winner, to make the Prize available to you. Protecting the privacy, confidentiality and security of your personal information is very important to us. You may access our privacy statement on: <https://www.standardbank.co.za/southafrica/personal/about-us/legal/privacy-statement> for more information on: how we process your personal information, your privacy rights and how the law protects you. If you do not agree, please do not enter the Competition.***
- 16.9 ***We may declare the Prize forfeited (lost) and we may choose a new Prize winner, if:***
- 16.9.1 ***A Prize winner cancels or returns the applicable Qualifying Purchase within the Competition Period, and such cancellation or return is not a 'Not what you ordered?', 'Products damaged on delivery' or 'Defective products' return.***
- 16.9.2 ***a Prize winner's entry is not valid.***
- 16.9.3 ***a Prize winner has breached these Terms or the terms of any product the Prize winner holds with us.***
- 16.9.4 ***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.***
- 16.9.5 ***a Prize winner gives up the Prize or we determine that the Prize winner has given up the Prize.***
- 16.9.6 ***a Prize winner did not qualify to enter the Competition.***
- 16.10 If there is a dispute in respect of these Terms or the Competition, our decision is final and binding.
- 16.11 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.
- 16.12 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.
- 16.13 ***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.***
- 16.14 ***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.***

- 16.15 ***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.***
- 16.16 ***Nothing in these Terms prevents you from approaching the National Consumer Commission or any other relevant authority to obtain relief.***
- 16.17 The following people cannot participate in the Competition:
- 16.17.1 directors, employees, agents or consultants of Standard Bank; or
- 16.17.2 immediate family members of any of the persons specified in clause 16.17.1;
- 16.17.3 suppliers of any goods or services under the Competition.