

## COMPETITION TERMS AND CONDITIONS (TERMS)

1.	Name of competition	Standard Bank BCB Digital Banking Radio Competition
2.	Promoter of competition	The Standard Bank of South Africa Limited ( <b>Standard Bank/We/Us/Our</b> )
3.	Start date of Competition	00h00 on 19 December 2022
4.	End date of Competition	23h59 on 23 December 2022
5.	Who qualifies to enter the Competition <sup>1</sup>	<p>Entrants must:</p> <ul style="list-style-type: none"> <li>• be 18 years or older;</li> <li>• be permanent residents of South Africa;</li> <li>• be a registered account holder of a Standard Bank business bank account that is active and in good standing (<b>Account</b>); and</li> <li>• be registered on any of the following Standard Bank digital self-service banking channels which include online banking, Standard Bank mobile app, Cellphone Banking and Business Online.</li> </ul>
6.	Who cannot enter the Competition?	Any person who does not qualify for entry into the Competition.
7.	How to enter the Competition	<ul style="list-style-type: none"> <li>• SMS the words “Standard Bank Self Service” to the SMS number of any one of the following radio stations: <ul style="list-style-type: none"> <li>• Metro FM on 45787</li> <li>• RSG on 45889</li> <li>• Ukhozi FM on 48701</li> <li>• Umhlobo Wenene on 45858</li> </ul> <b>(Radio Stations)</b>. </li> <li>• Please note that standard sms rates apply in accordance with your network service provider.</li> <li>• If the entrant is called by the Radio Station, the entrant will participate in a quiz on air, where they will be asked two questions.</li> </ul>

<sup>1</sup> Entrants could be staff or customers. Please specify if the competition is open to staff or only limited to customers.

		<ul style="list-style-type: none"> <li>• For each question they get correct they stand a chance to win the Prize.</li> <li>• There are no forms to fill in and once you meet the requirements set out in clause 5 above and this clause 7, you will automatically be entered into the Competition.</li> </ul>
8.	How many times you can enter the Competition	You may enter the Competition as many times as you want.
9.	What is the Prize	<p>Each day during the Competition Period, 1 (one) entrant from each Radio Station stands the chance to win R5000 (five thousand rand) cash which will be awarded as follows:</p> <ul style="list-style-type: none"> <li>• R2 500 if they answer the first Quiz question correctly; and</li> <li>• R2 500 if they answer the second Quiz question correctly.</li> </ul> <p><b>(Prize).</b></p>
10.	How many Prizes can be won?	There will be a total of 20 Prizes.
11.	Number of Prize winners	There will be a total of 20 entrants during the Competition Period who win the Prize.
12.	How Prize winner/s is/are selected?	The entrant participate in a quiz on air, where they answer a two questions and if they are correct they win the Prize or part of the Prize.
13.	Date that we will determine the Prize winner/s	daily from 19 to 23 December 2022.
14.	Date that we will notify the prize winner/s	on air on the day the entrant participates in the Quiz.
15.	How we will contact the Prize winner	Through the contact details provided by the entrants to the radio station.
16.	How the Prize will be awarded to the Prize winner	deposited in the Prize winner's Account within 30 days of being selected.

17.	Other terms	entrants may enter as many times as they would like but can only win a Prize once. i.e. if the entrant wins a Prize on one Radio Station he/she may not win a Prize on another Radio Station.
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## 18. GENERAL

- 18.1 Please pay special attention to the clauses that are in bold, as they may limit our liability (responsibility) or involve some risk to you.
- 18.2 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.
- 18.3 You cannot participate in the Competition if:
- 18.3.1 you are a director, employee, agent or consultant of Standard Bank; or
  - 18.3.2 you are an immediate family member of any of the persons specified in clause 18.3.1; or
  - 18.3.3 you are a supplier of any goods or services under the Competition.
- 18.4 These Terms are governed by the Consumer Protection Act 68 of 2008.
- 18.5 These Terms apply to the Competition and all information relating to the Competition (including any promotional or advertising material that is published).
- 18.6 By entering the Competition, you are bound by these Terms.
- 18.7 ***We reserve the right to amend these Terms.***
- 18.8 ***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.***
- 18.9 ***We may declare the Prize forfeited (lost) and we may choose a new Prize winner, if:***

- 18.9.1 ***a Prize winner's entry is not valid.***
- 18.9.2 ***a Prize winner has breached these Terms.***
- 18.9.3 ***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.***
- 18.9.4 ***a Prize winner gives up the Prize or we determine that the Prize winner has given up the Prize.***
- 18.10 If there is a dispute in respect of these Terms or the Competition, our decision is final and binding.
- 18.11 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.
- 18.12 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.
- 18.13 ***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.***
- 18.14 ***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.***
- 18.15 ***If required by the Minister for Trade and Industry, 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.***

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