PROMOTIONAL OFFER TERMS AND CONDITIONS (TERMS)

1.	Name of promotion	Standard Bank Credit Card Astron Energy Campaign (**Offer**)
2.	Promoter	The Standard Bank of South Africa Limited (**Standard Bank/We/Us/Our**)
3.	Start date	00h00 on 24 August 2026
4.	End date	23h59 on 31 October 2026
5.	What we are offering (**Offer**)	A R1 000 Astron Energy fuel voucher*, while stocks last. ***Offer limited to the first qualifying 640 clients**
6.	Who qualifies for the Offer	To qualify for the offer, you must: 6.1 Be an existing Standard Bank client. 6.2 Apply for one of the participating Standard Bank credit card products during the Competition Period, being: 6.2.1 the Titanium Credit Card, 6.2.2 Platinum Credit Card, or 6.2.3 Young Professionals Credit Card offering (**eligible credit card**). 6.3 Be approved for the eligible credit card during the Offer Period.
7.	Who does not qualify for the Offer	Persons who do not meet the requirements set out in clause 6 do not qualify for the Offer.
8.	How to accept the Offer	8.1 Activating the eligible credit card; and 8.2 meeting the minimum qualifying spend requirement which is R15 000.00* worth of successfully processed purchase transactions throughout the Offer period. ***The following transactions will not count towards the R15 000.00 spend requirement: cash withdrawals, balance transfers, interest and fees, reversed or refunded**

		transactions, account transfers, gambling-related transactions, quasi-cash transactions and any transactions deemed fraudulent.
9.	How many times you can accept the Offer	Once
10.	How you will receive the Offer	Astron Energy fuel vouchers will be distributed electronically via SMS and/or email within 10 days after the Offer period and after eligibility validation has been completed.
11.	Other terms	Standard Bank reserves the right to verify eligibility and qualifying spend. Customers suspected of fraud or abuse of the Offer, as determined at our discretion, may be disqualified.

12. **GENERAL**

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

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

12.3 By participating in the Offer, you agree to be bound by:

12.3.1 these Terms;

12.3.2 the terms and conditions of any of our products or services that you sign up for as part of the Offer; and

12.3.3 any supplier terms and conditions (if applicable).

12.4 These Terms apply to the Offer and to all information (including promotional or advertising material that is published) in relation to the Offer.

12.5 ***We are not responsible for any loss or damage which you or any third party may suffer as a result of you taking up the Offer.***

12.6 ***We are not responsible if you are not able to successfully take up the Offer for any reason, including because of an interruption in services or a technological failure.***

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

12.8 ***We can end the Offer with immediate effect 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***.

12.9 If there is a dispute in respect of these Terms or the Offer, our decision is final and binding and no correspondence will be entered into***.***

12.10 The Offer cannot be used together with any other similar offer or campaign promoted by us.