

THE STANDARD BANK OF SOUTH AFRICA PROPRIETARY LIMITED (“STANDARD BANK/WE/US/OUR”)

TERMS AND CONDITIONS IN RESPECT OF THE STANDARD BANK CREDIT CARD - WINE-OF-THE-MONTH CLUB PROMOTIONAL OFFER

Important clauses which may limit our responsibility, place an obligation on you to indemnify us, involve an acknowledgment of any fact or involve some risk for you will be in bold and italics. You must pay special attention to these clauses.

1. **INTRODUCTION**

We are offering you the opportunity to receive a discount ranging between 5% and 33%, off on alcoholic, non-alcoholic beverages and other products through Wine-of-the-Month Club (“**Offer**”).

2. **DURATION**

This Offer starts on 1 August 2018 and end on 30 September 2020 (“**Promotion Period**”).

3. **WHO QUALIFIES FOR THIS OFFER**

You qualify for this Offer if you meet all of the following criteria:

- 3.1 you are 18 years of age or older;
- 3.2 you permanently reside in the Republic of South Africa;
- 3.3 you are a personal cardholder of a Standard Bank Titanium, Platinum, Professionals, World Citizen or World Elite credit card (“**Card**”) whose account is in good standing; and
- 3.4 you have a registered online account with Wine-of-the-Month Club.

4. **HOW TO ACCEPT THE OFFER**

- 4.1 To accept the Offer you must:
 - 4.1.1 visit the Wine-of-the-Month Club online store and the page specific to Standard Bank;
 - 4.1.2 select the products you wish to purchase and proceed to the checkout page;
 - 4.1.3 use the checkout code “MyNextWine”;

- 4.1.4 pay for your order using your Card; and
- 4.1.5 provide a valid delivery address.
- 4.2 You may take up this Offer as many times as you want.
- 4.3 ***The price of the product, taking into consideration the relevant savings, is not guaranteed if the order is not completed and paid for in full.***
- 4.4 ***Refunds may be requested, but any refund application will be subject to terms and conditions and might incur cancellation penalties.***
- 4.5 You may be charged an additional fee should you require any changes to your order. This fee will be determined by Standard Bank and/or Wine-of-the-Month Club in their sole and absolute discretion at the time of the change.
- 4.6 The Offer is subject to the availability of the units at the time of placing your order.
- 4.7 Your order may be subject to delivery fees as determined by Wine-of-the-Month Club.
- 4.8 ***The Offer is only valid for online purchases and not for telesales.***

5. GENERAL TERMS

- 5.1 We are the promoter of this Offer. Any reference to **we/us/our** includes our directors, members, partners, sponsors, agents or consultants, where the context allows for it.
- 5.2 By participating in this Offer, you agree to be bound by:
- 5.2.1 these terms and conditions;
- 5.2.2 the Card terms and conditions; and
- 5.2.3 the terms and conditions of Wine-of-the-Month Club which can be found at www.wineofthemonth.co.za.
- 5.3 These terms and conditions shall apply to this Offer and all other information relating to this Offer and to any promotional or advertising material that is published.

- 5.4 ***We assume no liability whatsoever for any direct or indirect loss or damage arising from your participation in this Offer or howsoever arising (whether arising from negligence or otherwise). Whilst participating in this Offer, you indemnify us and hold us harmless for any loss, damage, harm or injury (whether arising from negligence or otherwise) which may be sustained as a result of any claim, costs, expense, loss or damages which may be made by any third party.***
- 5.5 ***We assume no risk and/or liability whatsoever for any interruption in services and/or the failure of any supplier to meet any technical element of this Offer which may result in you not successfully taking up the Offer.***
- 5.6 We reserve the right to amend, reduce or extend at any time the start or end dates of this Offer.
- 5.7 We reserve the right to terminate this Offer with immediate effect and without notice of such termination to you. In such event, you waive any rights, which you may have against us and you acknowledge that you will have no recourse or claim of any nature whatsoever against us.
- 5.8 In the event of a dispute, our decision will be final and binding on all aspects of this Offer and no correspondence will be entered into.
- 5.9 This Offer cannot be used together with any other similar offer or campaign promoted by us.