PUBLIC COMPETITION TERMS AND CONDITIONS (TERMS)

1.	Name of Competition	Achieva Evolve Trolley Dash 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 14 October 2026
4.	End date of Competition	23h59 on 31 January 2027 (**Competition Period**)
5.	What are the requirements to enter the Competition?	You must: 5.1 be 18 years old or older; and 5.2 permanently reside in the Republic of South Africa. (**Qualifying Participant**)
6.	How to enter the Competition	6.1 If you are an **existing** Standard Bank customer with a Standard Bank Achieva Transactional Account, you must: 6.1.1 successfully migrate your Standard Bank Achieva Transactional Account to a Standard Bank Achieva Evolve Account; and 6.1.2 activate your Standard Bank Achieva Evolve Account by transacting at any merchant using the Standard Bank Achieva Evolve Account and completing a minimum qualifying transaction of R500.00 or more, per transaction during the Competition Period. 6.2 If you are **not an existing** Standard Bank customer, you must: 6.2.1 successfully open a Standard Bank Achieva Evolve Account or Standard Bank Achieva Transactional Account with us; and 6.2.2 activate your Standard Bank Achieva Evolve Account or Standard Bank Achieva Transactional Account by transacting at any merchant using the Standard Bank Achieva Evolve Account or Standard Bank Achieva Transactional Account and complete a minimum qualifying transaction of R500.00, per transaction during the Competition Period.

		6.3 If you are **not an existing** Standard Bank Achieva Evolve Account or Standard Bank Achieva Transactional Account holder, you must: 6.2.1 successfully open a Standard Bank Achieva Evolve Account or Standard Bank Achieva Transactional Account with us; and 6.2.2 activate your Standard Bank Achieva Evolve Account or Standard Bank Achieva Transactional Account by transacting at any merchant using the Standard Bank Achieva Evolve Account or Standard Bank Achieva Transactional Account and complete a minimum qualifying transaction of R500.00, per transaction during the Competition Period. **NOTE**: the minimum qualifying transaction of R500.00 or more may be completed at any point of sale or via an online transaction.
7.	How many times you can enter the Competition	Unlimited. Each qualifying transaction of R500.00, or more completed in accordance with clause 6 will constitute one entry into the Competition.
8.	What is the Prize	A Checkers trolley dash to the value of R5 000.00**. (Prize)**
9.	How many Prizes can be won	20 Prizes, during the Competition Period
10.	Number of Prize Winners	20 Prize Winners, during the Competition Period
11.	How Prize winner/s is/are selected?	Random draw
12.	Date that we will determine the Prize Winners	The first 10 winners will be determined by the second week of December 2026 for October 2026 to November 2026 entries. While the remaining 10 winners for December 2026 to January 2027 entries will be determined by the second week of February 2027.
13.	Date that we will notify the Prize Winners	First 10 winners will be notified by third week of December 2026 for October 2026 to November 2026 entries and remaining 10 winners will be notified by the third week of February 2027.
14.	How we will contact the Prize winner	Email or telephonically

15.	How the Prize will be awarded to the Prize winner	In- Person, at a store selected by Standard Bank.	
16.	Other terms	16.1	The Prize Winner will be entitled to participate in a trolley dash at the participating Checkers store selected by the Promoter and to select items available for purchase at that store, subject to the following conditions: 16.1.1 the aggregate value of all items selected by the Prize Winner may not exceed R5 000.00. 16.1.2 the Prize Winner must comply with all applicable terms, conditions, rules and restrictions imposed by the relevant retailer and/or the Promoter in respect of the trolley dash.
		16.2	The date and time of the trolley dash will be determined by the Promoter and communicated to the Prize Winner.
		16.3	The Prize Winner must complete the trolley dash personally and without assistance. No person other than the Prize Winner may assist with the selection, collection, placement or transportation of items during the trolley dash.
		16.4	The trolley dash will be limited to a maximum duration of 1 minute.
		16.5	Following completion of the trolley dash, the value of all items selected by the Prize Winner will be determined by calculating the applicable retail price of each item and the aggregate value of all selected items.
		16.6	If the aggregate value of the selected items exceeds R5 000.00, the Prize Winner will be required to remove sufficient item(s) from the selection to ensure that the final value of the items does not exceed R5 000.00. The Promoter will not be liable for, and will not be required to pay, reimburse or otherwise settle, any amount exceeding the R5 000.00 prize value.
		16.7	If, following the final calculation of the value of the selected items, the aggregate value is less than R5

			000.00, the Prize Winner will forfeit the unused portion.
		16.8	If, for any reason, the Prize Winner is unable to attend the trolley dash, the Prize Winner will instead receive an alternative prize comprising a Checkers shopping voucher to the value of R5 000.00.
		16.9	The Prize Winner must notify Standard Bank in writing of their unavailability to participate in the trolley dash at least 5 days prior to the scheduled date of the trolley dash. Failure to provide such notice within the prescribed period will result in the Prize being forfeited in its entirety.

17. **GENERAL**

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

17.2 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.

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

17.4 These Terms apply to the Competition and all information relating to the Competition (including any promotional or advertising material that is published).

17.5 By entering the Competition, you are bound by these Terms and if appliable, the terms of the Prize and the Standard Bank product terms and conditions that relate to the Competition or the Prize.

17.6 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.

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

17.8 ***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.***

17.9 ***We may declare the Prize forfeited (lost) and we may choose a new Prize winner, if:***

17.9.1 ***a Prize winner's entry is not valid.***

17.9.2 ***a Prize winner has breached these Terms or the terms of any product the Prize winner holds with us.***

17.9.3 ***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.***

17.9.4 ***a Prize winner gives up the Prize or we determine that the Prize winner has given up the Prize.***

17.9.5 ***a Prize winner did not qualify to enter the Competition.***

17.10 If there is a dispute in respect of these Terms or the Competition, our decision is final and binding.

17.11 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.

17.12 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.

17.13 ***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.***

17.14 ***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.***

17.15 ***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.***

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

17.17 The following people cannot participate in the Competition:

17.17.1 directors, employees, agents or consultants of Standard Bank; or

17.17.1 immediate family members of any of the persons specified in clause 17.17.1;

17.17.2 suppliers of any goods or services under the Competition.