

## 1 General

- 1.1 Important clauses that may limit our responsibility or involve some risk for you are in bold. You must pay special attention to them.
- 1.2 These Terms are between you and us, **The Standard Bank of South Africa Limited**. When we refer to **you** or **your**, we mean you, being the person who holds a Standard Bank card (**Card**). Having a Card means you will get or qualify for certain benefits (**Benefits**). While you must have a Card to get or qualify for the Benefits, the Benefits are separate from any credit or overdraft facilities made available to you through the Card.
- 1.3 The Benefits may also be subject to their own terms and conditions (**Benefit Terms**), with which you must comply. **You must comply with both these Terms and the Benefit Terms.**
- 1.4 **In addition to these Terms and the Benefit Terms, you are also bound by our general terms and conditions, including our privacy policy, which can be found on our website at [www.standardbank.co.za](http://www.standardbank.co.za).**

## 2 Changing these terms

We can change these Terms at any time. We will tell you about these changes in advance, by SMS, email or any other form of communication that we may use. If you don't agree to the changes, you must end your relationship with us regarding the Benefits. You may not change any of these Terms.

## 3 Available Benefits and Benefit Terms

- 3.1 You can find a list of the Benefits currently available on our website, together with links to the Benefit Terms where applicable. As we mostly rely on third parties to provide the Benefits, we do not guarantee that the Benefits will always be available or that they will apply to you.
- 3.2 The Benefits may change. We will let you know of any changes either through our website or any other form of communication that we use.
- 3.3 **It is your responsibility to make sure that you understand the Benefit Terms that apply to the Benefits. When you click on a link to any Benefit Terms through our website, you will leave our website. Any personal information you submit after you leave our website will not be collected or controlled by us. It will be subject to the privacy terms or terms of use applicable to the website where the Benefit Terms are held. You should review those terms before providing your information. You provide your information at your own risk.**

## 4 Fees

- 4.1 We will charge a monthly fee for providing the Benefits to you. We will charge this fee whether you use the Benefits or not.
- 4.2 A full list of our fees can be found on our website or as published in our pricing guide. If we make any changes to the fees, we will let you know through any form of communication that we use.

## 5 Ending our relationship regarding the benefits

- 5.1 You or we may end our relationship regarding the Benefits at any time. We may do so if:
- 5.1.1 we suspect that you are using the Benefits fraudulently or for illegal or terrorist purposes;
- 5.1.2 you do not comply with these Terms, the Benefit Terms or the terms and conditions that apply to your Card;
- 5.1.3 the fees for the Benefits are not paid;
- 5.1.4 you or we end our relationship in respect of the Card (and all amounts owed under the Card are paid).
- 5.2 If our relationship regarding the Benefits ends, you will no longer have the right to use the Card (including any credit or overdraft facility). This means that once all the amounts owed under the Card (including any credit or overdraft facility) have been paid, our relationship with you in respect of the Card will also end.

## 6 How to contact us

- 6.1 If you have any questions or complaints about these Terms, you may contact our Call Centre at **0860 123 121**.
- 6.2 **If you have any questions about a specific Benefit, you may contact our Call Centre.**
- 6.3 We are a member of the Banking Association of South Africa. If we do not solve your problem, or if you are not happy with the way it was solved then you may contact the Ombudsman for Banking Services by:
- 6.3.1 calling them on **0860 800 900**; or
- 6.3.2 emailing them on **[info@obssa.co.za](mailto:info@obssa.co.za)**; or
- 6.3.3 visiting the website: **[www.obssa.co.za](http://www.obssa.co.za)**.

Signature of applicant

Date (YYYY-MM-DD)