

THE STANDARD BANK OF SOUTH AFRICA LIMITED (“STANDARD BANK/WE/US/OUR”) TERMS AND CONDITIONS (“TERMS”) FOR THE USSD COMPETITION (“COMPETITION”)

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.

1. DURATION

The Competition starts at 00:00 on 23 October 2020 and ends at 23:59 on 11 February 2021 (“**Competition Period**”).

2. REQUIREMENTS

To qualify for the Competition, you must:

- 2.1 permanently reside in the Republic of South Africa;
- 2.2 be 18 years or older;
- 2.3 have a transactional account with Standard Bank which is in good standing (**Account**); and
- 2.4 have either received an SMS communication or an in App message on your Standard Bank Mobile App (**Mobile App**) from Standard Bank informing you about this Competition.

3. HOW TO ENTER

- 3.1 There are two ways to enter this Competition:
 - 3.1.1 register for cell phone banking by dialling ***120*2345#** so you can start transacting using your Account. Once you are registered for cell phone banking, purchase airtime, data or electricity to any value during the Competition Period by dialling ***130*2345#** and you will receive one entry into the Competition; or
 - 3.1.2 If you have already downloaded the App, you will need to open the App and respond to the ‘in App message’ reminder to purchase airtime, data or electricity to any value during the Competition Period. You must conclude your purchase within the App using your Account.
- 3.2 You can enter the Competition as many times as you want but you can only win once. Each purchase of airtime, data or electricity made during the Competition Period qualifies as an entry.
- 3.3 There are no forms to fill in and once you meet the requirements set out in clause 2 above and this clause 3, you will automatically be entered into the Competition.

4. PRIZES

- 4.1 Entrants each stand a chance to win three times the value of their data, electricity or airtime purchase up to a maximum capped value of R600.00 (**Prize**).
- 4.2 Winnings for purchases of airtime and data will either be credited to the mobile number a winner used to recharge or we may, in our sole discretion pay the cash equivalent value of the Prize into a winner's Account once off.
- 4.3 Winnings for purchases of electricity will be credited once off into the winner's Account.

5. GENERAL

- 5.1 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.
- 5.2 You cannot participate in the Competition if:
 - 5.2.1 you are a director, employee, agent or consultant of Standard Bank; or
 - 5.2.2 you are an immediate family member of any of the persons specified in clause 5.2.1; or
 - 5.2.3 you are a supplier of any goods or services under the Competition.
- 5.3 These Terms are governed by the Consumer Protection Act 68 of 2008.
- 5.4 These Terms apply to the Competition and all information relating to the Competition (including any promotional or advertising material that is published).
- 5.5 By entering the Competition, you are bound by these Terms and the Account terms and conditions.
- 5.6 ***We reserve the right to amend these Terms.***
- 5.7 ***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.***
- 5.8 Prize winners will be chosen through monthly lucky draws conducted in November 2020, January 2021 and February 2021. The lucky draws will be conducted electronically online by our Risk Conduct Team. There will be 500 Prize winners and the first 500 valid entries drawn on the applicable draw dates will win the Prize.

- 5.9 We will notify the Prize winners by SMS by no later than 10 (ten) business days after each draw.
- 5.10 ***We may declare the Prize forfeited (lost) and we may choose a new Prize winner, if:***
- 5.10.1 ***a Prize winner's entry is not valid.***
- 5.10.2 ***a Prize winner has breached these Terms.***
- 5.10.3 ***a Prize winner cannot be contacted or does not accept the Prize within 10 days from the date that the Prize winner was contacted about the Prize.***
- 5.10.4 ***a Prize winner gives up the Prize or we determine that the Prize winner has given up the Prize.***
- 5.11 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.
- 5.12 The Prize may not be exchanged for any other item. We do however reserve the right to substitute the Prize with any other prize of a similar commercial value.
- 5.13 ***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.***
- 5.14 ***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.***
- 5.15 ***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.***