COMPETITION TERMS AND CONDITIONS (TERMS)

1.	Name of competition	Standard Bank Insurance Brokers Flexible Life Plan Incentive (the **Competition**).
2.	Promoter of competition	Standard Bank Insurance Brokers Proprietary Limited, (**SBIB/We/Us/Our**).
3.	Competition Period	Start: 9h00 on 16 October 2026 End: 23h59 on 31 December 2026
4.	Competition Channels	Standard Bank Website (Digital campaign landing page), Contact Centre or Branch
5.	Requirements to qualify for the Competition?	You must: 5.1 be 18 years old or older; 5.2 permanently reside in the Republic of South Africa; and 5.3 have a valid South African ID.
6.	How to enter the Competition	To enter the Competition you must, during the Competition Period, request an obligation-free quote for a flexible funeral plan through the Competition Channels.
7.	How many times you can enter the Competition	You may enter the Competition once by requesting an obligation-free quote, as noted in point 6.
8.	What are the prizes	Winners will each receive a fuel voucher worth R1500 (**Prize**). Vouchers can be redeemed at any Astron Energy fuel station nationwide.
9.	How many Prizes can be won?	200 x Prizes will be up for grabs over the Competition Period, 1 winner per voucher.
10.	How Prize winner/s is/are selected?	All successful entrants will be entered into a lucky draw and a Prize winner will be determined through this random lucky draw.
11.	Date that we will notify the Prize winner/s	Prize winners will be notified within 30 days from the end date of the Competition Period.
12.	How the Prize will be awarded to the Prize winner	The Prizes will be emailed and/or sms'd to the randomly selected winners within 30 days from the end date of the Competition Period.

13. **GENERAL**

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

13.2 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.

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

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

13.5 By entering the Competition, you are bound by these Terms and if applicable, the terms of the Prize that relate to the Prize.

13.6 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.

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

13.8 ***The Promoter 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 and for marketing purposes. If you do not consent, please do not enter the Competition.***

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

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

13.9.2 ***the winner does not immediately accept their Prize, including where the Prize winner does not respond to our messages or call requests within 24 hours of us sending such messages.***

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

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

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

13.11 If the Prize winner agrees to it, the Promoter may publish the Prize winner's 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. The Promoter 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.

13.12 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.

13.13 ***The Promoter is 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.***

13.14 ***The Promoter is 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 and/or using the Prize.***

13.15 ***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.***

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

13.17 The following people cannot participate in the Competition:

13.17.1 directors, employees, agents or consultants of the Promoter who participated in planning the Competition;

13.17.2 immediate family members of any of the persons specified in clause 13.17.1;

13.17.3 suppliers of any goods or services under the Competition.