

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 Introduction

1.1 We are offering you the opportunity to receive a payment holiday on your Blue, Gold, Titanium, Platinum, Professional and/or World Citizen credit card (**Credit Card**) account payment for either September or October 2019 if you have received an SMS communication from us inviting you to participate in this promotional offer (**Offer**).

1.2 The Offer starts at 00:00 on 1st of September 2019 and ends at 23:59 on 30th October 2019 (**Offer Period**).

2 Who qualifies for the offer

To qualify for the Offer, you must meet the following requirements:

2.1 be 18 years or older;

2.2 permanently reside in the Republic of South Africa;

2.3 be an existing Credit Cardholder;

2.4 you must have received an SMS from us inviting you to participate in the Offer;

2.5 meet the normal lending criteria as defined by Standard Bank policies and procedures and your Credit Card account must be in good standing.

3 How to accept the offer

3.1 Receive an SMS from us inviting you to participate in the Offer and setting out the details and qualifying criteria of the Offer.

3.2 To accept the Offer, all you need to do is not make your Credit Card payment for the month of September or October 2019 – please note that interest will continue to accrue on your Credit Card account during this period.

3.3 This Offer may only be taken up once by you during the Offer Period.

3.4 You must meet all of the qualifying criteria set by us from time to time in order to successfully take up a Credit Card and qualify for this Offer.

3.5 Your Credit Card is subject to separate terms and conditions which you must comply with in addition to these terms and conditions.

3.6 If you comply with the requirements set out in clause 2 above and this clause 3, you automatically qualify for the Offer.

4 General

4.1 We are the promoter of the Offer. Any reference to we/us/our includes our directors, sponsors, agents or consultants, where the context allows for it.

4.2 By participating in the Offer, you agree to be bound by:

4.2.1 these Terms; and

4.2.2 any Credit Card terms and conditions (if applicable).

4.3 These Terms apply to the Offer and to all information (including promotional or advertising material that is published) in relation to the Offer.

4.4 You may not take up the Offer if you are an employee of ours or if you are a Standard Bank World Elite or PPS credit cardholder.

4.5 The Offer will become available to you from the statement date following your receipt of the SMS.

4.6 **You will not benefit (or will forfeit your benefit) under this Offer if you breach the terms and conditions applicable to your Credit Card at any time and if you do, we reserve the right to recover any interest applicable to your Credit Card from you.**

4.7 **We are not responsible for any loss or damage which you or any third party may suffer as a result of you taking up the Offer.**

4.8 **We are not responsible if you are not able to successfully take up the Offer for any reason, including because of an interruption in services or a technological failure.**

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

4.10 **We can end the Offer with immediate effect 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.**

4.11 If there is a dispute in respect of these Terms or the Offer, our decision is final and binding and no correspondence will be entered into.

4.12 The Offer cannot be used together with any other similar offer or campaign promoted by us.