

**THE STANDARD BANK OF SOUTH AFRICA LIMITED (STANDARD BANK/WE/US/OUR)
TERMS AND CONDITIONS (TERMS) FOR THE MONEYGRAM REDUCED FEES PROMOTIONAL
OFFER**

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 pay reduced fees, as set out in clause 3.1 (**Reduced Fees**), to send money using MoneyGram during the Offer Period (as defined at clause 1.2 below (**Offer**)).
- 1.2 The Offer starts at 09:00 on Friday, 1 October 2021 and ends at 16:00 on Friday, 31 December 2021 (**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; **AND**
- 2.2 either:
- 2.2.1 be the registered accountholder of a valid and active Standard Bank transactional account (**Account**), whether a South African or foreign national, who is not in breach of the terms and conditions of the Account; **OR**
- 2.2.2 if you do not have an Account, present your proof of identification (identity document or passport) and proof of residence not older than 3 (three) months when you visit a branch to send money using MoneyGram.

3. HOW TO ACCEPT THE OFFER

- 3.1 You can send money using our MoneyGram offering as many times as you would like during the Offer Period and pay the Reduced Fees, as long as your Account remains open and active. The Reduced Fees are as follows:

From \$	To \$	MG New 10 Mins
0,00	50,00	2,50
50,01	100,00	5,00
100,01	150,00	7,00
150,01	200,00	10,00
200,01	250,00	12,00
250,01	300,00	14,00
300,01	400,00	16,00
400,01	500,00	20,00
500,01	600,00	25,00
600,01	700,00	30,00
700,01	800,00	35,00
800,01	900,00	40,00
900,01	1.000,00	45,00
1.000,01	1.200,00	50,00
1.200,01	10.000,00	55,00

3.2 If you comply with the requirements set out in clause 2 above and this clause 3, you automatically qualify for and receive the Offer at the time that you make the MoneyGram payment.

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 Account 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 will not benefit (or will forfeit your benefit) under this Offer if you breach the terms and conditions applicable to your Account at any time (where applicable).***

4.5 ***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.***

4.6 ***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 or for any other reason beyond our control, including acts of God, natural causes, the elements, civil commotion, riot, insurrection, acts of government, fire, explosion, epidemic, pandemic or like cause.***

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

- 4.8 ***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.***
- 4.9 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.
- 4.10 The Offer cannot be used together with any other similar offer or campaign promoted by us.