

**THE STANDARD BANK OF SOUTH AFRICA LIMITED (“STANDARD BANK/WE/US/OUR”) TERMS AND CONDITIONS (“TERMS”) FOR THE INTERNET BANKING OR STANDARD BANK MOBILE APP (“DIGITAL CHANNELS”) PERSONAL LOAN INTEREST CONCESSION PROMOTIONAL OFFER (“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 a 3% reduction on your interest rate if you apply for a personal loan through our Digital Channels (“Offer”).

1.2 The Offer starts at 00:00 on 23 November 2020 and will end at 23:59 on 29 November 2020 (“Offer Period”).

**2. WHO QUALIFIES FOR THE OFFER**

To qualify for the Offer, you must:

2.1 be a natural person who is 18 years or older;

2.2 qualify with our requirements for a personal loan;

2.3 apply for a personal loan through our Digital Channels.

**3. HOW TO ACCEPT THE OFFER**

3.1 To accept the Offer you must apply for and take up a personal loan through our Digital Channels.

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

3.3 You may take up the Offer as many times as you want during the Offer Period, provided you meet our requirements for a personal loan.

**4. GENERAL**

4.1 When you apply for a personal loan through our Digital Channels, the interest rate that you are provided with already has the 3% reduction applied to it.

- 4.2 The amount that you will save on your repayments each month will depend on the amount of the personal loan.
- 4.3 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.
- 4.4 By participating in the Offer, you agree to be bound by:
- 4.4.1 these Terms; and
- 4.4.2 the personal loan terms and conditions.
- 4.5 These Terms apply to the Offer and to all information (including promotional or advertising material that is published) in relation to the Offer.
- 4.6 ***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.***
- 4.7 ***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.***
- 4.8 ***We reserve the right to amend these Terms.***
- 4.9 ***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.***
- 4.10 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.
- 4.11 The Offer cannot be used together with any other similar offer or campaign promoted by us.