

THE STANDARD BANK OF SOUTH AFRICA LIMITED (STANDARD BANK/WE/US/OUR)
TERMS AND CONDITIONS (TERMS) FOR THE "CARD TRAVELLER" 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 Tuesday, 29 September 2020 and ends at 23:59 on Friday, 30 October 2020 (**Competition Period**).

2. **REQUIREMENTS**

To qualify for the Competition, you must:

- 2.1 be 18 (eighteen years or older);
- 2.2 be the holder of a valid and active Standard Bank cheque or credit card (**Card**), whose Card account is in good standing (that is, your Card account must not be in arrears and must be maintained in accordance with the terms and conditions which apply to your Card and Card account).

3. **HOW TO ENTER**

3.1 To enter the Competition, you must:

- 3.1.1 be the holder of a valid and active Card, with your Card account in good standing; and
- 3.1.2 spend a minimum of R5 000.00 (five thousand Rand) on your Card during the Competition Period.

3.2 Once you have met the requirements set out in clause 2 and this clause 3, you will automatically be entered into the Competition for the relevant month.

4. **PRIZES**

4.1 All qualifying entries will be verified and go into a random draw, to be conducted by our internal audit department at the end of the Competition Period.

4.2 Two lucky entrants will each win a **local trip for two**, for two nights, including flights and accommodation, valued at up to R50 000.00, courtesy of Royal Travel (**Prize**). **Please note that the Prize per couple is valued at a maximum of R50 000.00 and that the winners will be offered specific and limited local travel packages to choose from.**

4.3 **Please note that the Prize winners and their selected guests accept the Prize and travel voluntarily and at their own risk. The Prize winners and their selected guests must follow all applicable laws, regulations and protocols in respect of the Covid 19 pandemic required by the South African Government and all suppliers and service providers of the Prizes, including Royal Travel, the airlines, transport companies, hotels and accommodation providers. Standard Bank will not be responsible for any loss or damage (including illness, injury or death) which the Prize winners, their selected guests and any third party may suffer as a result of the Prize winners and their selected guests accepting the Prize.**

4.4 The Prize winners will be notified via cell phone or email that they have won the Prize, within 14 days of the date of the lucky draw. Royal Travel will thereafter contact the winners to communicate the applicable local travel packages and book the trip for each winner and their selected guest.

4.5 ***The Prize is valid until 30 September 2021 – this means that you must complete your travel by this date.***

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

5.3 These Terms apply to the Competition and all information relating to the Competition (including the competition email(s) and/or any promotional or advertising material that is published).

5.4 By entering the Competition, you are bound by these Terms.

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

5.6 ***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.***

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

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

5.7.2 ***a Prize winner has breached these Terms.***

5.7.3 ***a Prize winner cannot be contacted or does not accept the Prize within 30 days from the date that the Prize winner was notified about the Prize.***

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

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

5.9 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.

5.10 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.

5.11 ***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 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.***

5.12 ***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.***

5.13 ***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.***