

**THE STANDARD BANK OF SOUTH AFRICA LIMITED (STANDARD BANK/WE/US/OUR)  
TERMS AND CONDITIONS (TERMS) FOR “CASHBACK” 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 receive 5% cashback (up to a maximum of R500.00 (five hundred Rand) cashback) when you use your Standard Bank credit card (**Card**) to pay for purchases for a minimum of R100.00 (one hundred Rand) during the Offer Period (as defined in clause 1.2 below) (**Offer**).

1.2 The Offer starts at 00:00 on Tuesday, 10 November 2020 and ends at 23:59 on Friday, 11 December 2020 (**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 be the holder of a Card, whose Card account is in good standing;

2.3 you must not be in breach of any of the terms and conditions which apply to your Card;

2.4 you must have received a communication from us inviting you to take up the Offer during the Offer Period.

**3. HOW TO ACCEPT THE OFFER**

3.1 You can accept the Offer by using your Card to pay for your purchases for a minimum of R100.00 (one hundred Rand) during the Offer Period, this includes online purchases. **Please note that cash withdrawals are excluded from the Offer.**

3.2 You may use your Card to pay for your purchases as many times as you like during the Offer Period, however you will only receive the Offer once (this means that you will only receive cashback once).

3.3 ***Your cashback in respect of the Offer will be calculated on the highest value purchase you make using your Card during the Offer Period, but will be limited to a maximum of R500.00 (five hundred Rand) cashback.***

3.4 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 Standard Bank Card terms and conditions (if applicable).
- 4.3 ***You will receive your cashback as calculated in terms of clause 3.3 (up to a maximum of R500.00 (five hundred Rand)) credited into your Card account within 14 (fourteen) working days of the end of the Offer Period.***
- 4.4 These Terms apply to the Offer and to all information (including promotional or advertising material that is published) in relation to the Offer.
- 4.5 ***You will not benefit (or will forfeit your benefit) under this Offer if you breach the terms and conditions applicable to your Card at any time.***
- 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.