

**THE STANDARD BANK OF SOUTH AFRICA LIMITED (STANDARD BANK/WE/US/OUR)
CASHBACK ON BILL PAYMENTS WITH MASTERPASS AND SNAPSCAN CAMPAIGN
(CAMPAIGN)
TERMS AND CONDITIONS (TERMS)**

Important clauses, which may limit our responsibility, place an obligation on you to indemnify us, involve an acknowledgment of any fact or involve some risk for you will be in bold and italics. You must pay special attention to these clauses.

1. DURATION

The Campaign opens at 00:00 on 28 July 2022 and ends at 23:59 on 29 August 2022 (**Campaign Period**).

2. WHO MAY ENTER?

2.1 To qualify as an entrant to this Campaign you must:

2.1.1 be over the age of 18 years;

2.1.2 be cardholder of Standard Bank who:

2.1.2.1 holds a Mastercard credit card ("**Account**");

2.1.2.2 which is either a Gold, Titanium, Platinum, Professional or World Citizen Account;

2.1.2.3 whose Account is in good standing;

2.1.2.4 is know your customer ("**KYC**") compliant; and

2.1.2.5 you must have received communication from Standard Bank regarding this Campaign.

("Qualifying Customers")

3. HOW QUALIFY FOR CAMPAIGN

- 3.1 To gain entry into the Campaign, Qualifying Customers must pay any Bill using either the Masterpass or Snapscan App (collectively referred to as the “**App**”) during the Campaign Period (“**Qualifying Transaction**”).
- 3.2 For the purposes of these Terms a “**Bill**” will include *inter alia* DSTV bills, municipal bills, Easy Pay and/or Telecommunication bills provided the payment is categorised as a *bill* on the App and the relevant merchant is also listed to accept payments on the App.
- 3.3 There is no minimum spend requirement or maximum spend limit for a Qualifying Transaction. Qualifying Customers will only gain access to the promotion offered in terms of this Campaign for the highest in value single Qualifying Transaction that is performed during the Campaign Period.

4. PROMOTION

- 4.1 Successful entry data will be extracted by the Standard Bank data analytics team at the end of the Campaign Period and submitted for entry into the Competition.
- 4.2 The first one thousand Qualifying Customers who meet the Qualifying Transaction criteria, will qualify for the Promotion (“**Promotion Winners**”) to receive the following reward benefits:
- 4.2.1 10% cashback on the single highest in value Qualifying Transaction performed by that Promotion Winner [capped at a maximum cashback payment of R500 (five hundred Rand) per Promotion Winner], performed during the Campaign Period.
- (“Promotion”)**
- 4.3 The Promotion Winners will receive their cashback Promotions in the form of money credited directly into their Accounts no later than 14 days following the end of the Competition Period.

5. GENERAL

5.1 ***These Terms may be amended by Standard Bank at any time, with or without notice.***

5.2 You cannot participate in the Campaign if:

5.2.1 you are a director, employee, agent or consultant of Standard Bank; or

5.2.2 you are an immediate family member of any of the persons specified in clause 5.2.1; or

5.2.3 you are a supplier of any goods or services under the Campaign.

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

5.4 We are the promoter of the Campaign. Any reference to **we/us/our** includes our directors, members, partners, sponsors, employees, agents, consultants, suppliers, contractors and sponsors, where the context allows for it.

5.5 By participating in the Campaign, you agree to be bound by these Terms.

5.6 All Accounts must have been activated within the requirements of the Financial Advisory and Intermediary Services Act 37 of 2002 and all regulations and guidelines in respect thereof.

5.7 The Qualifying Customers who participate in the Campaign will be selected from data that the Standard Bank team will collect from Qualifying Transactions that meet the Qualifying Transaction criteria during the Campaign Period.

5.8 If a Qualifying Customer does not accept the rewards provided in terms of the Promotion, if an entry is not valid for any reason whatsoever, if a Qualifying Customer has breached these Terms, if the Qualifying Customer renounces the Campaign, or if we deem such Qualifying Customer to have renounced the right to receive the rewards offered in terms of the Promotion, we reserve the right to declare the right to receive the rewards offered in terms of the Promotion to be forfeited in our sole and absolute discretion.

- 5.9 The Promotion offered per the terms of this Campaign may not be transferred from you to any other person and may not be exchanged for any other item. We do however reserve the right to substitute the Promotion with any other promotion or prize of a similar commercial value.
- 5.10 ***All Qualifying Customers who accept the rewards offered in terms of the Promotion pursuant to the terms of this Campaign do so entirely at their own risk.***
- 5.11 ***We will need to process your Personal Information (as such term is defined in the Protection of Personal Information Act 4 of 2013) to validate your entry and if you are legible to receive the rewards offered in terms of the Promotion.***
- 5.12 ***We will be entitled to publish each Qualifying Customer who has participated in the Campaign, name and photograph in any advertising, promotional, print, point of sale or public relations material (the nature and manner of such releases to be determined within our sole discretion), for a period of twelve months from the date of announcing the Campaign. Each Qualifying Customer who has received rewards in terms of this Promotion pursuant to the Campaign will be given the opportunity to decline the publication of their images and to participate in our marketing material insofar as it relates to the Campaign.***
- 5.13 No entry will be valid until a validation process has taken place.
- 5.14 In the event of a dispute, our decision will be final and binding on all aspects of the Campaign.
- 5.15 ***We assume no risk and/or liability whatsoever for the failure of any technical element in the Campaign which may result in an entry not being successfully submitted and/or a Qualifying Customer not successfully receiving the rewards subject to the Promotion pursuant to this Campaign. Once a Qualifying Customer accepts the rewards offered pursuant to this Campaign, such acceptance of the rewards and the Promotion shall be at their own risk.***

- 5.16 ***We assume no liability whatsoever for any indirect loss, harm or damage arising from a customer's participation in the Campaign howsoever arising. All customers, whilst participating in the Campaign, indemnify and hold us harmless for any loss, damage, harm, or injury (whether arising from negligence or otherwise) which may be sustained because of any claim, cost, expense, loss or damage which may be made or suffered by a customer or any third party.***
- 5.17 ***We will have the right to terminate this Campaign with immediate effect and without notice of such termination for any reason whatsoever. In such event, all entrants hereby waive any rights, which they may have against us and hereby acknowledge that they will have no recourse or claim of any nature whatsoever against us.***
- 5.18 ***If required by the Minister for Trade and Industry, the National Consumer Commission or for any other reason, we can end the Campaign 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.***
- 5.19 ***Nothing in these Terms prevents you from approaching the National Consumer Commission or any other relevant authority to obtain relief.***