

**THE STANDARD BANK OF SOUTH AFRICA LIMITED (“STANDARD BANK/WE/US/OUR”)**  
**TERMS AND CONDITIONS (TERMS) FOR THE COMPLIMENTARY MICROSOFT ONLINE**  
**DIGITAL LITERACY COURSE (COMPLIMENTARY COURSE)**

***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. By taking up the Complimentary Course, you agree to be bound by:
  - 1.1 these Terms; and
  - 1.2 the third-party service provider terms and conditions.
2. ***The third-party service provider will need to process your personal information to Standard Bank:***
  - 2.1 ***in order to provide you with the Complimentary Course in our capacity as the sponsor of the Complimentary Course; and***
  - 2.2 ***for reporting purposes to the Department of Higher Education and Training..***

***By taking up the Complimentary Course, you consent to the processing of your personal information for this purpose. If you do not consent to us processing your personal information, please do not take up the Complimentary Course.***

3. ***We are not responsible if you are not able to successfully enrol for the Complimentary Courses for any reason, including because of an interruption in services or a technological failure.***
4. ***If you have a dispute in respect of the Complimentary Course, you must contact the third-party service provider directly and the dispute must be settled entirely between you and the third-party service provider. It is your responsibility to comply with any terms and conditions that a third-party service provider imposes on you in terms of the Complimentary Course provided to you.***

5. ***If you have any issues or queries relating to enrolment and/or accreditation of the Complimentary Course, you must contact the third-party service provider directly and the issue and/or query must be resolved entirely between you and the third-party service provider. 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 Complimentary Course and/or if you do not successfully obtain the accreditation.***
6. ***If you want to enrol in any other courses offered by the third-party service provide, there will be a service fee applicable, which will be for your own account. You must contact the third-party service provider directly to arrange any enrolment.***
7. ***We reserve the right to amend these Terms.***
8. ***We can end the Complimentary Course offering 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.***