

**THE STANDARD BANK OF SOUTH AFRICA LIMITED (STANDARD BANK/WE/US/OUR)
TERMS AND CONDITIONS (TERMS) FOR “CREDIT SPEND AND GET” 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 ***the first 2000 (two thousand) Standard Bank clients*** who use their Standard Bank credit cards (**Card**) to pay for their purchases during the Offer Period (as defined in clause 1.2 below), the opportunity to receive a Woolworths voucher to a value of R350.00 (three hundred and fifty Rand) (**Offer**).

1.2 The Offer starts at 00:00 on Thursday, 5 August 2021 and ends at 23:59 on Thursday, 30 September 2021 (**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 If you are ***one of the first 2000 (two thousand) Standard Bank clients*** to spend R5000.00 (five thousand Rand) using their Card to pay for your purchases during the Offer Period (online and in-store), you will receive the Offer. ***Cumulative spend of R5000.00 (five thousand Rand) on your Card during the Offer Period will also qualify you for the Offer. 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 the Offer is limited to the first 2000 (two thousand) clients to spend R5000.00 (five thousand) during the Offer Period (who will receive one Offer each).

3.3 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 ***The first 2000 (two thousand) Standard Bank clients who spend R5000.00 (five thousand) using their Cards to pay for their purchases during the Offer Period will receive the Offer. The Woolworths voucher number will be sent to them via email or text message within 7 (seven) working days of the end of the Offer Period. Please note that any terms and conditions applicable to the Woolworths voucher (including the expiry date of the voucher) will apply.***
- 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.