

**THE STANDARD BANK OF SOUTH AFRICA LIMITED (STANDARD BANK/WE/US/OUR)**  
**TERMS AND CONDITIONS (TERMS) FOR THE EAST COAST RADIO EVERY CALLER**  
**WINS 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 06:00 on Tuesday, 15 December 2020 and ends at 19:00 on Tuesday 15 December 2020 (**Competition Period**).

**2. REQUIREMENTS**

To qualify for the Competition, you must:

2.1.1 permanently reside in the Republic of South Africa;

2.1.2 be 18 years or older;

**3. HOW TO ENTER**

3.1 During the Competition Period you must call the East Coast Radio (**Radio Station**) Competition line on 089 0000 ECR (327) anytime between 06h00 and 19h00 and if your call is successfully placed live on air with a Radio Station presenter, and you answer the qualifying Competition question correctly, you will win the Prize. *Standard Network rates apply.*

3.2 In addition to clause 3.1, the Radio Station presenter will ask you if you have an existing Standard Bank MyMo transactional account (**MyMo Account**), and if you do the Prize will be doubled.

3.3 There are no forms to fill in and once you meet the requirements set out in clause 2 above and this clause 3, you will automatically be entered into the Competition.

**4. PRIZES**

4.1 During the Competition Period a total of 30 entrants per show below stand the chance to win a cash prize of R4 000 (**Prize**):

- 4.1.1 Breakfast show (08h20) - 10 entrants;
  - 4.1.2 Carol Ofori (10h40) - 5 entrants;
  - 4.1.3 Vic Naidoo (13h40) - 5 entrants; and
  - 4.1.4 Drive (16h50) - 10 entrants.
- 4.2 If the person complies with clause 3.2, the Prize winner will an additional cash prize R4 000 (**Additional Prize**).

## 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 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 The Prize winner will be chosen by the Radio Station producer if the Competition question is answered correctly. This process will be overseen by the Radio Station's risk governance department on 15 December 2020 at East Coast Radio House, 313-315 Umhlanga Rocks Drive, Umhlanga. The first valid callers as indicated in clause 4.1, during the Competition Period who answers the Competition question correctly will win the Prize and if applicable the Additional Prize.
- 5.8 The Prize winner will be notified immediately after they successfully comply with the provision of clause 5.7.

- 5.9 Once the Prize winner accepts the Prize, it will be deposited within 30 days to the bank account as provided by the Prize Winner. If the Prize winner has a MyMo Account, the Prize and the Additional Prize will be deposited to the MyMo Account.
- 5.10 ***We may declare the Prize forfeited (lost) and we may choose a new Prize winner, if:***
- 5.10.1 ***a Prize winner's entry is not valid.***
- 5.10.2 ***a Prize winner has breached these Terms.***
- 5.10.3 ***a Prize winner cannot be contacted or does not accept the Prize within 3 days from the date that the Prize winner was contacted about the Prize.***
- 5.10.4 ***a Prize winner gives up the Prize or we determine that the Prize winner has given up the Prize.***
- 5.11 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.
- 5.12 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.
- 5.13 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.
- 5.14 ***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.***
- 5.15 ***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.***

5.16

***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.***