

**THE STANDARD BANK OF SOUTH AFRICA LIMITED (STANDARD BANK/WE/US/OUR)  
TERMS AND CONDITIONS (TERMS) FOR THE HIRSCH'S PREFERENTIAL INTEREST  
RATE 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 a 10% interest rate when you make any purchase for R200.00 (two hundred Rand) or more at a Hirsch's Store (**Hirsch's**) using your Standard Bank credit card (**Card**) during the Offer Period (**Offer**). ***Please note that in order to qualify for the 0% interest rate, you must select the budget plan on any of the twelve or twenty-four month options available when checking-out and making payment.***

1.2 The Offer starts at 00:00 on Friday, 1 January 2021 and ends at 23:59 on Friday, 30 April 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 permanently reside in the Republic of South Africa;

2.3 be the holder of a valid and active Card, whose Card account is in good standing.

**3. HOW TO ACCEPT THE OFFER**

3.1 Purchase from the Hirsch's store for R200.00 (two hundred Rand) or more using your Card during the Offer Period and select the twelve or twenty-four month budget plan on your Card in order to pay for your purchase. ***You will receive a 10% interest rate for the duration of your selected budget plan payment term for that specific purchase from Hirsch's.***

3.2 If you comply with the requirements set out in clause 2 above and this clause 3, you automatically qualify for the Offer.

3.3 You may take up the Offer as many times as you like during the Offer Period.

#### 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 the terms and conditions applicable to your Card;

4.2.3 any applicable Hirsch's terms and conditions. ***Please note that this Offer may not be used in conjunction with any other promotions or discounts offered by Hirsch's.***

4.3 These Terms apply to the Offer and to all information (including promotional or advertising material that is published) in relation to the Offer.

4.4 ***You may change your selected budget plan to a straight plan at any time after you take up the Offer, but please note that the 10% interest rate is only available on the twelve and twenty-four month budget plans – you will not be entitled to the 10% interest rate on the straight plan or on any budget plans for periods which have not been listed in these Terms. If you wish to change to a straight plan after you have taken up the Offer, you can call our Client Contact Centre for assistance.***

4.5 ***Some information about straight and budget plans:***

4.5.1 ***your budget plan means that you can have increased flexibility to pay for purchases that exceed R200.00 (two hundred Rand) over the period of time you select, between six and sixty months (please note that this Offer is only available on the twelve and twenty-four month budget plan periods);***

4.5.2 ***your straight and budget plans do not have separate credit limits – your approved credit limit includes all amounts you spend on either the straight or budget plan;***

4.5.3 ***your purchases and the minimum payment due are reflected in your monthly statement;***

- 4.5.4 ***if you would like more information about the straight or budget plans available, please contact your banker or visit [www.standardbank.co.za](http://www.standardbank.co.za).***
- 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.