

**THE STANDARD BANK OF SOUTH AFRICA LIMITED (STANDARD BANK/WE/US/OUR)
TERMS AND CONDITIONS (TERMS) FOR THE “CASH BACK DEAL” PROMOTIONAL OFFER
(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 transaction fees back for 50 (fifty) Instant Money transactions (**Fees Back**) to the first **1000 (one thousand)** Standard Bank clients who:

1.1.1 if they are already a Standard Bank client, sign-up for Instant Money Bulk Payments; or

1.1.2 if they are not a Standard Bank, open a transactional account with us, then sign up for Instant Money Bulk Payments,

during the Offer Period (as defined in clause 1.2 below) (**Offer**).

1.2 The Fees Back is valued at R497.50.

1.3 The Offer starts at 00:00 on Monday, 1 June 2020 and ends at 23:59 on Friday, 31 July 2020 (**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 receive an email or other communication from us about the Offer, chat to your sales consultant OR, view details about the Offer on our social media pages.

3. HOW TO ACCEPT THE OFFER

3.1 Be one of the **first 1000 (one thousand)** Standard Bank clients to sign-up for Instant Money Bulk Payments or if you are not a Standard Bank client, open a transactional account with us and sign up for Instant Money Bulk Payments during the Offer Period.

3.2 If you comply with the requirements set out in clause 1.1 above and this clause 3, you automatically qualify for the Offer.

3.3 You may only take up the Offer as once 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 You are not eligible for the Offer you are a:
- 4.2.1 director, employee, agent or consultant of Standard Bank; or
- 4.2.2 you are an immediate family member of any of the persons specified in clause 4.2.1.
- 4.2.3 you do not qualify for the offer if you already are registered for Instant Money Bulk Payments prior to 1 June, as specified in clause 1.3.
- 4.3 By participating in the Offer, you agree to be bound by:
- 4.3.1 these Terms; and
- 4.3.2 the terms and conditions which apply to the Instant Money Bulk Payments terms and conditions.
- 4.4 ***The first 1000 (one thousand) Standard Bank clients who meet all requirements will the Fees Back, inclusive of VAT, refunded to their accounts, within seven business days of the end of the Offer Period.***
- 4.5 These Terms apply to the Offer and to all information (including promotional or advertising material that is published) in relation to the Offer.
- 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 or for any other reason beyond our control, including acts of God, natural causes, the elements, civil commotion, riot, insurrection, acts of government, fire, explosion, epidemic, pandemic or like cause.***
- 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.