

**THE STANDARD BANK OF SOUTH AFRICA LIMITED (STANDARD BANK/WE/US/OUR)
TERMS AND CONDITIONS (TERMS) IN RESPECT OF THE CLIENT “LESS WORRIES FOR A YEAR”
COMPETITION (COMPETITION)**

Important clauses, which may limit our responsibility, place an obligation on you to indemnify us, involve an acknowledgment of any fact or involve some risk for you will be in bold and italics. You must pay special attention to these clauses.

1. DURATION

The Competition starts at 00h00 on Wednesday, 20 October 2021 and ends on Thursday, 20 January 2022 (**Competition Period**).

2. WHO MAY ENTER?

To qualify as an entrant to this Competition, you must:

- 2.1 be 18 (eighteen) years of age or older;
- 2.2 permanently reside in the Republic of South Africa;
- 2.3 be a registered user of Standard Bank cellphone banking, the Standard Bank mobile app or Standard Bank Internet Banking (collectively, **Digital Platforms**).

3. HOW TO ENTER

- 3.1 To enter the Competition, you must purchase value-added services, such as pre-paid airtime, data bundles, sms bundles, pre-paid electricity or lotto tickets (**VAS**) on any of our Digital Platforms during the Competition Period.
- 3.2 ***You will receive one entry into the Competition for every VAS purchase you make on any of our Digital Platforms. You may enter the Competition as many times as you would like and more VAS purchases mean more entries, however, even if you enter multiple times, you will not be able to win a Prize more than once.***
- 3.3 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

For each full month during the Competition Period, one lucky entrant will win R100 000.00 (one hundred thousand Rand) in pre-paid airtime, data bundles, SMS bundles, pre-paid electricity, and grocery vouchers redeemable at Pick n Pay, Cambridge stores, Checkers and/or Boxer stores for one year (**Prize**).

5. LUCKY DRAW PROCESS

- 5.1 Each full month during the Competition Period, one winner will be selected by way of a lucky draw, as follows:
 - 5.1.1 all entries between 20 October 2021 and 20 November 2021 will go into the lucky draw to take place between 25 and 27 November 2021;
 - 5.1.2 all entries between 21 November 2021 and 20 December 2021 will go into the lucky draw to take place between 17 January 2022 and 19 January 2022;

- 5.1.3 all entries between 21 December 2021 and 20 January 2022 will go into the lucky draw to take place between 25 January 2022 and 27 January 2022.
- 5.2 All Prize winners will be notified by SMS, email or a telephone call no later than one week following the drawing and validation of Prize winners, as indicated in these Terms. All Prize winners will be required to provide the identity numbers for verification purposes.
- 5.3 ***The Prizes will be provided to each winner as vouchers over the course of 12 months from the date on which they have won. The Prize can only be used for the items recorded at clause 4 and in the sole discretion of Standard Bank.***
- 5.4 ***Please note that no entry will be considered valid until a validation process has taken place. As part of the validation process, audits may be conducted on all entrant registrations on the Digital Platforms to ensure compliance with the Financial Advisory and Intermediary Services act 37 of 2002 (FAIS) and all other applicable laws. An entrant who does not meet the requirements of registration on the Digital Platforms or compliance with FAIS and all other applicable laws will not be eligible to win a Prize.***

6. GENERAL

- 6.1 ***These Terms may be amended by Standard Bank at any time, with or without notice.***
- 6.2 We are the promoter of the Competition. Any reference to **we/us/our** includes our directors, members, partners, sponsors, employees, agents, consultants, suppliers, contractors and sponsors, where the context allows for it.
- 6.3 By participating in the Competition, you agree to be bound by:
- 6.3.1 these Terms;
- 6.3.2 any terms and conditions applicable to the purchase of VAS and the Digital Platforms.
- 6.4 You are not eligible to participate in this Competition if:
- 6.4.1 you are a director, member, partner, employee, agent or consultant of ours;
- 6.4.2 you are an immediate family member of any of the persons specified in clause 6.4.1;
- 6.4.3 you are under the age of 18 at the time of entering the Competition.
- 6.5 ***If a Prize winner does not accept a Prize, if an entry is not valid for any reason whatsoever, if an entrant has breached these Terms, if a Prize winner renounces a Prize, or if we deem such Prize winner to have renounced the Prize, we reserve the right to declare the Prize be forfeited and to choose a new Prize winner in our sole and absolute discretion.***
- 6.6 A Prize may not be exchanged for any other item. We do however reserve the right to substitute a Prize with any other prize of a similar commercial value.
- 6.7 ***All winners who accept a Prize do so entirely at their own risk.***
- 6.8 ***We will need to process your Personal Information (as such term is defined in the Protection of Personal Information Act 4 of 2013 to validate your entry and if you are a Prize winner, to make the Prize available to you.***

- 6.9 ***We will be entitled to publish each Prize winner's name and photograph in any advertising, promotional, print, point of sale or public relations material (the nature and manner of such releases to be determined within our sole discretion), for a period of one month from the date of announcing such Prize winner. Each Prize winner will be given the opportunity to decline the publication of their images and to participate in our marketing material insofar as it relates to the Competition.***
- 6.10 In the event of a dispute, our decision will be final and binding on all aspects of the Competition.
- 6.11 ***We assume no risk and/or liability whatsoever for the failure of any technical element in the Competition which may result in an entry not being successfully submitted and/or Prize winner/s not successfully receiving or collecting the Prize. Once a Prize winner accepts the Prize, such acceptance of the Prize shall be at their own risk.***
- 6.12 ***We assume no liability whatsoever for any indirect loss, harm or damage arising from an individual staff member's participation in the Competition howsoever arising. All staff members, whilst participating in the Competition, indemnify and hold us harmless for any loss, damage, harm, or injury (whether arising from negligence or otherwise) which may be sustained because of any claim, cost, expense, loss or damage which may be made or suffered by a staff member or any third party.***
- 6.13 ***We will have the right to terminate this Competition with immediate effect and without notice of such termination for any reason whatsoever. In such event, all entrants hereby waive any rights, which they may have against us and hereby acknowledge that they will have no recourse or claim of any nature whatsoever against us.***