

**THE STANDARD BANK OF SOUTH AFRICA LIMITED (“STANDARD  
BANK/WE/US/OUR”)**  
**TERMS AND CONDITIONS (TERMS) FOR TRANSACTIONAL ACCOUNT AND  
PERSONAL LOAN ACQUISITION 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:

1.1.1 a discount (as indicated in clause 1.1.2.1 and 1.1.2.2) on the interest rate we offer you (**Discount**) when you successfully apply for a Standard Bank Personal Loan – specifically a term loan or a revolving credit plan (**Personal Loan**); and

1.1.2 you successfully open a Standard Bank transactional account (**Account**) and you use your Account to complete one or more of following transactions during the Offer Period:

1.1.2.1 make a cash deposit into your Account and you will receive a minimum Discount of 2% of more; and/or

1.1.2.2 move your salary payment to your Account and you will receive an additional minimum Discount of 1% of more.

1.2 The Discount offered in clause 1.1.2.1 and 1.1.2.2 will be subject to your credit risk profile which will be determined when you apply for the Personal Loan.

**(Offer).**

1.3 The Offer starts at 00:00 on Monday, 5 October 2020 and ends at 23:59 on Thursday, 31 December 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 you are not an existing holder of an Account;
- 2.3 permanently reside in the Republic of South Africa.

### 3. HOW TO ACCEPT THE OFFER

- 3.1 In order to take up the Offer, you must:
  - 3.1.1 accept the Personal Loan offer made to you by Standard Bank based on your application being approved; and
  - 3.1.2 successfully open your Account (and) move your salary and debit orders to Standard Bank.
- 3.2 ***You must meet all of the qualifying criteria set by us from time to time in order to successfully open an Account and Personal Loan and qualify for this Offer.***
- 3.3 Once you comply with the requirements set out in clause 2 above and this clause 3, you automatically qualify for the Offer.
- 3.4 You may only take up the Offer 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 By participating in the Offer, you agree to be bound by:
  - 4.2.1 these Terms; and
  - 4.2.2 the Account terms and conditions; and
  - 4.2.3 the Personal Loan terms and conditions.

- 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 The Offer will be credited to your Account within 14 (fourteen) days of you successfully complying with the requirements.
- 4.5 ***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.***
- 4.6 ***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.***
- 4.7 ***We reserve the right to amend these Terms.***
- 4.8 ***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.***
- 4.9 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.
- 4.10 The Offer cannot be used together with any other similar offer or campaign promoted by us.