

**THE STANDARD BANK OF SOUTH AFRICA LIMITED (STANDARD BANK/WE/US/OUR)
TERMS AND CONDITIONS (TERMS) FOR THE UEFA 2020 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 00:00 on Sunday, 5 January 2020 and ends at 23:59 on Thursday, 31 March 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;
- 2.1.3 be the holder of a Standard Bank credit card (**Card**), whose Card account is in good standing;
- 2.1.4 have a valid South African passport.

3. HOW TO ENTER

3.1 You can enter the Competition by doing any of the following during the Competition Period:

- 3.1.1 spend R5000.00 or more on your Card and get one entry into the Competition (you will get one entry for every R5000.00 you spend); **OR**
- 3.1.2 switch your credit card balance from another bank to a Standard Bank credit card account and get one entry into the Competition.

3.2 You will also receive one bonus entry into the Competition each time you do any of the following during the Competition Period:

- 3.2.1 apply for a credit limit increase on the Standard Bank mobile app;
- 3.2.2 upgrade your Card;
- 3.2.3 add a debit order to your Card account;

- 3.2.4 take up a credit card protection plan for your Card account;
- 3.2.5 reactivate your dormant Card account by using your Card and spending at least five times during the Competition Period.
- 3.3 You may enter the Competition as many times as you like during the Competition Period.
- 3.4 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 AND LUCKY DRAW**

- 4.1 All entrants will go into a lucky draw, which will be conducted by our internal audit department and will take place on 7 April 2019 at 30 Baker Street, Rosebank, Johannesburg.
- 4.2 Two lucky entrants will each win a five-day, all-expenses paid trip for two to the UEFA Champions League final match in Istanbul, Turkey, from 28 May 2020 to 1 June 2020, which includes return flights from Johannesburg to Turkey, transfers to and from O.R Tambo International Airport, travel insurance, transfers in Turkey and spending money, valued at an estimated R500 000.00 (**Prize**). If the winner is not resident in Gauteng, the Prize will include flights from their home town within the Republic of South Africa to O.R Tambo International Airport.
- 4.3 The first two valid entries drawn will each win a Prize.
- 4.4 We will notify the Prize winners that they have won the Competition by no later than 10 working days after the draw has taken place.
- 4.5 Once the Prize winner accepts the Prize, it will be delivered to the Prize winner by 28 May 2020. ***Please note that the guest selected to accompany the Prize winner must also have a valid South African passport.***

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 You cannot participate in the Competition if:
- 5.2.1 you are a director, employee, agent or consultant of Standard Bank; or
 - 5.2.2 you are an immediate family member of any of the persons specified in clause 5.2.1; or
 - 5.2.3 you are a supplier of any goods or services under the Competition.
- 5.3 These Terms are governed by the Consumer Protection Act 68 of 2008.
- 5.4 These Terms apply to the Competition and all information relating to the Competition (including any promotional or advertising material that is published).
- 5.5 By entering the Competition, you are bound by these Terms.
- 5.6 ***We reserve the right to amend these Terms.***
- 5.7 ***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.***
- 5.8 ***We may declare the Prize forfeited (lost) and we may choose a new Prize winner, if:***
- 5.8.1 ***a Prize winner's entry is not valid.***
 - 5.8.2 ***a Prize winner has breached these Terms.***
 - 5.8.3 ***a Prize winner cannot be contacted or does not accept the Prize within 3 (three) days from the date that the Prize winner was contacted about the Prize.***
 - 5.8.4 ***a Prize winner gives up the Prize or we determine that the Prize winner has given up the Prize.***
- 5.9 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.

- 5.10 If a 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.
- 5.11 ***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.***
- 5.12 ***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.***
- 5.13 ***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.***
- 5.14 ***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.***