

**THE STANDARD BANK OF SOUTH AFRICA LIMITED (STANDARD BANK/WE/US/OUR)
TERMS AND CONDITIONS (TERMS) FOR THE WINE-OF-THE-MONTH CLUB 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 the opportunity to receive 15% off when you purchase at the Wine-of-the-Month Club online store (which is run by Converge Proprietary Limited, trading as Wine-of-the-Month Club) using your Standard Bank cheque or credit card (**Card**) and the “STANDARDBANK” discount coupon code (**Offer**).
- 1.2 The Offer starts at 00:00 on Tuesday, 1 October 2019 and ends at 23:59 on Friday, 31 December 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 be the holder of a Card, whose Card account is in good standing;
- 2.3 you must not be in breach of any of the terms and conditions which apply to your Card.

3. HOW TO ACCEPT THE OFFER

- 3.1 Look out for the discount coupon code “STANDARDBANK” which we will make available to you on your monthly Card statement.
- 3.2 Use your Card to pay for your purchases at Wine-of-the-Month Club’s online store during the Offer Period and enter the discount code “STANDARDBANK” to receive 15% off your total purchase amount. **Please note that the discount of 15% applies only to your total purchase amount and excludes the delivery cost, which you must pay in full.**
- 3.3 **The discount coupon code cannot be used in conjunction with any other offers on the Wine-of-the-Month Club online store offering free or discounted delivery.**
- 3.4 You may only use the discount code and qualify for the offer once during the Offer Period.
- 3.5 **The Offer is only available in respect of purchases on Wine-of-the-Month Club’s online store.**
- 3.6 If you comply with the requirements set out in clause 2 above and this clause 3, you automatically qualify for the Offer.

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 any Card terms and conditions (if applicable).
- 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 will not benefit (or will forfeit your benefit) under this Offer if you breach the terms and conditions applicable to your Card at any time.***
- 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 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.***
- 4.7 ***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.