

**THE STANDARD BANK OF SOUTH AFRICA LIMITED (STANDARD BANK/WE/US/OUR)  
YOUTH LOYALTY AND REWARDS CAMPAIGN (PROMOTION)  
TERMS AND CONDITIONS (TERMS)**

*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 Promotion starts at 00h00 on 1 July 2022 and ends at 23h59 on 31 December 2022 (Promotion Period).

**2. WHO MAY ENTER?**

2.1 To qualify as an entrant to this Promotion the following requirements are applicable:

2.1.1 You must be a Standard Bank customer with a youth transactional account, either MyMo, Sum(1) or Student Achiever (“**Customer**”);

2.1.2 You must be KYC (know your customer) compliant in terms of Standard Bank’s regulatory requirements;

2.1.3 You must permanently reside in South Africa; and

2.1.4 You must be 15 years or younger if you hold a Sum(1) account or you must be between the ages of 16- 25, if you hold a Student Acheiver or a MyMo account.

**3. HOW TO ENTER**

3.1 To enter the Promotion, Customers who meet the criteria set out in clause 2 must either:

3.1.1 In respect of Customers who hold Student Acheiver or MyMo accounts: perform a minimum of 3 (three) digital transactions and/or POS (Point of Sale) transactions during the Promotion Period. Both in store and online spend will gain Customers entry into the Promotion.

3.1.2 In respect of Customers who hold Sum (1) accounts: perform a minimum of 1 (one) digital transaction and/or POS (Point of Sale) transaction during the Promotion Period. Both in store and online spend will gain Customers entry into the Promotion.

(each a “**Transaction**”)

3.2 Each completed Transaction will automatically grant the Customer entry into the Promotion.

3.3 There is no limit to the number of Transactions a Customer may participate in during the Promotion Period. There is no minimum spend requirement on any of the Transactions contemplated in clause 3.1 above.

#### 4. **PROMOTIONAL OFFERS**

4.1 Each completed Transaction will automatically grant the Customer (“**Prize Winner**”) the right to receive a voucher code for a R20 (twenty Rand) voucher that can be redeemed at Nando's, Debonairs, Mr Delivery or Burger King (“**Promotional Offer**”).

4.2 Promotional Offers in the form of voucher codes will be SMS'd to Prize Winners by the 7<sup>th</sup> day of each month in respect of the preceding month of the Promotion Period.

4.3 Promotional Offers have a 30 (thirty) day expiry period. Prize Winners must redeem their Promotional Offers before the expiry date of the Promotional Offer which will be 30 (thirty) days from receipt of the voucher code via SMS.

#### 5. **GENERAL**

5.1 We are the promoter of the Promotion. 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 Promotion 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 Promotion.
- 5.3 These Terms are governed by the Consumer Protection Act 68 of 2008.
- 5.4 These Terms apply to the Promotion and all information relating to the Promotion (including any promotional or advertising material that is published).
- 5.5 By entering the Promotion, 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 Promotional Offer available to you. By entering the Promotion, you consent to us processing your personal information for this purpose. If you do not consent, please do not enter the Promotion.
- 5.8 We may declare the Promotional Offer 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 Promotional Offer within 3 days from the date that the Prize Winner was contacted about the Promotional Offer.
  - 5.8.4 a Prize Winner gives up the Promotional Offer or we determine that the Prize Winner has given up the Promotional Offer.
- 5.9 If there is a dispute in respect of these Terms or the Promotion, our decision is final and binding and no correspondence will be entered into.

- 5.10 If the 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 Promotional Offer. 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 Promotional Offer.
- 5.11 The Promotional Offer may not be exchanged for any other item. We do however reserve the right to substitute the Promotional Offer 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 Promotional Offer 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 Promotion or accepting a Promotional Offer.**
- 5.14 **If required by the Minister for Trade and Industry, the National Consumer Commission or for any other reason, we can end the Promotion 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.**
- 5.15 **We assume no liability whatsoever for any indirect loss, harm or damage arising from a Customer's participation in the Promotion howsoever arising. All Customers, whilst participating in the Promotion, 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 Customer or any third party.**
- 5.16 **We will have the right to terminate this Promotion, during or prior to the Promotion Period, 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.**