

**TERMS AND CONDITIONS IN RESPECT OF THE ZANDO EVERGREEN PROMOTIONAL
OFFER MADE BY THE STANDARD BANK OF SOUTH AFRICA LIMITED (“STANDARD
BANK/WE/US/OUR”)**

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 or highlighted. You must pay special attention to these clauses.

1 INTRODUCTION

1.1 We are offering you the opportunity to get a 20% (twenty percent) discount when you shop at Zando and spend R1000 or more using your Standard Bank Cheque or Credit Card (“**Offer**”).

1.2 This offer starts at 00:00 on Wednesday 13 March 2019 and ends at 23:59 on Thursday, 12 September 2019 (“**Promotion Period**”).

2 WHO QUALIFIES FOR THIS OFFER

You qualify for this Offer if you meet all of the following criteria:

2.1 you are 18 years or older;

2.2 you permanently reside in the Republic of South Africa;

2.3 you are the registered and primary cardholder of a valid Standard Bank Personal Credit or Cheque Card (“**Card**”) whose account is in good standing;

2.4 you have not breached any of the terms and conditions applicable to your Card (including but not limited to being in arrears and/or over your credit limit) at the commencement of this Offer or at any point during the Promotion Period; and

3 HOW TO ACCEPT THE OFFER

3.1 To accept the Offer, you must:

- 3.1.1 spend R1000 or more at Zando;
- 3.1.2 use your Card to make payment; and
- 3.1.3 use the voucher/coupon/promo code STB20 at checkout.
- 3.2 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 receive the Offer.
- 3.3 You may only take up this Offer as many times as you want to during the Promotion Period.
- 3.4 This promotion does not apply to sale items.

4 **GENERAL**

- 4.1 We are the promoter of this Offer. Any reference to we/us/our includes our directors, members, partners, sponsors, agents or consultants, where the context allows for it.
- 4.2 By participating in this Offer, you agree to be bound by:
 - 4.2.1 these terms and conditions;
 - 4.2.2 the Card terms and conditions; and
 - 4.2.3 Zando's terms and conditions.
- 4.3 These terms and conditions shall apply to this Offer and all other information relating to this promotion and on any promotional or advertising material that is published.
- 4.4 ***We assume no liability for any services and/or advice, whether correct or incorrect, which you receive and/or pursue over and above this Offer.***
- 4.5 ***We assume no liability whatsoever for any direct or indirect loss or damage arising from a Customer's participation in this promotional offer or***

howsoever arising (whether arising from negligence or otherwise). All customers, whilst participating in this Offer, indemnify us and hold us harmless for any loss, damage, harm or injury (whether arising from negligence or otherwise) which may be sustained as a result of any claim, costs, expense, loss or damages which may be made by any third party.

- 4.6 ***We assume no risk and/or liability whatsoever for any interruption in services and/or the failure of any supplier to meet any technical element of this Offer which may result in you not successfully taking up the Offer.***
- 4.7 We reserve the right to amend these terms and conditions and reduce or extend at any time the start or end dates of this Offer.
- 4.8 We reserve the right to terminate this Offer with immediate effect and without notice of such termination to you. In such event, you waive any rights, which you may have against us and you acknowledge that you will have no recourse or claim of any nature whatsoever against us.
- 4.9 In the event of a dispute, our decision will be final and binding on all aspects of this promotional offer and no correspondence will be entered into.
- 4.10 This Offer cannot be used together with any other similar offer or campaign promoted by us.