

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 01 November 2020 and ends at 23:59 on 30 November 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 and
 - 2.1.3 have a South African ID book or Smart ID.
- 3 HOW TO ENTER**
- 3.1 In order to enter the Competition, simply withdraw cash from your Standard Bank account OR swipe your Standard Bank card at any shop OR buy airtime or electricity using your Standard Bank account during the Competition Period.
 - 3.2 Carrying out any one of the actions in 3.1 will give you one (1) entry into the Competition. Entries are limited to one per customer.
 - 3.3 There are no forms to complete 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**
- 4.1 The Prizes consist of five (5) Samsung Galaxy A2 Core mobile phones (“**Prizes**”). Five (5) customers stand a chance to each win a Samsung Galaxy A2 Core mobile phone.
 - 4.2 The Prizes do not include sim cards, cellular contracts, data or airtime.
- 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 will choose Prize winners through a random draw conducted by our risk governance department during the week 02 to 06 December 2020 at 30 Baker Street, Rosebank. The first five (5) valid entries drawn will win the Prizes.
 - 5.9 We will notify the Prize winners telephonically by no later than 13 December 2020. Once the Prize winners accept the Prize, it will be delivered to the Standard Bank branch selected by the Prize winners.
 - 5.10 **We may declare a Prize forfeited (lost) and we may choose a new Prize winner, if:**
 - 5.10.1 **a Prize winner’s entry is not valid.**
 - 5.10.2 **a Prize winner has breached these Terms.**
 - 5.10.3 **a Prize winner cannot be contacted or does not accept the Prize within fourteen (14) days from the date that the Prize winner was notified about the Prize.**
 - 5.10.4 **a Prize winner gives up the Prize or we determine that the Prize winner has given up the Prize.**
 - 5.11 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.
 - 5.12 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 (twelve) 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.
 - 5.13 The Prizes may not be exchanged for any other item. We do however reserve the right to substitute the Prizes with any other prize of a similar commercial value.
 - 5.14 **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 but not limited to, a telecommunication failure.**
 - 5.15 **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.**
 - 5.16 **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.**