

**STANDARD BANK OF SOUTH AFRICA LIMITED (STANDARD BANK/WE/US/OUR)  
TERMS AND CONDITIONS IN RESPECT OF THE WIN A CAR PROMOTIONAL COMPETITION  
(COMPETITION)**

***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 Competition starts at 00:00 on Friday, 1 March 2019 and ends at 23:59 on Saturday, 30 November 2019 (**Competition Period**).

**2. ENTRANT REQUIREMENTS**

To qualify as an entrant into this Competition you must meet the following requirements:

- 2.1 permanently reside in the Republic of South Africa;
- 2.2 be 18 (eighteen) years of age or older; and
- 2.3 have a valid driver's license issued by the Department of Transport of South Africa. **Please note that the holders of temporary driver's licenses, foreign driver's licences and/or international driver's licences are not eligible to participate in the Competition.**

**3. HOW TO ENTER**

3.1 To enter the Competition to win a Spot Prize or a Monthly Prize:

3.1.1 complete at least four of the following actions per month, over a consecutive three-month period on the Standard Bank Banking App, Internet Banking or Cellphone Banking (\*120\*2345#) (**Platforms**):

- 3.1.1.1 buy airtime,
- 3.1.1.2 buy data;
- 3.1.1.3 buy electricity;
- 3.1.1.4 send Instant Money;
- 3.1.1.5 make a payment;
- 3.1.1.6 make an "Immediate Payment", which is a feature on the Platforms;
- 3.1.1.7 play Lotto (on Cellphone banking only); **AND**

3.1.2 sms the following details to 32009: "CAR", your name and your identity number (please note that standard sms rates apply. Free and bundled sms's do not apply) **OR** send your identity number to us via our webpage on [www.standardbank.co.za/winacar](http://www.standardbank.co.za/winacar) **OR** reply "YES" should you receive an sms from us inviting you to enter the Competition.

3.2 You may enter the Competition as many times as you want, **AS LONG AS** you repeat the steps set out in clause 3.1 each time.

- 3.3 You will not be eligible to win more than one of the Monthly and Spot Prizes.
- 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**

- 4.1 Every week during the Competition Period, one entrant stands the chance to win a Samsung Galaxy Note 9 mobile phone (**Spot Prize**).
- 4.2 Every month during the Competition Period, one entrant stands the chance to win a Volkswagen Golf 1.0 TSI Comfortline (2019 model) vehicle (**Monthly Prize**). The Monthly Prize includes three months of Stansure Comprehensive Motor Insurance, which is underwritten by Standard Insurance Limited (**Policy**) and is subject to the following conditions:
- 4.2.1 if there is a claim during the Policy period, a basic excess of R3 500.00 is payable, however, if the Monthly Prize winner holds a C or C1 driver's licence, a basic excess of R5500.00 is payable;
- 4.2.2 the Policy does not include car hire;
- 4.2.3 should the Monthly Prize winner modify the Monthly Prize in any way during the Policy period, additional charges may apply;
- 4.2.4 the Policy is only valid for three months from the date on which it commences (being the date on which a Monthly Prize winner takes delivery of the Monthly Prize), after which, it will expire; and
- 4.2.5 after the Policy expires, the Monthly Prize winner will be responsible for securing vehicle insurance at their own cost.
- 4.3 The Spot Prizes and Monthly Prizes will be collectively referred to as the **Prizes**.

#### 5. **LUCKY DRAW PROCESS AND GENERAL**

- 5.1 We are the promoter of the Competition. Any reference to **we/us/our** includes our directors, members, partners, sponsors, agents or consultants, where the context allows for it.
- 5.2 You are not eligible to participate in this Competition if:
- 5.2.1 you are a director, member, partner, employee, agent or consultant of ours; or
- 5.2.2 you are an immediate family member of any of the persons specified in clause 5.2.1.
- 5.3 These terms and conditions are governed by the Consumer Protection Act 68 of 2008 and will apply to this Competition and all other information relating to this Competition (including any promotional or advertising material that is published).
- 5.4 By entering this Competition all entrants agree to be bound by:

- 5.4.1 these terms and conditions; and
- 5.4.2 the Standard Insurance Limited terms and conditions as applicable to the Policy.
- 5.5 ***We will need to process your personal information to validate your entry and if you are a Prize winner, to make the Prize available to you. By entering this Competition, you consent to us processing your personal information for this purpose. If you do not consent to us processing your personal information, please do not enter this Competition***
- 5.6 ***No entry will be considered to be valid until a validation process has taken place.***
- 5.7 The Prize winners will be chosen by means of lucky draws conducted by our internal auditors on the dates specified in Annexure A, at our premises, 30 Baker Street, Rosebank, Johannesburg.
- 5.8 The first valid entry drawn from each draw will win a Prize.
- 5.9 The Prize winners will be notified by a representative of ours by telephone and email as set out in Annexure A.
- 5.10 The Spot Prizes will be available to the Prize winners as set out in Annexure A and the details of delivery of the Monthly Prize will be communicated to the Prize winner when the Prize winner is contacted by our representative as indicated in clause 5.9 above.
- 5.11 The Monthly Prizes will be available to the Prize winners as set out in Annexure A and the details of delivery of the Prize will be communicated to the Prize winner when the Prize winner is contacted by our representative as indicated in clause 5.9 above.
- 5.12 ***Where relevant, if:***
- 5.12.1 ***an entrant is not contactable for whatever reason;***
- 5.12.2 ***an entrant does not accept the Prize within a period of 14 days from the date on which any lucky draw takes place;***
- 5.12.3 ***if an entry is not valid for whatever reason;***
- 5.12.4 ***if an entrant has breached these terms and conditions;***
- 5.12.5 ***if an entrant renounces the Prize or we deem such entrant to have renounced the Prize,***
- we reserve the right to declare the Prize forfeited and/or choose a new Prize winner.***
- 5.13 In the event of a dispute, our decision will be final and binding on all aspects of the Competition and no correspondence will be entered into.
- 5.14 We will be entitled to publish each Prize winner's name and photograph in any advertising, promotional, print, point of sale or public relations material (the nature and manner of such releases to be determined within our sole discretion), for a period of twelve months from the date of announcing such Prize winner. Each Prize winner will be given the opportunity

to decline the publication of their images and to participate in our marketing material insofar as it relates to the Competition.

- 5.15 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.
- 5.16 ***We assume no risk and/or liability whatsoever for the failure of any technical element in the Competition which may result in an entrant's entry not being successfully submitted and/or a Prize winner not successfully receiving or taking up a Prize. Once a Prize winner accepts a Prize, such Prize winner accepts such Prize at his/her own risk.***
- 5.17 ***We assume no liability whatsoever for any direct or indirect loss, harm or damage arising from an entrant's participation and/or any Prize awarded in the Competition or for any loss or damage, howsoever arising. All persons, whilst participating in this Competition, indemnify 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.***
- 5.18 ***If required by the Minister for Trade and Industry, the National Consumer Commission or for whatever other reason, we will have the right to terminate this Competition with immediate effect and without notice of such termination. 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.***

**ANNEXURE A****SPOT PRIZE DRAW SCHEDULE**

<b>Draw no.</b>	<b>Spot Prize Draw Date</b>	<b>Date by which Spot Prize Winners will be notified</b>	<b>Date by which Spot Prize will be available to winners</b>
1	26 June 2019	27 June 2019	22 July 2019
2	3 July 2019	4 July 2019	29 July 2019
3	10 July 2019	11 July 2019	5 August 2019
4	17 July 2019	18 July 2019	12 August 2019
5	24 July 2019	25 July 2019	19 August 2019
6	31 July 2019	1 August 2019	26 August 2019
7	7 August 2019	8 August 2019	2 September 2019
8	14 August 2019	15 August 2019	9 September 2019
9	21 August 2019	22 August 2019	16 September 2019
10	28 August 2019	29 August 2019	23 September 2019
11	4 September 2019	5 September 2019	30 September 2019
12	11 September 2019	12 September 2019	7 October 2019
13	18 September 2019	19 September 2019	14 October 2019
14	25 September 2019	26 September 2019	21 October 2019
15	2 October 2019	3 October 2019	28 October 2019

16	9 October 2019	10 October 2019	4 November 2019
17	16 October 2019	17 October 2019	11 November 2019
18	23 October 2019	24 October 2019	18 November 2019
19	30 October 2019	31 October 2019	25 November 2019
20	6 November 2019	7 November 2019	2 December 2019
21	13 November 2019	14 November 2019	9 December 2019
22	20 November 2019	21 November 2018	17 December 2019
23	27 November 2019	28 November 2019	23 December 2019
24	4 December 2019	5 December 2019	24 January 2020

### MONTHLY PRIZE DRAW SCHEDULE

Draw no.	Monthly Prize draw date	Date by which Monthly Prize winners will be notified	Date by which Monthly Prize will be available to winners
1	8 July 2019	10 July 2019	12 August 2019
2	7 August 2019	12 August 2019	20 September 2019
3	10 September 2019	12 September 2019	25 October 2019
4	8 October 2019	10 October 2019	22 November 2019
5	7 November 2019	11 November 2019	20 December 2019
6	10 December 2019	12 December 2019	24 January 2020

