

**THE STANDARD BANK OF SOUTH AFRICA LIMITED (STANDARD BANK/WE/US/OUR)
TERMS AND CONDITIONS (TERMS) FOR THE “SPEND AND WIN YOUR FEES BACK”
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 the value of your Standard Bank VISA cheque card (**Cheque Card**) account fees back if you are one of the first 500 Cheque Cardholders to spend R500.00 or more using your Cheque Card (**Offer**).
- 1.2 The Offer starts at 12:00 on Friday, 30 August 2019 and ends at 23:59 on Monday, 30 September 2019 (**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 permanently reside in the Republic of South Africa;
- 2.3 be an existing Cheque Cardholder;
- 2.4 you must have received an SMS from us inviting you to participate in the Offer.

3. HOW TO ACCEPT THE OFFER

- 3.1 Receive an SMS from us inviting you to participate in the Offer. If you are one of the first 500 Cardholders to spend R500.00 or more during the Offer Period, you will receive the value of your Cheque Card account fees in the amount of R369.00 (**Account Fees**) paid back into your account.
- 3.2 You will only qualify for the Offer once.
- 3.3 We will notify you by 7 October 2019 if you are one of the first 500 Cardholders to spend R500.00 or more during the Offer Period. You will receive the Account Fees in your account within 7 (seven) business days (any day other than a Saturday, Sunday or official public holiday in South Africa) of the date on which we contact you.
- 3.4 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 Cheque 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 may not take up the Offer if you are an employee of ours.
- 4.5 ***You will not benefit (or will forfeit your benefit) under this Offer if you breach the terms and conditions applicable to your Cheque Card at any time.***
- 4.6 ***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.***
- 4.7 ***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.***
- 4.8 ***We reserve the right to amend these Terms.***
- 4.9 ***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.***
- 4.10 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.
- 4.11 The Offer cannot be used together with any other similar offer or campaign promoted by us.