TERMS AND CONDITIONS IN RESPECT OF THE UCOUNT REWARDS CREDIT CARD ACQUISITION 2000 BONUS REWARDS POINTS 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. You must pay special attention to these clauses.

1 INTRODUCTION

1.1 We are offering you 2000 bonus UCount Rewards points when you successfully apply for a Standard Bank Gold, Titanium, Platinum, World Citizen and/or Young Professional Credit Card ("**Card**") during the Promotion Period ("**Offer**").

1.2 This Offer starts at 00h00 on Monday, 16 July 2018 and ends at 23h59 on Monday, 31 December 2018 ("**Promotion Period**").

2 WHO QUALIFIES FOR THIS OFFER

To qualify for this Offer, you must:

2.1 be 18 years of age or older;

2.2 permanently reside in the Republic of South Africa;

2.3 you meet the normal lending criteria as defined by Standard Bank policies and procedures;

2.4 you are not an existing holder of a Standard Bank Gold, Titanium, Platinum, World Citizen and/or Young Professional Credit Card; and

2.5 be an existing member of Standard Bank's UCount Rewards Retail programme ("**UCount Rewards**"), whose account is in Good Standing (as defined in the UCount Rewards terms and conditions).

3 HOW TO ACCEPT THE OFFER

3.1 Apply for a Card:

3.1.1 online at standardbank.co.za/standardbank/Personal/Banking/Credit-cards; and/or

3.1.2 by visiting a Standard Bank branch.

3.2 Once your appli**c**ation is approved you will receive the Offer.

3.3 This Offer may only be taken up once by you during the Promotion Period and is subject to the provisions of clause **Error! Reference source not found.** below.

3.4 ***You must meet all of the qualifying criteria set by us from time to time in order to successfully take up a Card and qualify for this Offer.***

4 GENERAL TERMS

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 UCount Rewards terms and conditions; and

4.2.3 the Card terms and conditions.

4.3 These terms and conditions shall apply to this Offer and all other information relating to this Offer and on any promotional or advertising material that is published.

4.4 The UCount Rewards points that you will receive in terms of this Offer will be credited to your UCount Rewards account by no later than 31 January 2019.

4.5 ***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.***

4.6 ***We assume no liability whatsoever for any direct or indirect loss or damage arising from a Customer's participation in this 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***.

4.7 ***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.***

4.8 We reserve the right to amend, reduce or extend at any time the start or end dates of this Offer.

4.9 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.

4.10 In the event of a dispute, our decision will be final and binding on all aspects of this Offer and no correspondence will be entered into.

4.11 This Offer cannot be used together with any other similar offer or campaign promoted by us.