

STANDARD BANK OF SOUTH AFRICA LIMITED (“STANDARD BANK/WE/US/OUR”)
TERMS AND CONDITIONS IN RESPECT OF THE UCOUNTS REWARDS WIN YOUR
SHARE BIRTHDAY 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 Tuesday, 16 April 2019 and ends at 23:59 on Monday, 15 July 2019 (“**Competition Period**”).

2 ENTRANT REQUIREMENTS

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

2.1.1 permanently reside in the Republic of South Africa;

2.1.2 be 18 (eighteen) years of age or older; and

2.1.3 be the primary cardholder of a Standard Bank personal credit card (“**Card**”) whose account is in Good Standing; and

2.1.4 you are 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 ENTER

3.1 You can enter the Competition in any of the ways provided for in clause 3.2 or 3.2.2 below.

3.2 You can either:

3.2.1 make a purchase using your Card; or

- 3.2.2 Redeem your UCount Rewards Points using your activated UCount Rewards card at one of the following Rewards Retailers – Clicks, Hi-Fi Corp, Hirsch's, Incredible Connection, Makro and/or Zando; or
- 3.2.3 make a purchase at one of the following Rewards Retailers – Clicks, Hi-Fi Corp, Hirsch's, Incredible Connection, Makro and/or Zando using your Card.
- 3.3 The total value of your purchases in clause 3.2.1 must be a minimum of R5 000 or more during the Competition Period. For every amount of R5 000 or more spent you will receive an entry into the Competition.
- 3.4 The value of your purchases in clause 3.2.2 has no minimum value spend and you will receive an entry into the Competition for every purchase.
- 3.5 The value of your purchases in clause 3.2.3 has no minimum value spend and you will receive two entries into the Competition for every purchase.
- 3.6 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**

10 entrants each stand the chance to win one of the following prizes:

- 4.1 4 entrants will each win 100 000 UCount Rewards Points;
- 4.2 1 entrant will win a R10 000 gift card from Hirsch's;
- 4.3 1 entrant will win a R10 000 gift card from Makro;
- 4.4 1 entrant will win a R10 000 gift card from Zando;
- 4.5 1 entrant will win a R10 000 gift card from Clicks;
- 4.6 1 entrant will win a R10 000 gift hamper from Hi-Fi Corp; and
- 4.7 1 entrant will win a R10 000 gift hamper from Incredible Connection.

collectively referred to as the ("**Prize**").

5 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; or
 - 5.2.3 if you are only a member of the Standard Bank UCount Rewards Business programme.
- 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;
 - 5.4.2 the UCount Rewards terms and conditions;
 - 5.4.3 the Card terms and conditions; and
 - 5.4.4 the relevant Rewards Retailer terms and conditions.
- 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 a lucky draw conducted by our internal auditors on 5 August 2019 at our premises, 30 Baker Street, Rosebank (“**Lucky Draw**”). The first 10 valid entries drawn will win a Prize which will be allocated by us.
- 5.8 The Prize winners will be notified by a representative of ours by telephone and/or by email between 12 and 16 August of the relevant Lucky Draw.
- 5.9 The Prize winners receive their Prize as follows:
- 5.9.1 if the Prize is UCount Rewards Points it will be credited to the Prize winners UCount Rewards account no later than 31 August 2019; and/or
- 5.9.2 if the Prize is a gift card it will be couriered to the Prize winner no later than 16 September 2019; and/or
- 5.9.3 if the Prize is a gift hamper the Prize winner will be able to collect the Prize from the store of their choice no later than 30 September 2019
- 5.10 Where relevant, if a person does not accept the Prize within a period of 14 days, if an entry is not valid for whatever reason, if an entrant has breached these terms and conditions, if a person renounces the Prize or we deem such person to have renounced the Prize, we reserve the right to declare the Prize forfeited and/or choose a new Prize winner.
- 5.11 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.
- 5.12 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.
- 5.13 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.

- 5.14 ***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.***
- 5.15 ***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.***
- 5.16 ***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.***