

**TERMS AND CONDITIONS IN RESPECT OF THE UCOUNT REWARDS PERSONAL
LOAN (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 if you take up a Revolving Credit Plan loan or an Access Loan during the Promotion Period (“**Offer**”).

1.2 This Offer starts at 00h00 on Thursday, 16 May 2019 and ends at 23h59 on Sunday, 30 June 2019 (“**Promotion Period**”).

2 WHO QUALIFIES FOR THIS OFFER

2.1 You qualify for this Offer if you meet all of the following criteria:

2.1.1 be 18 years of age or older;

2.1.2 permanently reside in the Republic of South Africa;

2.1.3 be a 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) and who has received an email from us regarding this Offer;

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

2.1.5 you are not an existing holder of a Revolving Credit Plan loan or an Access Loan.

2.1.6 you have received a communication from us about this Offer.

3 HOW TO ACCEPT THE OFFER

3.1 Apply for and take up a Revolving Credit Plan loan or an Access Loan with us the amount of which must be between [●] and [●] (“**Loan**”) at any Standard Bank branch, through your Prestige/Private Banker, on our website

(www.standardbank.co.za), or via the Customer Contact Centre during the Promotion Period.

3.2 You must follow the normal lending application process, including but not limited to:

3.2.1 qualifying for the finance amount;

3.2.2 providing all necessary documentation as required in terms of your lending application; and

3.2.3 meeting any other legal requirements.

3.3 You will automatically qualify for the Offer if your Loan is approved and disbursed on or before 30 June 2019 and you have satisfied the qualifying criteria in terms of clause 2 and this clause 3.

3.4 You may only take up this Offer once during the Promotion Period.

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 UCount Rewards terms and conditions; and

4.2.3 Loan product terms and conditions

4.3 You may not participate in this Offer if you are only member of the Standard Bank UCount Rewards for Business programme.

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

4.5 The Offer will be credited to your UCount Rewards account by no later than 31 July 2019.

4.6 ***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.***

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