THE STANDARD BANK OF SOUTH AFRICA LIMITED ("STANDARD BANK/WE/US/OUR")

TERMS AND CONDITIONS ("TERMS") FOR THE UCOUNT REWARDS AND CLICKS SPEND AND WIN COMPETITION ("COMPETITION")

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. **DURATION**

The Competition starts at 00:00 on Friday 16th August 2019 and ends at 23:59 on Sunday 15th September 2019 ("**Competition Period**").

2. **REQUIREMENTS**

To qualify for the Competition, you must:

2.1.1 permanently reside in the Republic of South Africa;

2.1.2 be 18 years or older; and

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

3. **HOW TO ENTER**

3.1 Spend R250 or more using your qualifying Standard Bank Credit, Cheque or Debit Card at Clicks during the Competition Period and you will receive one entry into the Competition.

3.2 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.

3.3 If you comply with the requirements set out in clause **Error! Reference source not found.** above and this clause **Error! Reference source not found.**, you automatically qualify for the Offer.

4. **PRIZES**

5 entrants each stand the chance to win a gift card from Clicks valued at R1000 each.

("**Prize**").

5. **GENERAL**

5.1 We are the promoter of the Competition. Any reference to **we/us/our** includes our directors, sponsors, agents or consultants, where the context allows for it.

5.2 You cannot participate in the Competition if:

5.2.1 you are a director, employee, agent or consultant of Standard Bank; 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 you are a supplier of any goods or services under the Competition.

5.3 These Terms are governed by the Consumer Protection Act 68 of 2008.

5.4 These Terms apply to the Competition and all information relating to the Competition (including any promotional or advertising material that is published).

5.5 By entering the Competition, you are bound by:

5.5.1 these Terms**;**

5.5.2 UCount Rewards terms and conditions; and

5.5.3 Clicks terms and conditions.

5.6 ***We reserve the right to amend these Terms.***

5.7 ***We must process your personal information to validate your entry and if you are a Prize winner, to make the Prize available to you. By entering the Competition, you consent to us processing your personal information for this purpose. If you do not consent, please do not enter the Competition.***

5.8 We will choose a Prize winner through a lucky draw conducted by our risk governance department on 9 October 2019 at 30 Baker Street, Rosebank, 2196. The first 5 valid entries drawn will win the Prize.

5.9 We will notify the Prize winner by no later than 25 October 2019.

5.10 Once the Prize winner accepts the Prize, it will be delivered to the Prize winner by 31 October 2019.

5.11 ***We may declare the Prize forfeited (lost) and we may choose a new Prize winner, if:***

5.11.1 ***a Prize winner's entry is not valid.***

5.11.2 ***a Prize winner has breached these Terms.***

5.11.3 ***a Prize winner cannot be contacted or does not accept the Prize within 14 days from the date that the Prize winner was notified about the Prize.***

5.11.4 ***a Prize winner gives up the Prize or we determine that the Prize winner has given up the Prize.***

5.12 If there is a dispute in respect of these Terms or the Competition, our decision is final and binding and no correspondence will be entered into***.***

5.13 If the Prize winner agrees to it, we may publish their name and/or photo in any internal or external advertising or promotional material for 12 months from the date on which the Prize winner accepts the Prize. We will determine the nature and distribution of these materials. If a Prize winner does not consent to the publication of their name and/or photo, the Prize winner will still receive the Prize.

5.14 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.

5.15 ***We are not responsible if your entry is not successfully submitted or a Prize winner does not successfully receive or take up a Prize for any reason, including because of a technological failure.***

5.16 ***We are not responsible for any loss or damage which you or any third party may suffer as a result of you participating in the Competition or accepting a Prize.***

5.17 ***If required by the Minister for Trade and Industry, the National Consumer Commission or for any other reason, we can end the Competition***

immediately 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.