

TERMS AND CONDITIONS IN RESPECT OF THE FIXED DEPOSIT ACQUISITION
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 apply for and open a Fixed Deposit Account and deposit a minimum amount of R1000 ("**Offer**") during the Promotion Period.
- 1.2 This Offer starts at 00h00 on Friday, 16 August 2019 and ends at 23h59 on Monday, 30 September 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 deposit and savings criteria as defined by Standard Bank policies and procedures;
- 2.1.5 you have received a communication from us to participate in this Offer; and
- 2.1.6 you are not an existing holder of a Fixed Deposit Account ("**Fixed Deposit**") with Standard bank.

3 HOW TO ACCEPT THE OFFER

- 3.1 Successfully:

- 3.1.1 apply for and open a Fixed Deposit with us during the Promotion Period by using our online banking platform on our website (www.standardbank.co.za) or via your Private Banker; and
- 3.1.2 deposit a minimum amount of R1000 in your Fixed Deposit.
- 3.2 You will automatically qualify for the Offer if you have satisfied the qualifying criteria in terms of clause 2 and this clause 3.
- 3.3 This Offer may only be taken up 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 Fixed Deposit product terms and conditions.
- 4.3 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.
- 4.4 The Offer will be credited to your UCount Rewards account by no later than the 31 October 2019.
- 4.5 ***We assume no liability whatsoever for any 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 as a result of participating in this Offer..***
- 4.6 We reserve the right to amend, reduce or extend at any time the start or end dates of this Offer.
- 4.7 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.

4.8 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.

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