

**THE STANDARD BANK OF SOUTH AFRICA LIMITED (STANDARD BANK/WE/US/OUR)**  
**TERMS AND CONDITIONS (TERMS) FOR THE STANDARD BANK UCOUNT REWARDS**  
**(UCOUNT REWARDS) GOALS AND GAINS (GOALS AND GAINS)**

***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. GENERAL**

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

1.2 By participating in Goals and Gains, you agree to be bound by:

1.2.1.1 these Terms;

1.2.1.2 UCount Rewards terms and conditions and programme rules (**UCount Rewards Terms**); and

1.2.1.3 any supplier terms and conditions.

1.3 Words and phrases defined in the UCount Rewards Terms shall have the same meaning in these Terms.

1.4 These Terms apply to Goals and Gains and to all information (including promotional or advertising material that is published) in relation to Goals and Gains.

1.5 Once you achieve your personalised activity (**goal**) and select your personalised offer (**gain**), you will receive the selected gain immediately as follows:

1.5.1 if you select Reward Points (if available) it will be credited to your Rewards Account; and/or

1.5.2 If you select a Voucher and/or Coupon (if available) the code will be accessible in the "My Vouchers" section of the UCount Rewards in App Platform and you will have 2 weeks to use it.

1.6 ***Please note that the gain available for selection will be within our sole discretion and will be subject to availability.***

1.7 ***We are not responsible for any loss or damage which you or any third party may suffer as a result of you participating in Goals and Gains***

- 1.8 ***We cannot be held responsible if you are not able to successfully take up the Goals and Gains for any reason, including because of an interruption in services or a technological failure.***
- 1.9 ***We reserve the right to amend these Terms.***
- 1.10 ***We can end the Goals and Gains with notice to you in accordance with the UCount Rewards Terms. If this happens, you waive (give up) any rights, which you may have against us and you will have no claim against us.***
- 1.11 If there is a dispute in respect of these Terms, our decision is final and binding and no correspondence will be entered into.