

**THE STANDARD BANK OF SOUTH AFRICA LIMITED (STANDARD BANK/WE/US/OUR)**  
**TERMS AND CONDITIONS (TERMS) FOR UCOUNT REWARDS PERSONAL LOAN**  
**(1500 BONUS REWARDS POINTS) PROMOTIONAL OFFER**

*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. INTRODUCTION**

- 1.1 We are offering you 1500 bonus UCount Rewards points if you take up a Standard Bank Revolving Credit Plan loan or Access Loan (**Personal Loan**) during the Offer Period (**Offer**)
- 1.2 The Offer starts at 00:00 on Tuesday, 16 March 2021 and ends at 23:59 on Friday, 30 April 2021 (**Offer Period**).

**2. WHO QUALIFIES FOR THE OFFER**

To qualify for the Offer, you must meet the following requirements:

- 2.1 be 18 years or older;
- 2.2 permanently reside in the Republic of South Africa;
- 2.3 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;
- 2.4 you meet the normal lending criteria as defined by Standard Bank policies and procedures;
- 2.5 you are not an existing holder of a Personal Loan; and
- 2.6 you have received a communication from us about this Offer.

**3. HOW TO ACCEPT THE OFFER**

- 3.1 Apply for and take up a Personal Loan with between R3 000 (three thousand Rand) and R300 000 (three hundred thousand Rand) at any Standard Bank

branch, through your Prestige/Private Banker, on our website ([www.standardbank.co.za](http://www.standardbank.co.za)), or via the Customer Contact Centre during the Offer 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 Personal Loan is approved and disbursed on or before 30 April 2021 and you have satisfied the qualifying criteria in terms of clause 2 and this clause 3.

#### 4. GENERAL

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

4.2 By participating in the Offer, you agree to be bound by:

4.2.1 these Terms;

4.2.2 UCount Rewards terms and conditions; and

4.2.3 Personal Loan product terms and conditions.

4.3 These Terms apply to the Offer and to all information (including promotional or advertising material that is published) in relation to the Offer.

4.4 The Offer will be credited to your UCount Rewards account no later than 31 May 2021.

4.5 ***We are not responsible for any loss or damage which you or any third party may suffer as a result of you taking up the Offer.***

- 4.6 ***We are not responsible if you are not able to successfully take up the Offer for any reason, including because of an interruption in services or a technological failure.***
- 4.7 ***We reserve the right to amend these Terms.***
- 4.8 ***We can end the Offer with immediate effect 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.***
- 4.9 If there is a dispute in respect of these Terms or the Offer, our decision is final and binding and no correspondence will be entered into.
- 4.10 The Offer cannot be used together with any other similar offer or campaign promoted by us.