

**THE STANDARD BANK OF SOUTH AFRICA LIMITED (STANDARD BANK/WE/US/OUR)  
TERMS AND CONDITIONS (TERMS) FOR THE PERSONAL LOAN PROMOTIONAL  
OFFER (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 the opportunity to receive 1000 (one thousand) UCount Rewards points when you take up a personal term loan or revolving credit plan (**Personal Loans**) with Standard Bank during the Offer Period (defined at clause 1.2 below).

1.2 The Offer starts at 00:00 on Sunday, 16 May 2021 and ends at 23:59 on Wednesday, 30 June 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 you must have received a communication from us inviting you to take up the Offer;

2.4 ***all of your Standard Bank products must be in good standing (that is, all your payments must be up to date and you must not be in arrears with any of your Standard Bank products).***

**3. HOW TO ACCEPT THE OFFER**

3.1 Apply for and take up a Personal Loan during the Offer Period and you will receive 1000 (one thousand) UCount Rewards points. ***Please note that you must apply for a Personal Loan, meet our affordability assessment criteria and all of our requirements in order to take up a Personal Loan.***

3.2 If you comply with the requirements set out in clause 2 above and this clause 2.4, you automatically qualify for the Offer.

- 3.3 The 1000 (one thousand) UCount Rewards points will be credited to your UCount Rewards Programme account by no later than 31 July 2021.
- 3.4 You may only take up the Offer once during the Offer Period.

#### 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 the terms and conditions applicable to the Standard Bank Mobile SIM card and contract as well as the UCount Rewards Programme 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 ***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.***
- 4.5 ***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.***
- 4.6 ***We reserve the right to amend these Terms.***
- 4.7 ***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.***
- 4.8 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.