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Before you register for membership, check that you qualify

You can apply to register as a member of the UCount Rewards Retail Programme only if:

- you are 18 years old or older or you are under 18 and you are assisted by your parent or legal guardian;
- you have a *primary account* in your own name; and
- your *primary account* is in good standing.

You can use the benefits on *UCount Rewards* only after we have approved your application for registration.

1 Introducing the Agreement

The agreement is between:

- a** You, a Standard Bank customer who holds a *primary account* (in your personal capacity) and has registered as a member of *UCount Rewards*
b Us, The Standard Bank of South Africa Limited (registration number 1962/000738/06).

2 Documents that make up the agreement

The agreement is made up of the following documents:

- 2.1 **The *welcome information* that we send to you**
- 2.2 **These *terms***
- 2.3 **The *UCount Rewards* programme rules (attached as Annexure A)**
- 2.4 **The terms and conditions that apply to your bank account with us**

3 Extra terms and conditions apply for third-party service providers

UCount Rewards involves the participation of rewards service providers (called third-party vendors). These include retailers, *participating grocery retailers*, *participating fashion retailers*, participating lifestyle retailers, *participating fuel retailers*, and *redemption retailers*. In some cases, a third-party vendor's terms and conditions will apply in addition to these terms. It is your responsibility to make sure that you understand the relevant third-party vendor's terms and conditions.

4 Terms and conditions in bold

We want our interactions with you to be fair and transparent, so we've designed our agreements to be clear and understandable. If there's anything you'd like us to explain, please tell us. **Pay special attention to wording in bold as it sets out what we are not responsible for or where there may be some risk to you.**

5 Start date of your membership

- 5.1 **Your membership with the *UCount rewards* starts from the date that we register you for the *UCount rewards* and continues until it is ended under these *terms*.**
- 5.2 **We will email you a *welcome pack* within seven days of registering you. If you do not receive your *welcome pack* in this time, please contact us so that we can resend it to you.**

6 If you change your mind (cooling off)

- 6.1 **If you change your mind, you can cancel your membership of *UCount Rewards* within seven days of the date that you are registered. We will refund your membership fee in full.**
- 6.2 **To cancel after seven days from the date you are registered as a member, refer to cancelling your membership in these *terms*.**
- 6.3 **To cancel, please contact the *contact centre*.**

Call the *UCount Rewards contact centre*: 0860 826 868

Opening hours: 08h00 to 17h00 Monday to Friday and 08h00 to 12h00 Saturday

7 Definitions and interpretation

7.1 Definitions

Words in *italics* in these *terms* are defined below.

access codes	means the unique combination of numbers, letters and symbols that you use to access digital banking, such as username, passwords, personal identification numbers (PINs), card numbers, one-time passwords (OTPs), email addresses or biometric information (including facial and fingerprint recognition).
applicable laws	means any laws that govern the activities described in these terms.
card	means any one or more of the personal Standard Bank debit, credit and cheque cards issued in South Africa, and excludes, Diners Club Cards, Garage Cards, Fleet Cards, virtual debit cards and any co-branded credit cards.
card rewards	means <i>rewards points</i> that you <i>earn</i> on <i>qualifying purchases</i> when you use your <i>card</i>
choose your own rewards	means the benefit offered by UCount that allows you to choose the category in which you would like to <i>earn</i> your <i>rewards points</i> . The categories for <i>choose your own rewards</i> are: <ul style="list-style-type: none"> • <i>grocery rewards</i> • <i>fashion rewards</i> • <i>lifestyle rewards</i>
earn	means to <i>earn rewards points</i> by using <i>qualifying cards</i> . <i>Earning</i> and <i>earned</i> will have the same meaning
earn rate	means the percentage rate that we use to calculate the number of <i>rewards points</i> to credit to your <i>rewards account</i> . The <i>earn rate</i> is based on the type of rewards. The different <i>earn rates</i> are set out in the <i>programme rules</i> .
fixed cycle	means the period from the 16th day of a month to the 15th day of the following month, both days included.
fraudulent transaction	means any transaction that constitutes fraud under the laws of South Africa, without it being necessary for us to prove that the transaction is fraudulent.
fuel	means petroleum, diesel and oil spend at a <i>participating fuel retailer</i> ;
Fashion rewards	means <i>rewards points</i> that you <i>earn</i> on <i>qualifying fashion purchases</i> when you use your <i>card</i> to pay for purchases at a <i>participating fashion retailer</i> in South Africa (including online where applicable).
good standing	means that you are not in breach of any of your obligations towards us, that all your <i>products</i> with us are up to date, not in arrears, dormant, or overdrawn and you and all your accounts are FICA compliant and compliant with all other <i>applicable laws</i> and our internal policies or are considered to be in good standing for any other reason.
grocery rewards	means <i>rewards points</i> that you <i>earn</i> on <i>qualifying grocery purchases</i> when you use your <i>card</i> to pay for purchases at a <i>participating grocery retailer</i> in South Africa (including online where applicable).
lifestyle rewards	means <i>rewards points</i> that you <i>earn</i> on <i>qualifying lifestyle purchases</i> when you use your <i>card</i> to pay for purchases at a <i>participating lifestyle retailer</i> in South Africa (including online where applicable).
mobile app	means the Standard Bank/Stanbic Bank mobile application for digital banking.

participating fashion retailer	means a retailer that you can <i>earn fashion rewards</i> from. A list of <i>participating fashion retailers</i> is set out in the <i>programme rules</i> .
participating fuel retailer	means a retailer that you can <i>earn rewards points</i> from when you use your card to pay for <i>fuel</i> in South Africa. A list of <i>participating fuel retailers</i> is set out in the <i>programme rules</i> .
participating grocery retailer	means a retailer that you can <i>earn grocery rewards</i> from. A list of <i>participating fashion retailers</i> is set out in the <i>programme rules</i> .
participating lifestyle retailer	means a retailer that you can <i>earn lifestyle rewards</i> from. A list of <i>participating lifestyle retailers</i> is set out in the <i>programme rules</i> .
PIN	means your personal identification number for your <i>UCount Rewards Card</i>
primary account	means personal transactional, savings or credit account that we open in your name at your request.
programme rules	means the rules that apply to the <i>UCount Rewards</i> as set out in Annexure A to these terms.
qualifying purchases	means any purchase you make using your card, excluding the following purchases: <ul style="list-style-type: none"> • fuel that you do not buy at <i>participating fuel retailers</i>; • garage card transactions; • gambling; • toll fees; • cash advances and cash withdrawals; • electronic funds transfers and inter account transfers and payments • foreign exchange purchases; • stop and debit orders; • exclusions for specific <i>rewards retailers</i> as set out in the <i>programme rules</i>.
redeem rewards points	means to use your <i>rewards points</i> through the <i>redemption options</i> and <i>Redemption</i> will have the same meaning
redemption cap	means the maximum value of <i>rewards Points</i> you can <i>redeem</i> in each calendar month (the period from the 1st day of a month to the last day of the same month, both days inclusive) at <i>rewards retailers</i> . The different redemption caps applied at <i>rewards retailers</i> are set out in the <i>programme rules</i> .
redemption options	means the ways for you to <i>redeem rewards points</i> , including: <ul style="list-style-type: none"> • at any of the redemption retailers listed in the <i>programme rules</i>; • at participating fuel retailers; and • at participating fuel retailers; and
redemption retailer	means the retailers where you can <i>redeem rewards points</i> (either in store or online). The list of <i>redemption retailers</i> is set out in the <i>programme rules</i> .
regulatory authority	means a person who has authority over you, authority us or the activities covered by the agreement, and includes: <ul style="list-style-type: none"> • any national, municipal, provincial, other local or administrative government, authority or department; • any agency, tribunal, commission, regulator, self-regulatory body or similar body (such as the South African Reserve Bank, the Information Regulator and the Payments Association of South Africa) and any other body authorised in its place.

rewards retailers are retailers where you can:

- *earn rewards points* when using your card to pay for goods or services in South Africa;
- receive a discount when using your card to pay for goods or services in South Africa.

The list of *rewards retailers* is set out in the *programme rules*.

rewards account means the *UCount Rewards account* that we open for you when we approve your registration for *UCount Rewards*.

tiering points means the points that we allocate to you at the end of a calendar month (the period from the 1st day of a of a month to the last day of the same month, both days inclusive) to decide your tiering level. The tier points that you receive are based on the banking products and services that you use and your banking activity each month. The details are set out in the *programme rules*.

tiering level means the *UCount Rewards tier* that you qualify for based on the total number of your *rewards tier points*.

secondary account means a personal transactional account that is linked to your *primary account* for use by your spouse, life partner or family member (secondary accountholder).

secondary card means an additional plastic card linked to your *primary account* that we issue for use by a secondary account holder.

tax means any *tax*, duty, levy, fee, penalty, fine, interest, customs, excise, or any other charge under the tax Administration Act No 28 of 2011 that a tax authority may impose, levy, collect, withhold or assess.

tax authority means any governmental authority or other regulatory body which has the power to impose tax, including the South African Revenue Service.

UCount Rewards means the loyalty programme that we offer to you that rewards you for your banking relationship with us.

UCount Rewards Card means the prepaid debit card that we issue to you when you join *UCount Rewards* to *redeem rewards points through the redemption options*

UCount Rewards in app platform means the *UCount Rewards* platform that you can access on the *mobile app*

UCount Rewards online redemption portal means an online facility where you can *redeem your rewards points*, use a card or use a combination of *rewards points* and a card to buy various products and services.

UCount Rewards travel mall means an online facility where you can *redeem your rewards points*, use a card or use a combination of *rewards points* and a card to buy various travel-related products and services.

website means the Internet website with the address UCount.standardbank.co.za/personal/.

welcome documents means a step-by-step guide to how *UCount Rewards* works and the benefits you will receive.

7.2 Interpretation guidelines

Headings

Headings are aids to reading and understanding. They are not terms or conditions themselves. Headings do not limit or extend the meaning or application of the terms or conditions.

Singular and plural

Words in the singular include the plural. Words in the plural include the singular.

The word including

The word 'including' must be interpreted as introducing an example list and not limiting the list or excluding additions to it.

May

The word 'may' express entitlement, not possibility.

Calculating days

Where a number of days is given, the days must be counted to exclude the first day and include the last day.

Calendar month

Reference to a calendar month means the period from the first day of a month to the last day of the month, both days included.

Reference to laws

When there is reference to a law or to a section of a law, we mean that law or section of that law as amended, repealed or replaced.

Your UCount Rewards account and profile

Your UCount Rewards account and profile

We open a UCount Rewards account and profile in your name

After we have approved your application for *UCount Rewards* membership, we open a *UCount Rewards account* in your name. This account shows the *rewards points* that you *earn* and *redeem* during your membership of *UCount Rewards*.

You may not grant a third-party power of attorney to operate your *rewards account*.

You can access your profile on the website and mobile app

You can access your *UCount Rewards* by *setting up a profile* and entering a username and password on our *website*. You must have a digital banking profile and agree to the terms of use for digital banking before you can access the *mobile app*.

Use appropriate software

We recommend that you use suitable, up-to-date software, including anti-virus, anti-spam and anti-phishing software to minimise any risks related to using the Internet and the *website*.

Set up a secret profile and protect it

When you use our *website*, there is no direct personal contact between you and us. You communicate with us using a device, so you must create a *profile* made up of a unique combination of a username and a *password*. You will need to enter these details each time that you use the *website*.

Do not share your access codes with anyone else

No-one has a reason to know or ask for your username or password so you must never allow another person to access them. You must contact our contact centre or your branch immediately if someone has asked you for, or may know, your username or your password.

You accept that you alone are responsible for:

- keeping your username and password secret and safe and not allowing other people or systems to discover your username and password; and
- any activity that takes place under your profile if you have shared or compromised your username or your password.

If your *access codes* are compromised and become known to any unauthorised person which results in any of the consequences above:

a you agree that we are not responsible for any loss that you may suffer; and

b you give up any rights you might have to claim against us for any loss that you may suffer.

When you log in for the first time

a When you log in for the first time, you must enter your South African identity number or passport number in the 'Username' field. You will then be sent a One-Time Password (OTP) and will be asked to choose a username and password.

b We may change, suspend or close the *website* temporarily or permanently without notice. We may also limit certain services, features or functions, and restrict access to all or parts of any service on the *website* or the *mobile app*.

When you use our website

a Your use of the *website* is dependent on factors beyond our control, such as the network coverage or availability of your Internet service provider. We do not guarantee that the *website* is safe to use on any electronic device.

b We try to ensure minimum disruption to our *website* but if our *website* is unavailable for any reason, we are not responsible for any loss or damages that you may suffer as a result of your use of the *website*.

8.8	Links to content belonging to others		
a	Through our website we may provide links to information or content from other people or entities (such as companies and organisations). Although we try to link only to trustworthy parties or systems, we are not responsible for any of the information that they provide. If we give a link to any other information, person or business, it does not mean that we have checked or approved of the information or the source.		
b	We do not give any guarantee about other websites, software or hardware, including their security or performance. If you connect to any third party through a link that we provide:		
•	you agree that we are not responsible for any loss that you may suffer; and		
•	you give up your right to claim against us for any loss that you may suffer.		
9	Your UCount Rewards Card		
9.1	We send you a <i>UCount Rewards Card</i>		
	After you are registered for <i>UCount Rewards</i> , we will issue you with a <i>UCount Rewards Card</i> . Your <i>UCount Rewards Card</i> will have an expiry date printed on the front of it and is valid until the last day of the month shown, unless:		
a	we cancel your <i>UCount Rewards Card</i> earlier than this date; or		
b	your membership of <i>UCount Rewards</i> is cancelled		
9.2	You must sign the UCount Rewards Card and activate it		
a	As soon as you receive your <i>UCount Rewards Card</i> , you must sign your name in ink in the space provided on the back. Your <i>UCount Rewards Card</i> is not valid without your signature.		
b	You must activate and create a PIN for your <i>UCount Rewards Card</i> on the website or on the <i>UCount Rewards</i> in app platform or by calling the <i>contact centre</i> . If you ask for a PIN from the contact centre, the PIN will be sent to the cellphone number we have on record for you.		
9.3	Keep your PIN or Dynamic 3D SecureCode secret and safe		
a	3D Secure is a security method that we use to check that the person using a card to make online purchases is the real cardholder. It's an extra layer of security that diverts you from a third-party webpage (the online shop where you are shopping) to us so that we can give you a confidential PIN before your payment is processed.		
b	For purchases that you make using your <i>UCount Rewards Card</i> , the PIN that we give to you is called the Dynamic 3D SecureCode.		
c	Nobody has a reason to know or ask for your PIN or your Dynamic 3D SecureCode, so you must never allow another person to access them. This includes our own staff.		
d	You are responsible for keeping your UCount Rewards Card, PIN or Dynamic 3D SecureCode safe and secure. If someone else gets access to your <i>UCount Rewards Card</i> , PIN or Dynamic 3D SecureCode they could steal your <i>rewards points</i> and <i>redeem them</i> .		
9.4	About using your UCount Rewards Card		
a	What you may use your <i>UCount Rewards Card</i> for		
	You may use your <i>UCount Rewards Card</i> only to:		
i	<i>redeem rewards points</i> using selected <i>redemption options</i> ; and		
ii	to buy fuel at a <i>participating fuel retailer</i> .		
b	You may not use your <i>UCount Rewards Card</i> for any other purpose.		
9.5	Limits to amounts you can redeem using your UCount Rewards Card		
	You can <i>redeem</i> a maximum of R20 000 (200 000) worth of <i>rewards points</i> in any calendar month on your <i>UCount Rewards Card</i> .		
9.6	How to use your UCount Rewards Card		
	When you use your <i>UCount Rewards Card</i> to <i>redeem rewards points</i> :		
a	in person at a redemption retailer , you must enter your PIN into the point-of-sale device when you use your <i>UCount Rewards Card</i> to pay for goods or services. You have three attempts to enter the right PIN. If you are not successful after three attempts, we will block your <i>UCount Rewards Card</i> . You can call the contact centre for a new PIN.		
b	online at a redemption retailer , you must insert the Dynamic 3D SecureCode that you receive to complete the transaction.		
9.7	If your UCount Rewards Card is lost or stolen or someone accesses your PIN or Dynamic 3D SecureCode		
a	Contact us within 10 minutes of the incident occurring to stop your UCount Rewards Card		
	If your <i>UCount Rewards Card</i> is lost or stolen, or the PIN or the Dynamic 3D SecureCode are lost, stolen or someone else has access to them:		
i	contact our contact centre within 10 minutes of the incident occurring; or		
ii.	log onto your UCount Rewards profile on the website or the UCount Rewards in app platform and select "Manage your UCount Rewards Card."		
b	You are responsible for all redemptions made with your UCount Rewards Card before it is stopped.		
i.	You lose any <i>rewards points</i> that are redeemed after the <i>UCount Rewards Card</i> , or its details are lost or stolen.		
ii.	We are not responsible for any loss or damage that you suffer if:		
•	your <i>UCount Rewards Card</i> is damaged, lost, stolen or copied and you don't tell us within 10 minutes of the incident occurring;		
•	your PIN or Dynamic 3D SecureCode becomes known to a third party and you don't tell us within 10 minutes of the incident occurring; and		
•	there is fraudulent activity or an event that we have no control over relating to your <i>UCount Rewards Card</i> .		
9.8	Getting a replacement UCount Reward Card		
	If your <i>UCount Rewards Card</i> is lost or stolen, you can order another one by contacting the contact centre or by collecting it from any Standard Bank branch. There is a fee for replacing your <i>UCount Rewards Card</i> .		
9.9	How we process transactions you make using your UCount Rewards Card		
a	Your rewards account shows how many <i>rewards points</i> you have		
b	You can only <i>redeem rewards points</i> up to the value of rewards points in your rewards account. You are responsible for keeping track of your rewards points to ensure that you have enough to complete your transactions.		
c	Transactions that you make using your <i>UCount Rewards Card</i> will be reflected in your rewards account balance.		
d	You authorise us to deduct the full number of <i>rewards points</i> from your rewards account when you use your <i>UCount Rewards Card</i> to pay for goods or services. Once you have paid for a purchase, you cannot stop payment for the transaction.		
e	We do not give any warranties, purchase protection, insurance, other promises or services.		
10	About the choose your own rewards benefit		
10.1	What the benefit is		
	The choose your own rewards benefit allows you to choose a reward category to earn rewards points based on your spending habits. The reward categories are:		
a	Grocery rewards		
b	Fashion rewards		
c	Lifestyle rewards		

	For new members	For existing members (before we introduced the benefit)
Which reward category you have	When you register for <i>UCount Rewards</i> , you choose a reward category in which you would like to earn rewards points. The reward category that you choose applies for a minimum of four consecutive <i>fixed cycles</i> . The first <i>fixed cycle</i> starts on the date that you register with <i>UCount Rewards</i> . If you do not choose a reward category when you register, the default reward category will be the grocery reward category.	If you were a <i>UCount Rewards</i> member before we introduced the <i>choose your own rewards</i> Benefit, your default reward category is the grocery reward category.
If you want to change your reward category	You remain in your reward category until you ask us to change it.	You remain in the default reward category until you ask us to change it.
When you can change your reward category	You must wait until the start of the fourth <i>fixed cycle</i> (on the 16 th of a month).	The first time you change your reward category, you can change at any time. For subsequent changes, you must wait until the start of the fourth <i>fixed cycle</i> (on the 16 th of a month).
How you can change	You must contact the <i>contact centre</i> , visit our <i>website</i> or access the <i>UCount Rewards in app platform</i> within seven days of the start of the fourth <i>fixed cycle</i> . If you do not contact us within this time, we will process your request in the next <i>fixed cycle</i> .	You can make your first change on the <i>website</i> or by contacting the <i>contact centre</i> . For subsequent changes, you must contact the <i>contact centre</i> , visit our <i>website</i> or access the <i>UCount Rewards in app platform</i> within seven days of the start of the fourth <i>fixed cycle</i> . If you do not contact us within this time, we will process your request in the next <i>fixed cycle</i> .
When the change applies from	Your new reward category will apply from the start of your next <i>fixed cycle</i> and will apply for a minimum of four consecutive <i>fixed cycles</i> .	Your new reward category will apply from the start of your next <i>fixed cycle</i> and will apply for a minimum of four consecutive <i>fixed cycles</i> .

10.3 About the grocery rewards

a What the grocery rewards are

The *grocery rewards* are *rewards points* that you earn on qualifying grocery purchases when you use your card to pay for purchases at a *participating grocery retailer* in South Africa (including online).

b Who the participating grocery retailers are

A *participating grocery retailer* is a retailer from which you can earn grocery rewards. A list of *participating grocery retailers* is set out in the programme rules.

c What qualifies for grocery purchases

Qualifying grocery purchases are purchases instore or online from a *participating grocery retailer*. A list of grocery purchases that do and do not qualify is set out in the *programme rules*.

ii You do not earn Grocery rewards points when you pay for a purchase at a participating grocery retailer that is situated at a participating fuel retailer forecourt.

10.4 About the fashion rewards

a What the fashion rewards are

The *fashion rewards* are *rewards points* that you earn on qualifying fashion purchases when you use your card to pay for purchases at a *participating Fashion retailer* in South Africa (including online).

b Who the participating fashion retailers are

A *participating fashion retail* is a retailer from which you can earn fashion rewards. A list of *participating fashion retailers* is set out in the programme rules.

c What qualifies for fashion purchases

Qualifying fashion purchases are purchases instore or online from a *participating fashion retailer*. A list of fashion purchases that do and do not qualify is set out in the *programme rules*.

10.5 About the lifestyle rewards

a What the lifestyle rewards are

The *lifestyle rewards* are *rewards points* that you earn on qualifying lifestyle purchases when you use your card to pay for purchases at a *participating Lifestyle retailer* in South Africa (including online).

b Who the participating Lifestyle retailers are

A *participating lifestyle retailer* is a retailer from which you can earn lifestyle rewards. A list of *participating lifestyle retailers* is set out in the *programme rules*.

c What qualifies for Lifestyle purchases

Qualifying lifestyle purchases are purchases instore or online from a *participating lifestyle retailer*. A list of lifestyle purchases that do and do not qualify is set out in the *programme rules*.

11 Earning rewards points

11.1 You must be in good standing

You must be in *good standing* with us to earn rewards points. We will determine if you're in good standing on the last day of each *fixed cycle*.

b You do not earn any rewards points if you are not in good standing in relation to any of the products that you hold with us.

11.2 Your membership fees must be up to date

a We will remind you if membership fees are overdue and ask you to pay them within five days:

b If you pay, you will continue to earn rewards points according to these terms.

c If you don't pay, we will cancel your *UCount Rewards* membership, and you will lose any rewards points that you had at the date of cancelling.

d You must continue to pay your membership fees even when you are not in good standing.

11.3	You can earn rewards points by using a card	12.3	Caps on your spending that qualifies for rewards points and caps on earning rewards points
a	You <i>earn</i> rewards point on <i>qualifying purchases</i> that you make using the <i>card</i> that is linked to your primary account and any secondary accounts. If you use a <i>card</i> that is linked to your secondary account, you will <i>earn</i> rewards point at the same <i>earn</i> rate as your primary account.	a	We set caps on the amount of money that qualifies for earning <i>rewards points</i> , as well as on the number of <i>rewards points</i> that you can <i>earn</i> in a fixed cycle:
b	You can <i>earn rewards points</i> by using a <i>card</i> to pay for:	b	The spend cap is maximum value in Rand of your Card spend in a fixed cycle that qualifies you to <i>earn rewards points</i> at the rates set out in the programme rules.
i	<i>qualifying purchases</i> ;	c	The <i>earn</i> cap is the maximum number of <i>rewards points</i> that you can <i>earn</i> in any fixed cycle at <i>rewards retailers</i> .
ii	<i>qualifying grocery purchases at qualifying participating grocery retailers or qualifying fashion purchases at participating fashion retailers or qualifying lifestyle purchases at participating lifestyle retailers; and</i>	d	We may change the <i>earn</i> rate, <i>earn</i> cap and spend cap by giving you reasonable notice through one or more of our channels, including the website, UCount Rewards in app platform, the contact centre, our branches, email, SMS, MMS and telephone.
iii	some travel-related products and services in the <i>UCount Rewards travel mall</i> .	12.4	The <i>rewards retailers</i> may set additional rules. If any <i>earn</i> rates and rules change, we will give you reasonable notice of the change.
11.4	When you do not earn rewards points	13	Receiving a discount
a	You do not earn rewards points and cannot redeem rewards points when you pay for fuel purchases at a service station that is not a participating fuel retailer.		You can receive an upfront discount for goods or services by using your <i>card</i> for <i>qualifying purchases</i> at specific <i>rewards retailers</i> . Refer to the <i>programme rules</i> for details.
b	You do not earn grocery rewards points when you pay for a purchase at a participating grocery retailer at a fuel forecourt.	14	About goals and gains (UCount Rewards in app platform only)
11.5	fraudulent earning of rewards points	a	Goals are personalised activities that you must complete to receive personalised gains from us. Gains include offers of <i>rewards points</i> , <i>vouchers</i> or <i>coupons</i> . Goals and gains are available in the <i>UCount Rewards</i> App only.
a	If you <i>earn rewards points</i> fraudulently or you are a party to a <i>fraudulent transaction</i> , we may cancel your membership of <i>UCount Rewards</i> . You lose (forfeit) all <i>rewards points</i> that you <i>earn</i> fraudulently or as a result of <i>fraudulent transactions</i> (whether or not you committed the fraud).	b	A <i>coupon</i> is a reward in the form of a <i>discount</i> that you receive for completing your <i>goals</i> . A <i>voucher</i> is a reward in the form of a cash-value code that you can use to buy goods and services.
b	If you lose <i>rewards points</i> , your <i>rewards account</i> may go into a negative balance. If this happens, will allocate the <i>rewards points</i> that you <i>earn</i> in the next <i>fixed cycles</i> until your balance is no longer negative.	15	Redeeming rewards points
c	There is no obligation on us to prove that a <i>fraudulent transaction</i> is indeed fraud.	15.1	You can view the <i>rewards points</i> you have <i>redeemed</i> by logging on to your <i>UCount Rewards</i> profile on the <i>website</i> and the <i>UCount Rewards-in-App-Platform</i> .
11.6	If you move your business transactions to your personal account	15.2	You can redeem rewards points that you earned when in good standing
	<i>UCount Rewards</i> is designed to reward you for using your <i>card</i> in your personal capacity only. We are not responsible for any losses or increased costs that you incur if you move your business banking transactions to your personal account.		If you are not in good standing in relation to any products that you hold with us, you can only <i>redeem rewards points</i> that you earned when you were in good standing in relation to those products.
11.7	Where you can view your rewards points	15.3	How you can redeem rewards points
	You can view the <i>rewards points</i> you have earned by logging on to your <i>UCount Rewards</i> profile on the <i>website</i> and the <i>UCount Rewards-in-App-Platform</i> .		You can <i>redeem</i> your <i>rewards points</i> :
12	How we calculate your rewards points and your tiering points	a	on the <i>UCount Rewards in app platform</i> ;
12.1	rewards points	b	through the <i>contact centre</i> ;
a	We calculate your <i>rewards points</i> for a fixed cycle at the end of the fixed cycle. We allocate the <i>rewards points</i> that you have earned into your rewards account on the last day of the month of that fixed cycle.	c	on the <i>UCount Rewards travel mall</i> ; and
b	You do not <i>earn</i> interest on <i>rewards points</i> in your rewards account.	d	on the <i>UCount Rewards online redemption portal</i> ; and
12.2	tiering points and the earn rate		by using your <i>UCount Rewards Card</i> at <i>redemption retailers</i> (excluding <i>participating fuel retailers</i>).
a	We calculate your tier points in each calendar month (for example, 1 June to 30 June). The tier points determine your <i>earn</i> rate.	15.4	You must present your UCount Rewards Card to redeem
b	We use this <i>earn</i> rate in the next fixed cycle (for example, 16 June to 15 July) to calculate your <i>rewards points</i> on qualifying purchases. We allocate these <i>rewards points</i> to your rewards account on the last day of the month that the fixed cycle ends in (in this example, 31 July).		You must present your <i>UCount Rewards Card</i> when you want to <i>redeem</i> your <i>rewards points</i> at a <i>rewards retailer</i> , a <i>redemption retailer</i> or <i>participating fuel retailer</i> . Refer to the <i>UCount Rewards Card</i> section below.
c	When your earn rate goes up	15.5	When you need a card and a UCount Rewards Card to redeem
i	Your <i>earn</i> rate depends on your tiering level. Your <i>earn</i> rate goes up if you move to a higher tiering level. If this happens, you will <i>earn rewards points</i> at the new <i>earn</i> rate for the current fixed cycle that you are in (for example, 16 June to 15 July).		You will need to use a combination of a <i>card</i> and your <i>UCount Rewards Card</i> for:
ii	Your rewards account will show the new tiering level. We will allocate the <i>rewards points</i> you <i>earn</i> to your rewards account on the last day of the month that the current fixed cycle ends in (in this example, 31 July). The tiering levels and <i>earn</i> rates are set out in your welcome pack, in the programme rules, on the <i>UCount Rewards in app platform</i> and on the website.	a	for selected <i>redemption options</i> ; and
		b	fuel purchases at a <i>participating fuel retailer</i> .
		15.6	You must give correct information
			You are responsible for making sure that the information you give us when you <i>redeem rewards points</i> is correct. We are not responsible for losses if you give us incorrect information.
		16	When reward points expire
			<i>Rewards points</i> are valid for five years from the date we allocate them to your <i>rewards account</i> . If you do not <i>redeem</i> your <i>rewards points</i> within this time, they will expire. We will tell you in advance when your <i>rewards points</i> will be expiring and what portion will expire.

17	Reversing transactions and refunds	d	you breach any of these <i>Terms</i> ;
17.1	Receiving a refund to a card	e	if you are not in good standing for three consecutive <i>fixed cycles</i> . We will cancel your membership on the last calendar day of the month that your third consecutive fixed cycle ends in;
a	If you receive a refund on a <i>card</i> for a purchase that earned <i>rewards points</i> , we will reverse your <i>rewards points</i> in your <i>reward account</i> that you <i>earned</i> on the purchase.	f	you are placed under curatorship or are sequestrated. Your curator or sequestrator must immediately inform us of your legal incapacity and give us any relevant documents we ask for (such as court orders).
b	If you do not have enough <i>rewards points</i> in your <i>rewards account</i> for us to reverse, your <i>rewards account</i> will go into a negative balance, and we collect the remaining outstanding <i>rewards points</i> from the <i>rewards points</i> you <i>earn</i> in the following <i>fixed cycles</i> until you balance is positive again.	20.3	If you die
b	If your <i>rewards account</i> has been closed or if, after a month, we could not recover the <i>rewards points</i> , then we will recover the value of the <i>rewards points</i> from your <i>primary account</i> .	a	If you die, we will freeze your <i>UCount Rewards account</i> . Your executor must provide us with a certified copy of your death certificate and any other documents that we ask for. The executor may instruct us to transfer the <i>rewards points</i> to another member's <i>rewards account</i> within 24 months of your death. After that time, any <i>rewards points</i> that have not been transferred will be lost. Any of your <i>rewards points</i> that expire in the 24 months will be lost. We will cancel your <i>rewards account</i> and your membership of the <i>UCount Rewards</i> at the earlier of:
17.2	Returning goods or services paid for by redeeming rewards points	i	the <i>rewards points</i> being transferred
	If you return goods or services that you paid for by <i>redeeming</i> your <i>UCount Rewards</i> , we will refund you according to the option that is provided for by the <i>redemption retailer</i> (either a voucher or a gift card).	ii	the end of the 24 months
18	Rewards account statement	b	We are not responsible for any loss that you suffer if we cancel this agreement and any other relationship that we have with you or because the executor did not transfer the <i>rewards points</i> to another member.
18.1	We produce <i>rewards account</i> statements [monthly/quarterly]	c	All cancellations take effect immediately.
a	We produce statements of your <i>rewards account</i> at the end of each month. You can find the statement on your profile on the <i>website</i> , on the <i>UCount Rewards in app platform</i> , or you can contact the <i>contact centre</i> to send you one.	21	Contact centre
18.2	Your <i>rewards account</i> statement sets out the <i>rewards points</i> that you have earned and redeemed in each category. Contact us if you think the statement is wrong		When you contact the <i>contact centre</i> , you will be asked security questions so that we can confirm that it is you. We will give you information about your <i>rewards account</i> and allow you to <i>redeem rewards points</i> only if you answer the security questions correctly.
	If there are mistakes in your <i>rewards account</i> statement or your <i>tiering level</i> , call the <i>contact centre</i> within 60 days of the date of the statement. If we do not hear from you within this time, we may treat the statement as correct and final.	22	Communications
18.3	If we have allocated <i>rewards points</i> incorrectly		We will communicate with you about your <i>UCount Rewards</i> , for example, to advise you what your rewards balance is. We will also communicate with you when we are required to do so by any <i>applicable laws</i> .
a	We may reverse any incorrect <i>rewards points</i> allocated to your <i>rewards account</i> by way of an account debit. If you have <i>redeemed</i> an incorrect allocation before we reverse it, we may recover the value of those <i>rewards points</i> from you.	23	Privacy notice
b	If you do not have enough <i>rewards points</i> in your <i>rewards account</i> for us to reverse, your <i>rewards account</i> will go into a negative balance, and we will collect the remaining outstanding <i>rewards points</i> from the <i>rewards points</i> you <i>earn</i> in the following <i>fixed cycles</i> until you balance is positive again.	23.1	We understand that your personal information is important to you. By using our <i>products</i> , you acknowledge that your personal information will be processed by us and third parties (if necessary) according to our <i>Privacy Statement</i> , which is in line with all <i>applicable laws</i> on protecting and processing personal information.
19	Fees	23.2	It is your responsibility to read and understand the contents of the <i>Privacy Statement</i> which is available on our website at www.standardbank.co.za/privacy or you can ask us to email it to you.
19.1	There are fees for <i>UCount Rewards</i> and <i>UCount mobile</i> . All fees are charged to your <i>primary account</i> .	23.3	We will maintain the confidentiality of your personal information and we will implement security safeguards to secure your personal information as set out in the <i>Privacy Statement</i> .
19.2	The fees are set out in the <i>programme rules</i> and may change. We will give you reasonable notice of any change in the fees.	23.4	Our <i>Privacy Statement</i> includes what personal information is; what information we process; how we process your information; where we collect your information; who we share your information with; your rights as a data subject and the complaints contact details of both Standard Bank and the Information Regulator.
20	Cancelling your membership	24	When our responsibility is limited or excluded
20.1	When you may cancel your <i>UCount Rewards</i> membership		We are not responsible to you for losses that you incur as set out in these <i>terms</i> .
a	You can cancel your <i>UCount Rewards</i> membership at any time by calling the <i>contact centre</i> . You must <i>redeem</i> your <i>rewards points</i> before cancelling your membership, otherwise all <i>rewards points</i> that are not <i>redeemed</i> will be lost.	25	Intellectual property rights
b	Members who joined before 1 July 2019 who chose the yearly membership option will receive a refund of the unused portion of your annual membership fee if you cancel your membership before your membership year ends.	a	The Intellectual Property (copyright, trademarks and any other intellectual property rights in all content) relating to <i>UCount Rewards</i> belong to us and/or our third-party licensors.
c	We will pay the refund into the same account from which you chose to pay the membership fees by debit order.	b	We give you the right to use our Intellectual Property for purposes of performing your obligations as a member of <i>UCount Rewards</i> . You may not use our Intellectual Property for any other purpose. This right will commence when your membership starts and will end in accordance with these and conditions, at which point, you must immediately stop all use of any Intellectual Property. You may not do the following in relation to our or our third-party licensors' Intellectual Property (as applicable):
d	We are not responsible for any loss you incur because you cancel your membership.		
20.2	When we may cancel your <i>UCount Rewards</i> membership		
	We will automatically cancel your membership of <i>UCount Rewards</i> , and you will immediately lose all <i>rewards points</i> that you have not yet <i>redeemed</i> , if:		
a	your membership fee is in arrears for two months (we will send you notification of your non-payment before cancelling your membership);		
b	your <i>primary account</i> is closed by you or us;		
c	you engage in a fraudulent transaction;		

i	copy or claim to have any rights to the Intellectual Property;	28	Complaints and query resolution If you want to complain or have a query, you can either call the <i>contact centre</i> or send an email to: enquiries@UCount.co.za . The <i>contact centre</i> 's operating hours are Monday to Friday: 8am to 5pm, Saturday: 8am to 12pm, Sunday and public holidays: Closed
ii	dispute or contest the validity of our ownership over the Intellectual Property	28.1	
iii	damage the reputation and goodwill associated with our Intellectual Property.		
26	We may change these <i>terms</i> without notice	28.2	If you are not satisfied with the outcome of a complaint, you can escalate it to the Complaints Resolution Centre by calling them on 0860 101 101 or emailing them on Complaint.ResolutionCentre@standardbank.co.za The Financial Advisory & Intermediary Services Act and the consumer protection it provides do not apply to <i>UCount Rewards</i> . If you have a concern relating to these terms, and we have not been able to resolve it to your satisfaction you may use our complaints process, at www.standardbank.co.za ; or If you are still dissatisfied, you may contact the Ombudsman for Banking Services at 0860 800 900 ; by email at info@obssa.co.za ; or through their website at www.obssa.co.za The Consumer Protection Act and its protections apply to <i>UCount Rewards</i> .
26.1	We may change these <i>terms</i> at any time without notice to you but we will tell you about any material changes that we have made by:		
a	publishing the information on the <i>website</i> or the <i>UCount Rewards in app platform</i> ; -or	28.3	
b	sending you an email or by sending you an SMS.		
26.2	If you don't agree to the change, you must stop using the <i>UCount Rewards</i> and immediately cancel your membership. If you continue to use <i>UCount Rewards</i> , we may treat it as if you have read, understood and agreed to the new <i>Terms</i> .		
27	Tax You must consider the tax effects of your membership with <i>UCount Rewards</i> and all <i>rewards</i> Points earned or <i>redeemed</i> . You are responsible for your own tax advice and obligations.	28.4	