



The *UCount Rewards Programme* is a loyalty programme that rewards you for using your Standard Bank Card.

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1 About the programme rules

These Programme Rules give the details of how and when you *earn rewards points and tiering points*. You must read them together with the *UCount Rewards terms and conditions*. Words in *italics* are defined terms. Some definitions may appear in the *UCount Rewards terms and conditions*.

2 If you are one of our Wealth and Investment clients

If you are one of our Wealth and Investment clients, please contact your relationship manager as some of these Programme Rules are different for you.

3 Section 1: rewards points and earn rates for rewards

There are seven rewards categories in *UCount Rewards*:

- a Card Rewards
- b Choose Your Own Rewards (CYOR)
- c Fuel Rewards
- d Retailer Rewards
- e Social Rewards
- f Standard Bank Mobile Data Rewards
- g Goals and Gains (*UCount in app platform only*)

3.1 Card Rewards

a For qualifying purchases under the spend cap

i You *earn rewards points* at the *earn rate* starting from 0.08% up to 1% of what you spend when you pay for *qualifying purchases* with your card at:

- any store (including online); and
- any *rewards retailer*

ii The *earn rate* that applies to you is based on:

- your *tiering level*;
- the *card* that you use.

b Exception for Choose Your Own Rewards

You will not *earn card rewards* for any amount you spend at a *qualifying grocery retailer, qualifying fashion retailer or qualifying lifestyle retailer* as part of the CYOR rule.

c Exception for fuel purchases

You will not *earn card rewards* for *fuel purchases* at a *participating fuel retailer*.

d Exception for SnapScan, Masterpass or Zapper

You can *earn* a maximum of 5000 *reward points* under this rule if you use your *card* on SnapScan, Masterpass or Zapper. This applies regardless of the *card* that you use and the *tiering level* that you are on.

You will not earn card rewards on SnapScan wallet transactions.

e Exception for Payflex

Payflex transactions using your qualifying *card* will qualify for *Card Rewards* only.

The table below sets out the *earn rates* according to *Card* that you use and *tiering level* that you are on.

Card	Earn rate percentage on value according to tiering level					Spend cap for each fixed cycle
	Tier 1	Tier 2	Tier 3	Tier 4	Tier 5	
Credit card	0.25%	0.40%	0.50%	0.70%	1.00%	R50 000
Debit/cheque Card	0.08%	0.10%	0.13%	0.18%	0.25%	

- 3.2

a

Choose Your Own Rewards (CYOR)

For qualifying purchases under the spend cap in your chosen category conditions.
- i

You earn rewards points based on your category at the earn rate starting from 0.5% to 20% of what you spend when you buy:

- qualifying grocery purchases at any participating grocery retailer; or
 - qualifying fashion purchases at any participating fashion retailer; or
 - qualifying lifestyle purchases at any participating lifestyle retailer.
- ii

The earn rate that applies to you is based on:

- your tiering level; and
 - how much you spend
- b

For qualifying purchases in another category

You earn rewards points for qualifying purchases in a category that you did not choose. Your earn rate is a maximum of 1% of your spend depending on your card and tiering level.
- c

Exception for SnapScan, Masterpass or Zapper

You do not earn rewards points on choose your own rewards if you use your card on Snapscan, Masterpass, Zapper or you use your virtual debit card.

The table below sets out the *earn rates* according to the *card* that you use and *tiering level* that you are on.

Card	Earn rate percentage on value according to tiering level					Spend cap for each fixed cycle
	Tier 1	Tier 2	Tier 3	Tier 4	Tier 5	
Credit card	2.0%	3.0%	4.5%	10%	20%	The lower of: <ul style="list-style-type: none"> 20% of your total spend on the Card; or R3000 on the Choose Your Own Reward Category
Debit/cheque card	0.5%	1.0%	1.5%	2.5%	5.0%	

- d

Restrictions on certain categories under Choose your Own Rewards
- i

Qualifying fashion purchases on lay by

If you make a qualifying fashion purchase on lay-by at any participating fashion retailer, the fashion rewards you earn are:

 - calculated on the value of the final instalment that you make with your card; and
 - allocated to your rewards account on the last day of the month that you make the final instalment.
- e)

Gym membership through a debit order as a qualifying lifestyle purchase

You earn from 0.5% up to 20% back in rewards points when using your primary account to pay for your gym membership through a debit order.
- f)

Qualifying purchases

Qualifying grocery purchases

Qualifying grocery purchases are any of the following from a participating grocery retailer:

 - all perishable and non-perishable foodstuffs;
 - substances that can be used to prepare food;
 - all household cleaning products;
 - beauty and health products that can be purchased from a participating grocery retailer.

What does not qualify for grocery purchases:

 - clothing;
 - pharmaceuticals;
 - tobacco and liquor;
 - airtime;
 - bill payments, including account payment made to the participating grocery retailer;
 - lottery and casino purchases;
 - travel and entertainment;
 - gift cards;
 - financial services; and
 - delivery charges for purchases at a participating grocery retailer.

- ii **Qualifying fashion purchases**
Qualifying fashion purchases are any of the following purchases from a participating fashion retailer:
- clothing and footwear;
 - jewellery and handbags;
 - accessories (but not travel accessories or cell phone accessories);
- What does not qualify for fashion purchases**
- cell phones, airtime, data, cell phone accessories;
 - electronics;
 - children's toys;
 - baby items, such as toiletries, food, dummies, nappies, feeding equipment, humidifiers;
 - foodstuffs, including chips, sweets, water;
 - health and beauty products, including make-up, perfume, skin care products;
 - home products, including towels, sheets, duvets, blankets, cushions, pots, pans, and kitchen appliances;
 - sports equipment, including balls, bats, weights;
 - outdoor products, including camping chairs, tents and equipment;
 - travel products, including luggage and travel accessories;
 - gift cards;
 - retailer account and store card payments;
 - retailer's financial products & services,
 - courier services.
- iii **Qualifying lifestyle purchases**
Qualifying lifestyle purchases are any of the following purchases instore or online from a participating lifestyle retailer:
- books, e-books, audio books;
 - gift cards;
 - puzzles, gifts and stationery;
 - gym memberships, personal training sessions, gym classes, sporting and gym accessories;
 - movie tickets, 3D-glasses, and beverages, confectionary and food purchased at the movies;
 - tips to Service providers (service gratuities).
- 3.3 **Fuel Rewards**
- a **For fuel purchases under the spend cap**
- i **Earn from 10 cents a litre to R5 a litre in rewards points when you buy fuel**
- you earn cash back in rewards points for each litre of fuel that you buy at participating fuel retailers using your card.
- ii The earn rate that applies to you is based on:
- your tiering level; and
 - the card you use.

b Exception for SnapScan, Masterpass or Zapper

You do not earn rewards points on fuel if you use your card on Snapscan, Masterpass, Zapper or you use your virtual debit card.

The table below sets out the *earn rates* according to the *tiering level* that you are on and the *card* that you use

Qualifying Standard Bank Card	Tier 1	Tier 2	Tier 3	Tier 4	Tier 5	Spend Cap (Rands per fixed cycle)
Credit card spend per litre	30 cents	45 cents	90 cents	R1.50	R5	The lower of: <ul style="list-style-type: none"> • 20% of your total spend on the card; or • R2 500 on fuel and oil.
Debit/Cheque card spend per litre	10 cents	15 cents	30 cents	50 cents	R1	

c Members can earn double rewards points on fuel

- i You earn double the fuel rewards for each tiering level set out in the table above if you meet the following **six criteria**:
- You are an active Makro mRewards member;
 - You spend R500 or more over the fixed cycle on any qualifying purchases at Makro; (any purchase exclusions are set out in the rewards retailer table of these programme rules);
 - Your entire spend on fuel on your card over the fixed cycle is at a participating fuel retailer;
 - You have a Standard Bank transactional current account that is in good standing (savings and credit card accounts are excluded);
 - You have two other Standard Bank products in different categories as set out under Qualifying products and services/transactions below (excluding those listed under Debit Cards, Customer initiated transactions and Prepaid transactions) that are in good standing;
 - The Standard Bank products you hold are active in the fixed cycle that you qualify to earn double rewards points on fuel.
- ii If you don't meet the qualifying criteria set out above, you will continue to earn fuel rewards at the earn rates set out in the table above.
- d **How rewards points are calculated for fuel purchases**
 To determine the number of litres of fuel that qualify for rewards points we use the weighted average fuel price provided by Caltex and Astron Energy for the fixed cycle.

- 3.4 **Retailer Rewards**
- a** You *earn rewards points* at the *earn rate* from 0.25% up to 20% when you pay for *qualifying purchases* with your *card* at the *rewards retailers* listed in the table below.
- b** The *earn rate* that applies to you is based on:
- i your *tiering level*;
 - ii the *card* you use; and
 - iii the *rewards retailer* you make a purchase at.
- c** You also *earn rewards points* at the *earn rate* set out in the table under *Card Rewards* for each transaction in a *fixed cycle* at the *rewards retailers* when you use your *card*. This rule does not apply to Netstar, Baby City and Dis-Chem.
- d** The table below sets out the *earn rates* according to the *tiering level* that you are on, the *card* that you use and the *rewards retailer* where you make a purchase.

Rewards retailer	Qualifying Standard Bank Card	Earn rate					Maximum rewards points you can earn from this rewards retailer	Spend cap (for each fixed cycle)	Flat Earn rate percentage on value above Spend Cap
		Tier 1	Tier 2	Tier 3	Tier 4	Tier 5			
AVBOB	<ul style="list-style-type: none">13% back in <i>rewards points</i> on the coffin and funeral service fee14.5% back in <i>rewards points</i> on national repatriation (road transport) service fee13% back in <i>rewards points</i> on the international repatriation service fee						100 000 (R10 000) <i>UCount rewards points</i> per invoice		
Baby City	Credit Card	1.0%	1.5%	2.0%	2.5%	5.0%	10 000 (R1000) <i>rewards points</i> in <i>each fixed cycle</i>	20% of your total monthly <i>qualifying spend</i> using your card.	Up to 1.00%
	Debit/ Cheque Card	0.25%	0.5%	1.25%	1.5%	2.0%			
		<i>qualifying purchases</i> include: All purchases instore except the ones listed as exclusions below. What does not qualify for <i>qualifying purchases</i> <ul style="list-style-type: none">baby formulas, feeding bottles, teats, feeding cups with spouts, feeding straws;medication from the dispensary section (whether its medication provided to you on prescription or over the counter self-medication);plastic bags;payments made using the Baby City's <i>vouchers or coupons</i>payments made with Baby City's own loyalty card.							
Builders		0.75% on all <i>qualifying purchases</i>					5 000 (R500) <i>rewards points</i> per <i>fixed cycle</i>		
Car Service City		3% on all <i>qualifying purchases</i>					None		
Click360		2.5% on all <i>qualifying Online Purchases</i>					None		
Courier Connexion		3% on all <i>qualifying purchases</i>					None		

Dis-Chem	Credit Card	1.5%	2.0%	3.0%	10%	20%	10 000 (R1000) <i>rewards points</i> in each <i>fixed cycle</i>	20% of your total monthly spend using your <i>card</i> on <i>qualifying purchases</i>	Up to 1.0%
	Debit/ Cheque Card	0.5%	1.0%	2.0%	5.0%	5.0%			
		<i>qualifying purchases</i> include: All purchases instore except the ones listed as exclusions below. Extra rewards for redeeming <i>rewards points</i> at Dischem: You earn 5% of the value of <i>rewards points</i> that you <i>redeem</i> for <i>qualifying purchases</i> at Dischem. The same exclusions below apply to this benefit. Exclusions: what does not qualify for <i>qualifying purchases</i> <ul style="list-style-type: none">• baby formulas, feeding bottles, teats, feeding cups with spouts, feeding straws;• medication from the dispensary section (whether its medication provided to you on prescription or over the counter self-medication);• plastic bags;• payments made using the Dischem's <i>vouchers</i> or <i>coupons</i>• payments made with Dischem's own loyalty card.							
EZ Shuttle		5% on all <i>qualifying purchases</i>					None		
FreshStop		1.25% at FreshStop (on all <i>qualifying purchases</i>)					1.25% on a maximum value of R150 for any transaction		
Game		0.75% (on all <i>qualifying purchases</i> and liquor purchases)					5 000 (R500) <i>rewards points</i> in each <i>fixed cycle</i>		
Hirsch's		1% (on all <i>qualifying purchases</i>)					None		
KFC		1% (on all <i>qualifying purchases</i>)					None		
Makro		0.75% on all general merchandise purchases and <i>rewards points that you redeem</i> , excluding: <ul style="list-style-type: none">• food, groceries, liquor,• cellular products• delivery charges• financial services (such as extended warranties),• trade debtors account payments; and gift cards					5 000 (R500) <i>rewards points</i> in each <i>fixed cycle</i>		
Makro Liquor		0.75% on all <i>qualifying purchases</i> (liquor only)					5 000 (R500) <i>rewards points</i> in each <i>fixed cycle</i>		
NetFlorist		2.5% (on all <i>qualifying purchases</i>)					None		
Olympic Cycles		3% (on all <i>qualifying purchases</i>)					None		
Pet Babies		2.5% (on all <i>qualifying purchases</i>)					None		
Samsung		1% on all <i>qualifying purchases</i> at the following Samsung stores: Ballito, Gateway Theatre of Shopping and Pavilion Shopping Centre in KwaZulu Natal, Mall of Africa and Sandton City in Gauteng and Constantia in Cape Town					None		
Showmax		5% (on all <i>qualifying purchases</i>)					None		
SweepSouth		0.5% (on all <i>qualifying purchases</i>)					None		
TaxTim		25% discount (on all <i>qualifying purchases</i>)					None		
Tiger Wheel & Tyre		2.5% on all <i>qualifying purchases</i>					1 500 (R150) <i>rewards points</i> for any transaction		

Wine-of-the-Month Club	2% (on all <i>qualifying purchases</i> , online only)	None		
Woodford Car Hire	5% (on all <i>qualifying purchases</i>)	None		
Zando	3% (on all <i>qualifying purchases</i>)	None		
Netstar	12% per month back in <i>Rewards points</i> on a Netstar Plus (Safe and Sound Plus) system 12% per month back in <i>Rewards points</i> on a Netstar Early Warning (Safe and Sound Early Warning) system	None		

3.5 Social Rewards

a What the reward is

Social rewards are *rewards points* that you *earn* for your social media posts on X (formerly Twitter).

b How to qualify to *earn* the rewards

To qualify for *social rewards*, you must:

- i have a social media account (for example, X (formerly Twitter));
- ii link your X (formerly Twitter) account to your *rewards account* by:
 - visiting the *website*;
 - clicking on “Earn more by linking your social network;” and
 - adding the social media account, you want to link to your *rewards account*
- iii mention #UCount in a positive or neutral manner on social media by doing one or both of the following:
 - posting a picture and mentioning #UCount;
 - re-posting or sharing a #UCount-related post.

c How to *earn social rewards*

- i You are in one of three categories according to number of followers you have on your social media account:

Category	Number of Followers
A	10 001+ followers
B	1001- 10 000 followers
C	0-1000 followers

- ii You *earn rewards points* according to your category based on activities that you participate in. We reward you for up to eight activities a month. You can *earn* a maximum of 690 *rewards points* across all your linked social media accounts. *Rewards points* are allocated to *UCount Rewards* members on a weekly basis.

Activity	Rewards points
Link a social media account	A=200, B=100, C=50
Using #UCount only	A=50, B=30, C=10
Using #UCount with a picture	A=70, B=50, C=30
Post or sharing #UCount	A=50, B=30, C=10

d When you will not *earn social rewards*

- i You do not *earn social rewards* on social media accounts that are restricted, protected, blocked or set to private.
- ii Mentioning *UCount Rewards* without the correct hashtag will not qualify for *social rewards*. Always **use the hashtag #UCount**.

e We may moderate social media posts for quality and originality.

3.6 **Standard Bank Mobile Data Rewards**

If you have an active Standard Bank Mobile SIM that is in *good standing* you will receive data on your Standard Bank Mobile SIM every month based on your *tiering level* as set out below:

Tiering level	Monthly Data Rewards
Tier 1	50MB
Tier 2	100MB
Tier 3	500MB
Tier 4	1GB
Tier 5	2GB

Note: You will only receive *Data Rewards* that is linked to one of the following Standard Bank accounts: (sum)1, student achiever or access account and if you purchase a minimum of R10,00 airtime or data every month

3.7 **Goals and Gains rewards (UCount Rewards in app platform only)**

- a** Goals are personalised activities that you must complete to receive personalised Gains from us in the Goals & Gains section of your *UCount Rewards* in App Platform. Gains include offers of *rewards points*, *vouchers* or *coupons*.
- i** A *coupon* is a reward in the form of a *discount* that you receive for completing your Goals.
- ii** A *voucher* is a reward in the form of a cash-value code that you can use to buy goods and services.
- b** You have two weeks from completing the activity to choose either *rewards points* or a *voucher* or a *coupon* as your Gain. If you choose *rewards points*, they will be allocated to your *rewards account* immediately. If you choose a *voucher* or *coupon*, it will be valid for two weeks from the date you choose it before it expires.

4 **Section 2: about retailers, items that qualify, caps, tiers, and fees**

4.1 **Retailers**

- a** **Rewards retailers (where you can earn rewards points)**
Avbob, Baby City, Builders, Car Service City, Click360, Courier Connexion, Dis-Chem, EZ Shuttle, FreshStop, Game, Hirsch's, KFC, Makro, Makro Liquor, NetFlorist, Netstar, Olympic Cycles, Pet Babies, Samsung, Showmax, SweepSouth, TaxTim, Tiger Wheel & Tyre, Wine-of-the-Month Club, Woodford Car Hire, and Zando.
- b** **Participating fuel retailers**
Astron Energy, Caltex
- c** **Choose Your Own Rewards Retailers (where you can earn rewards points)**
- i** **Participating grocery retailers**
Checkers, Checkers Hyper, Food Lovers Market, Fruit & Veg City, Game, Makro, Pick n Pay, Shoprite, SPAR and Woolworths, except where these stores are situated at fuel forecourts.
- ii** **Participating lifestyle retailers**
Bargain Books, Debonairs Pizza, Exclusive Books, Fego Caff  , Fishaways, Lupa Osteria, Milky Lane, Mugg & Bean, Mythos, Nu-Metro, Ocean Basket, Planet Fitness, Reader's Warehouse, Roman's Pizza, Salsa Mexican Grill, Steers, Ster-Kinekor, Turn 'n Tender Steakhouse, Virgin Active, Viva Gym, Vovo Telo Bakery & Caf   and Wimpy.
- iii** **Participating fashion retailers**
Country Road, Edgars, Foschini, Jet, Makro, The Fix, Trenery, Witchery, Woolworths, and Zando.
- d** **Redemption retailers (where you can redeem rewards points)**
Baby City, Builders, Car Service City, Click360, Courier Connexion, Dis-Chem, EZ Shuttle, FreshStop, Game, Hirsch's, KFC, Makro, Makro Liquor, NetFlorist, Olympic Cycles, Pet Babies, Samsung, School-Days, SweepSouth, Showmax, Tiger Wheel & Tyre, Varsity-Days, Wine-of-the-Month Club, Woodford Car Hire, Zando, Bidvest Premier Airport Lounges, Admyt, Astron Energy, Caltex, International Bank Vaults (IBV), *UCount Rewards* Travel Mall.

4.2 **Redemptions**

- a** **UCount rewards online redemption portal**
- i** You can *redeem rewards points* into the following *qualifying Standard Bank products* via the *UCount Rewards* Online Redemption Portal:
- Unsecured Lending (Revolving Loan and Term Loan)
 - PureSave Account,
 - Notice Deposit Account,
 - Tax Free Investment Account,
 - AutoShare Invest.
- ii** You can also *redeem rewards points* on the *UCount Rewards Online Redemption Portal* for the following:
- to purchase airtime or electronic vouchers;
 - as a donation on charities;
- b** **Redemptions on the UCount reward in app platform**
You can *redeem rewards points* on the *UCount Rewards* in-App-Platform for Vouchers, Unsecured Lending (Revolving Loan and Term Loan), PureSave Account, Notice Deposit Account, Tax Free Investment Account and AutoShare Invest when you link a product to your banking profile.

- 4.3 **Items that qualify (products, services & transactions)**
The qualifying Standard Bank products, services and transactions that contribute towards your *tiering points* are set out below:
- a Cards**
- Debit Cards (excluding any virtual cards)**
Access Banking Blue debit chip card
Standard Bank VISA/MasterCard debit card
Student Achiever debit card
- b Cheque Cards**
Consolidator Banking Gold cheque card
Elite Banking Gold cheque card (including Elite Banking cheque cards issued for a MyMo account); MyMo Gold cheque card
Prestige Banking Titanium cheque card
Private Banking Platinum cheque card
Student Achiever Blue/Silver cheque card
Wealth and Investment cheque card
Young Professional cheque card
- c Credit cards**
Access credit card
Blue credit card
Gold credit card
Platinum credit card
Titanium credit card
World Citizen credit card
World MasterCard credit card
World Elite MasterCard credit card
World Elite Metal MasterCard credit card
Young Professional credit card
- b Savings and investments**
- a Fixed-term accounts with a term three months or longer**
Consolidator fixed deposit
Electronic fixed deposit
Fixed deposit
Senior citizen fixed deposit
Shari'ah fixed deposit (*Earning rewards points is endorsed as Shari'ah compliant by the SAC but the endorsement only extends to some products and rewards retailers. You must check that you earn and redeem rewards points only for those products that are certified as compliant.*)
- b Other fixed-term accounts**
Bonus plus deposit
ContractSave (general and premium accounts)
Shareplus deposit
Tax-free fixed deposit
Wholesale fixed deposit
- c Other Savings & Investment accounts**
AccessSave
Consolidator AutoBank PlusPlan
Electronic Call Deposit & Electronic 32-day notice deposit
Elite Book PlusPlan, Elite AutoBank PlusPlan
Enterprise Book PlusPlan & Enterprise AutoBank PlusPlan
Flexi Advantage
MarketLink
Money Market Select
MoneyMarket call account
Non-resident PlusPlan
Notice deposit
Notice deposit (AutoPlus Linked)
Personal AutoBank PlusPlan & Staff AutoBank PlusPlan
Personal Book PlusPlan & Staff Book PlusPlan
Prestige Book PlusPlan, Prestige AutoBank PlusPlan
PureSave Account
Retail/Wholesale call deposit Staff Book PlusPlan
Tax-free call deposit & Tax-free call plus
Tiered-rate call deposit
- c Personal loans with debit balances that are paid by debit order not a stop order**
Access term loan
Achiever plan credit
Medium-term loan
Revolving loan
- d Home loans* with debit balances that are paid by debit order not a stop order**
Personal home loans with debit balances
Personal home loans (except those held in a trust)
- *Excludes business mortgages and commercial loans
- e Vehicle and Asset Finance that is repaid by debit order not a stop order**
Financial rent (consumer)
Instalment sale

Financial lease
Full maintenance lease and operating rental

- f Insurance Products where the premium is paid by the policyholder who is also the member**
Only the products that are underwritten by Standard Insurance Limited or Liberty Life qualify for *tiering points*.

BlueBean Credit Card Protection Plan
Credit Card Protection Plan
Home Loan Protection Plan
Homeowners Comprehensive
Innovation Prestige Warranty
Innovation Standard Warranty
Personal loan Protection Plan
Standard Bank Accident Protection Plan
Vehicle Asset and Finance Protection Plan (credit life – motor finance)
Standard Bank Funeral Plan
Standard Bank Flexible Funeral Plan
Standard Bank Flexible Life Insurance Plan
Standard Bank Health Insure
Standard Bank Health Sure
Standard Bank Prestige Warranty
Standard Bank Standard Warranty
Stansure
Standard Bank Legal Assist Plan
Upfront Warranty (Prestige and Standard)
WealthInsure

- g Share trading products**
You must hold an active FICA-compliant Online Share Trading account, WebTrader account with a credit balance from the Standard Online Share Trading Platform, an active Auto Share Invest account or a Tax Free Investment account. Trades that qualify for *tiering points* include both buying and selling of equities; and buying and selling Contract For Difference. The initial margin value is measured.

- h Forex products**
Foreign notes
MoneyGram
Shyft. (To qualify for *tiering points*, you must buy foreign currency to the value of R7 500 or more directly from your Shyft ZAR wallet in a 12-month period. The value excludes fees and charges.)

- i Standard Bank Offshore Banking**
Optimum Bank account
Platinum Optimum Banking account
Seafarer Bank Account
Call account

- j Payments from the Mobile App, internet banking or Cell phone banking that you initiate**
Pay now payments
Once-off payments
Electronic account payments
Bill payments
Traffic fine payments
Inter-account transfers

Customer initiated transactions excludes interest payments from the following Savings and Investment products:

Fixed Deposit
Flexi Advantage
Notice Deposit
MoneyMarket Call
MoneyMarket Select

- k Prepaid transactions**
Airtime, data and SMS bundles

4.4 Caps

a Earn caps

Rewards retailers	Maximum rewards points in a fixed cycle (earn cap)
Baby City	10 000
Builders	5 000
Dis-Chem	10 000
FreshStop	1.25% on a maximum value of R150 per transaction
Game	5 000
Makro/Makro Liquor	5 000
Tiger Wheel & Tyre	The earn cap is 1500 <i>rewards points</i> for each transaction and is not calculated over a <i>fixed cycle</i>

- b Redemption caps**
The maximum value of *rewards points* that you can *redeem* in a calendar month is:
- i When you use your *UCount Rewards Card*: 200 000 (R20 000) *rewards points*
- ii Vouchers, data and airtime that you buy on the *UCount Rewards online redemption portal & UCount Rewards in app platform*: 50 000 (R5 000) *rewards points*.
- 4.5 Tiering level and tiering points**
- i. We calculate your rewards *tiering level* using your *rewards tiering points*. The number of rewards *tiering points* you need for each *rewards tiering level* are:

Tiering level	Tier points you need
1	0-399
2	400-574
3	575-724
4	725-874
5	875 upwards

- ii Your *tiering points* are based on your monthly banking activity and the number of *qualifying Standard Bank products and services* that you use every month. The following rules apply:

Type	Rule	Frequency / Value of transaction	Monthly Tiering Points	Tiering Points Cap
Digital	1a use the Standard Bank mobile app, internet and/or cell phone (via ussd) banking for customer-initiated transactions (excluding prepaid transactions) and limit increases	Minimum 4 times a month	25	25
	1b use the Standard Bank mobile app, internet banking, cell phone banking and/or the ATM for prepaid transactions or buying Standard Bank mobile airtime or data.	Minimum 3 transaction(s) per month	25	25
	1c buy lotto, Powerball, electricity, vouchers using the Standard Bank mobile app, internet and/or cell phone (via ussd) banking.	Minimum 2 transaction(s) per month	25	25
	2 make a payment using your Standard Bank personal credit or cheque card on Snapscan/ Masterpass	Minimum 1 transaction a month	50	50
	3 access the UCount Rewards in app platform on your Standard Bank mobile app, through the UCount Rewards tile.	Monthly	25	25
	4 have an active Standard Bank mobile sim card (including the device sim).	Monthly	50	50
	5 make a payment using instant money via the Standard Bank mobile app, internet banking or cell phone banking.	Minimum 1 transaction(s) per month	25	25
Marketing and Communications	6 give us consent to send you internal marketing material	Monthly	100	100
	7 update your <i>UCount Rewards</i> profile (this includes updating/ confirming all three of the following: your preferred cell phone number, preferred email, and a survey question) on the UCount Rewards website and/ or the <i>UCount Rewards</i> in app platform	Once in 3 months	50	50
Savings and Investments	8a hold a qualifying* fixed term savings account for 3 months or more and keep an average monthly balance	Average monthly balance: R5 000 – R49 999.99 Or R50 000 or more	100 150	300
	8b hold other qualifying* savings and/or investment accounts and keep an average monthly balance across all products (demand)	Average monthly balance: R5 000 - R9 999.99 Or R10 000 – R49 999.99	25 75	
		Or R50 000 – R99 999.99	125	
		Or R100 000 or more	150	

Transactional	9	hold a transactional current account for a minimum number of years	Current account tenure: 1-9 Years Or 10 Years or more	50 100	100
	10	keep an average monthly balance in your current account	Average monthly balance: R10 000 - R24 999.99 Or R25 000 or more	50 100	100
	11	meet the total monthly deposits into your transactional current account (inter-account transfers are excluded) ***	Monthly deposit: R5 000 – R19 999.99 Or R20 000 – R49 999.99 Or R50 000 or more	25 50 75	75
	12	set up debit orders to pay your bills from your transactional current account	Monthly Debit orders: 3-6 Or 7 or more	25 50	50
	13	hold a credit card with minimum monthly spend	Monthly Minimum Spend: R1 000	50	50
	14	hold an active** Standard Bank home loan	Limited to one Home Loan per month.	50	50
Lending	15	hold an active** Standard Bank vehicle and asset finance agreement (which is paid by debit order)	Number of Vehicle and Asset Finance Agreements you have had with Standard Bank provided the latest one is an active deal.	<ul style="list-style-type: none"> • If you are on deal 1 = 50 <i>Tiering Points</i> • If you are on deal 2 = 75 <i>Tiering Points</i> • If you are on deal 3 = 100 <i>Tiering Points</i> • If you are on deal 4 = 125 <i>Tiering Points</i> • If you are on deal 5 = 150 <i>Tiering Points</i> • If you are on deal 6 = 175 <i>Tiering Points</i> • If you are on 7 deals or more = 200 <i>Tiering Points</i> 	200
	16a	have an active** qualifying* Standard Bank revolving loan (which is paid by debit order)	Utilize a monthly average of between: 1 – 84% Or 85% or more of your Revolving Credit Plan facility limit	50 75	200
	16b	have an active** qualifying* Standard Bank access loan, personal loan or medium – term loan (which is paid by debit order)	For each product per month	75	
	16c	have an active** qualifying* Standard Bank overdraft	Utilize a monthly average of between: 1 – 59% Or 60% or more of your Overdraft facility limit	25 50	

Risk and Wealth	17	hold a qualifying* Standard Bank insurance policy.	<p>a Hold the following qualifying Standard Bank Insurance policy: Standard Bank Prestige Warranty, Standard Bank Standard Warranty, Innovation Prestige Warranty, Innovation Standard Warranty, Upfront Warranty (Prestige and Standard), Standard Bank Health Sure, Standard Bank Health Insure, Standard Bank Legal Assist Plan, Vehicle Asset and Finance Protection Plan (Credit Life – Motor Finance), Standard Bank Accident Protection Plan.</p> <p>b Hold the following qualifying Standard Bank Insurance policy: Credit Card Protection Plan, BlueBean Credit Card Protection Plan, Home Loan Protection Plan, Personal Loan Protection Plan, Home Owners Comprehensive, Stansure, Standard Bank Funeral Plan, Standard Bank Flexible Funeral Plan, Standard Bank Flexible Life Insurance Plan.</p>	<p>a For each product per month = 25 <i>Tiering Points</i></p> <p>b For each product per month = 50 <i>Tiering Points</i></p>	200
	18	draft a Will through Standard Bank, nominate us as the executors and allow us to keep the original Will in safe custody.	Monthly	25	25
	19a	hold an online share trading account and make cumulative monthly trades (equities / contract for difference (cf), initial margin).	<p>Monthly trade value:</p> <p>R0- R24 999.99 Or R25 000 - R49 999.99 Or R50 000 -R99 999.99 Or R100 000+</p>	<p>25</p> <p>50</p> <p>75</p> <p>100</p>	100
	19b	hold a Webtrader account and make cumulative monthly trades (equities / contract for difference (cf) initial margin).	<p>Number of Trades:</p> <p>0-1 trades (Have a Webtrader account) Or 2-3 trades Or 4-5 trades Or 6+</p>	<p>25</p> <p>50</p> <p>75</p> <p>100</p>	100
	19c	hold an autoshare invest or tax-free investment account and make cumulative monthly equities trades.	<p>Monthly trade value:</p> <p>R0- R3000 Or R3001 or more</p> <p>For a Tax free account only – contribute full R36 000 to for the Tax year.</p>	<p>25</p> <p>50</p> <p>25</p>	75
	20	hold a qualifying offshore banking account and maintain a minimum balance of assets under management (aum) in great British pounds (GBP)	<p>AUM:</p> <p>GBP1- GBP 24 999,99 Or GBP25 000 - GBP49 999,99 Or GBP50 000 -GBP99 999,99 Or GBP100 000+</p>	<p>25</p> <p>50</p> <p>75</p> <p>100</p>	100
	21	buy foreign currency from us using your transactional current account (including Shift)	R7 500 or more in a rolling 12-month period	50	50

*The list of qualifying products is set out in clause 4, sections a-k above.

**Only loan accounts with debit balances qualify for *Tiering Points*.

*** Inter-account transfers are excluded.

4.6 Fees

The fees for the *UCount Rewards* Retail Programme from 1 January 2023 are:

Fee type	Amount	Extra rules
Membership fees for <i>UCount Rewards</i>	R25 a month by debit order	Exceptions: Members who joined before 1 July 2019 and who chose the annual membership option may pay the R300 fee yearly by debit order. Members who have registered for the MyMo Bundle Current Account prior to 1 January 2023, are exempt from paying a monthly fee.
<i>UCount Rewards Card</i> replacement fee	R55 for each replacement	There are no fees for using your <i>UCount Rewards Card</i> to pay for goods or services. However, you must pay a card replacement fee if you need a replacement <i>UCount Rewards Card</i> .
Balance request SMS fee	R1 for each request	
PIN reset fee	Your first three PIN resets are free. Thereafter 100 rewards points (R10) for each PIN reset, deducted from your <i>rewards account</i> .	
Card courier fee	R123.65 in major centres and R197.15 in regional areas.	