

## PROMOTIONAL OFFER TERMS AND CONDITIONS (TERMS)

1.	Name of promotional offer	Heritage Day - Double Earn at Choose Your Own Rewards, (CYOR) Retailers ( <b>Offer</b> )
2.	Promoter	The Standard Bank of South Africa Limited ( <b>Standard Bank/We/Us/Our</b> )
3.	Offer start time and date	00:01 on Wednesday, 24 September 2025
4.	Offer end time and date	11:59 on Wednesday, 24 September 2025 ( <b>Offer Period</b> )
5.	Requirements	<p>To qualify for the Offer, you must:</p> <p>5.1 Permanently reside in the Republic of South Africa</p> <p>5.2 be 18 years old or older;</p> <p>5.3 shop at any of the CYOR retailers in your chosen category on the 24<sup>th</sup> of September 2025;</p> <p>5.4 be a cardholder of a Standard Bank personal debit, credit, or cheque card (Card) which Card is in good standing at the commencement of this Competition Period; and</p> <p>5.5 be an existing member of Standard Bank's Personal UCount Rewards programme (UCount Rewards) whose account is in good standing (as defined in the UCount Rewards terms and conditions.</p>
6.	Who qualifies for the Offer	Members who shop at the CYOR retailers on their chosen category (Grocery, Lifestyle or Fashion) with their qualifying Standard Bank Card on the 24 <sup>th</sup> of September 2025
7.	How to accept the Offer	Shop at our CYOR retailers on your chosen category (Grocery, Lifestyle or Fashion) with your qualifying Standard Bank Card on the 24 <sup>th</sup> of September 2025
8.	How many times you can	No limit to the number of times the Offer may be taken up.

	accept the Offer	
9.	How you will receive the Offer	Rewards Points will be allocated to member's Rewards Account no later than 30 November 2025
10.	Other terms	This Offer is applicable to members on the personal UCount Rewards programmes. Double earn will be allocated on spend on their chosen CYOR category on the 24 <sup>th</sup> of September 2025.

## 11. GENERAL

11.1 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.

11.2 We are the promoter of the Offer. Any reference to **we/us/our** includes our sponsors and agents, depending on the context.

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

11.3.1 the Terms;

11.3.2 the terms and conditions of any of our products or services that you sign up for as part of the Offer; and

11.3.3 any supplier terms and conditions (if applicable).

11.4 The Terms apply to the Offer and to all information (including promotional or advertising material that is published) about the Offer.

11.5 The following people cannot take up the offer:

11.5.1 directors, employees, agents or consultants of Standard Bank

- 11.6      **We must process your personal information to make the Offer available to you. Protecting the privacy, confidentiality and security of your personal information is very important to us. You may access our privacy statement on: <https://www.standardbank.co.za/southafrica/personal/about-us/legal/privacy-statement> for more information on: how we process your personal information, your privacy rights and how the law protects you. If you do not agree, please do not participate in the Offer.**
- 11.7      **We are not responsible for any loss or damage which you or any third party may suffer because you took up the Offer.**
- 11.8      **We are not responsible if you are not able to take up the Offer for any reason, including an interruption in services or a technological failure.**
- 11.9      **We reserve the right to amend the Terms.**
- 11.10     **We can end the Offer with immediate effect with or without notice to you. If this happens, you waive (give up) any rights you may have against us and you will have no claim against us.**
- 11.11     ***If required by the Minister for Trade and Industry, the National Consumer Commission or for any other reason, we can end the Offer immediately 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.***
- 11.12     ***Nothing in these Terms prevents you from approaching the National Consumer Commission for relief.***
- 11.13     **If there is a dispute in respect of the Terms or the Offer, our decision is final and binding and no correspondence will be entered into.**
- 11.14     **The Offer is a standalone Offer and you are not permitted to use it together with any other offer or campaign promoted by us for the purpose of getting more benefits.**