

BEFORE YOU REGISTER FOR MEMBERSHIP, CHECK THAT YOU QUALIFY.....	2
1. INTRODUCTION .....	2
2. EXTRA TERMS AND CONDITIONS APPLY FOR THIRD-PARTY SERVICE PROVIDERS .....	2
3. IF YOU CHANGE YOUR MIND (COOLING OFF) .....	2
4. DEFINITIONS .....	3
5. YOUR UCOUNT REWARDS ACCOUNT AND PROFILE .....	4
6. YOUR UCOUNT REWARDS CARD .....	5
7. ABOUT THE CHOOSE YOUR OWN REWARDS BENEFIT .....	6
8. EARNING REWARDS POINTS .....	7
9. HOW WE CALCULATE YOUR REWARDS POINTS AND YOUR TIERING POINTS .....	7
10. RECEIVING A DISCOUNT .....	7
11. ABOUT GOALS AND GAINS (UCOUNT REWARDS IN APP PLATFORM ONLY).....	7
12. REDEEMING REWARDS POINTS .....	8
13. WHEN REWARDS POINTS EXPIRE.....	8
14. REVERSING TRANSACTIONS AND REFUNDS .....	8
15. REWARDS ACCOUNT STATEMENT .....	8
16. FEES .....	8
17. CANCELLING YOUR MEMBERSHIP.....	8
18. CONTACT CENTRE.....	9
19. COMMUNICATIONS .....	9
20. PRIVACY NOTICE.....	9
21. WE GIVE NO WARRANTIES ABOUT UCOUNT REWARDS .....	9
22. LIMITATION OF OUR LIABILITY TO YOU .....	9
23. INTELLECTUAL PROPERTY RIGHTS .....	9
24. WE MAY CHANGE THESE TERMS WITHOUT NOTICE .....	10
25. TAX .....	10
26. IF YOU HAVE ANY QUESTIONS.....	10

Before you register for membership, check that you qualify

You can apply to register as a member of the UCount Rewards 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 Introduction**

1.1 These terms form a legally binding agreement between you, the person who registers for UCount Rewards, and us, The Standard Bank of South Africa Limited (registration number 1962/000738/06).

1.2 You must know, understand and comply with the terms, which apply together with the latest version of the programme rules, welcome documents, Standard Banks general terms and conditions and with any definitions, privacy statement, disclosures and disclaimers that are incorporated by reference into the terms.

1.3 If there is any conflict between the terms and Standard Banks general terms and conditions, the terms will apply to the service.

1.4 You must make sure that the service is suitable for your needs.

1.5 We will email you the welcome documents within seven days of registering you. If you do not receive your welcome documents in this time, please contact us so that we can resend it to you.

1.6 **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.**

## **2 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.

## **3 If you change your mind (cooling off)**

3.1 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.

3.2 To cancel after seven days from the date you are registered as a member, refer to cancelling your membership in these terms.

**4**
**Definitions and interpretations**

The words below have the meanings set out next to them unless the context clearly indicates a different meaning:

<b>3D secure</b>	means 3D secure, a free service which provides an extra layer of security when you make online purchases from merchants and includes any updates and/or upgrades to 3D secure from time to time.
<b>3D securecode</b>	means the confidential personal identification code that you can use to operate 3D secure.
<b>access codes</b>	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).
<b>applicable laws</b>	means any laws that govern the activities described in these terms.
<b>card</b>	means any one or more of the personal Standard Bank debit, credit, virtual credit, evolve and cheque cards issued in South Africa, and excludes, Diners Club cards, Garage cards, Fleet cards, virtual debit cards and pre-paid virtual cards (i.e., generic virtual card, Admyt virtual card, Takealot virtual card, Travelstart virtual card, Uber virtual card, and Zando virtual card) and any co-branded credit cards.
<b>card rewards</b>	means rewards points that you earn on qualifying purchases when you use your card as referred to in the programme rules.
<b>choose your own rewards</b>	means the benefit offered by UCount Rewards that allows you to choose the category in which you would like to earn your rewards points. The categories for choose your own rewards are:
	<ul style="list-style-type: none"> <li>• grocery rewards</li> <li>• fashion rewards</li> <li>• lifestyle rewards</li> </ul>
<b>earn</b>	means to earn rewards points by using qualifying cards. Earning and earned will have the same meaning.
<b>earn rate</b>	means the percentage rate that we use to calculate the number of rewards points to credit to your rewards account. The earn rate is based on the type of rewards. The different earn rates are set out in the programme rules.
<b>fixed cycle</b>	means the period from the 16th day of a month to the 15th day of the following month, both days included.
<b>fraudulent transaction</b>	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.
<b>FICA</b>	means the Financial Intelligence Centre Act, 2001.
<b>fuel</b>	means petroleum, diesel and oil spend at a participating fuel retailer.
<b>fashion rewards</b>	means 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 where applicable).
<b>good standing</b>	means that you are not in breach of any of your obligations towards us, that all your products 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 applicable laws and our internal policies or are considered to be in good standing for any other reason.
<b>grocery rewards</b>	means 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 where applicable).
<b>lifestyle rewards</b>	means 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 where applicable).
<b>mobile app</b>	means the Standard Bank/Stanbic Bank mobile application for digital banking.
<b>participating fashion retailer</b>	means a retailer that you can earn fashion rewards from. A list of participating fashion retailers is set out in the programme rules.
<b>participating fuel retailer</b>	means a retailer that you can earn rewards points from when you use your card to pay for fuel in South Africa. A list of participating fuel retailers is set out in the programme rules.
<b>participating grocery retailer</b>	means a retailer that you can earn grocery rewards from. A list of participating fashion retailers is set out in the programme rules.
<b>participating lifestyle retailer</b>	means a retailer that you can earn lifestyle rewards from. A list of participating lifestyle retailers is set out in the programme rules.
<b>PIN</b>	means your personal identification number for your UCount Rewards card.
<b>primary account</b>	means personal transactional, savings or credit card account that we open in your name at your request.
<b>programme rules</b>	means the rules that apply to the UCount Rewards as set out in Annexure A to these terms.
<b>qualifying purchases</b>	means any purchase you make using your card, excluding the following purchases:
	<ul style="list-style-type: none"> <li>• fuel that you do not buy at participating fuel retailers;</li> <li>• garage card transactions;</li> <li>• gambling;</li> <li>• toll fees;</li> <li>• cash advances and cash withdrawals;</li> <li>• electronic funds transfers and inter account transfers and payments</li> <li>• foreign exchange purchases;</li> <li>• stop and debit orders;</li> <li>• exclusions for specific rewards retailers as set out in the programme rules.</li> </ul>
<b>redeem rewards points</b>	means to use your rewards points through the redemption options and redemption will have the same meaning.

<b>redemption cap</b>	means the maximum value of rewards points you can redeem 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 rewards retailers as referred to in the programme rules. The different redemption caps applied at rewards retailers are set out in the programme rules.
<b>redemption options</b>	means the ways for you to redeem rewards points, including: <ul style="list-style-type: none"> <li>at any of the redemption retailers listed in the programme rules;</li> <li>at participating fuel retailers; and</li> <li>for qualifying Standard Bank products.</li> </ul>
<b>redemption retailer</b>	means the retailers where you can redeem rewards points (either in store or online). The list of redemption retailers is set out in the programme rules.
<b>regulatory authority</b>	means a person who has authority over you, us or the activities covered by the agreement, and includes: <ul style="list-style-type: none"> <li>any national, municipal, provincial, other local or administrative government, authority or department;</li> <li>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.</li> </ul>
<b>retro</b>	means Rewards Points reflected on your monthly statement of account that were collected for a transaction from a previous fixed cycle, limited to a maximum of two previous fixed cycles.
<b>rewards retailers</b>	are retailers where you can: <ul style="list-style-type: none"> <li>earn rewards points when using your card to pay for goods or services in South Africa; and/or</li> <li>receive a discount when using your card to pay for goods or services in South Africa which retailers are set out in the programme rules.</li> </ul>
<b>rewards account</b>	means the UCount Rewards account that we open for you when we approve your registration for UCount Rewards.
<b>rewards points</b>	means the points you earn and redeem, as well as the points that we award to you with UCount Rewards.
<b>tiering points</b>	means the points that we allocate to you at the end of a calendar month (the period from the 1st day of a month to the last day of the same month, both days inclusive) to decide your tiering level. The tiering 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.
<b>tiering level</b>	means the UCount Rewards tier that you qualify for based on the total number of your rewards tiering points.
<b>secondary account</b>	means a personal transactional account that is linked to your primary account for use by your spouse, life partner or family member (secondary account holder).
<b>secondary card</b>	means an additional plastic card linked to your primary account that we issue for use by a secondary account holder.
<b>tax</b>	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.
<b>tax authority</b>	means any governmental authority or other regulatory authority which has the power to impose tax, including the South African Revenue Service.
<b>UCount Rewards</b>	means the loyalty programme that we offer to you that rewards you for your banking relationship with us.
<b>UCount Rewards card</b>	means the prepaid debit card that we issue to you when you join UCount Rewards to redeem rewards points through the redemption options.
<b>UCount Rewards in app platform</b>	means the UCount Rewards platform that you can access on the mobile app.
<b>UCount Rewards online redemption portal</b>	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.
<b>UCount Rewards travel mall</b>	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.
<b>website</b>	means the Internet website with the address <a href="http://UCount.standardbank.co.za/personal/">UCount.standardbank.co.za/personal/</a> .
<b>welcome documents</b>	means a step-by-step guide to how UCount Rewards works and the benefits you will receive.

## 5 Your UCount Rewards account and profile

### 5.1 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.

### 5.2 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.

### 5.3 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.

### 5.4 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.

### 5.5 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.

#### 5.6 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 an 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.

#### 5.7 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.

#### 5.8 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.

### 6 Your UCount Rewards card

#### 6.1 We send you a UCount Rewards card

After you are registered for UCount Rewards, we will issue you with a UCount Rewards card. Your UCount Rewards card 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 UCount Rewards card earlier than this date; or
- b) your membership of UCount Rewards is cancelled.

#### 6.2 You must sign the UCount Rewards card and activate it

- a) As soon as you receive your UCount Rewards card, you must sign your name in ink in the space provided on the back. Your UCount Rewards card is not valid without your signature.
- b) You must activate and create a PIN for your UCount Rewards card on the website or on the UCount Rewards in app platform or by calling the contact centre. 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.

#### 6.3 Keep your PIN or Dynamic 3D securecode secret and safe

- a) Nobody has a reason to know or ask for your PIN or your 3D securecode, so you must never allow another person to access them. This includes our own staff.
- b) You are responsible for keeping your UCount Rewards card, PIN or 3D securecode safe and secure. If someone else gets access to your UCount Rewards card, PIN or 3D securecode they could steal your rewards points and redeem them.

#### 6.4 About using your UCount Rewards card

- a) What you may use your UCount Rewards card for  
You may use your UCount Rewards card only to:
  - redeem rewards points using selected redemption options; and
  - to buy fuel at a participating fuel retailer.
- b) You may not use your UCount Rewards card for any other purpose.

#### 6.5 Limits to amounts you can redeem using your UCount Rewards card

You can redeem a maximum of R20 000 (200 000) worth of rewards points in any calendar month on your UCount Rewards card.

#### 6.6 How to use your UCount Rewards card

##### When you use your UCount Rewards card to redeem rewards points:

- a) in person at a redemption retailer, you must enter your PIN into the point-of-sale device when you use your UCount Rewards card 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 UCount Rewards card. You can call the contact centre for a new PIN.
- b) online at a redemption retailer, you must insert the 3D securecode that you receive to complete the transaction.

#### 6.7 If your UCount Rewards card is lost or stolen or someone accesses your PIN or 3D securecode:

- a) Contact us within 10 minutes of the incident occurring to stop your UCount Rewards card

#### 6.8 If your UCount Rewards card is lost or stolen, or the PIN or the 3D securecode are lost, stolen or someone else has access to them:

- a) contact our contact centre within 10 minutes of the incident occurring; or
- b) log onto your UCount Rewards profile on the website or the UCount Rewards in app platform and select "manage your UCount Rewards card."

#### 6.9 You are responsible for all redemptions made with your UCount Rewards card before it is stopped.

- a) You lose any rewards points that are redeemed after the UCount Rewards card, or its details are lost or stolen.
- b) We are not responsible for any loss or damage that you suffer if:
  - your UCount Rewards card is damaged, lost, stolen or copied and you don't tell us within 10 minutes of the incident occurring;
  - your PIN or 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 UCount Rewards card.

#### 6.10 Getting a replacement UCount Reward card

If your UCount Rewards card 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 UCount Rewards card.

#### 6.11 How we process transactions you make using your UCount Rewards card

- a) Your rewards account shows how many rewards points you have
- b) You can only redeem rewards points 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 UCount Rewards card will be reflected in your rewards account balance.
- d) You authorise us to deduct the full number of rewards points from your rewards account when you use your UCount Rewards card to pay for goods or services. Once you have paid for a purchase, you cannot stop payment for the transaction.

### About the choose your own rewards benefit

#### 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;

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

- b) Fashion rewards; and/or
- c) Lifestyle rewards.

### 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; and
- 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.

### 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 retailer 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.

### 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.

**8 Earning rewards points**

**8.1 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.
- 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.

**8.2 Your membership fees must be up to date**

- If you do not pay your membership fee for two months, you won't earn rewards points. We will remind you if membership fees are overdue and ask you to pay them within five days:
- If you pay, you will continue to earn rewards points according to these terms.
- 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.
- You must continue to pay your membership fees even when you are not in good standing.

**8.3 You can earn rewards points by using a card**

- You earn rewards point on qualifying purchases that you make using the card that is linked to your primary account and any secondary cards. If you use a card that is linked to your secondary account, you will earn rewards point at the same earn rate as your primary account.
- You can earn rewards points by using a card to pay for:
  - qualifying purchases;
  - 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
  - some travel-related products and services in the UCount Rewards travel mall.

**8.4 When you do not earn rewards points**

- 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 do not earn grocery rewards points when you pay for a purchase at a participating grocery retailer at a fuel forecourt.

**8.5 Fraudulent earning of rewards points**

- If you earn rewards points fraudulently or you are a party to a fraudulent transaction, we may cancel your membership of UCount Rewards. You lose (forfeit) all rewards points that you earn fraudulently or as a result of fraudulent transactions (whether or not you committed the fraud).
- If you lose rewards points, your rewards account may go into a negative balance. If this happens, we will allocate the rewards points that you earn in the next fixed cycles until your balance is no longer negative.
- There is no obligation on us to prove that a fraudulent transaction is indeed fraud.

**8.6 If you move your business transactions to your personal account**

UCount Rewards is designed to reward you for using your card in your personal capacity only.

**8.7 Where you can view your rewards points**

You can view the rewards points you have earned by logging on to your UCount Rewards profile on the website and the UCount Rewards-in-app platform.

**9 How we calculate your rewards points and your tiering points**

**9.1 rewards points**

- We calculate your rewards points for a fixed cycle at the end of the fixed cycle. We allocate the rewards points that you have earned into your rewards account on the last day of the month of that fixed cycle.
- You do not earn interest on rewards points in your rewards account.

**9.2 tiering points and the earn rate**

- We calculate your tier points in each calendar month (for example, 1 June to 30 June). The tier points determine your earn rate.
- We use this earn rate in the next fixed cycle (for example, 16 June to 15 July) to calculate your rewards points on qualifying purchases. We allocate these rewards points to your rewards account on the last day of the month that the fixed cycle ends in (in this example, 31 July).
- When your earn rate goes up
  - Your earn rate depends on your tiering level. Your earn rate goes up if you move to a higher tiering level. If this happens, you will earn rewards points at the new earn rate for the current fixed cycle that you are in (for example, 16 June to 15 July).
  - Your rewards account will show the new tiering level. We will allocate the rewards points you earn 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 earn rates are set out in your welcome documents, in the programme rules, on the UCount Rewards in app platform and on the website.

**9.3 Caps on your spending that qualifies for rewards points and caps on earning rewards points**

- We set caps on the amount of money that qualifies for earning rewards points, as well as on the number of rewards points that you can earn in a fixed cycle.
- The spend cap is maximum value in Rand of your card spend in a fixed cycle that qualifies you to earn rewards points at the rates set out in the programme rules.
- The earn cap is the maximum number of rewards points that you can earn in any fixed cycle at rewards retailers.
- We may change the earn rate, earn 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.

9.4 The rewards retailers may set additional rules. If any earn rates and rules change, we will give you reasonable notice of the change.

**10 Receiving a discount**

You can receive an upfront discount for goods or services by using your card for qualifying purchases at specific rewards retailers. Refer to the programme rules for details.

**11 About goals and gains (UCount Rewards In App Platform Only)**

11.1 Goals are personalised activities that you must complete to receive personalised gains from us. Gains include offers of rewards points, vouchers or coupons. Goals and gains are available in the UCount Rewards in-app platform on the Standard Bank mobile app and Standard Bank internet banking.

11.2 A coupon is a reward in the form of a discount that you receive for completing your goals. A voucher is a reward in the form of a cash-value code that you can use to buy goods and services from participating retailers.

11.3 Once you achieve your personalised activity (goal) and select your personalised offer (gain), you will receive the selected gain immediately as follows:

- If you select reward points (if available) it will be credited to your rewards account; and/or
- If you select a voucher and/or coupon (if available) the code will be accessible in the "Vouchers" section of the UCount Rewards in-app platform and you will have 2 weeks to use it and the expiry date will be stated on the voucher.

11.4 Vouchers are only issued upon completion of a goal and cannot be redeemed for cash. Vouchers are valid for a single use in-store at participating retailers only (unless stated otherwise) and any unspent value is forfeited.

11.5 Please note that the goals or gains available for selection will be within our sole discretion and will be subject to availability.

**12 Redeeming rewards points**

12.1 You can view the rewards points you have redeemed by logging on to your UCount Rewards profile on the website and the UCount Rewards-in-app-platform.

12.2 You can redeem rewards points that you earned when in good standing  
If you are not in good standing in relation to any products that you hold with us, you can only redeem rewards points that you earned when you were in good standing in relation to those products.

12.3 **How you can redeem rewards points**  
**You can redeem your rewards points:**  
a) on the UCount Rewards in app platform;  
b) through the contact centre;  
c) on the UCount Rewards travel mall; and  
d) on the UCount Rewards online redemption portal; and  
e) by using your UCount Rewards card at redemption retailers (excluding participating fuel retailers).

12.4 **You must present your UCount Rewards card to redeem**  
You must present your UCount Rewards card when you want to redeem your rewards points at a rewards retailer, a redemption retailer or participating fuel retailer. Refer to the UCount Rewards card section below.

12.5 **When you need a card and a UCount Rewards card to redeem**  
**You will need to use a combination of a card and your UCount Rewards card for:**  
a) for selected redemption options; and  
b) fuel purchases at a participating fuel retailer.

12.6 **You must give correct information**  
You are responsible for making sure that the information you give us when you redeem rewards points is correct.

**13 When reward points expire**  
Rewards points are valid for five years from the date we allocate them to your rewards account. If you do not redeem your rewards points within this time, they will expire. We will tell you in advance when your rewards points will be expiring and what portion will expire.

**14 Reversing transactions and refunds**

14.1 **Receiving a refund to a card**  
If you receive a refund on a card for a purchase that earned rewards points, we will reverse your rewards points in your reward account that you earned on the purchase.

- If you do not have enough rewards points in your rewards account for us to reverse, your rewards account will go into a negative balance, and we collect the remaining outstanding rewards points from the rewards points you earn in the following fixed cycles until your balance is positive again.
- If your rewards account has been closed or if, after a month, we could not recover the rewards points, then we will recover the value of the rewards points from your primary account.

14.2 **Returning goods or services paid for by redeeming rewards points**  
If you return goods or services that you paid for by redeeming your UCount Rewards, we will refund you according to the option that is provided for by the redemption retailer (either a voucher or a gift card).

**15 Rewards account statement**

15.1 **We produce rewards account statements [monthly/quarterly]**  
We produce statements of your rewards account at the end of each month. You can find the statement on your profile on the website, on the UCount Rewards in app platform, or you can contact the contact centre to send you one.

15.2 Your rewards account statement sets out the rewards points that you have earned and redeemed in each category. Contact us if you think the statement is wrong  
If there are mistakes in your rewards account statement or your tiering level, call the contact centre 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.

15.3 **If we have allocated rewards points incorrectly**  
a) We may reverse any incorrect rewards points allocated to your rewards account by way of an account debit. If you have redeemed an incorrect allocation before we reverse it, we may recover the value of those rewards points from you.  
b) If you do not have enough rewards points in your rewards account for us to reverse, your rewards account will go into a negative balance, and we will collect the remaining outstanding rewards points from the rewards points you earn in the following fixed cycles until your balance is positive again.

**16 Fees**

16.1 There are fees for UCount Rewards. All fees are charged to your primary account.

16.2 The fees are set out in the programme rules and may change. We will give you reasonable notice of any change in the fees.

**17 Cancelling your membership**

17.1 When you may cancel your UCount Rewards membership  
a) You can cancel your UCount Rewards membership at any time by calling the contact centre. You must redeem your rewards points before cancelling your membership, otherwise all rewards points that are not redeemed will be lost.

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.  
c) We will pay the refund into the same account from which you chose to pay the membership fees by debit order.

**17.2 When we may cancel your UCount Rewards membership**

We will automatically cancel your membership of UCount Rewards, and you will immediately lose all rewards points that you have not yet redeemed, 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 primary account is closed by you or us;
- c) you engage in a fraudulent transaction;
- d) you breach any of these terms;
- e) if you are not in good standing for three consecutive fixed cycles. We will cancel your membership on the last calendar day of the month that your third consecutive fixed cycle ends in;
- 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).

**17.3 If you die**

- a) If you die, we will freeze your UCount Rewards account. 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 rewards points to another member's rewards account within 24 months of your death. After that time, any rewards points that have not been transferred will be lost. Any of your rewards points that expire in the 24 months will be lost. We will cancel your rewards account and your membership of the UCount Rewards at the earlier of:
  - the rewards points being transferred; or
  - the end of the 24 months.
- b) All cancellations take effect immediately.

**18 Contact centre**

When you contact the contact centre, you will be asked security questions so that we can confirm that it is you. We will give you information about your rewards account and allow you to redeem rewards points only if you answer the security questions correctly.

**19 Communications**

We will communicate with you about your UCount Rewards, 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 applicable laws.

**20 Privacy notice**

20.1 We understand that your personal information is important to you. By using our UCount Rewards, you acknowledge that your personal information will be processed by us and third parties (if necessary) according to our [Privacy Statement](#) which is in line with all applicable laws on protecting and processing personal information.

20.2 It is your responsibility to read and understand the contents of the [Privacy Statement](#) which is available on our website at [www.standardbank.co.za/privacy](http://www.standardbank.co.za/privacy) or you can ask us to email it to you.

20.3 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 [Privacy Statement](#).

20.4 Our [Privacy Statement](#) 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.

**21 We give no warranties about UCount Rewards**

21.1 UCount Rewards is provided "as is," "as available" and regardless of any faults. Subject to applicable laws, we disclaim all warranties, express and implied, including any warranties of merchantability, quality of information, quiet enjoyment, non-infringement, title and fitness for any purpose. We do not warrant (promise) that UCount Rewards will be error-free, uninterrupted or free from spyware, malware, adware, viruses, worms or other malicious code, or that it will meet your requirements. We do not warrant that UCount Rewards will work on your hardware, with your operating systems or with any other software installed on your computers.

21.2 You acknowledge that we do not have any control of redemption retailers, rewards retailers and participating fuel retailers, including payment for and delivery of goods or services, and any other terms, conditions, warranties or representations associated with such dealings, are solely between you and such retailer. You must comply with the retailer's terms and conditions. You agree that we will not be responsible or liable for any loss or damage of any sort incurred as a result of any such dealings.

21.3 We are not responsible for any loss due to any failure or malfunction of electronic systems or facilities or delay in a point-of-sale device or our supporting or shared networks, where applicable, resulting from circumstances beyond our reasonable control.

21.4 If you have any disputes with respect to any transaction made using Rewards Points, you must contact the Rewards Retailer, Redemption Retailer or participating fuel retailers with which you entered into the transaction.

**22 Limitation of our liability to you**

22.1 This clause applies in addition to what is set out in Standard Banks general terms and conditions.

22.2 To the extent permitted by applicable laws, we deny responsibility for any direct, indirect or consequential losses or claims arising out of or in connection with your membership of UCount Rewards, including your use of UCount Rewards, your dealing with redemption retailers, rewards retailers and participating retailers, moving your business banking transactions to your personal account and/or any interruption of service relating to UCount Rewards.

22.3 You agree to indemnify us against any loss or damage we may suffer as a result of your membership of UCount Rewards or your breach of these terms or any applicable laws.

**23 Intellectual property rights**

23.1 The intellectual property (copyright, trademarks and any other intellectual property rights in all content) relating to UCount Rewards belong to us and/or our third-party licensors.

**23.2** We give you the right to use our intellectual property for purposes of performing your obligations as a member of UCount Rewards. You may not use our intellectual property for any other purpose. This right starts when your membership starts and will end in accordance with these terms. When this right ends, 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):  
a) copy or claim to have any rights to the intellectual property;  
b) dispute or contest the validity of our ownership over the intellectual property  
c) damage the reputation and goodwill associated with our intellectual property.

**24 We may change these terms without notice**

24.1 We may change the terms and introduce new terms at any time. We will let you know about any changes by communicating them to you by publishing them on the website, the UCount Rewards in app platform, by sending you an email or by sending you an SMS.

24.2 The latest version of the terms applies to you every time you use UCount Rewards. By using the service, you agree to the updated terms.

24.3 If we make changes to the terms, this does not mean that the terms are cancelled.

You cannot change any of the terms.

**25 Tax**

You must consider the tax effects of your membership with UCount Rewards and all rewards points earned or redeemed. You are responsible for your own tax advice and obligations.

**26 If you have any questions**

**If you have any questions about the terms, you can:**

a) phone our contact centre on **0860 82 68 68**. The contact centre's operating hours are Monday to Friday: 8am to 5pm, Saturday: 8am to 12pm, Sunday and public holidays: closed;  
b) send us an email at [enquiries@UCount.co.za](mailto:enquiries@UCount.co.za);  
c) follow our complaints process, which you can find on our website, by clicking on the "contact us" tab

26.2 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](mailto:Complaint.ResolutionCentre@standardbank.co.za)

26.3 The Financial Advisory and Intermediary Services Act and the consumer protections it provides do not apply to the terms. The Consumer Protection Act and its protections apply to the terms.