

The UCount Rewards Programme is a loyalty programme that rewards you for using your card.

ABOUT THE PROGRAMME RULES .....	2
<b>SECTION 1: REWARDS POINTS AND EARN RATES FOR REWARDS.....</b>	<b>2</b>
1 CARD REWARDS .....	2
2 CHOOSE YOUR OWN REWARDS.....	3
3 FUEL REWARDS .....	5
4 RETAILER REWARDS .....	5
5 STANDARD BANK MOBILE DATA REWARDS .....	8
6 GOALS AND GAINS REWARDS (UCOUNT REWARDS IN APP PLATFORM ONLY).....	8
<b>SECTION 2: ABOUT RETAILERS, ITEMS THAT QUALIFY, CAPS, TIERS, AND FEES .....</b>	<b>8</b>
7 RETAILERS.....	8
8 REDEMPTIONS .....	8
9 ITEMS THAT QUALIFY (PRODUCTS, SERVICES & TRANSACTIONS).....	8
10 CAPS .....	11
11 TIERING LEVEL AND TIERING POINTS .....	11
12 FEES .....	15

**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. Some definitions may appear in the UCount Rewards terms and conditions. For more details about the UCount Rewards Programme, please refer to our Frequently Asked Questions on the UCount Rewards website.

**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.

**Section 1: Rewards Points and earn rates for Rewards**

There are six rewards categories in UCount Rewards:

- 1 **Card Rewards**
- 2 **Choose Your Own Rewards (CYOR)**
- 3 **Fuel Rewards**
- 4 **Retailer Rewards**
- 5 **Standard Bank Mobile Data Rewards**
- 6 **Goals and Gains (UCount Rewards in app platform only)**

**1 Card Rewards**

**a For qualifying purchases under the spend cap**

i You earn rewards points at the earn rate starting from 0.05% 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.

iii Evolve card holders automatically earn at credit card earn rates on card rewards.

**b Exception for Choose Your Own Rewards (CYOR)**

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 rewards 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 using Buy Now Pay Later payments**

Purchases using Buy Now Pay Later payment methods with your card, will qualify for card rewards only.

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	0.25%	0.40%	0.50%	0.70%	1.00%	R50 000
Debit/Cheque card	0.05%	0.10%	0.12%	0.15%	0.25%	

**2 Choose Your Own Rewards (CYOR)**

**a For qualifying purchases under the spend cap in your chosen category.**

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

iii Evolve card holders automatically earn at credit card earn rates on CYOR.

**b For qualifying purchases in another category**

You earn Card Rewards 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 cards or 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).

**d You earn up to 40% back in rewards points when you spend at Checkers, Checkers Foods, Checkers Hyper, Checkers Sixty60, Shoprite, Shoprite Hyper and Shoprite Sixty60 if you have chosen grocery rewards as your CYOR category.**

i You earn rewards points at the earn rate starting from 0.5% up to 40% of what you spend, when you pay for all purchases made online at Checkers Sixty60 and Shoprite Sixty60, **excluding LiquorShop (Checkers and Shoprite)**, using your card.

- These earn rates include the CYOR rates, starting from 0.5% to 20%, as referred to in section 2a above.

ii You earn rewards points at the earn rate starting from 0.5% up to 30% of what you spend, when you pay for purchases made in-store at Checkers, Checkers Hyper and Shoprite using your card.

- These earn rates include the CYOR rates, starting from 0.5% to 20%, as referred to in section 2a above.
- Purchases made in-store at Checkers, Checkers Hyper, Shoprite and Shoprite Hyper using your card **excludes**:
  - All Checkers and Checkers Hyper Money Market transactions.
  - All Shoprite and Shoprite Hyper Money Market transactions.
  - All Checkers LiquorShop, Petshop Science and Shoprite LiquorShop purchases.

**Note:** all purchases listed under section, 2gi What does not qualify for grocery purchases, made at Checkers, Checkers Foods, Checkers Hyper, Checkers Sixty60, Shoprite, Shoprite Hyper and Shoprite Sixty60 will be considered as qualifying grocery purchases.

iii For all other qualifying grocery purchases, at all other participating grocery retailers, you will still earn rewards points at the earn rate starting from 0.5% to 20% of what you spend, when using your card.

iv If you have chosen fashion or lifestyle rewards as your CYOR category, you will earn rewards points at the earn rate starting from 0.5% to 20% of what you spend when you pay for qualifying fashion purchases at any participating fashion retailer or qualifying lifestyle purchases at any participating lifestyle retailer, using your card.

**e Exception for refunded transactions**

Refunded transactions will reduce the qualifying CYOR spend eligible for earning Rewards Points in the fixed cycle in which the refund is performed, irrespective of the participating retailer and the earn rate at which the Rewards Points were initially earned.

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 <b>online</b> at Checkers Sixty60 and Shoprite Sixty60	4.00%	6.00%	8.00%	20.00%	40.00%	The lower of: • 20.00% of your total spend on the card; or • R3 000 on the chosen CYOR category
Debit/Cheque card <b>online</b> at Checkers Sixty60 and Shoprite Sixty60	0.50%	0.75%	1.00%	2.00%	5.00%	
Credit card <b>in-store</b> at Checkers, Checkers Foods, Checkers Hyper, Shoprite and Shoprite Hyper	3.00%	4.00%	6.00%	15.00%	30.00%	
Debit/Cheque card <b>in-store</b> at Checkers, Checkers Foods, Checkers Hyper, Shoprite and Shoprite Hyper	0.50%	0.75%	1.00%	2.00%	5.00%	
Credit card for all other CYOR retailers	2.00%	3.00%	4.00%	10.00%	20.00%	
Debit/Cheque card for all other CYOR retailers	0.50%	0.75%	1.00%	2.00%	5.00%	

**e** **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.

**f** **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.

**g**

**i**

**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;
- in store pharmacy on prescription medication and dispensary fees on prescription medication;
- tobacco and liquor;
- airtime and data;
- bill payments, including account payments made to the participating grocery retailer;
- lottery and casino purchases;
- game scratch cards;
- travel and entertainment;
- gift cards;
- financial services; and
- delivery charges for purchases at a participating grocery retailer.
- home entertainment
- computers and communication
- office furniture
- stationery supplies
- large and small appliances
- hardware
- DIY
- outdoor and camping equipment
- garden and pool equipment
- toys

Your spend on food and grocery at any of the participating merchant's convenience stores situated on the same premises as fuel forecourts, will be excluded from earning rewards points;.

**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, beverages and confectionary;
- food purchased at Lifestyle Retailers;
- tips to service providers (service gratuities).

### 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 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.
- iii Evolve card holders automatically earn at credit card earn rates on fuel rewards.

#### 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 cards or 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).

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 for each 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"> <li>• 20% of your total spend on the card; or</li> <li>• R2 500 on fuel and oil.</li> </ul>
Debit/Cheque card spend per litre	10 cents	15 cents	30 cents	50 cents	R1	

#### c You 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 five criteria:
- Your entire spend over the fixed cycle is done on your qualifying Standard Bank credit card;
  - Your entire spend on fuel on your qualifying Standard Bank credit 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, subscription services) that are in good standing;
  - The Standard Bank products you hold are active in the calendar month 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 rate set out in the table above. If you have any spend on your Standard Bank debit/cheque card over the fixed cycle, you will not qualify to earn double rewards points on fuel.
- Note:** Should you have any spend using your card at fuel forecourts or convenience stores on fuel forecourts that are not participating fuel retailers, you will not qualify to earn double rewards points on fuel in the respective fixed cycle. However, you will still qualify to earn up to R5 a litre in rewards points for each litre of fuel that you buy at participating fuel retailers using your card.

#### d Exception for refunded transactions

Refunded transactions will reduce the spend on fuel eligible for earning Rewards Points in the fixed cycle in which the refund is performed, irrespective of the participating fuel retailer and the earn rate at which the Rewards Points were initially earned.

#### e 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 Astron Energy and Caltex for the fixed cycle.

### 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.
- iv Evolve card holders automatically earn at credit card earn rates on retailer rewards.

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.

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"> <li>• 13.00% back in rewards points on the coffin and funeral service fee</li> <li>• 14.50% back in rewards points on national repatriation (road transport) service fee</li> <li>• 13.00% back in rewards points on the international repatriation service fee</li> </ul>						100 000 (R10 000) UCount rewards points per invoice		

<b>Car Service City</b>		3% on all qualifying purchases					None			
<b>Checkers LiquorShop and Shoprite LiquorShop</b>	Credit card	3.00%	4.00%	6.00%	15.00%	30.00%		R500 Spend cap for qualifying purchases in-store at Checkers LiquorShop and Shoprite LiquorShop combined in each fixed cycle.  <b>Note:</b> all liquor purchases at Checkers, Checkers Foods, Checkers Hyper, Checkers Sixty60, Shoprite, Shoprite Hyper and Shoprite Sixty60 will count towards spend in the <b>Choose Your Own Rewards Spend Cap</b> (see table in section 2 above) if you choose <b>Grocery Rewards</b> as your Chosen Choose Your Own Rewards Category.		
	Debit/Cheque card	0.50%	0.80%	1.00%	2.00%	5.00%				
		<b>qualifying purchases</b> include: all purchases in-store at Checkers LiquorShop and in-store at Shoprite LiquorShop only.								
<b>Click360</b>		2.5% on all qualifying online purchases					None			
<b>Courier Connexion</b>		3% on all qualifying purchases					None			
<b>EZ Shuttle</b>		5.00% on all qualifying purchases					None			
<b>FreshStop</b>		1.25% at FreshStop (on all qualifying purchases)					1.25% on a maximum value of R150 for any transaction			
<b>Game</b>		0.75% (on all qualifying purchases and liquor purchases ) <b>qualifying purchases</b> include: all purchases instore except the ones listed as exclusions below.  Exclusions: what does not qualify for <b>qualifying purchases</b> : <ul style="list-style-type: none"> <li>• all online purchases,</li> <li>• food, groceries, liquor</li> <li>• cellular products</li> <li>• delivery charges</li> <li>• financial services (such as extended warranties),</li> <li>• trade debtors account payments; and</li> <li>• gift cards.</li> </ul>					5 000 (R500) rewards points in each fixed cycle			
<b>Hirsch's</b>		1.00% (on all qualifying purchases)					None			
<b>KFC</b>		1.00% (on all qualifying purchases)					None			
<b>Makro</b>		0.75% on all general merchandise purchases and rewards points that you redeem, excluding: <ul style="list-style-type: none"> <li>• food, groceries, liquor,</li> <li>• cellular products</li> <li>• delivery charges</li> <li>• financial services (such as extended warranties),</li> <li>• trade debtors account payments; and</li> <li>• gift cards.</li> </ul>					5 000 (R500) rewards points in each fixed cycle			

<b>Makro Liquor</b>		0.75% on all qualifying purchases (liquor only)					5 000 (R500) rewards points in each fixed cycle		
<b>NetFlorist</b>	Credit card	1.00%	1.50%	2.00%	2.50%	5.00%	None		
	Debit/ Cheque card	0.50%	0.75%	1.00%	1.25%	1.50%			
<b>Netstar</b>		0.50%	1.00%	5.00%	7.50%	12.00%	None		
		Up to 12% back on Rewards Points when you sign up for a Netstar Plus and/or Netstar Early Warning subscription online via the online portal link on the Netstar partner page on the UCount Rewards website.  Visit the Netstar partner page on the UCount Rewards website for more information.							
<b>Olympic Cycles</b>	Credit card	1.00%	1.50%	2.00%	2.50%	4.00%	None		
	Debit/ Cheque card	0.50%	0.75%	1.00%	1.25%	1.50%			
<b>Pet Babies</b>	Credit card	0.75%	1.50%	3.00%	5.00%	20%	2 500 (R250) rewards points in each fixed cycle		
	Debit/Cheque card	0.50%	0.75%	1.00%	1.25%	1.50%			
<b>Petshop Science</b>	Credit card	3.00%	4.00%	6.00%	15.00%	30.00%		R500 Spend cap for qualifying purchases in-store at Petshop Science in each fixed cycle.  <b>Note:</b> all purchases for pet items at Checkers, Checkers Foods, Checkers Hyper, Checkers Sixty60, Shoprite, Shoprite Hyper and Shoprite Sixty60 will count towards spend in the <b>Choose Your Own Rewards Spend Cap</b> (see table in section 2 above) if you choose <b>Grocery Rewards</b> as your chosen Choose Your Own Rewards Category.	
	Debit/Cheque card	0.50%	0.80%	1.00%	2.00%	5.00%			
	<b>qualifying purchases</b> include: all purchases in-store at Petshop Science only.								
<b>Samsung</b>		1% on all qualifying purchases 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 Cavendish and Constantia in Cape Town					None		
<b>Showmax</b>		5.00% (on all qualifying purchases)					None		
<b>SweepSouth</b>		0.50% (on all qualifying purchases)					None		
<b>TaxTim</b>		25.00% discount (on all qualifying purchases)					None		
<b>Tiger Wheel &amp; Tyre</b>		2.50% on all qualifying purchases					1 500 (R150) rewards points for each transaction		
<b>Wine-of-the-Month Club</b>		2.00% (on all qualifying purchases, online only)					None		
<b>Woodford Car Hire</b>		5.00% (on all qualifying purchases)					None		

## 5 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. Standard Bank Connect SIM card (including subscriptions) holders do not receive data rewards.

## 6 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.

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

### 7 Retailers

#### **a Rewards retailers (where you can earn rewards points)**

Avbob, Car Service City, Checkers LiquorShop, Click360, Courier Connexion, EZ Shuttle, FreshStop, Game, Hirsch's, KFC, Makro, Makro Liquor, NetFlorist, Netstar, Olympic Cycles, Pet Babies, Petshop Science, Samsung, Shoprite LiquorShop, Showmax, SweepSouth, TaxTim, Tiger Wheel & Tyre, Wine-of-the-Month Club and Woodford Car Hire.

#### **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 Foods, Checkers Hyper, Checkers Sixty60, Food Lovers Market, Fruit & Veg City, Game, Makro, Shoprite, Shoprite Hyper, Shoprite Sixty60, SPAR and Woolworths, except where these stores are situated at fuel forecourts.

##### **ii Participating lifestyle retailers**

Bargain Books, Debonairs Pizza, Exclusive Books, Fego Caffé, 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 & Café and Wimpy.

##### **iii Participating fashion retailers**

Country Road, Edgars, Foschini, Jet, Makro, The Fix, Trenerly, Witchery and Woolworths.

#### **d Redemption retailers (where you can redeem rewards points)**

Car Service City, Checkers, Checkers Foods, Checkers Hyper, Checkers LiquorShop, Checkers Sixty60, Click360, Courier Connexion, EZ Shuttle, FreshStop, Game, Gift of the Givers foundation, Hirsch's, KFC, Makro, Makro Liquor, NetFlorist, Olympic Cycles, Pet Babies, Petshop Science, Samsung, School-Days, Shoprite, Shoprite Hyper, Shoprite LiquorShop, Shoprite Sixty60, Showmax, SweepSouth, Tiger Wheel & Tyre, Varsity-Days, Wine-of-the-Month Club, Woodford Car Hire, Bidvest Premier airport lounges, Admyt, Astron Energy, Caltex, International Bank Vaults.

## 8 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 (Energy Loan, 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 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.

## 9 Items that qualify (products, services & transactions)

Note: if your debit order date falls on a Saturday or Sunday and is not collected due to it being the weekend, you will receive tiering points in the respective month for which the debit order is collected.

Eligibility for the listed products are subject to each product's specific rules, and terms and conditions. You are required to refer to the applicable product rules, and Terms and Conditions on the Standard Bank website to confirm eligibility.

The qualifying Standard Bank products, services and transactions that contribute towards your tiering points are set out below:

- a**
- i** **Cards**
  - Debit cards (excluding all 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)**
  - Access Banking Blue Debit Chip Card
  - Standard Bank Visa/Mastercard Debit Card
  - Student Achiever Debit Card
- ii** **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
  - Signature Banking Platinum Cheque Card
  - Student Achiever Blue/Silver Cheque Card
  - Wealth And Investment Cheque Card
  - Young Professional Cheque Card
- iii** **Credit cards**
  - Access Credit Card
  - Blue Credit Card
  - Gold Credit Card
  - Platinum Credit Card
  - Titanium Credit Card
  - Virtual 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
- iv** **Evolve cards**
  - Prestige Banking Evolve Card
  - Private Banking Evolve Card
  - Signature Banking Evolve Card
  - Young Professionals Evolve Card
- b**
- i** **Savings and investments**
  - 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).
- ii** **Other fixed-term accounts**
  - Bonus Plus Deposit
  - Contractsave (General And Premium Accounts)
  - Flexi Advantage
  - Shareplus Deposit
  - Tax-Free Fixed Deposit
  - Wholesale Fixed Deposit
- iii** **Demand 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
  - 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
  - SaveUp
  - Shari'ah Personal Call Account
  - 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
  - Energy Loan
  - Medium-Term Loan
  - Revolving Loan
  - Solar Loan

- d Home loans\* with debit balances**  
 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**  
 Note: Only insurance products underwritten by Standard Insurance Limited or Liberty Life qualify for tiering points. For joint Home Loan accounts opened after March 2021, Tiering Points for Homeowners Comprehensive policies will be awarded only to a member if they are the premium-paying policyholder on the policy.  
 Only members who have have an existing SBVAF Top-Up Cover policy taken up before 01 February 2014 will 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  
 SBVAF Top-Up Cover  
 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 contracts 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**  
**i International bank accounts**  
 Optimum Bank Account  
 Platinum Optimum Banking Account  
 Seafarer Bank Account
- ii. International Structured Products**  
 Deposit PLUS Issue  
 Quantum PLUS Deposit
- iii. International savings accounts**  
 Call Account  
 Fixed Rate Term Bond  
 Fixed Term Deposits  
 International Saver Account  
 Offshore Moneymarket Call Account  
 Offshore Reserve Savings 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  
 Real Time Payments  
 Powerball  
 Lotto  
 Prepaid Airtime  
 Prepaid Data  
 Prepaid Sms Bundles  
 Prepaid Electricity

**Note:** customer initiated transactions excludes interest payments from the following Savings and Investment products:

- Fixed Deposit
- Flexi Advantage
- Notice Deposit
- MoneyMarket Call
- MoneyMarket Select

**k Qualifying Subscription Service Providers**

- Netflix
- Amazon Prime
- Disney +
- Showmax
- Spotify
- Apple
- Youtube

Note: only 1 payment per subscription service provider using your qualifying Standard Bank credit card will qualify to get tiering points monthly. E.g. if you are subscribed to Apple services and you have a payments on Apple Music and Apple TV using your qualifying Standard Bank credit card, you would only be allocated tiering points for having your qualifying Standard Bank credit card loaded as the payment option on your Apple subscription service once.

**l Goals and gains Goal Completion**

Various statuses are assigned to a goal in goals and gains in the UCount Rewards in app platform of the Standard Bank mobile app. A goal in the "Achieved and Unclaimed" status means, you have accessed a goal, viewed the requirements of the goal, successfully completed the goal and can claim your gain. A goal with a "Achieved and Unclaimed" status will appear in the "Achieved" section under Goals & gains. For more information on the statuses assigned to goals, access goals and gains in the UCount Rewards tile in the Standard Bank mobile app.

**m Liberty**

Liberty Lifestyle Protector.

Note: Your qualifying Liberty lifestyle protector policy premium must be paid in a calendar month and up to date for you to qualify to get tiering points that contribute towards your tier level in the respective month.

**10 Caps**

**a Earn caps**

Rewards	
FreshStop	1.25% on a maximum value of R150 per transaction
Game	5 000
Makro/Makro Liquor	5 000
Pet Babies	2 500
Tiger Wheel & Tyre	The earn cap is 1500 rewards points for each transaction and is not calculated over a fixed cycle

**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

**11 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:

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	Monthly Tiering Points	Tiering Points Cap
Digital	1 Use the Standard Bank mobile app, Internet and/or cell phone (via USSD) banking for customer-initiated transactions.	number of transactions monthly: 5 - 9 Or 10 - 14 Or 15 - 24 Or 25+	25 50 75 100	100
	2 Load a qualifying* Standard Bank credit card**** for payment on qualifying* subscription service providers.	Number of subscription service payments monthly (Maximum 1 payment per subscription service provider) 1 Or 2 Or 3+	25 50 75	75
	3 View and have at least one goal marked as Achieved and Unclaimed* through goals and gains in the UCount Rewards in app platform on your Standard Bank mobile app in a calendar month	Minimum 1 goal viewed and marked as Achieved and Unclaimed* per month	50	50
	4 Have active Standard Bank mobile and/or Standard Bank connect SIM cards (including subscriptions)	number of active sim cards monthly: 1 Or 2 Or 3 Or 4+	25 50 75 100	100
Marketing and Communications	5 Give us consent to send you internal marketing material	Monthly	25	25
Savings & Investments	6a Hold a qualifying* savings & investment account (fixed and/or demand) and keep an average monthly balance	average monthly balance: R1000	50	300
	6b Hold qualifying* demand savings and/or investment accounts and keep an average monthly balance across all products.	Average monthly balance: R50 000 - R99 999.99 Or R100 000 – R149 999.99 Or R150 000 – R249 999.99 Or R250 000 – R499 999.99 Or R500 000 or more	50 100 150 200 250	

<b>Transactional</b>	<b>7</b>	Keep an average monthly balance across all your transactional current accounts.	Average monthly balance: R10 000 - R14 999.99 Or R15 000 - R29 999.99 Or R30 000 - R49 999.99 Or R50 000 Or more	50 75 100 125	125
	<b>8</b>	Set up and pay your bills with debit orders and meet the total monthly deposits across all your transactional Current accounts***	Have at least 3 debit orders and a total monthly deposit of: R10 000 - R20 999.99 Or R21 000 - R42 999.99 Or R43 000 - R62 999.99 Or R63 000 Or more	50 75 100 125	125
	<b>9</b>	Have more of your total monthly qualifying purchases on your qualifying* credit card instead of your debit/cheque/evolve cards	Percentage of your total monthly qualifying purchases on credit card: 50% – 79.99% Or 80% – 89.99% Or 90%+	75 100 125	125
<b>Lending</b>	<b>10</b>	Hold an active** Standard Bank Home Loan	Number of Home Loans per month: 1 Or 2+	75 100	100
	<b>11</b>	Hold an active** Standard Bank Vehicle and Asset Finance agreement (which is paid by debit order)	Number of Vehicle and Asset Finance Agreements per month: 1 Or 2 Or 3 Or 4+	50 75 100 125	125
	<b>12a</b>	Have an active** qualifying* Standard Bank Revolving loan (which is paid by debit order)	Utilize a monthly average of between: 1 - 84.99% Or 85% or more of your revolving loan facility limit	50 75	200
	<b>12b</b>	Have an active** qualifying* Standard Bank Access Loan, Personal Loan, Energy Loan, Solar Loan or Medium – Term Loan (which is paid by debit order)	For each product per month	75	
	<b>12c</b>	Have an active** qualifying* Standard Bank Overdraft	Utilize a monthly average of between: 1 - 59.99% Or 60% or more of your overdraft facility limit	25 50	

<b>Risk and Wealth</b>	<b>13</b> Hold a qualifying* Standard Bank or Liberty Insurance policy	<b>a</b> 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	<b>a</b> for each product per month = 25 points	200
		<b>b</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.	<b>b</b> for each product per month = 50 points	
	<b>c</b> Hold a qualifying Liberty Lifestyle Protector policy with a premium paid in the calendar month. Monthly premium value: R350.01 to R1000 Or R1000.01 to R5000 Or R5000.01 +	25 50 100	100	
	<b>14</b> 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
	<b>15</b> Hold an online share trading account or webtrader account or autoshare invest account or tax free investment account and make cumulative monthly trades (equities / contract for difference (cfd), initial margin)	Number of trades monthly: 1 - 3 Or 4+	25 50	50
	<b>16</b> Hold a qualifying offshore product and maintain a minimum balance in Great British Pounds (GBP)	Average monthly balance: GBP 0 - GBP 24 999.99 Or GBP 25 000 - GBP 49 999.99 Or GBP 50 000 - GBP 99 999.99 Or GBP 100 000+	25 50 75 100	100
<b>17</b> Buy foreign currency from us using your transactional current account (including Shyft)	R7 500 or more in a rolling 12-month period	50	50	

\*The list of qualifying products is set out in clause 9 above, sections a-m above.

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

\*\*\*Inter account transfers are excluded. Monthly deposits and debit orders count towards your Tiering Points in the same calendar month that they appear on your transactional current account bank statement.

\*\*\*\*Transactions made using Evolve Cards are excluded from this tiering rule calculation.

\*\*\*\*\*Only legally executable Wills will qualify for Tiering Points. Members are responsible for confirming that their Wills are legally executable.

**12 Fees**

The fees for the UCount Rewards programme from 1 January 2026 are:

Fee type	Amount	Extra rules
Membership fees for UCount Rewards	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 Plus/Achieva Bundle Current Account prior to 1 January 2023, are exempt from paying a monthly fee.
UCount Rewards Card replacement fee	R55 for each replacement	There are no fees for using your UCount Rewards Card to pay for goods or services. However, you must pay a card replacement fee if you need a replacement UCount Rewards Card.
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 rewards account.	
Card courier fee	R133.54 in major centres and R212.92 in regional areas.	

**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. Rewards points are not transferable and will expire upon the death of a member.