

PROMOTIONAL OFFER TERMS AND CONDITIONS (TERMS)

1.	Name of promotion	Standard Bank Achieva Evolve Transactional Account / UCount Rewards Promotional Offer (Offer)
2.	Promoter	The Standard Bank of South Africa Limited (Standard Bank/We/Us/Our)
3.	Start date	00h00 on 11 February 2026
4.	End date	23h59 on 15 June 2026 (Offer Period)
5.	What we are offering (Offer)	We are offering you the opportunity to earn from 3 times more UCount Rewards points when you use your Standard Bank Achieva Evolve card instead of your debit/cheque card. Members' earn rates are dependent on the tier level that he/she is on. Members must refer to the Programme terms and conditions available on the UCount Rewards website for the applicable earn rates. For the duration of this offer, the earn rates linked to the Standard Bank Achieva Evolve card will be the same as the earn rates linked to qualifying credit cards.
6.	Who qualifies for the Offer	<p>You must:</p> <p>6.1 permanently reside in the Republic of South Africa;</p> <p>6.2 be 18 years or older;</p> <p>6.3 be a:</p> <p>6.3.1 Standard Bank Achieva Evolve; account holder whose account is in good standing (Qualifying Account); and</p> <p>6.4 be an existing member of Standard Bank's UCount Rewards for Retail programme (UCount Rewards) whose account is in good standing (as defined in the UCount Rewards terms and conditions).</p>

7.	How to accept the Offer	Take up a Standard Bank Achieva Evolve Account during the Offer Period.
8.	What is the Prize	Earn from 3times more UCount Rewards points when the member uses their Achieva Evolve card instead of their debit/cheque cards.
9.	How many times you can accept the Prize	4 times - Monthly fixed cycle ending: <ul style="list-style-type: none"> • 15 February 2026; • 15 March 2026; • 15 April 2026; • 15 May 2026; • 15 June 2026.
10.	How you will receive the Prize	The UCount Rewards Points calculated will be allocated to your rewards account on the last day of the month that the fixed cycle ends in.
11.	Other terms	Refer to the UCount Rewards programme rules and terms and conditions that are available on the UCount Rewards website.

12. GENERAL

12.1 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.

12.2 We are the promoter of the Offer. Any reference to **we/us/our** includes our directors, sponsors, agents or consultants, where the context allows for it.

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

12.3.1 these Terms;

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

- 12.3.3 any supplier terms and conditions (if applicable).
- 12.4 These Terms apply to the Offer and to all information (including promotional or advertising material that is published) in relation to the Offer.
- 12.5 ***We are not responsible for any loss or damage which you or any third party may suffer as a result of you taking up the Offer.***
- 12.6 ***We are not responsible if you are not able to successfully take up the Offer for any reason, including because of an interruption in services or a technological failure.***
- 12.7 ***We reserve the right to amend these Terms.***
- 12.8 ***We can end the Offer with immediate effect 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.***
- 12.9 If there is a dispute in respect of these Terms or the Offer, our decision is final and binding and no correspondence will be entered into.
- 12.10 The Offer cannot be used together with any other similar offer or campaign promoted by us.

- 12.11 ***If the Prize winner agrees to it, we may publish their name and/or photo in any internal or external advertising or promotional material for 12 months from the date on which the Prize winner accepts the Prize. We will determine the nature and distribution of these materials. If a Prize winner does not consent to the publication of their name and/or photo, the Prize winner will still receive the Prize.***
- 12.12 ***The Prize may not be transferred from you to any other person and may not be exchanged by you for any other item. We do however reserve the right to substitute the Prize with any other prize of a similar commercial value.***
- 12.13 ***We are not responsible if your entry is not successfully submitted or a Prize winner does not successfully receive or take up a Prize for any reason, including because of a technological failure.***
- 12.14 ***We are not responsible for any loss or damage which you or any third party may suffer as a result of you participating in the Offer or accepting a Prize.***
- 12.15 ***If required by the Minister for Trade, Industry and Offer, 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.***
- 12.16 ***Nothing in these Terms prevents you from approaching the National Consumer Commission or any other relevant authority to obtain relief.***
- 12.17 ***The following people cannot participate in the Offer:***
- 12.17.1 ***directors, employees, agents or consultants of Standard Bank; or***
- 12.17.2 ***immediate family members of any of the persons specified in clause 12.17.1;***
- 12.17.3 ***suppliers of any goods or services under the Offer.***