


PUBLIC COMPETITION TERMS AND CONDITIONS (TERMS)

1.	Name of competition	Credit Card Fridays (Competition)
2.	Promoter of competition	The Standard Bank of South Africa Limited (Standard Bank/We/Us/Our)
3.	Start date of Competition	00:00 on 27 June 2025
4.	End date of Competition	23:59 on 29 August 2025
5.	What are the requirements to enter the Competition?	<p>You must:</p> <p>5.1 be 18 years old or older;</p> <p>5.2 have a transactional account with us; <u>and</u></p> <p>5.3 follow us on Twitter/Instagram/Facebook.</p>
6.	How to enter the Competition	<p>6.1 Every Friday during the <u>Competition</u> period, a question relating to Standard Bank's Credit Card offerings as well as product information will be posted on our owned social media platforms, namely: X (formally Twitter) and META (Facebook).</p> <p>6.2 When answering the question, you must use the following hashtags: #SBLove  to ensure that your entry is valid.</p> <p>6.3 Only persons who answer the question correctly are eligible to participate <u>in the Competition</u>.</p>
7.	How many times you can enter the Competition	You can enter as many times as you wish, but you can only win one <u>Prize</u> .
8.	What is the Prize	Direct Deposit <u>of R2500</u> into any Standard Bank Credit Card account (Prize)
9.	How many Prizes can be won?	There will be <u>one Prize</u> every week, <u>four Prizes per month and 12 Prizes in total over the Competition period</u> .
10.	Number of Prize winners	<u>One Prize</u> winner every week, <u>four Prize winners every month and 12 Prize winners in total over the Competition period</u> .
11.	How Prize winner/s is/are selected?	By random selection.

12.	Date that we will determine the Prize winner/s	At the end of each month during the Competition period (e.g. the four winners for the month of June will be determined at the end of the month of June, and notified within the first week of the new month, i.e. July).
13.	Date that we will notify the prize winner/s	Within in the first week of the new month during the Competition period (please refer to the example made in clause 12).
14.	How we will contact the Prize winner	By way of direct message on the social media platform that was used to enter the Competition , or via the Standard Bank competitions email account/address.
15.	How the Prize will be awarded to the Prize winner	<p>15.1 If you are selected as a potential winner, we first will vet whether you have an active Standard Bank Cheque and Credit Card account via a banker (internal audit).</p> <p>15.2 The Prize will be deposited into the winner's credit card account (whether the account is in the positive or negative).</p>
16.	Other terms	Failure to respond to our direct message within 48hours automatically disqualifies you from the Competition , and you will not be eligible to claim your Prize.

17. GENERAL

- 17.1 Please pay special attention to the clauses that are in bold, as they may limit our liability (responsibility) or involve some risk to you.
- 17.2 We are the promoter of the Competition. Any reference to **we/us/our** includes our directors, sponsors, agents or consultants, where the context allows for it.
- 17.3 These Terms are governed by the Consumer Protection Act 68 of 2008.
- 17.4 These Terms apply to the Competition and all information relating to the Competition (including any promotional or advertising material that is published).
- 17.5 By entering the Competition, you are bound by these Terms and if applicable, the terms of the Prize and the Standard Bank product terms and conditions that relate to the Competition or the Prize.
- 17.6 If the Prize involves any goods or services provided by a third party, the Prize will be subject to the third party's terms and conditions.
- 17.7 ***We reserve the right to amend these Terms.***

- 17.8 ***We must process your personal information to validate your entry and if you are a Prize winner, to make the Prize available to you. Protecting the privacy, confidentiality and security of your personal information is very important to us. You may access our privacy statement on: <https://www.standardbank.co.za/southafrica/personal/about-us/legal/privacy-statement> for more information on: how we process your personal information, your privacy rights and how the law protects you. If you do not agree, please do not enter the Competition.***
- 17.9 ***We may declare the Prize forfeited (lost) and we may choose a new Prize winner, if:***
- 17.9.1 ***a Prize winner's entry is not valid.***
- 17.9.2 ***a Prize winner has breached these Terms or the terms of any product the Prize winner holds with us.***
- 17.9.3 ***a Prize winner cannot be contacted or does not accept the Prize within 3 days from the date that the Prize winner was contacted about the Prize.***
- 17.9.4 ***a Prize winner gives up the Prize or we determine that the Prize winner has given up the Prize.***
- 17.9.5 ***a Prize winner did not qualify to enter the Competition.***
- 17.10 If there is a dispute in respect of these Terms or the Competition, our decision is final and binding.
- 17.11 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.
- 17.12 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.
- 17.13 ***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.***
- 17.14 ***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 Competition or accepting a Prize.***
- 17.15 ***If required by the Minister for Trade, Industry and Competition, the National Consumer Commission or for any other reason, we can end the Competition 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.***
- 17.16 ***Nothing in these Terms prevents you from approaching the National Consumer Commission or any other relevant authority to obtain relief.***
- 17.17 The following people cannot participate in the Competition:
- 17.17.1 directors, employees, agents or consultants of Standard Bank; or

- 17.17.2 immediate family members of any of the persons specified in clause 17.17.1;
- 17.17.3 suppliers of any goods or services under the Competition.