

**THE STANDARD BANK OF SOUTH AFRICA LIMITED (STANDARD BANK/WE/US/OUR) TERMS AND
CONDITIONS (TERMS) FOR THE STANDARD BANK ADVICE FOR A FIRST TIMER COMPETITION
(COMPETITION)**

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.

1. **DURATION.** The Competition starts at 00:00 on 12 June 2023 and ends at 09:00 on 31 August 2023 (Competition Period).

2. **REQUIREMENTS.** To qualify for the Competition, you must:

2.1.1 permanently reside in the Republic of South Africa and be in possession of a valid South African identity document; and

2.1.2 Over 18 years of age.

3. **HOW TO ENTER.**

3.1 Visit station website, click on the link to the competition's entry page, fill in the mandatory details, and then tell us 3 BENEFITS OF GETTING STANDARD BANK ACHIEVA during the Competition Period to stand a chance to be contacted by the radio presenter of the "ADVICE FOR A FIRST TIMER (6am to 9am, on THURSDAY). The presenter will call one participant, the participant will be asked to give 3 benefits of getting a Standard Bank Achieva offering. If the participant names all 3 correctly, they will then be awarded a R5000 (Five-Thousand-Rand) Standard Bank Instant Money Voucher.

3.2 You may enter more than once however you may only win one prize in the during the Competition Period.

3.3 Once you meet the requirements set out in clause 2 above and this clause 3, you will automatically be entered into the Competition

4. **PRIZES.**

The Prize: One participant stands the chance to win a R5000 (Five-Thousand-Rand) Standard Bank Instant Money Voucher every Thursday during the Competition Period. (Prize)

5. **GENERAL.**

5.1 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.

5.2 You cannot participate in the Competition if:

5.2.1 you are a director, employee, agent or consultant of Standard Bank; or

5.2.2 you are an immediate family member of any of the persons specified in clause

5.2.1; or 5.2.3 you are a supplier of any goods or services under the Competition.

5.3 These Terms are governed by the Consumer Protection Act 68 of 2008.

5.4 These Terms apply to the Competition and all information relating to the Competition (including any promotional or advertising material that is published).

5.5 By entering the Competition, you are bound by these Terms.

5.6 We reserve the right to amend these Terms.

5.7 We must process your personal information to validate your entry and if you are a Prize winner, to make the Prize available to you. By entering the Competition, you consent to us processing your personal information for this purpose. If you do not consent, please do not enter the Competition. 5.8 The Prize winners will be chosen by METRO FM and announced by the radio presenter.

5.9 Once the Prize winner accepts the Prize, a voucher will be sent to the winner's mobile phone number to redeem.

5.10 We may declare the Prize forfeited (lost) and we may choose a new Prize winner, if:

5.10.1 a Prize winner's entry is not valid.

5.10.2 a Prize winner has breached these Terms.

5.10.3 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.

5.10.4 a Prize winner gives up the Prize or we determine that the Prize winner has given up the Prize. 5.10.5 A Prize winner was not eligible to enter the Competition.

5.11 If there is a dispute in respect of these Terms or the Competition, our decision is final and binding.

5.12 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.

5.13 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.

5.14 Neither we nor STATION are 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 a technological failure.

5.15 Neither we nor STATION are 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.

5.16 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.

5.17 Nothing in these Terms prevents you from approaching the National Consumer Commission or any other relevant authority to obtain relief.