

TERMS AND CONDITIONS IN RESPECT OF THE LENDING PRODUCT DEBIT ORDER
PROMOTIONAL OFFER MADE BY THE STANDARD BANK OF SOUTH AFRICA LIMITED
("STANDARD BANK/WE/US/OUR")

Important clauses which may limit our responsibility, place an obligation on you to indemnify us, involve an acknowledgment of any fact or involve some risk for you will be in bold and italics. You must pay special attention to these clauses.

1 INTRODUCTION

1.1 We are offering you 1000 bonus UCount Rewards points, if you load a debit order during the Promotion Period on any of the following lending products which you are registered for:

- 1.1.1 Credit card;
- 1.1.2 Home loan;
- 1.1.3 Vehicle and asset finance; and/or
- 1.1.4 Personal loan.

("Offer").

1.2 This Offer starts at 00h00 on Saturday, 24 November 2018 and ends at 23h59 on Tuesday, 31 December 2019 ("**Promotion Period**").

2 WHO QUALIFIES FOR THIS OFFER

You qualify for this Offer if you meet all of the following criteria:

- 2.1 you are 18 years or older;
- 2.2 you permanently reside in the Republic of South Africa;
- 2.3 you have an existing lending product with Standard Bank as indicated in clause 1.1, at the commencement date of the Promotion Period which is in good standing;
- 2.4 you do not have an existing debit order loaded against your lending product(s); and
- 2.5 you are an existing member of Standard Bank's UCount Rewards programme ("**UCount Rewards**") whose account is in Good Standing (as defined in the UCount Rewards terms and conditions).

3 HOW TO ACCEPT THE OFFER

- 3.1 You must agree to the loading of a debit order against your lending product(s) when you are contacted by us via sms, via your Private Banker or via our Contact Centre during the Promotion Period.
- 3.2 You will automatically qualify for this Offer when:
- 3.2.1 your debit order is approved and the first monthly debit order is successfully processed following the approval; and
- 3.2.2 you have satisfied the qualifying criteria set out in clause 2 and 3 above.
- 3.3 ***You must meet all of the qualification criteria set by us from time to time in order for us to approve your debit order and for you to benefit from this Offer.***

4 GENERAL TERMS

- 4.1 We are the promoter of this Offer. Any reference to **we/us/our** includes our directors, members, partners, sponsors, agents or consultants, where the context allows for it.
- 4.2 By participating in this Offer, you agree to be bound by these terms and conditions.
- 4.3 These terms and conditions shall apply to this Offer and all other information relating to this promotion and on any promotional or advertising material that is published.
- 4.4 The Offer will be credited to your UCount Rewards account no later than 30 days after your first monthly debit order is successfully processed.
- 4.5 ***We assume no liability for any services and/or advice, whether correct or incorrect, which you receive and/or pursue over and above this Offer.***
- 4.6 ***We assume no liability whatsoever for any direct or indirect loss or damage arising from a Customer's participation in this promotional offer or howsoever arising (whether arising from negligence or otherwise). All customers, whilst participating in this Offer, indemnify us and hold us harmless for any loss, damage, harm or injury (whether arising from negligence or otherwise) which may be sustained as a result of any claim, costs, expense, loss or damages which may be made by any third party.***
- 4.7 We reserve the right to amend, reduce or extend at any time the start or end dates of this Offer.
- 4.8 We reserve the right to terminate this Offer with immediate effect and without notice of such termination to you. In such event, you waive any rights, which you may

have against us and you acknowledge that you will have no recourse or claim of any nature whatsoever against us.

4.9 In the event of a dispute, our decision will be final and binding on all aspects of this promotional offer and no correspondence will be entered into.

4.10 This Offer cannot be used together with any other similar offer or campaign promoted by us.