

**THE STANDARD BANK OF SOUTH AFRICA LIMITED (STANDARD BANK/WE/US/OUR)
TERMS AND CONDITIONS (TERMS) IN RESPECT OF THE STANDARD BANK #10PM
(COMPETITION)**

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. DURATION

The Competition starts at 00:00 on Wednesday, 16 March 2022 and ends at 23:59 on Friday, 1 April 2022.

2. ENTRANT REQUIREMENTS

To qualify as an entrant into this Competition you must meet the following requirements:

- 2.1 be 18 (eighteen) years of age or older;
- 2.2 permanently reside in the Republic of South Africa; and

3. HOW TO ENTER

3.1 To enter the Competition, you must:

3.1.1 between 16 March to 1 April 2022, listen to **5FM OR GOOD HOPE FM** between 9am and 12pm **AND**

3.1.2 Listeners share their story on how they intend to reach their goal of 10k in 2022 on the microsite,

3.1.3 Daily, at 10am, listeners will be taken to air to tell their story.

3.1.4 The listener will be awarded R5 000 towards their 100k, And a total of R10 00 if they are a verified STANDARD BANK customer.

3.2 ***You may enter the Competition as many times as you would like, however, even if you enter multiple times, you will not be able to win a Prize more than once.***

4. PRIZES

The prizes will be:

4.1 each day (excluding Saturdays and Sundays) during the Competition Period, one winner will win a cash prize of R5000.00 (five thousand rand) (**Cash Prize**) – **If the listener is a verified Standard Bank customer i.e. If the listener has an active Standard Bank account, the listener will win an additional R5000.00 (five thousand rand).**

The Cash Prize and Additional Prize collectively being referred to as the **Prizes**.

5. LUCKY DRAW PROCESS AND GENERAL

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

5.2 You are not eligible to participate in this Competition if:

- 5.2.1 you are a director, member, partner, employee, agent or consultant of ours or **5FM OR GOOD HOPE FM**
- 5.2.2 you are an immediate family member of any of the persons specified in clause 5.2.1;
- 5.2.3 you are under the age of 18 at the time of entering the Competition; or
- 5.2.4 you have won a Competition conducted by **5FM OR GOOD HOPE FM** in the past three months
- 5.3 These Terms are governed by the Consumer Protection Act 68 of 2008, which will apply to this Competition and all other information relating to the Competition (including any promotional or advertising material that is published).
- 5.4 By entering this Competition all entrants agree to be bound by:
- 5.4.1 these Terms; and
- 5.4.2 any third-party supplier terms and conditions, including the terms and conditions of **5FM OR GOOD HOPE FM**.
- 5.5 ***We will need to collect and process your personal information to validate your entry and if you are a Prize winner, to make the Prize available to you. By entering this Competition, you consent to us processing your personal information for this purpose. If you do not consent to us processing your personal information, please do not enter this Competition***
- 5.6 ***No entry will be considered to be valid until a validation process has taken place.***
- 5.7 The entrants on the Midmoring Show with the best entries on the microsite, will win the Cash Prize on-air – there will be ten (10) winners of the Cash Prize in total per station.
- 5.8 All Prizes will be paid into the Bank accounts of the winners within 14 (fourteen) days of the end of the Competition Period.
- 5.9 ***Please note that the cash Prizes will only be paid into a bank account in the Republic of South Africa which is registered in the name of the Prize winner – the Prize will not be paid into a third party bank account or a bank account which is held outside the Republic of South Africa. If a Prize winner does not meet these requirements, the Prize will be regarded as forfeited and we reserve the right to draw an alternate Prize winner.***
- 5.10 ***Where relevant, if:***
- 5.10.1 ***an entrant is not contactable for whatever reason;***
- 5.10.2 ***an entrant does not accept the Prize within a period of 14 days from the date on which any lucky draw takes place;***
- 5.10.3 ***an entry is not valid for whatever reason;***
- 5.10.4 ***an entrant has breached these terms and conditions;***
- 5.10.5 ***an entrant renounces the Prize or we deem such entrant to have renounced the Prize,***

we reserve the right to declare the Prize forfeited and/or choose a new Prize winner.

- 5.11 In the event of a dispute, our decision will be final and binding on all aspects of the Competition and no correspondence will be entered into.
- 5.12 We will be entitled to publish each Prize winner's name and photograph in any advertising, promotional, print, point of sale or public relations material (the nature and manner of such releases to be determined within our sole discretion), for a period of twelve months from the date of announcing such Prize winner. Each Prize winner will be given the opportunity to decline the publication of their images and to participate in our marketing material insofar as it relates to the Competition.
- 5.13 The Prize may not be exchanged 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 ***We and 5FM OR GOOD HOPE FM assume no risk and/or liability whatsoever for the failure of any technical element in the Competition which may result in an entrant's entry not being successfully submitted and/or a Prize winner not successfully receiving or taking up a Prize. Once a Prize winner accepts a Prize, such Prize winner accepts such Prize at his/her own risk.***
- 5.15 ***We and 5FM OR GOOD HOPE FM assume no liability whatsoever for any direct or indirect loss, harm or damage arising from an entrant's participation and/or any Prize awarded in the Competition or for any loss or damage, howsoever arising. All persons, whilst participating in this Competition, indemnify and hold us harmless from and against 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.***
- 5.16 ***If required by the Minister for Trade and Industry, the National Consumer Commission or for whatever other reason, we will have the right to terminate this Competition with immediate effect and without notice of such termination. In such event, all entrants hereby waive any rights, which they may have against us and hereby acknowledge that they will have no recourse or claim of any nature whatsoever against us.***