

THE STANDARD BANK OF SOUTH AFRICA LIMITED (“STANDARD BANK/WE/US/OUR”)
TERMS AND CONDITIONS IN RESPECT OF THE LIMPOPO UNBANKED YOUTH AND
PROFESSIONALS CAMPAIGN (“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 2 November 2020 and ends at 23:59 on 6 November 2020 (“**Competition Period**”).

2. ENTRANT REQUIREMENTS

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

2.1.1 you permanently reside in the Republic of South Africa;

2.1.2 you are a South African citizen who holds a valid South African identity document;

2.1.3 you are between the ages of 18 (eighteen) and 30 (thirty) years of age; and

2.1.4 you have an active South African bank account with any of the legally recognised financial deposit taking institutions within the Republic of South Africa.

3. HOW TO ENTER

3.1 To enter this Competition, you must tune in and listen to the Competition radio broadcasts every Monday to Friday between 15h00 and 18h00 on any of the following radio stations: Thobela FM, Munghana Lonene FM or Phala Phala FM during the Competition Period.

3.2 Entrants must then visit the relevant radio station's social media platforms and post a picture to the specific radio station's social media with one of the following corresponding hashtags **#ThobelaFMLetsPush**, **#PhalaPhalaFMLetsPush** or **#MunghanaLoneneFMLetsPush** and tag the relevant radio station showing what the entrant is pushing for. This can include pushing to pay student fees, pushing for a new car, pushing for a deposit on a home, pushing to start a business, pushing to go on an overseas holiday or any other push relevant to the entrant.

3.3 There are no forms to fill in and once you meet the requirements set out in clause 2 and 3, you will automatically be entered into the Competition.

3.4 You may enter this Competition as many times as you want, however you may only win once with any of the radio stations. ***If you submit an entry into more than one radio station's social media platform or website and your entry has been selected and you win with a particular radio station, you cannot win again with the same radio station or any other radio station you've entered into.***

4. PRIZES

4.1 Each radio station will choose a daily Competition winner for the duration of the Competition Period.

4.2 There will be a total of 15 winners who will either win R5,000.00 (five thousand Rand) in cash if the winner is a non-Standard Bank customer or R10,000.00 (ten thousand Rand) in cash if the winner is an existing Standard Bank customer 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, members, partners, sponsors, agents or consultants, where the context allows for it.

5.2 You cannot participate in this Competition if:

5.2.1 you are a director, member, partner, employee, agent or consultant of ours.

5.2.2 you are an immediate family member of any of the persons specified in clause 5.3.1; or

5.2.3 you are the sponsor of 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 this Competition, all entrants agree to be bound by these Terms.

5.6 ***We reserve the right to amend these Terms.***

5.7 Prize winners will be chosen by each radio station on a daily basis for the duration of the Competition Period.

5.8 Prize winners will be contacted by our media agency to verify their information and confirm they have won. The Prize will be transferred to the Prize winners account within 21 days of the Prize winner being notified that they have won.

5.9 All Prize winners, in addition to complying with these Terms and any other terms and conditions which may be prescribed by Standard Bank from time to time, must comply with the terms and conditions of the organisers, suppliers and third parties involved in the Competition (if applicable).

5.10 ***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 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.***

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

5.11.1 ***a Prize winner's entry is not valid;***

- 5.11.2 ***a Prize winner has breached these Terms;***
- 5.11.3 ***a Prize winner cannot be contacted or does not accept the Prize within 90 days from the date that the Prize winner was contacted about the Prize;***
- 5.11.4 ***a Prize winner gives up the Prize or we determine that the Prize winner has given up the Prize;***
- 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 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 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.***
- 5.15 ***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.***
- 5.16 ***If required by the Minister for Trade and Industry, 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.***