

PUBLIC COMPETITION TERMS AND CONDITIONS (TERMS)

1.	Name of competition	Personal loan campaign (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 01 September 2025
4. C	End date of Competition	23:59 on 31 January 2026
5.	What are the requirements to enter the Competition?	<p>You must:</p> <p>5.1 be 18 years or older;</p> <p>5.2 be an existing or non-existing Standard Bank customer; and</p> <p>5.3 reside in Gauteng.</p>
6.	How to enter the Competition	<p>You must apply for any one of the following Standard Bank Personal loans, namely a term loan, a revolving loan, an overdraft, an energy loan, or a student loan, get approved and open the loan by fulfilling all contractual obligations for such loan during the Competition period.</p> <p>Credit limit increases on an existing revolving loan also count as a loan for purposes of qualifying to enter the Competition.</p>
7.	How many times you can enter the Competition	One entry per person per qualifying product (as set out in clause 6 above) per month, with a maximum of 10 entries per customer over the five-month Competition period. Multiple credit limit increases on a particular product in a month count as one entry only.
8.	What is the Prize	<p>Different prizes each month</p> <ol style="list-style-type: none"> 1. 1 September 2025 to 30 September 2025– R5000 paid back towards the customer’s loan 2. 1 October 2025 to 31 October 2025 – R5000 cash to be paid by way of an EFT transfer 3. 1 November 2025 to 30 November 2025 – Spit braai experience worth R5000 4. 1 December 2025 to 31 December 2025– Boat cruise experience worth R5000 5. 1 January 2026 to 31 January 2026 – Valentine’s day trip experience worth R25 000 (Big Prize)
9.	How many Prizes can be won?	<p>Five Prizes with one Prize per month as set out in clause 8.</p> <p>You only qualify to win a Prize in the month in which you enter the Competition in accordance with clause 6 above. For example, if you apply for a term loan and get approved for such term loan during the period starting on 1 October 2025 and ending on 31 October 2025, then you will only qualify to win a Prize for October 2025.</p>

10.	Number of Prize winners	Five Prize winners with one Prize winner per month as set out in clause 8
11.	How Prize winner/s is/are selected?	Random lucky draw which will be conducted each month during the Competition period.
12.	Date that we will determine the Prize winner/s	Each monthly winner will be determined on the 10 th of the following month as follows: <ol style="list-style-type: none"> 1. On 10 October 2025 in respect of September 2025 2. On 10 November 2025 in respect of October 2025 3. On 10 December 2025 in respect of November 2025 4. On 10 January 2026 in respect of December 2025 5. On 10 February 2026 in respect of January 2026
13.	Date that we will notify the prize winner/s	Each monthly winner will be notified on the 15 th of the following month as follows: <ol style="list-style-type: none"> 1. On 15 October 2025 in respect of September 2025 2. On 15 November 2025 in respect of October 2025 3. On 15 December 2025 in respect of November 2025 4. On 15 January 2026 in respect of December 2025 5. On 15 February 2026 in respect of January 2026
14.	How we will contact the Prize winner	Telephonically
15.	How the Prize will be awarded to the Prize winner	Email (EFT payment of cash prize and payback confirmation) and Telephonically (experiences)
16.	Other terms	N/A

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.