

**TERMS AND CONDITIONS FOR THE UCOUNT REWARDS FOR BUSINESS AND
BUSINESS LENDING PROMOTIONAL OFFER MADE BY THE STANDARD BANK OF
SOUTH AFRICA LIMITED (PROMOTER/US/WE/OUR)**

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

1. INTRODUCTION

- 1.1 We are offering you 2000 bonus UCount Rewards Points when you open a Fixed Term Business Loan (“**FTBL**”) with Standard Bank during the Promotional Period (“**Offer**”).
- 1.2 This Offer starts at 00h00 on Tuesday, 16 April 2019 and ends at 23h59 on Friday, 31 May 2019 (“**Promotional 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 are a member of the Standard Bank UCount Rewards for Business programme (“**UCount Rewards**”);
- 2.4 you are not an existing holder of a Standard Bank FTBL; and
- 2.5 you have received a communication about this Offer.

3. HOW TO ACCEPT THE OFFER

- 3.1 To accept the Offer, you must apply for and successfully open a Standard Bank FTBL by contacting your business banker.

3.2 This Offer may only be taken up once by you during the Promotion Period.

3.3 ***You must meet all of the qualifying criteria set by us from time to time in order to successfully open a BCRP and/or a Small Business loan and qualify for 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:

4.2.1 these terms and conditions;

4.2.2 the FTBL terms and conditions; and

4.2.3 the UCount Rewards 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 You may not take up this Offer as a member of the UCount Rewards Retail programme.

4.5 The Offer will be credited to your UCount Rewards account no later than 30 June 2019.

4.6 ***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.***

4.7 ***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.***

- 4.8 We reserve the right to amend, reduce or extend at any time the start or end dates of this Offer.
- 4.9 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.
- 4.10 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.
- 4.11 This Offer cannot be used together with any other similar offer or campaign promoted by us.