

**TERMS AND CONDITIONS IN RESPECT OF THE UCOUNT REWARDS BUSINESS
SAVINGS AND INVESTMENTS 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 3000 bonus UCount Rewards points if you apply for and open a qualifying Business Savings and Investments account (“**S&I Account**”) and deposit a minimum amount of R80 000 (“**Offer**”) during the Promotion Period.
- 1.2 This Offer starts at 00h00 on Tuesday, 16 July 2019 and ends at 23h59 on Saturday, 31 August 2019 (“**Promotion Period**”).

2 WHO QUALIFIES FOR THIS OFFER

- 2.1 You qualify for this Offer if you meet all of the following criteria:
- 2.1.1 be 18 years of age or older;
- 2.1.2 permanently reside in the Republic of South Africa;
- 2.1.3 be a member of Standard Bank’s UCount Rewards for Business (“**UCount Rewards**”) programme whose account is in Good Standing (as defined in the UCount Rewards terms and conditions) and who has received an email from us regarding this Offer;
- 2.1.4 you meet the normal deposit and savings criteria as defined by Standard Bank policies and procedures;
- 2.1.5 you have received a communication from us to participate in this Offer; and
- 2.1.6 you are not an existing holder of a S&I Account with Standard bank.

3 HOW TO ACCEPT THE OFFER

- 3.1 Successfully:
- 3.1.1 apply for and open a qualifying S&I Account (as provided in the UCount Rewards programme rules) with us during the Promotion Period by using our

online banking platform on our website (www.standardbank.co.za) or via your Business Banker; and

3.1.2 deposit a minimum amount of R80 000 into your S&I Account.

3.2 You will automatically qualify for the Offer if you have satisfied the qualifying criteria in terms of clause 2 and this clause 3.

3.3 This Offer may only be taken up once during the Promotion Period.

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 UCount Rewards terms and conditions; and

4.2.3 S&I Account product 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 participate in this Offer if you are only a member of the Standard Bank UCount Rewards Retail Programme.

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

4.6 ***We assume no liability whatsoever for any indirect loss or damage arising from a Customer's participation in this 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 as a result of participating in this Offer..***

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 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.