

THE STANDARD BANK OF SOUTH AFRICA LIMITED (STANDARD BANK/WE/US/OUR)
TERMS AND CONDITIONS (TERMS) FOR THE UCOUNT REWARDS FOR BUSINESS
AND BUSINESS TERM LOAN ACQUISITION PROMOTIONAL OFFER (OFFER)

Please read the Terms carefully and pay special attention to the clauses that are in bold, as they may limit our liability (responsibility) or involve some risk to you.

1. INTRODUCTION

- 1.1 We are offering you 2000 bonus UCount Rewards Points when you open a qualifying Business term loan (**Loan**) with Standard Bank during the Promotional Period (**Offer**).
- 1.2 The Offer starts at 00:00 on Tuesday, 15 June 2021 and ends at 23:59 on Saturday, 31 July 2021 (**Offer Period**).

2. WHO QUALIFIES FOR THE OFFER

To qualify for the Offer, you must meet the following requirements:

- 2.1 be 18 years or older.
- 2.2 permanently reside in the Republic of South Africa.
- 2.3 you are a member of the Standard Bank UCount Rewards Business programme (**UCount Rewards**);
- 2.4 you are not an existing holder of a Loan at the commencement of the Offer; 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 Loan using our Online Banking platform.

- 3.2 This Offer may only be taken up once by you during the Offer Period.
- 3.3 ***You must meet all of the qualifying criteria set by us from time to time in order to successfully open a Loan and qualify for this Offer.***
- 3.4 If you comply with the requirements set out in clause 2 above and this clause 3, you automatically qualify for the Offer.

4. GENERAL

- 4.1 We are the promoter of the Offer. Any reference to **we/us/our** includes our directors, sponsors, agents or consultants, where the context allows for it.
- 4.2 By participating in the Offer, you agree to be bound by:
- 4.2.1 these Terms;
 - 4.2.2 the Loan terms and conditions; and
 - 4.2.3 the UCount Rewards terms and conditions
- 4.3 These Terms apply to the Offer and to all information (including promotional or advertising material that is published) in relation to the Offer.
- 4.4 The Offer will be credited to your UCount Rewards account by no later than 16 August 2021.
- 4.5 ***We are not responsible for any loss or damage which you or any third party may suffer as a result of you taking up the Offer.***
- 4.6 ***We are not responsible if you are not able to successfully take up the Offer for any reason, including because of an interruption in services or a technological failure.***
- 4.7 ***We reserve the right to amend these Terms.***

- 4.8 ***We can end the Offer with immediate effect 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.***
- 4.9 If there is a dispute in respect of these Terms or the Offer, our decision is final and binding and no correspondence will be entered into.
- 4.10 The Offer cannot be used together with any other similar offer or campaign promoted by us.