

**TERMS AND CONDITIONS IN RESPECT OF THE BLUEBEAN CASH BACK
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 one of the following:

1.1.1 R1.00 back each time you swipe your Card;

1.1.2 R2.00 back each time you swipe your Card;

1.1.3 1% of your total spend during the Promotion Period when using your Card to pay for grocery purchases;

1.1.4 2% of your total spend during the Promotion Period when using your Card in department stores;

1.1.5 2% on your total spend during the Promotion Period when using your Card to pay for purchases;

1.1.6 3% of your total spend during the Promotion Period when using your Card to pay for fuel; or

1.1.7 5% on your total spend during the Promotion Period when using your Card to pay for purchases,

herein after collectively referred to as the "**Offer**".

1.2 ***The amount that you will receive back when taking up the Offer is limited to R250.00. This means that if the amount and/or percentage in terms of clause 1.1 above is more than R250.00, you will only receive R250.00 and not the actual amount accumulated.***

1.3 This Offer starts at 00h00 on Sunday, 1 November 2015 and ends at 23h59 on Monday, 30 November 2015 ("**Promotion 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 of age or older;
- 2.2 You permanently reside in the Republic of South Africa;
- 2.3 You are the holder of a BlueBean credit card ("**Card**");
- 2.4 You have been contacted by our BlueBean credit card department ("**BlueBean**") regarding your eligibility to participate in this Offer; and
- 2.5 You have not have breached any of the terms and conditions applicable to your Card (including but not limited to being in arrears and/or over your credit limit) during the Promotion Period.

3 HOW TO ACCEPT THE OFFER

Swipe your Card 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 these 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 The Offer will be credited to your BlueBean account within 14 business days after the promotion period.
- 4.5 ***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.***
- 4.6 ***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.

- 4.7 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 promotional 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.