

THE STANDARD BANK OF SOUTH AFRICA LIMITED (STANDARD BANK/WE/US/OUR): TERMS AND CONDITIONS IN RESPECT OF THE ENTERTAINER SPEND-AND-WIN COMPETITION (COMPETITION)

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 DURATION

The Competition starts at 00h00 on Wednesday, 15 June 2016 and ends at 23h59 on Monday, 15 August 2016 (**Competition Period**).

2 WHO MAY ENTER

To qualify as an entrant of this Competition you must:

- 2.1 be 18 (eighteen) years of age or older;
- 2.2 permanently reside in the Republic of South Africa; and
- 2.3 be the registered primary cardholder (**Cardholder**) of a valid BlueBean credit card (**Card**);
- 2.4 have received a communication from us to participate in this Competition; and
- 2.5 not have breached any of the terms and conditions applicable to your Card (including but not limited to being in arrears and/or being over your credit limit) at the commencement of the Competition or at any point during the Competition Period.

3 HOW TO ENTER

- 3.1 Swipe your Card to pay for goods and/or services during the Competition Period at any retailer who accepts the Card as payment. The more you spend on your Card, the greater your chances of winning the Prizes as set out below.
- 3.2 There are no forms to fill in and once you meet the requirements set out in clause 2 above and this clause 3, you will automatically be entered into the Competition.
- 3.3 ***You will only receive one entry into the Competition, at the end of the Competition Period, which represents all your swipes made in terms of clause 3.1 during the Competition Period.***
- 3.4 ***Your Card is subject to separate terms and conditions which you must comply with in addition to these terms and conditions.***

4 PRIZES AND HOW IT WORKS

4.1 We are giving away:

4.1.1 100 (one hundred) full-value vouchers from The Entertainer Media and Publishing (**The Entertainer**), offering estimated savings of up to R1.23 million (one million two hundred and thirty thousand Rand) (**First Prize**); and

4.1.2 2000 (two thousand) custom-value vouchers from The Entertainer, offering estimated savings of up to R60 000 (sixty thousand Rand) (**Second Prize**),

the First Prize and Second Prize collectively referred to herein as the **Prizes**.

4.2 The Competition works as follows:

4.2.1 swipe your Card for goods and/or services during the Competition Period at retailers who accept the Card as payment;

4.2.2 we will track and assess the Card spend of Cardholders during the Competition Period – the more a Cardholder spends during the Competition Period, the greater his/her chances of winning.

4.3 The top 100 (one hundred) Cardholders who have spent the most money on their Card during the Competition Period will win the First Prize.

4.4 The next top 2000 (two thousand) Cardholders who have spent the most money on their Card (after the top 100 (one hundred) referred to in clause 4.3) during the Competition Period will win the Second Prize.

4.5 The cut-off time for the tracking of Cardholder spending on the Card will be 23h59 on 15 August 2016.

4.6 The Prize winners will be notified by a representative of ours by email and telephone by no later than 31 August 2016.

4.7 The Prizes will be available to the Prize winners from 1 September 2016.

4.8 Where relevant, if a person does not accept the Prize within the term specified, if an entry is not valid for whatever reason, if an entrant has breached these terms and conditions, if a person renounces the Prize or we deem such person to have renounced the Prize, we reserve the right to declare the Prize forfeited and/or choose a new Prize winner.

4.9 The Prize may not be exchanged for any other item. We do however reserve the right to substitute the Prize with any other prize of a similar commercial value.

5 GENERAL

- 5.1 We are the promoter of the Competition. Any reference to **we/us/our** includes our directors, members, partners, sponsors, agents or consultants, where the context allows for it.
- 5.2 These terms and conditions are governed by the Consumer Protection Act 68 of 2008.
- 5.3 You are not eligible to participate in this Competition if:
- 5.3.1 you are a director, member, partner, employee, agent or consultant of ours;
 - 5.3.2 you are an immediate family member of any of the persons specified in clause 5.3.1; or
 - 5.3.3 you are the sponsor of the Competition.
- 5.4 By entering this Competition, all entrants agree to be bound by these terms and conditions.
- 5.5 ***We will need to process your personal information to validate your entry and if you are a Prize winner, to make the Prize available to you. By entering this Competition, you consent to us processing your personal information for this purpose.***
- 5.6 No entry will be considered to be valid until a validation process has taken place.
- 5.7 In the event of a dispute, our decision will be final and binding on all aspects of the Competition and no correspondence will be entered into.
- 5.8 ***We assume no risk and/or liability whatsoever for the failure of any technical element in the Competition which may result in an entrant's entry not being successfully submitted and/or Prize winners not successfully receiving or taking up Prizes. Once the Prize winners accept the Prizes, each Prize winner accepts such Prizes at his/her own risk.***
- 5.9 ***We assume no liability whatsoever for any direct or indirect loss, harm or damage arising from an entrant's participation and/or any Prize awarded in the Competition or for any loss or damage, howsoever arising. All persons, whilst participating in this Competition, indemnify 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.***
- 5.10 ***If required by the Minister of Trade and Industry, the National Consumer Commission or for whatever other reason, we will have the right to terminate this***

Competition with immediate effect and without notice of such termination. In such event, all entrants hereby waive any rights, which they may have against us and hereby acknowledge that they will have no recourse or claim of any nature whatsoever against us.