

**TERMS AND CONDITIONS IN RESPECT OF THE BLUEBEAN CASHBACK
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 Subject to clause 3.2 below, we are offering you 10% back on your total Card spend when using your Card to pay for purchases during the Promotion Period (**“Offer”**).

1.2 This Offer starts at 00h00 on Tuesday, 1 December 2015 and ends at 23h59 on Friday, 15 January 2016 (**“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 (**“RSA”**);

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

3.1 Use your Card to pay for your purchases at any store in RSA during the Promotion Period.

3.2 The communication that you receive from BlueBean in terms of clause 2.4 above (**“Communication”**) will indicate the maximum monetary amount

that you can receive when taking up this Offer. ***This means that if 10% of your Card spend during the Promotion Period is more than the amount indicated in the Communication, you will receive the amount stated in the Communication that you have received from BlueBean.***

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 by no later than Tuesday, 26 January 2016.
- 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.