

THE STANDARD BANK OF SOUTH AFRICA LIMITED (“STANDARD BANK/WE/US/OUR”):  
TERMS AND CONDITIONS IN RESPECT OF THE CASH BACK SWIPE-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 Tuesday, 3 May 2016 and ends at 23h59 on Tuesday, 31 May 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 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 at any retailer who accepts the Card as payment during the Competition Period. The more you spend on your Card, the greater the amount that you stand a chance of winning in terms of clause 4.1 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 above 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 **PRIZE**

- 4.1 One entrant will win back the amount that they have spent on their Card during the Competition Period (“Prize”). ***The Prize is limited to the amount of the Prize winner’s credit limit on their Card. This means that you cannot win more than the credit limit on your Card.***
- 4.2 The Prize winner will be chosen by means of a lucky draw, conducted by Standard Bank’s internal audit department. The lucky draw will be held on Friday, 3 June 2016 at the Standard Bank Centre, 30 Baker Street, Rosebank (“**lucky draw**”). The first valid entrant drawn will win the Prize.
- 4.3 The Prize winner will be notified by a representative of ours by email and telephone by no later than Friday, 10 June 2016.
- 4.4 The Prize will be available to the Prize winner by no later than Monday, 13 June 2016. The Prize will be credited to the Prize winner’s BlueBean credit card account.
- 4.5 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.
- 4.6 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 the Prize winner not successfully receiving or taking up the Prize. Once the Prize winner accepts the Prize, such Prize winner accepts such Prize 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.***