

**TERMS AND CONDITIONS FOR THE CREDIT CARD PAY AND WIN COMPETITION  
CONDUCTED BY THE STANDARD BANK OF SOUTH AFRICA LIMITED (Promoter/our/we/us)**

***Important clauses, which may limit our responsibility; place an obligation on you to indemnify us; involve and acknowledgement of any fact' or involve some risk for you, will be in bold and italics or highlighted. You must pay special attention to these clauses.***

**1. DURATION**

The promotional competition starts at 00h00 on Monday, 1 December 2014 and ends at 24h00 on Monday, 15 December 2014 (**Competition**).

**2. WHO MAY ENTER**

- 2.1. To qualify as an entrant into the Competition you must meet all of the following requirements:
- 2.2. be a South African citizen or permanent resident;
- 2.3. be 18 years or older; and
- 2.4. be a new or existing Standard Bank or BlueBean credit card holder.

**3. HOW TO ENTER**

- 3.1. We will send you an SMS with your credit card payment amount due.
- 3.2. You must pay the amount equal to or more than the amount stated in that SMS before the end of the Competition.
- 3.3. There are no forms to be completed in the Competition and once you have met the requirement in clause 2 above and this clause 3, you will automatically be entered into the Competition.
- 3.4. You may enter this Competition only once.

**4. PRIZES**

One entrant will win his/her outstanding balance on his/her credit card, on 31 December 2014, be settled by us (**Prize**).

**5. GENERAL**

- 5.1. ***We, our directors, members, partners, employees, agents or consultants and their spouses, life partners, parents, children, siblings, business partners or associates are not eligible to participate in or enter the Competition.***
- 5.2. All entrants, by entering this Competition, agree to be bound by these terms and conditions.
- 5.3. All information relating to this Competition, including information on our website and any other promotional material, forms part of these terms and conditions of entry.
- 5.4. We must process your personal information to validate your entry, and if you are a Prize winner, to make the Prize available to you. No entry will be considered to be valid until a validation process has taken place.
- 5.5. The Prize winner will be chosen by means of a lucky draw conducted by our Internal Audit at 30 Baker Street, Rosebank on Friday 30 January 2015 (**lucky draw**). The first valued entrant from the lucky draw will win the Prize.
- 5.6. The Prize winner will be notified by a representative from Card Division by telephone within 15 days of the lucky draw.
- 5.7. The Prize will be credited to the winner's account within 10 days of us notifying him/her that he/she is the winner.
- 5.8. The Prize is not transferable and should we be unable to contact the Prize winner after 2 weeks, the Prize shall be subject to a separate draw and the Prize will be re-awarded in terms of the Competition.

- 5.9. 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.
- 5.10. We may publish a Prize winner's name and photograph in any advertising, promotional print, point of sale, public relations material, or social media, the nature and manner of such releases to be determined solely by us, for up to 12 months after the date of the lucky draw, provided that the Prize winner expressly consents to such.
- 5.11. *If required by the Minister for 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 the Promoter and hereby acknowledge that they will have no recourse or claim of any nature whatsoever against the promoter, its directors, members, partners, employees, sponsors, agents or consultants.***
- 5.12. Subject to clause 5.13 the Prize cannot be changed for any other prize other than the Prize offered in terms of clause 4 above.
- 5.13. We reserve the right to substitute any Prize with another prize of similar commercial value.
- 5.14. *We are not liable for the failure of any technical element relating to this Competition that may result in an entry not being successfully submitted.***