

STANDARD BANK OF SOUTH AFRICA LIMITED (“STANDARD BANK/WE/US/OUR”)
THE STANDARD BANK “YOUR NEXT MILLION” PROMOTIONAL COMPETITION
(“COMPETITION”) TERMS AND CONDITIONS (TERMS)

Important clauses, which may limit our responsibility; place an obligation on you to indemnify us; involve an 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. INTRODUCTION

Qualifying entrants stand the chance to be chosen to participate in the Standard Bank Your Next Million television show (“**TV episode**”) where one entrant stands the chance to win a cash prize between R 10 000 and R 1 000 000.00 (one million rand).

2. DURATION

The Competition starts at 00:00 on Monday, 15 January 2018 and ends at 23:59 on Sunday, 18 March 2018 (**Competition Period**).

3. ENTRANT REQUIREMENTS

3.1 To qualify as an entrant into this Competition you must meet all of the following requirements:

3.1.1 be 18 (eighteen) years of age or older;

3.1.2 be a South African citizen who holds a valid South African identity document;

3.1.3 permanently reside in the Republic of South Africa; and

3.1.4 you are a cardholder of a Standard Bank Gold credit card (“**Card**”) and your account is in good standing; or

3.1.5 you are an accountholder of a Standard Bank Elite Gold current account (“**Account**”) and your account is in good standing, which means that your account is open, active, and reflects a positive balance with no credit related statuses; and

3.1.6 you transferred your monthly salary into your Account.

4. HOW TO ENTER

4.1 All qualifying Card and Account entries will be entered into a database.

- 4.2 You will receive an extra entry into the Competition if you:
- 4.2.1 are registered for any of our digital banking channels (Mobile App/Internet Banking/Cellphone banking); or
 - 4.2.2 concluded at least 1 point of sale transaction using your Standard Bank Debit/Cheque Card; or
 - 4.2.3 are a member of our UCount Rewards programme.
- 4.3 **You will not be allowed more than 5 entries into the Competition.**
- 4.4 5 (five) entrants/contestants will be chosen to participate in each TV episode by means of a lucky draw, conducted by our internal auditors on the following dates at our premises, 30 Baker Street ("**Lucky Draw**"):
- 4.4.1 TV episode 1 and 2 - 10 January 2018;
 - 4.4.2 TV episode 3 - 24 January 2018;
 - 4.4.3 TV episode 4 - 31 January 2018;
 - 4.4.4 TV episode 5 - 7 February 2018;
 - 4.4.5 TV episode 6 - 14 February 2018;
 - 4.4.6 TV episode 7 - 21 February 2018;
 - 4.4.7 TV episode 8 - 28 February 2018;
 - 4.4.8 TV episode 9 - 7 March 2018;
 - 4.4.9 TV episode 10 - 14 March 2018;
 - 4.4.10 TV episode 11 - 20 March 2018.
- 4.5 At each TV episode the 5 (five) entrants will participate in a quiz and the winner of the quiz will have the opportunity to spin a wheel and win a cash prize. This process will be overseen by our internal audit department.
- 4.6 There are no forms to fill in and once you meet the requirements set out in clause 3 above and this clause 4, you will automatically be entered into the Competition.

4.7 If you have been chosen as a participant at a Lucky Draw you will not qualify or be considered for the remaining Lucky Draws.

5. PRIZE

5.1 At each TV Episode during the Competition Period 1 (one) entrant stands the chance to win between R 10 000 and R 1 000 000.00 (one million rand) (**Prize**).

5.2 The Prize winner will receive the opportunity to nominate a friend, family member or audience member and Standard Bank will donate R 10 000 towards the selected recipient. The R 10 000 does not form part of the Prize. The process of selecting the recipient and how and when Standard Bank will transfer the R 10 000 to the recipient will be explained to you by our representatives.

5.3 The Prize winner will receive the opportunity to select a charity from the list of Standard Bank approved charities and Standard Bank will donate R 50 000 towards the selected charity. The R 50 000 does not form part of the Prize. The process of selecting the charity and how and when Standard Bank will transfer the R 50 000 to the charity will be explained to you by our representatives.

6. GENERAL

6.1 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.

6.2 The 5 (five) contestants to the Competition will be notified by a representative of ours via telephone within 48 hours/ 2 days from the date of the Lucky Draw. If we are unable to reach you at the contact details captured on our system we reserve the right to choose a new contestant.

6.3 The Prize will be deposited into the Prize winner's Account, or alternatively a bank account nominated by the Prize winner, within 2 (two) weeks from the date of the relevant TV episode.

6.4 These Terms are governed by the Consumer Protection Act 68 of 2008 and will apply to this Competition and all other information relating to it.

6.5 You are not eligible to participate in this Competition if:

6.5.1 you are a director, member, partner, employee, agent or consultant of ours;

- 6.5.2 you are an immediate family member of any of the persons specified in clause 6.5.1; or
- 6.5.3 you are the sponsor of the Competition.
- 6.6 All entrants agree to be bound by these Terms.
- 6.7 The Prize winners, in addition to complying with these Terms and any other terms and conditions which may be prescribed by Standard Bank from time to time, must comply with the terms and conditions of the organisers, suppliers and third parties involved in the Competition (if applicable).
- 6.8 All information relating to the Competition and published on the website of the Promoter or any promotional or advertising material form part of these Terms.
- 6.9 ***We will process your personal information to validate your entry and if you are a Prize winner, to make the Prize available to you.***
- 6.10 ***Each participant of a TV episode must bring with them their personal original South African green Identity Document or their valid drivers license as proof of identification.***
- 6.11 No entry, acceptance or claim to the Prize will be considered to be valid until a validation process has taken place.
- 6.12 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, 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.
- 6.13 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.
- 6.14 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.
- 6.15 We will be entitled to announce the Prize winners on the TV episode, our website and our social media platforms. We will be entitled to publish the Prize winners' name and photograph in any advertising, promotional, print, point of sale or public relations material (the nature and manner of such releases to be determined within our sole discretion), for a period of 12 (twelve) months from the date of announcing such Prize winner. The Prize

winners will be given the opportunity to decline the publication of their image and to participate in our marketing material insofar as it relates to the Competition.

- 6.16 We reserve the right to amend these Terms and reduce or extend at any time any dates of this Competition.
- 6.17 We assume no liability for any services and/or advice, whether correct or incorrect, which you receive and/or pursue over and above the Competition.
- 6.18 ***By accepting a Prize, you agree that we may hold you responsible for any losses or damages of any nature which we or any third party may incur in connection with your acceptance of a Prize.***
- 6.19 ***We reserve the right to terminate this Competition 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.***
- 6.20 ***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 winners accept the Prize, such Prize winners accept such Prize at his/her own risk.***
- 6.21 ***We assume no liability whatsoever (whether direct or indirect) for any direct or indirect loss, harm or damage arising from an entrant's participation and/or any Prize being 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.***
- 6.22 ***If required by the Minister for Trade and Industry, the National Consumer Commission or for whatever other reason, the Promoter shall 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.***