

PUBLIC COMPETITION TERMS AND CONDITIONS (TERMS)

1.	Name of competition	The KUNYE Experience (Competition)
2.	Promoter of competition	The Standard Bank of South Africa Limited (Standard Bank/We/Us/Our)
3.	Start date of Competition	00:00 on 01 August 2024
4.	End date of Competition	23:59 on 11 November 2024
5.	What are the requirements to enter the Competition?	You must be 18 years old or older
6.	How to enter the Competition	<p>6.1 If you have a new or existing transactional account with us, you can enter by taking up our ACHIEVA™ offering on our website (Get Achieva today Standard Bank) and email your contact details along with the code 'SBKunye' to sbsacompetitions@standardbank.co.za ; or</p> <p>6.2 If you have a Gold credit card with us, you can enter by performing 80% of your transactions during the Competition period using your Gold credit card and emailing your contact details along with the code 'SBKunye' to sbsacompetitions@standardbank.co.za ; and</p> <p>6.3 If you tell a friend or family member about our ACHIEVA™ offering and your friend or family member activates an account within the ACHIEVA™ offering as a result of your referral (Successful Referral), you will receive as many additional entries into the competition as the number of friends or family members you have Successfully Referred when you email your contact details along with the code 'SBKunye' to sbsacompetitions@standardbank.co.za .</p>
7.	How many times you can enter the Competition	<p>7.1 One entry for each requirement met in clauses 6.1 and 6.2; and</p> <p>7.2 As many entries as the number of Successful Referrals noted in clause 6.3 .</p>
8.	What is the Prize	<p>8.1 If you meet the requirements for clause 6.1, you will be eligible to win 2 VIP table tickets to KUNYE November edition festival;</p> <p>8.2 If you meet the requirements for clause 6.2, you will be eligible to win 2 VIP table tickets to the KUNYE November edition festival;</p> <p>8.3 If you meet the requirements for clause 6.3, you will be eligible for 2 General tickets to the KUNYE November</p>

		edition festival; 8.4 If you meet the requirements for 6.1, 6.2, and 6.3 you will be eligible to win an all expenses paid trip to attend the KUNYE Cape Town experience (Prize/s)
9.	How many Prizes can be won?	9.1 For the Prize in clause 8.1, there is one Prize; 9.2 For the Prize in clause 8.2, there is one Prize; 9.3 For the Prizes in clause 8.3, there are seven Prizes.
10.	Number of Prize winners	Nine Prize winners
11.	How Prize winners are selected?	By lucky draw
12.	Date that we will determine the Prize winners	11 November 2024
13.	Date that we will notify the Prize winners	11 November 2024 and 12 November 2024
14.	How we will contact the Prize winners	By email and by telephone call
15.	How the Prize will be awarded to the Prize winners	The Prizes will be emailed to the Prize winners

16. GENERAL

- 16.1 Please pay special attention to the clauses that are in bold, as they may limit our liability (responsibility) or involve some risk to you.
- 16.2 We are the promoter of the Competition. Any reference to **we/us/our** includes our directors, sponsors, agents or consultants, where the context allows for it.
- 16.3 These Terms are governed by the Consumer Protection Act 68 of 2008.
- 16.4 These Terms apply to the Competition and all information relating to the Competition (including any promotional or advertising material that is published).
- 16.5 By entering the Competition, you are bound by these Terms and if applicable, the terms of the Prize and the Standard Bank product terms and conditions that relate to the Competition or the Prize.
- 16.6 If the Prize involves any goods or services provided by a third party, the Prize will be subject to the third party's terms and conditions.
- 16.7 ***We reserve the right to amend these Terms.***

- 16.8 **We must process your personal information to validate your entry and if you are a Prize winner, to make the Prize available to you. Protecting the privacy, confidentiality and security of your personal information is very important to us. You may access our privacy statement on: <https://www.standardbank.co.za/southafrica/personal/about-us/legal/privacy-statement> for more information on: how we process your personal information, your privacy rights and how the law protects you. If you do not agree, please do not enter the Competition.**
- 16.9 **We may declare the Prize forfeited (lost) and we may choose a new Prize winner, if:**
- 16.9.1 **a Prize winner's entry is not valid.**
- 16.9.2 **a Prize winner has breached these Terms or the terms of any product the Prize winner holds with us.**
- 16.9.3 **a Prize winner cannot be contacted or does not accept the Prize within 3 days from the date that the Prize winner was contacted about the Prize.**
- 16.9.4 **a Prize winner gives up the Prize or we determine that the Prize winner has given up the Prize.**
- 16.9.5 **a Prize winner did not qualify to enter the Competition.**
- 16.10 If there is a dispute in respect of these Terms or the Competition, our decision is final and binding.
- 16.11 If the Prize winner agrees to it, we may publish their name and/or photo in any internal or external advertising or promotional material for 12 months from the date on which the Prize winner accepts the Prize. We will determine the nature and distribution of these materials. If a Prize winner does not consent to the publication of their name and/or photo, the Prize winner will still receive the Prize.
- 16.12 The Prize may not be transferred from you to any other person and may not be exchanged by you for any other item. We do however reserve the right to substitute the Prize with any other prize of a similar commercial value.
- 16.13 **We are not responsible if your entry is not successfully submitted or a Prize winner does not successfully receive or take up a Prize for any reason, including because of a technological failure.**
- 16.14 **We are not responsible for any loss or damage which you or any third party may suffer as a result of you participating in the Competition or accepting a Prize.**
- 16.15 **If required by the Minister for Trade, Industry and Competition, the National Consumer Commission or for any other reason, we can end the Competition immediately with or without notice to you. If this happens, you waive (give up) any rights which you may have against us and you will have no claim against us.**
- 16.16 **Nothing in these Terms prevents you from approaching the National Consumer Commission or any other relevant authority to obtain relief.**
- 16.17 The following people cannot participate in the Competition:
- 16.17.1 directors, employees, agents or consultants of Standard Bank; or

- 16.17.2 immediate family members of any of the persons specified in clause 16.17.1;
- 16.17.3 suppliers of any goods or services under the Competition.