PROMOTIONAL OFFER TERMS AND CONDITIONS (TERMS)

1.	Name of promotional offer	Standard Bank Private Skins Cosmetics Promotional Offer (Offer)
2.	Promoter	The Standard Bank of South Africa Limited (Standard Bank/We/Us/Our)
3.	Offer start time and date	00:00 on 15 November 2024
4.	Offer end time and date	23:59 on 31 December 2024
5.	What we are offering	Spend R1500.00 at Skins Cosmetics, Sandton City using your Standard Bank Private Credit Card and receive a free gift worth R500.00 from Skins Cosmetics.
6.	Who qualifies for the Offer	 You must: be an existing Standard Bank Private Client with a Prestige, Professional, Private or Signature transactional account that is KYC compliant; and have an active Standard Bank Private Credit Card account (Titanium, Platinum for Professional, Platinum for Private or World Citizen) (card) that is in good standing.
7.	How to accept the Offer	You must use your card in store at Skins Cosmetics Sandton City for a purchase to the value of R1500.00 or more during the Offer Period in order to receive the free gift.
8.	How many times you can accept the Offer	With each purchase of R1500.00 or more during the Offer Period.
9.	How you will receive the Offer	You will receive the free gift valued at R500.00 when your purchase to the value of R1500.00 or more has been completed in the store.
10.	Other terms	This Offer is valid while stocks last and for in-store purchases at Skins Cosmetics, Sandton City only.

11. **GENERAL**

11.1 Please read the Terms carefully and pay special attention to the clauses that are in bold, as they may limit our liability (responsibility) or involve some risk to you.

- 11.2 We are the promoter of the Offer. Any reference to **we/us/our** includes our sponsors and agents, depending on the context.
- 11.3 By participating in the Offer, you agree to be bound by:
- 11.3.1 the Terms;
- 11.3.2 the terms and conditions of any of our products or services that you sign up for as part of the Offer; and
- 11.3.3 any supplier terms and conditions (if applicable).
- 11.4 The Terms apply to the Offer and to all information (including promotional or advertising material that is published) about the Offer.
- 11.5 We must process your personal information to make the Offer 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 participate in the Offer.
- 11.6 We are not responsible for any loss or damage which you or any third party may suffer because you took up the Offer.
- 11.7 We are not responsible if you are not able to take up the Offer for any reason, including an interruption in services or a technological failure.
- 11.8 We reserve the right to amend the Terms.
- 11.9 We can end the Offer with immediate effect with or without notice to you. If this happens, you waive (give up) any rights you may have against us and you will have no claim against us.
- 11.10 If there is a dispute in respect of the Terms or the Offer, our decision is final and binding and no correspondence will be entered into.
- 11.11 The Offer is a standalone Offer and you are not permitted to use it together with any other offer or campaign promoted by us for the purpose of getting more benefits.