PUBLIC COMPETITION TERMS AND CONDITIONS (TERMS)

1.	Name of competition	Standard Bank Evolve Mastercard UEFA Competition (Competition)		
2.	Promoter of competition	The Standard Bank of South Africa Limited (Standard Bank/We/Us/Our) and Mastercard		
3.	Start date of Competition	00:00 on 2 January 2025		
4.	End date of Competition	23:59 on 14 March 2025		
5.	What are the requirements to enter the Competition?	You must: 5.1 be at least 18 years of age at the time of entry; 5.2 hold a valid passport or a South African National Identification Card; 5.3 be an existing Standard Bank Private Client; and 5.4 permanently reside in the Republic of South Africa		
6.	How to enter the Competition	You must: • take up a Standard Bank Evolve Mastercard card, OR • have an existing Standard Bank Evolve card; and carry out transactions using your card.		
7.	How many times you can enter the Competition	You will receive an entry when you take up Evolve during the Competition Period and spend R16 000 or more in January 2025. You will receive an additional entry if you spend R16 000 or more in February 2025. If you spend R8 000 or more between 1-14 March 2025, you will receive a bonus entry. If you are an existing Evolve client at the start of the Competition Period, you will receive an entry if you spend R16 000 or more in January 2025. You will receive an additional entry if you spend R16 000 or more in February 2025. If you spend R8 000 or more between 1-14 March 2025, you will receive a bonus entry.		
8.	What is the Prize	You stand a chance to win an UEFA package experience for you and one guest (who must be over 18 years), which includes: (i) Accommodation to be shared by two people for two nights and three days, (ii) Air tickets (return flights) for two people, (iii) Match tickets for two people, and (iv) On-Ground Transfers and Transport for two people. (Prize) The Prize does not include: Any other incidental travel expense not specifically mentioned above.		

		Sightseeing tours and other in-destination activities.	
		Items of personal nature/personal expenses.Additional meals.	
		Room upgrade.	
		Room service.	
		Tips and gratuities.Travel Insurance.	
		Travel visas. Any costs accepted dispetch / delivery of with acceptate and /en	
		 Any costs associated dispatch/ delivery of with passports and/or travel visas. 	
		Telephone bills.	
		Please note: Any activity not specifically included in the "Inclusions of the Package" will be considered as excluded.	
9.	How many Prizes can be won?	Five	
10.	Number of Prize winners	Five	
11.	How Prize winner/s is/are selected?	The Winners will be selected through a draw conducted by Standard Bank in the presence of the Risk representatives.	
12.	Date that we will determine the Prize winner/s	The draw will take place on 18 March 2025 and we will announce winners on 20 March 2025	
13.	Date that we will notify the prize winner/s	The Winners will be contacted by Standard Bank within a reasonable time after date of the draw.	
14.	How we will contact the Prize winner	The Relationship Managers will contact the winners telephonically.	
15.	How the Prize will be awarded to the Prize winner	inners on email. Standard Bank will email the UEFA experience details to the Prize winners including dates, trip itinerary, and next steps	
16.	Other terms	16.1 The exact fixture for the UEFA Champions League package will be determined by Mastercard for the UEFA Champions League 2024/2025 season League stage.	
		16.2 Each Prize is for two persons – the winner and their guest. Both individuals must be over 18 years of age; this requirement is mandatory for both the winner and their guest.	
		The detailed itinerary of the Prize will be shared with the Winner closer to the date of travel. The program itinerary and details are determined at the sole discretion of Mastercard and are subject to change.	
		16.4 The Prize offered under this Competition is subject to availability and accordingly Mastercard, in no	

	circumstances, shall be liable for non-availability of the Prize or any part thereof.
16.5	Hotel stays issued as a part of the Prize are subject to the hotel's terms and conditions, including but not limited to check-in and checkout times. Documentation that is reasonably necessary to make any arrangements for the Winner and their travel companion(s) (e.g. passport) must be supplied upon request, and failure to do so promptly may result in the forfeiture of the Prize. The Winner and their travel companion(s) must travel together on the same itinerary and are responsible for ensuring they have all necessary travel documents prior to and for their travel (e.g. valid passport).
16.6	The Winner will be required to share personal information such as name, address, email address, telephone number etc. with Mastercard's agency for the purpose of fulfilment of the Prize and the experiences.

17. **GENERAL**

- 17.1 Please pay special attention to the clauses that are in bold, as they may limit our liability (responsibility) or involve some risk to you.
- 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.
- 17.3 These Terms are governed by the Consumer Protection Act 68 of 2008.
- 17.4 These Terms apply to the Competition and all information relating to the Competition (including any promotional or advertising material that is published).
- 17.5 By entering the Competition, you are bound by these Terms and if applicable, Mastercard's terms, the terms of the Prize and the Standard Bank product terms and conditions that relate to the Competition or the Prize.
- 17.6 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.
- 17.7 We reserve the right to amend these Terms.
- 17.9 We may declare the Prize forfeited (lost) and we may choose a new Prize winner, if:

17.9.1	a Prize winner's entry is not valid.
17.9.2	a Prize winner has breached these Terms or the terms of any product the Prize winner holds with us.
17.9.3	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.
17.9.4	a Prize winner gives up the Prize or we determine that the Prize winner has given up the Prize.
17.9.5	a Prize winner did not qualify to enter the Competition.
17.10	If there is a dispute in respect of these Terms or the Competition, our decision is final and binding.
17.11	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.
17.12	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.
17.13	Neither we nor Mastercard are 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.
17.14	Neither we nor Mastercard are 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.
17.15	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.
17.16	Nothing in these Terms prevents you from approaching the National Consumer Commission or any other relevant authority to obtain relief.
17.17	The following people cannot participate in the Competition:
17.17.1	directors, employees, agents or consultants of Standard Bank; or
17.17.2	immediate family members of any of the persons specified in clause 17.16.1;
17.17.3	suppliers of any goods or services under the Competition;
17.17.4	Permanent and/or contract employees of Mastercard (including its subsidiaries and related companies);
17.17.5	Representatives and/or agents (including advertising agents and contest management agents) of Mastercard;

- 17.17.6 Holder(s) of a Mastercard branded card who is (are) in default of any facilities granted by their issuing financial institution and/or Mastercard at any time during the Competition Period, subject to Mastercard's discretion; and/or
- 17.17.7 Any holder of a Mastercard branded card who has committed or suspected to have committed any fraudulent or wrongful acts in relation to his/her Card.