

PUBLIC COMPETITION TERMS AND CONDITIONS (TERMS)

1.	Name of competition	Student loans initiative – Learn & Earn Competition (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 14 January 2025
4.	End date of Competition	23:59 on 31 March 2025
5.	What are the requirements to enter the Competition?	<p>You must be:</p> <ul style="list-style-type: none"> - a South African resident living or studying in Gauteng; - 18 years or older (or have a parent/guardian as a co-signer if you are under 18); and - a new or existing Standard Bank customer and if you are an existing customer, you must already have a student loan with Standard Bank.
6.	How to enter the Competition	<ul style="list-style-type: none"> - If you are a new Standard Bank customer, you must apply for and take up a student loan. - If you are an existing Standard Bank customer, you must apply for a credit limit increase on an existing student loan. - All loan applications or credit limit increase requests must be completed within the stipulated campaign dates. - Applicants must meet all Standard Bank's standard credit application requirements, including affordability assessments and document submissions. - Entry into the Competition is automatic upon successful approval of a qualifying loan application or credit limit increase.
7.	How many times you can enter the Competition	Once
8.	What is the Prize	<p>One person who applies for and takes up a new student loan of R75 000 or more, or increases the credit limit of an existing student loan with R75 000 or more will win the following prizes:</p> <ol style="list-style-type: none"> 1. R10 000 paid towards the winner's loan; 2. Electronic devices of choice worth R10 000; 3. 6 Kunye music festival tickets; and 4. 100% off the winner's MyMo account service fee paid for one year. <p>(First Prize)</p>

		<p>10 persons who apply for and take up a new student loan of R20 000 or more or increase the credit limit of an existing student loan with R20 000 or more will win grocery vouchers of R10 000 with each person winning one voucher (Second Prize).</p> <p>Any person who is eligible to win the First Prize is also eligible to win the Second Prize but if that person wins both the First Prize and the Second Prize, he/she will forfeit the Second Prize.</p>
9.	How many Prizes can be won?	11
10.	Number of Prize winners	11
11.	How Prize winner/s is/are selected?	Lucky draw
12.	Date that we will determine the Prize winner/s	14 April 2025
13.	Date that we will notify the prize winner/s	30 April 2025
14.	How we will contact the Prize winner	Email and SMS
15.	How the Prize will be awarded to the Prize winner	Email and SMS
16.	Other terms	In addition to those persons who are excluded from participating in the Competition as set out in clause 17.17, customers with loans or accounts which are in arrears or under review for non-compliance are not eligible to participate in the Competition.

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.
- 17.2 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.
- 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, 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.***
- 17.8 ***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.***
- 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 ***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.***
- 17.14 ***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.***
- 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 17.17.1;
 - 17.17.3 suppliers of any goods or services under the Competition.