

THE STANDARD BANK OF SOUTH AFRICA LIMITED (STANDARD BANK WE/US/OUR)
TERMS AND CONDITIONS FOR THE EASYSSELL CLIENT R30 000 CASHBACK INCENTIVE

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.

1. DURATION

The cashback incentive period starts at 00:00 on 01 April and ends at 23:59 on 30 June 2024 (**Incentive Period**).

2. REQUIREMENTS

To qualify for the cashback incentive, you must:

- 2.1 have a home loan account with Standard Bank;
- 2.2 have signed a mandate to sell your property through our EasySell initiative; and
- 2.3 provide your latest rates and taxes statement and, if the property forms part of a Body Corporate (BC) or a Homeowners Association (HOA), your latest levies statement.

3. HOW TO QUALIFY

- 3.1 Complete the EasySell mandate through any of our available channels (including our website at www.standardbank.co.za/southafrica/personal/products-and-services/customer-solutions/easy-sell-homeloans (click on “Download the Mandate”) during the Incentive Period. You can also request assistance at any Standard Bank Branch, or you can call our EasySell Contact Centre on 086 000 7724 or send an email to ESLeads@standardbank.co.za.
- 3.2 Standard Bank EasySell must receive your mandate together with the required supplementary documents for approval by 30 June 2024.

4. ONCE YOU QUALIFY

- 4.1 An estate agent will be assigned to you and will conduct a Comparable Market Analysis (CMA), which will be used to establish the current market value of your property.
- 4.2 The estate agent or a MyRoof photographer will take photographs of the property on the date of the appointment.
- 4.3 The estate agent will be allowed 90 calendar days to market the property.

5. CONDITIONS

- 5.1 The R30 000 cashback incentive will only be paid to you once the property has been registered on the new owner’s name.
- 5.2 The property must be vacant at the time of registration.

- 5.3 There is an outstanding amount (shortfall) on your home loan account, after the property has been sold and the proceeds of the sale have been received; and
- 5.4 The property must be sold (or a valid Offer to Purchase must be received) within 90 calendar days of the EasySell mandate.
- 5.5 The R30 000 cashback incentive will be paid directly into the personal bank account of the primary accountholder on the home loan account after the date of registration.

6. GENERAL

- 6.1 We are the promoter of the cashback incentive. Any reference to “we”, “us” or “our” includes our directors, agents or consultants, depending on the context.
- 6.2 By participating in this cashback incentive, you agree to be bound by:
 - 6.2.1 these Terms; and
 - 6.2.2 the terms and conditions applicable to your home loan account.
- 6.3 We are not responsible for any loss or damages that you or any third party may incur as a result of your participating in this cashback incentive.
- 6.4 We reserve the right to withdraw the incentive any time before 30 June 2024.