THE STANDARD BANK OF SOUTH AFRICA LIMITED ("STANDARD BANK/WE/US/OUR")

TERMS AND CONDITIONS ("TERMS") FOR THE UCOUNT REWARDS AND CALTEX WIN FUEL FOR A YEAR COMPETITION ("COMPETITION")

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 Competition starts at 00:00 on 1 August 2019 and ends at 23:59 on 31 October 2019 ("Competition Period").

2. **REQUIREMENTS**

To qualify for the Competition, you must:

- 2.1.1 permanently reside in the Republic of South Africa;
- 2.1.2 be 18 years or older;
- 2.1.3 be a cardholder of a Standard Bank Cheque, Debit and/or Credit Card ("Card") and your account is in good standing; and
- 2.1.4 you are a member of the Standard Bank UCount Rewards (Business or Retail) programme ("**UCount Rewards**") and your UCount Rewards account is in good standing.

3. HOW TO ENTER

- 3.1 Use your Card to purchase fuel at a participating Caltex for R450 or more ("**Transaction**") during any week of the Competition Period and you will receive one entry into the weekly draw as indicated in clause 5.8.
- 3.2 For every Transaction, you will receive one entry into the weekly draw during the Competition Period.
- 3.3 There are no forms to fill in and once you meet the requirements set out in clause 2 above and this clause 3, you will automatically be entered into the Competition.

4. PRIZES

Each week during the Competition Period, 5 entrants each stand the chance to win fuel for a year from Caltex valued at R15 500 ("Prize").

5. **GENERAL**

- 5.1 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.
- 5.2 You cannot participate in the Competition if:
- 5.2.1 you are a director, employee, agent or consultant of Standard Bank; or
- 5.2.2 you are an immediate family member of any of the persons specified in clause 5.2.1; or
- 5.2.3 you are a supplier of any goods or services under the Competition.
- 5.3 These Terms are governed by the Consumer Protection Act 68 of 2008.
- 5.4 These Terms apply to the Competition and all information relating to the Competition (including any promotional or advertising material that is published).
- 5.5 By entering the Competition, you are bound by these Terms.
- 5.6 We reserve the right to amend these Terms.
- 5.7 We must process your personal information to validate your entry and if you are a Prize winner, to make the Prize available to you. By entering the Competition, you consent to us processing your personal information for this purpose. If you do not consent, please do not enter the Competition.
- 5.8 We will choose weekly Prize winners through lucky draws conducted by our risk governance department at 30 Baker Street, Rosebank, 2196 on:
- 5.8.1 14 August 2019 for Transactions occurring between 1 August 2019 and 4 August 2019 ("first weekly draw");
- 5.8.2 21 August 2019 for Transactions occurring between 5 August 2019 and 11 August 2019 ("second weekly draw");

5.8.3	18 August 2019 for Transactions occurring between 12 August 2019 and 18 August 2019 ("third weekly draw");
5.8.4	4 September 2019 for Transactions occurring between 19 August 2019 and 25 August 2019 ("fourth weekly draw");
5.8.5	11 September 2019 for Transactions occurring between 26 August 2019 and 1 September 2019 ("fifth weekly draw");
5.8.6	18 September 2019 for Transactions occurring between 2 September 2019 and 8 September 2019 ("sixth weekly draw");
5.8.7	25 September 2019 for Transactions occurring between 9 September 2019 and 15 September 2019 ("seventh weekly draw");
5.8.8	2 October 2019 for Transactions occurring between 16 September 2019 and 22 September 2019 ("eighth weekly draw");
5.8.9	9 October 2019 for Transactions occurring between 23 September 2019 and 29 September 2019 ("ninth weekly draw");
5.8.10	16 October 2019 for Transactions occurring between 30 September 2019 and 6 October 2019 ("tenth weekly draw");
5.8.11	23 October 2019 for Transactions occurring between 7 October 2019 and 13 October 2019 ("eleventh weekly draw");
5.8.12	30 October 2019 for Transactions occurring between 14 October 2019 and 20 October 2019 ("twelfth weekly draw");
5.8.13	6 November 2019 for Transactions occurring between 21 October 2019 and 27 October 2019 ("thirteenth weekly draw"); and
5.8.14	13 November 2019 for Transactions occurring between 28 October 2019 and 31 October 2019.
	collectively referred to as the ("weekly draw").
5.9	The 5 valid entries drawn in each weekly draw will win the Prize.

- 5.10 The Prize will be for a period of 12 months and will be credited monthly on a fuel card from Caltex in the amount of R1 291.66 per month.
- 5.11 We will notify the Prize winner by no later than 7 business days after the weekly draw.
- 5.12 Once the Prize winner accepts the Prize, it will be couriered to the Prize winner no later than 14 business days after the weekly draw.
- 5.13 We may declare the Prize forfeited (lost) and we may choose a new Prize winner, if:
- 5.13.1 a Prize winner's entry is not valid.
- 5.13.2 a Prize winner has breached these Terms.
- 5.13.3 a Prize winner cannot be contacted or does not accept the Prize within 14 days from the date that the Prize winner was notified about the Prize.
- 5.13.4 a Prize winner gives up the Prize or we determine that the Prize winner has given up the Prize.
- 5.14 If there is a dispute in respect of these Terms or the Competition, our decision is final and binding and no correspondence will be entered into.
- 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.
- 5.16 The Prize may not be exchanged for any other item. We do however reserve the right to substitute the Prize with any other prize of a similar commercial value.
- 5.17 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.

- 5.18 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.
- 5.19 If required by the Minister for Trade and Industry, 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.