THE STANDARD BANK OF SOUTH AFRICA LIMITED ("STANDARD BANK/WE/US/OUR"): TERMS AND CONDITIONS IN RESPECT OF THE OSCARS COMPETITION ("COMPETITION")

Important clauses which may limit our responsibility, place an obligation on you to indemnify us, involve an acknowledgment of any fact or involve some risk for you will be in bold and italics. You must pay special attention to these clauses.

1 **DURATION**

The Competition starts at 00h00 on Monday, 21 November 2016 and ends at 23h59 on Monday, 23 January 2017 ("Competition Period").

2 WHO MAY ENTER

To qualify as an entrant of this Competition you must:

- 2.1 be 18 (eighteen) years of age or older;
- 2.2 permanently reside in the Republic of South Africa;
- 2.3 be an existing Standard Bank Professionals customer whose account is in good standing or who registers to be a Standard Bank Professional customer during the Competition Period; and
- 2.4 hold a passport which is valid for a period of 6 (six) month prior to the departure date for the Prize.

3 HOW TO ENTER

- 3.1 You are required to do the following:
- 3.1.1 Send us a short 30 second video of yourself which contains:
- 3.1.1.1 a speech about what would you like to achieve in your life; and
- 3.1.1.2 an acceptance speech for a great accomplishment in life and thank those who have helped you along the way.

herein after referred to as your "Acceptance Speech".

3.2 Your Acceptance Speech must be sent to redcarpet@standardbank.co.za.

- 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.
- 3.4 You can only enter the Competition once.

4 PRIZE

- 4.1 One entrant will win a 3 day trip to Los Angeles, United States of America ("**Trip**") for two people to attend an Exclusive Red Carpet Awards event ("**Event**"), taking place on Sunday, 26 February 2017, valued at approximately R150 000.00
- 4.2 The Trip includes:
- 4.2.1 two return economy flights to Los Angeles, USA (including transfers to and from the hotel);
- 4.2.2 two nights hotel accommodation in a standard double room which includes breakfast; and
- 4.2.3 two tickets to the Event.
- 4.3 The Prize excludes all items not mentioned in clause 4.2 above (e.g. travel visas, airport taxes, other meals and personal expenses) and is subject to the terms and conditions of the third party service providers such as the hotels and airlines. The Prize winner and his/her guest must be available for travel between Friday, 24 February 2017 and Monday, 27 February 2017. Should the Prize winner chose to extend their stay, this will be for the Prize winner's costs.

5 **GENERAL**

- 5.1 We are the promoter of the Competition. Any reference to **we/us/our** includes our directors, members, partners, sponsors, agents or consultants, where the context allows for it.
- 5.2 These terms and conditions are governed by the Consumer Protection Act 68 of 2008.
- 5.3 You are not eligible to participate in this Competition if:

- 5.3.1 you are a director, member, partner, employee, agent or consultant of ours or of NBC Universal's; Sparrowhawk International Channel Limited, 1Central St Giles, St Giles High Street, London WC2H 8NU, United Kingdom (VAT:GB 832636429); or
- 5.3.2 you are an immediate family member of any of the persons specified in clause 5.3.1; or
- 5.3.3 you are a sponsor of the Competition.
- 5.4 By entering this Competition, all entrants agree to be bound by:
- 5.4.1 these terms and conditions; and
- 5.4.2 the terms and conditions of any third party service providers.
- 5.5 We will need to process your personal information to validate your entry and if you are a Prize winner, to make the Prize available to you. By entering this Competition, you consent to us processing your personal information for this purpose. If you do not consent to us processing your personal information, please do not enter this Competition.
- 5.6 No entry will be considered to be valid until a validation process has taken place by our internal review panel.
- 5.7 The Prize winner will be chosen by means of a lucky draw, conducted by our internal audit. The lucky draw will be held on Tuesday, 31 January 2017 at the Standard Bank Centre, 30 Baker Street, Rosebank ("lucky draw"). The first valid entrant drawn will win the Prize.
- 5.8 The Prize winner will be notified by a representative of ours by telephone within 5 days of the lucky draw.
- 5.9 The Prize will be available to the Prize winner within 20 days of notifying him/her that he/she has won the Competition. The Prize will be booked for the Prize winner on their behalf by Standard Bank. The Prize winner will receive confirmation of the Prize details via email.
- 5.10 Where relevant, if a person does not accept the Prize within the term specified, if an entry is not valid for whatever reason, if an entrant has breached these terms

and conditions, if a person renounces the Prize or we deem such person to have renounced the Prize, we reserve the right to declare the Prize forfeited and/or choose a new Prize winner.

- 5.11 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.
- 5.12 In the event of a dispute, our decision will be final and binding on all aspects of the Competition and no correspondence will be entered into.
- 5.13 We assume no risk and/or liability whatsoever for the failure of any technical element in the Competition which may result in an entrant's entry not being successfully submitted and/or the Prize winners not successfully receiving or taking up the Prize. Once the Prize winner accepts the Prize, such Prize winners accept such Prize at his/her own risk.
- We assume no liability whatsoever for any direct or indirect loss, harm or damage arising from an entrant's participation and/or any Prize awarded in the Competition or for any loss or damage, howsoever arising. All persons, whilst participating in this Competition, indemnify and hold us harmless for any loss, damage, harm or injury (whether arising from negligence or otherwise) which may be sustained as a result of any claim, costs, expense, loss or damages which may be made by any third party.
- 5.15 If required by the Minister of Trade and Industry, the National Consumer Commission or for whatever other reason, we will have the right to terminate this Competition with immediate effect and without notice of such termination. In such event, all entrants hereby waive any rights, which they may have against us and hereby acknowledge that they will have no recourse or claim of any nature whatsoever against us.