

**STANDARD BANK OF SOUTH AFRICA LIMITED (“STANDARD BANK/WE/US/OUR”)**  
**TERMS AND CONDITIONS IN RESPECT OF THE VEHICLE ASSET FINANCE WIN UP TO**  
**3 MONTHS INSTALMENT BACK PROMOTIONAL 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 00:00 on 1 December 2016 and end at 23:59 on 28 February 2017 (“**Competition Period**”).

**2 ENTRANT REQUIREMENTS**

2.1 To qualify as an entrant into this Competition you must meet all of the following requirements:

2.1.1 permanently reside in the Republic of South Africa;

2.1.2 be 18 (eighteen) years of age or older;

2.1.3 you apply for vehicle and asset finance (“**VAF**”) valued between R50 000.00 (fifty thousand Rand) and R2 000 000.00 (two million Rand) during the Competition Period;

2.1.4 you meet the normal lending criteria as defined by Standard Bank policies and procedures;

2.1.5 you currently pay for your Instalment via debit order or must agree to the loading of a debit order to effect payment of your Instalments;

2.1.6 your debit order is approved and the first monthly debit order is successfully processed following the approval;

2.1.7 you are not in arrears with your Instalments at any point during the Competition Period; and

2.1.8 your VAF is for one of the following asset types:

CAO - Caravans: Other

CVK - Commercial Vehicles: Kombis

CVL - Light Commercial Vehicles

CVR - Commercial Vehicle: Recreational

MCO - Motor Cars

MVO - Motor Cycles; and

2.1.9 you have not applied for a product under the “young professionals” offering.

### 3 HOW TO ENTER

3.1 Apply for and take up a VAF deal with us for an amount between R50 000.00 (fifty thousand Rand) and R2 000 000.00 (two million Rand) via any channel internal or external channel during the Competition Period.

3.2 You must follow the normal VAF application process, including but not limited to:

3.2.1 qualifying for the finance amount;

3.2.2 providing all necessary documentation as required in terms of your VAF application; and

3.2.3 meeting any other legal requirements.

3.3 ***Your VAF deal must be disbursed by no later than Tuesday, 28 February 2017 in order for you to enter the Competition.***

3.4 You will automatically receive one entry into this Competition when you meet the criteria contemplated in clause 2 and this clause 3.

3.5 There are no restrictions as to how many times you may enter this Competition.

### 4 PRIZES

2 entrants (one entrant from the Personal VAF segment and one entrant from the Small Enterprise segment) each stand the chance to win a cash prize which is equal to 3 months' worth of Instalments subject to a maximum amount of R30 000 (“Prize”).

### 5 GENERAL TERMS

- 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 You are not eligible to participate in this Competition if:
- 5.2.1 you are a director, member, partner, employee, agent or consultant of ours;  
or
- 5.2.2 you are an immediate family member of any of the persons specified in clause 5.2.1.
- 5.3 By entering this Competition all entrants agree to be bound by:
- 5.3.1 these terms and conditions;
- 5.3.2 VAF product terms and conditions.
- 5.4 For purposes of this Competition instalments includes monthly repayment on VAF as well as any value added insurance premiums on products taken up with Standard Bank Insurance Brokers in relation to the VAF and are limited to the following insurance products:
- 5.4.1 Top up;
- 5.4.2 Commercial Top up;
- 5.4.3 Warranty;
- 5.4.4 Touch up; and
- 5.4.5 VAFPP.

**(“Instalments”)**

- 5.5 These terms and conditions are governed by the Consumer Protection Act 68 of 2008 and will apply to this Competition and all other information relating to this Competition (including any promotional or advertising material that is published).
- 5.6 ***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**

- 5.7 No entry will be considered to be valid until a validation process has taken place.
- 5.8 The Prize winners will be chosen by means of a lucky draw conducted by our internal auditors on 22 March 2017 at our premises, 30 Baker Street, Rosebank (“**Lucky Draw**”). The first 2 valid entries drawn will win a Prize.
- 5.9 The Prize winners will be notified by a representative of ours by telephone within 10 working days of the relevant Lucky Draw.
- 5.10 The Prize will be credited to your account (the transactional account from which your debit order goes off from) by no later than the 31<sup>st</sup> March 2017.
- 5.11 Where relevant, if a person does not accept the Prize within a period of 14 days, 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.
- 5.12 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 will be entitled to publish each Prize winner’s name and photograph in any advertising, promotional, print, point of sale or public relations material (the nature and manner of such releases to be determined within our sole discretion), for a period of twelve months from the date of announcing such Prize winner. Each Prize winner will be given the opportunity to decline the publication of their images and to participate in our marketing material insofar as it relates to the Competition.
- 5.14 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.
- 5.15 ***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 a Prize winner not successfully receiving or taking up a Prize. Once a Prize winner accepts a Prize, such Prize winner accepts such Prize at his/her own risk.***

- 5.16 ***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.***
- 5.17 ***If required by the Minister for 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.***