

**THE STANDARD BANK OF SOUTH AFRICA LIMITED (STANDARD BANK/WE/US/OUR):  
HOME LOANS COMPETITION (COMPETITION)  
TERMS AND CONDITIONS**

***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**

- 1.1 Although the Competition will run until 31 December 2017, entries for the Competition will be accepted from 00h00 on Monday, 13 March 2017 until 23h59 on Wednesday, 31 May 2017 (**Entry Period**).
- 1.2 The Competition starts at 00h00 on Monday, 13 March 2017 and ends at 23h59 on Sunday, 31 December 2017 (**Competition Period**).

**2. WHO QUALIFIES AND HOW TO ENTER**

- 2.1 To qualify as an entrant of this Competition:
- 2.1.1 you must be 18 (eighteen) years of age or older;
- 2.1.2 you must permanently reside in the Republic of South Africa;
- 2.1.3 the home loan for which you have applied does not exceed R5 million (five million Rand).
- 2.2 To enter this Competition:
- 2.2.1 you must apply for a home loan of up to a maximum of R5 million (five million Rand) with us through any of our available channels (including any Standard Bank branch, through your Prestige/Private Banker, on our website ([www.standardbank.co.za](http://www.standardbank.co.za)), via our Customer Contact Centre, any of our mobile agents or through any company which provides a mortgage origination service) during the Competition Period; and
- 2.2.2 your bond must be registered in favour of Standard Bank on or before the end of the Competition Period.
- 2.3 Once you meet the requirements set out in this clause 2, you will automatically be entered into the Competition.

### 3. PRIZE

- 3.1 Ten entrants will each win R100 000.00 (one hundred thousand Rand) cash **(Prize)**.
- 3.2 The Prize winners will be chosen by means of lucky draws, conducted by Standard Bank's internal audit department.
- 3.3 The lucky draws will take place as follows:
- 3.3.1 a lucky draw during which 5 (five) winners will be drawn will take place by no later than 31 July 2017;
- 3.3.2 a lucky draw during which 5 (five) winners will be drawn will take place once the Competition Period has ended, by no later than 1 March 2018, at the Standard Bank Centre, 30 Baker Street, Rosebank **(lucky draw)**. The first 5 (five) valid entrants drawn during each lucky draw will each win a Prize.
- 3.4 Each Prize winner will be notified by a representative of ours by telephone and email within 7 (seven) days of the relevant lucky draw.
- 3.5 The Prizes will be available to the Prize winners within 30 (thirty) days of notifying him/her that he/she has won a Prize.
- 3.6 Where relevant, if a winner does not accept the Prize within the time specified for collection, if an entry is not valid for whatever reason, if an entrant has breached these terms and conditions, if an entrant renounces the Prize or we deem such entrant to have renounced the Prize, we reserve the right to declare the Prize forfeited and/or choose a new Prize winner.
- 3.7 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.

### 4. GENERAL

- 4.1 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.

- 4.2 These terms and conditions are governed by the Consumer Protection Act 68 of 2008.
- 4.3 You are not eligible to participate in this Competition if:
- 4.3.1 you are a director, member, partner, employee, agent or consultant of ours or of the Standard Bank group (which means our holding company and all of its subsidiaries and includes Liberty Group Limited and its subsidiaries);
  - 4.3.2 you are an immediate family member of any of the persons specified in clause 4.3.1;
  - 4.3.3 you have applied for building loans (including development bonds);
  - 4.3.4 you have applied for a home loan in respect of vacant land;
  - 4.3.5 you have applied for additional lending such as re-advances and further advances on your existing home loan;
  - 4.3.6 you have applied for our Liberator product;
  - 4.3.7 you have applied for a loan through our EasySell Programme.
- 4.4 By entering this Competition, all entrants agree to be bound by these terms and conditions.
- 4.5 ***We will need to process and disclose your personal information for the purposes of this Competition. By entering this Competition, you consent to us processing your personal information for the purposes of this Competition. If you do not consent to us processing and/or disclosing your personal information, as specified, please do not enter this Competition.***
- 4.6 ***No entry will be considered to be valid until a validation process has taken place.***
- 4.7 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.

- 4.8 ***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 winner not successfully receiving or taking up a Prize. Once the Prize winner accepts a Prize, such Prize winner accepts such Prize at his/her own risk.***
- 4.9 ***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.***
- 4.10 ***You agree that we may hold you responsible for any losses or damages of any nature which we or any third party may incur in connection with your entry into this Competition.***
- 4.11 ***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.***