

**STANDARD BANK OF SOUTH AFRICA LIMITED (“STANDARD BANK/WE/US/OUR”)**  
**THE WALLETWISE RADIO DRAMA PROMOTIONAL COMPETITION (“COMPETITION”)**  
**TERMS AND CONDITIONS (TERMS)**

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

**1. DURATION**

The Competition starts at 01:00 on Thursday, 18 May 2017 and ends at 23:00 on Friday, 15 September 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 be 18 (eighteen) years of age or older;

2.1.2 be a South African citizen who holds a valid South African identity document; and

2.1.3 permanently reside in the Republic of South Africa.

**3. HOW TO ENTER**

3.1 Listen to the radio drama broadcast on any of the following 9 (nine) radio stations every Thursday between 15:00 and 18:00 (**Radio Drama**) and use the SMS number reflected next to each radio station to enter as more fully described below in this clause 3:

3.1.1 Ukhozi FM;

3.1.2 Lesedi FM;

3.1.3 Thobela FM;

3.1.4 Umhlobo Wenene;

- 3.1.5 Ikwewezi;
- 3.1.6 Phalaphala;
- 3.1.7 Mugana Lonene;
- 3.1.8 Ligwalagwala; or
- 3.1.9 Motsweding.

**(Radio Stations).**

- 3.2 During the Radio Drama, the radio station host on each Radio Station will ask listeners 1 (one) question about the Radio Drama broadcasted for the day and the listener will be required to answer the question correctly from the 3 options (A, B or C) provided.
- 3.3 You must SMS the following details to the relevant number provided by the radio host on your chosen Radio Station:
  - 3.3.1 the Keyword “WalletWise”;
  - 3.3.2 your Name and Surname;
  - 3.3.3 your South African ID number; and
  - 3.3.4 the correct answer (either A, B or C).

*Example – If you are listening to Ukhozi FM and you think the correct answer to the Radio Drama questions is option A, you will SMS the Keyword, Name Surname, and South African ID number and A to 34621.*

- 3.4 All entrants who answer the question correctly will receive an entry into the Competition and such entries will be sent to RadioHeads (**Agency**), who will enter all correctly received entries into a database. You will receive an sms from us confirming that your entry into the Competition has been received.
- 3.5 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.

3.6 You may enter this Competition as many times as you want, however you will not be eligible to win more than one Prize.

#### 4. PRIZES

4.1 Each week during the Competition Period, 9 (nine) entrants, 1 (one) entrant from each Radio Station, stand the chance to win R500.00 (five hundred Rand) (**Prize**).

4.2 9 (nine) Winners, one winner from each Radio Station, stand a chance to each win R5000.00 (five thousand Rand) (**Grand Prize**).

#### 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 The Prize winners will be chosen by means of 18 (eighteen) lucky draws for each Radio Station, conducted by our internal auditors on the following dates at our premises, 5 Simmonds Street (**Lucky Draw**).

5.2.1 Week 1 on Monday 22 May 2017;

5.2.2 Week 2 on Monday 29 May 2017;

5.2.3 Week 3 on Monday 05 June 2017;

5.2.4 Week 4 on Monday 12 June 2017;

5.2.5 Week 5 on Monday 19 June 2017;

5.2.6 Week 6 on Monday 26 June 2017;

5.2.7 Week 7 on Monday 03 July 2017;

5.2.8 Week 8 on Monday 10 July 2017;

5.2.9 Week 9 on Monday 17 July 2017;

5.2.10 Week 10 on Monday 24 July 2017;

- 5.2.11 Week 11 on Monday 31 July 2017;
- 5.2.12 Week 12 on Monday 7 August 2017;
- 5.2.13 Week 13 on Monday 14 August 2017;
- 5.2.14 Week 14 on Monday 21 August 2017;
- 5.2.15 Week 15 on Monday 28 August 2017;
- 5.2.16 Week 16 on Monday 04 September 2017;
- 5.2.17 Week 17 on Monday 11 September 2017; and
- 5.2.18 Week 18 on Monday 18 September 2017.

The first valid entrant from each Radio Station drawn from each Lucky Draw will win a Prize.

- 5.3 The Grand Prize winners will be chosen by means of a random draw, conducted by our internal auditors on Monday, 25 August 2017 at our premises, 5 Simmonds Street (**Lucky Draw**). The first valid entrant from each Radio Station drawn from the pool of Prize winners from each Radio Station will win a Grand Prize.
- 5.4 The Prize winners and Grand Prize winners will be notified by a representative of Standard Bank via telephone within 4 (four) business days of the relevant Lucky Draw.
- 5.5 Each Prize winner and Grand Prize winner will receive the Prize and Grand Prize, respectively, via Standard Bank's Easy Money Transfer into a Standard Bank account if the Prize winner or Grand Prize winner holds an account with us, alternatively a bank account nominated by the Prize winner and Grand Prize winner, as the case may be, within 10 (ten) business days of notifying them that they have won a Prize or Grand Prize, as the case may be.
- 5.6 These Terms are governed by the Consumer Protection Act 68 of 2008 and will apply to this Competition and all other information relating to it.

- 5.7 You are not eligible to participate in this Competition if:
- 5.7.1 you are a director, member, partner, employee, agent or consultant of ours;
  - 5.7.2 you are an immediate family member of any of the persons specified in clause 5.3.1; or
  - 5.7.3 you are the sponsor of the Competition.
- 5.8 By entering this Competition, all entrants agree to be bound by these Terms.
- 5.9 All Prize and Grand Prize winners, in addition to complying with these Terms and any other terms and conditions which may be prescribed by Standard Bank from time to time, must comply with the terms and conditions of the organisers, suppliers and third parties involved in the Competition (if applicable).
- 5.10 All information relating to the Competition and published on the website of the Promoter or any promotional or advertising material form part of these Terms.
- 5.11 Each time you enter you will be charged standard SMS rates. Standard SMS rates apply. Free and bundled SMS's do not apply.
- 5.12 ***We will need to process your personal information to validate your entry and if you are a Prize winner or Grand Prize winner, to make the Prize or Grand 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.***
- 5.13 No entry will be considered to be valid until a validation process has taken place.
- 5.14 If we are unable to contact a Prize winner or Grand Prize winner within 1 (one) week of the relevant Lucky Draw we reserve the right to declare the Prize or Grand Prize, as the case may be, forfeited and/or choose a new Prize winner or Grand Prize winner, as the case may be.
- 5.15 Where relevant, if a person does not accept the Prize or Grand Prize within the term specified, if an entry is not valid for whatever reason, if an entrant has breached these Terms, if a person renounces the Prize or Grand Prize, as the

case may be or we deem such person to have renounced the Prize or Grand Prize, we reserve the right to declare the Prize or Grand Prize, as the case may be, forfeited and/or choose a new Prize winner or Grand Prize winner.

5.16 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.

5.17 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.

5.18 We will be entitled to announce the Prize winners and Grand Prize winners on the Radio Stations and our Facebook and Twitter pages and/or we will be entitled to publish the Prize winners' and Grand Prize winners' 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 12 (twelve) months from the date of announcing such Prize winner or Grand Prize winner. The Prize winners and Grand Prize winners will be given the opportunity to decline the publication of their image and to participate in our marketing material insofar as it relates to the Competition.

5.19 We reserve the right to amend, reduce or extend at any time any dates of this Competition.

5.20 We assume no liability for any services and/or advice, whether correct or incorrect, which you receive and/or pursue over and above the Competition.

5.21 **By accepting a Prize or Grand Prize, 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 acceptance of a Prize or Grand Prize, as the case may be.**

5.22 **We reserve the right to terminate this Competition with immediate effect and without notice of such termination to you. In such event, you waive any rights, which you may have against us and you acknowledge that you will have no recourse or claim of any nature whatsoever against us.**

5.23 **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 and/or Grand Prize winner not successfully receiving or taking up the Prize or the Grand Prize, as the case may be. Once the Prize winners and/or Grand Prize winners accept the Prize and/or Grand Prize, as the case may be, such Prize winners and/or Grand Prize winners accept such Prize and/or Grand Prize, respectively, at his/her own risk.

5.24 We assume no liability whatsoever (whether direct or indirect) for any direct or indirect loss, harm or damage arising from an entrant's participation and/or any Prize or Grand Prize being 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.

5.25 If required by the Minister for Trade and Industry, the National Consumer Commission or for whatever other reason, the Promoter shall 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 the Promoter and hereby acknowledge that they will have no recourse or claim of any nature whatsoever against the Promoter, its directors, members, partners, employees, sponsors, agents or consultants.