

**STANDARD BANK OF SOUTH AFRICA LIMITED (“STANDARD BANK/WE/US/OUR”):
TERMS AND CONDITIONS IN RESPECT OF THE FLEXI ADVANTAGE INVESTMENT
ACCOUNT PROTEAS CRICKET 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 00h00 on Monday, 3 July 2017 and ends at 23h59 on Monday, 17 July 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 are not an existing holder of a Standard Bank Flexi Advantage Investment Account (“**Account**”);

2.1.4 hold a passport which is valid for a period of 6 (six) months prior to the departure date for the Prize; and

2.1.5 your passport must have at least 1 (one) blank page and such blank page is required to be blank on both sides.

3. HOW TO ENTER

3.1 To enter this Competition you must during the Competition Period:

- 3.1.1 successfully open and take up an Account with us at any Standard Bank branch, through your Prestige/Private Banker, on our website (www.standardbank.co.za), or via the Customer Contact Centre; and
- 3.1.2 deposit a minimum amount of R 5 000.00 (five thousand rand) into your Account.
- 3.2 You must follow the normal Account application process, including but not limited to:
 - 3.2.1 qualifying for the Account;
 - 3.2.2 providing all necessary documentation as required in terms of your Account application; and
 - 3.2.3 meeting any other legal requirements.
- 3.3 There are no additional 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 may only enter this Competition once.

4. PRIZE

- 4.1 1 (one) entrant will win a 7 (seven) day trip to Manchester, United Kingdom ("**Trip**") for 4 (four) people to watch the South Africa national cricket team play the England national cricket team in a test match at the Old Trafford Cricket Stadium ("**Event**"), taking place from the 4th to the 8th of August 2017, valued at approximately R 500 000.00 ("**Prize**").
- 4.2 The Trip includes:
 - 4.2.1 4 (four) return business class flights from Johannesburg, South Africa to Manchester, UK (including airport taxes and transfers to and from the hotel);

- 4.2.2 6 (six) nights hotel accommodation and 3 (three) dinner meals for the Prize winner and his/her 3 (three) guests;
- 4.2.3 4 (four) tickets to the Event;
- 4.2.4 Visa costs for the Prize winner and his/her 3 (three) guests, subject to clause 4.4 below;
- 4.2.5 450 (four hundred and fifty pounds) spending money per person; and
- 4.2.6 a personalised gift.
- 4.3 ***The Prize excludes all items not mentioned in clause 4.2 above (e.g. 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 guests must be available for travel between 2 August 2017 and 10 August 2017. Should the Prize winner and his/her guests choose to extend their stay, this will be for the Prize winner's and his/her guests costs.***
- 4.4 ***Please note that the Visa costs for a 6-month standard visitor Visa for each person, must be paid by the Prize winner and his/her 3 guests and the costs thereof will be reimbursed by us upon submitting proof of payment to us.***

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 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 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).
- 5.4 By entering this Competition all entrants agree to be bound by:
- 5.4.1 these terms and conditions;
- 5.4.2 the Account terms and conditions;
- 5.4.3 the Standard Bank Indemnity and Waiver form; and
- 5.4.4 the terms and conditions of any third party service providers and/or
sponsors.
- 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.
- 5.7 The Prize winner will be chosen by means of a lucky draw, conducted by our
internal audit department on 18 July 2017 at our premises, 30 Baker Street,
Rosebank (“**Lucky Draw**”). The first valid entry drawn will win the Prize.
- 5.8 The Prize winner will be notified by via telephone by a representative of ours by
no later than 17h00 on 19 July 2017.

- 5.9 The Prize winner will receive confirmation of the Prize details via email within 2 (two) days from the date of the lucky draw to provide Standard Bank and/or the Prize winner with a reasonable amount of time to process the necessary documentation for the Visa application and to apply for the Visas. The Prize will be booked for the Prize winner on their behalf by Standard Bank.
- 5.10 Where relevant, if a person does not accept the Prize, 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 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.
- 5.12 We reserve the right to amend, reduce or extend at any time any dates of this Competition.
- 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.***