

THE STANDARD BANK OF SOUTH AFRICA LIMITED (“STANDARD BANK/WE/US/OUR”)
TERMS AND CONDITIONS IN RESPECT OF THE WIN R50,000 CASH WEEKLY AND R5000
CASH DAILY RADIO COMPETITION (“COMPETITION”) (“TERMS”)

Please read the Terms carefully and pay special attention to the clauses that are in bold, as they may limit our liability (responsibility) or involve some risk to you.

1. DURATION

The Competition starts at 00h00 on Monday, 7 September 2020 and ends at 10h00 on Friday, 18 September 2020 (**Competition Period**).

2. REQUIREMENTS

2.1 To qualify as an entrant into this Competition you must meet all 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 To enter this Competition, you must tune in and listen to the Competition radio show broadcasts which will take place daily on YFM during the Competition Period to find out more about the Competition.

3.2 You must then download the Standard Bank mobile banking app, register and use the app, then take a screenshot and post it on Facebook or Twitter using Standard Bank social handle **@StandardBankSA** for Facebook or **@StandardBankZA** for Twitter and social media hashtag **#[radioStation]ItCanBe** as well as tag the relevant radio station in your post to enter.

3.3 There are no forms to fill in and once you meet the requirements set out in clause 2 and 3, you will automatically be entered into the Competition.

3.4 You may enter this Competition as many times as you want, however you may only win once.

4. **PRIZES**

4.1 Entrants stand a chance to win R50, 000.00 cash once a week and R5000.00 cash daily.

4.2 Each Radio Station will:

4.2.1 choose four weekly winners for the R50,000.00 cash prize (**R50,000.00 Cash Prize**) in week one of the Competition (Friday, 11 September 2020 between 06h00 and 18h00); and

4.2.2 one daily Competition winner for the R5000.00 cash prize (**R5000.00 Cash Prize**) in week two of the Competition (Monday 14 September to Friday 18 September 2020 between 06h00-09h00).

4.3 The **R5000.00 Cash Prize** and the **R50,000.00 Cash Prize** shall be collectively referred to as the (**Prize**).

4.4 There will be a total of 4 (four) winners who will each win the R50,000.00 Cash Prize and a total of 5 (five) winners who will each win the R5000.00 Cash 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 You cannot participate in this Competition if:

5.2.1 you are a director, member, partner, employee, agent or consultant of ours;

5.2.2 you are an immediate family member of any of the persons specified in clause 5.3.1; or

- 5.2.3 you are the sponsor of the Competition.
- 5.3 These Terms are governed by the Consumer Protection Act 68 of 2008.
- 5.4 These Terms apply to the Competition and all information relating to the Competition (including any promotional or advertising material that is published).
- 5.5 By entering this Competition, all entrants agree to be bound by these Terms.
- 5.6 ***We reserve the right to amend these Terms.***
- 5.7 All Prize winners, in addition to complying with these Terms and any other terms and conditions which may be prescribed by Standard Bank or any of the Radio Stations from time to time, must comply with the terms and conditions of the organisers, suppliers and third parties involved in the Competition (if applicable).
- 5.8 Prize winners will be chosen daily and weekly and in accordance with the dates specified above and announced live on air on each of the Radio Stations. Prize winners will be notified by the relevant Radio Station and requested to submit their personal details to the applicable Radio Station (including full name and surname, identity number and contact details).
- 5.9 The Prizes (as applicable) will be deposited into the winner's Standard Bank account as soon as their details have been verified by Standard Bank. Standard Bank will contact the Prize winners to obtain their bank account details.
- 5.10 ***We and the Radio Stations must 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 and the Radio Stations processing your personal information for this purpose. If you do not consent to processing of your personal information, please do not enter this Competition.***
- 5.11 ***We may declare a Prize forfeited (lost) and we may choose a new Prize winner, if:***
- 5.11.1 ***a Prize winner's entry is not valid;***

- 5.11.2 ***a Prize winner has breached these Terms or the Radio Station's terms;***
- 5.11.3 ***a Prize winner cannot be contacted or does not accept the Prize within 90 days from the date that the Prize winner was contacted about the Prize;***
- 5.11.4 ***a Prize winner gives up the Prize or we determine that the Prize winner has given up the Prize;***
- 5.12 If there is a dispute in respect of these Terms or the Competition, our decision is final and binding and no correspondence will be entered into.
- 5.13 If Prize winners agree to it, we may publish their name and/or photo in any internal or external advertising or promotional material for 12 months from the date on which the Prize winner accepts the Prize. We will determine the nature and distribution of these materials. If a Prize winner does not consent to the publication of their name and/or photo, the Prize winner will still receive the Prize.
- 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 are not responsible if your entry is not successfully submitted or a Prize winner does not successfully receive or take up a Prize for any reason, including because of a technological failure.***
- 5.16 ***We are not responsible for any loss or damage which you or any third party may suffer as a result of you participating in the Competition or accepting a Prize.***
- 5.17 ***If required by the Minister for Trade and Industry, the National Consumer Commission or for any other reason, we can end the Competition immediately with or without notice to you. If this happens, you waive (give up) any rights which you may have against us and you will have no claim against us.***