

PROMOTIONAL OFFER TERMS AND CONDITIONS (TERMS)

1.	Name of promotional offer	SBSA and Samsung Promotion (Offer)
2.	Promoter	The Standard Bank of South Africa Limited (Standard Bank/We/Us/Our)
3.	Offer start time and date	00:00 on 19 May 2025
4.	Offer end time and date	23:59 on 31 August 2025
5.	What we are offering	<p>We will provide favourable interest rates to customers when they make use of their Standard Bank credit card to purchase products at the Samsung online store (https://samsung.com) on a budget plan 6, 12, and 24 months, with a minimum spend of between R4000 and R50 000.</p> <p>The Offer is applicable on the below budget plan;</p> <ul style="list-style-type: none"> ○ 0% interest rate on a 6-month budget plan ○ Prime rate less 2% on a 12-month budget plan ○ Prime rate less 4% on a 24-month budget plan.
6.	Who qualifies for the Offer	Standard Bank credit cardholders who use their Standard Bank credit cards to purchase any products at the Samsung online store on a budget plan of 6, 12 and 24 months, with a spend range between R4,000 – R50,000.
7.	Who does not qualify for the Offer	<ul style="list-style-type: none"> • Standard Bank customers without a credit card; • Non- Standard Bank customers; and/or • Corporate Cardholders
8.	How to accept the Offer	You must visit the Samsung online store and purchase a Samsung product by selecting a budget plan of 6, 12, and 24 months, with a spend range between R4,000 – R50,000.

9.	How many times you can accept the Offer	Multiple (you qualify for a favourable interest rate in respect of each transaction you conclude on the Samsung online store).
10.	How you will receive the Offer	You will receive the Offer at checkout if you meet the requirements set out in clause 5.
11.	Other terms	Not applicable

12. GENERAL

12.1 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.

12.2 We are the promoter of the Offer. Any reference to **we/us/our** includes our sponsors and agents, depending on the context.

12.3 By participating in the Offer, you agree to be bound by:

12.3.1 the Terms;

12.3.2 the terms and conditions of any of our products or services that you sign up for as part of the Offer; and

12.3.3 any supplier terms and conditions (if applicable).

12.4 The Terms apply to the Offer and to all information (including promotional or advertising material that is published) about the Offer.

12.5 **We must process your personal information to make the Offer available to you. Protecting the privacy, confidentiality and security of your personal information is very important to us. You may access our privacy statement on: <https://www.standardbank.co.za/southafrica/personal/about-us/legal/privacy-statement> for more information on: how we process your personal information, your privacy rights and how the law protects you. If you do not agree, please do not participate in the Offer.**

- 12.6 **We are not responsible for any loss or damage which you or any third party may suffer because you took up the Offer.**
- 12.7 **We are not responsible if you are not able to take up the Offer for any reason, including an interruption in services or a technological failure.**
- 12.8 **We reserve the right to amend the Terms.**
- 12.9 **We can end the Offer with immediate effect with or without notice to you. If this happens, you waive (give up) any rights you may have against us and you will have no claim against us.**
- 12.10 If there is a dispute in respect of the Terms or the Offer, our decision is final and binding and no correspondence will be entered into.
- 12.11 The Offer is a standalone Offer and you are not permitted to use it together with any other offer or campaign promoted by us for the purpose of getting more benefits.