

PUBLIC COMPETITION TERMS AND CONDITIONS (TERMS)

1.	Name of competition	Unlock your More 2025 (Competition)
2.	Promoter of competition	The Standard Bank of South Africa Limited (Standard Bank/We/Us/Our)
3.	Start date of Competition	00h00 on 1 March 2025
4.	End date of Competition	23h59 on 30 November 2025
5.	What are the requirements to enter the Competition?	<p>You must:</p> <p>5.1 be 18 years old or older; AND</p> <p>5.2 be a new to digital customer (this is a customer who has just registered for digital either through the Banking App or Cellphone Banking (USSD)) within a 3 month period (New to Digital Customer); OR</p> <p>5.3 be a customer who is registered for digital but has not done a digital transaction within a period of 335 days (1 month before classified as digitally inactive)</p>
6.	How to enter the Competition	<p>If you want to enter the Competition in a particular month, then in that month, you must:</p> <p>6.1 carry out a transaction under “BUY” or “Send Instant Money” on the Banking App or on Cellphone Banking during the Competition Period;</p> <p style="text-align: center;">AND</p> <p>6.2 SMS ‘ENTER’ to 32009* or reply “ENTER” to SMS* received or send an Email** to the specified email address with “ENTER “on the same calendar month that you make your transaction on the Banking App or on Cellphone Banking.</p> <p>*The cost of sending the SMS will be for your account and you must send the SMS from the mobile number on our records</p> <p>** You must send the email from the email address on our records</p>
7.	How many times you can enter the Competition	As many times as you wish per month by following the requirements set out in clause 6 above.
8.	What is the Prize	A cash prize in the amount of R10 000 (Prize)
9.	How many Prizes can be won?	<p>10 Prizes in total</p> <p>(One Prize per month from March 2025 to October 2025 and two Prizes in November 2025)</p>

10.	Number of Prize winners	10
11.	How Prize winner/s is/are selected?	Monthly draws conducted by our risk governance department
12.	Date that we will determine the Prize winner/s	By the 15 th of each month during the Competition period. For the sake of clarity, and by way of an example, if you entered the Competition in March 2025, the draw will take place by 15 April 2025.
13.	Date that we will notify the prize winner/s	By the 20 th of each month during the Competition period. For the sake of clarity, and by way of an example, if you entered the Competition in March 2025, and you are selected in the monthly draw as a winner, then you will be notified by 20 April 2025.
14.	How we will contact the Prize winner	Telephonic and Email
15.	How the Prize will be awarded to the Prize winner	The Prize will be deposited directly into the winners' Standard Bank account.
16.	Other terms	A winner may only win once during the Competition Period Standard Bank reserves the right not to have a draw for a particular month if the minimum threshold of 250 qualified entries is not received.

17. GENERAL

- 17.1 Please pay special attention to the clauses that are in bold, as they may limit our liability (responsibility) or involve some risk to you.
- 17.2 We are the promoter of the Competition. Any reference to **we/us/our** includes our directors, sponsors, agents or consultants, where the context allows for it.
- 17.3 These Terms are governed by the Consumer Protection Act 68 of 2008.
- 17.4 These Terms apply to the Competition and all information relating to the Competition (including any promotional or advertising material that is published).
- 17.5 By entering the Competition, you are bound by these Terms and if applicable, the terms of the Prize and the Standard Bank product terms and conditions that relate to the Competition or the Prize.
- 17.6 If the Prize involves any goods or services provided by a third party, the Prize will be subject to the third party's terms and conditions.
- 17.7 ***We reserve the right to amend these Terms.***
- 17.8 ***We must process your personal information when you enter the Competition and to validate your entry and if you are a Prize winner, to make the Prize 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 enter the Competition.

- 17.9 ***We may declare the Prize forfeited (lost) and we may choose a new Prize winner, if:***
- 17.9.1 ***a Prize winner's entry is not valid.***
- 17.9.2 ***a Prize winner has breached these Terms or the terms of any product the Prize winner holds with us.***
- 17.9.3 ***a Prize winner cannot be contacted or does not accept the Prize within 3 days from the date that the Prize winner was contacted about the Prize.***
- 17.9.4 ***a Prize winner gives up the Prize or we determine that the Prize winner has given up the Prize.***
- 17.9.5 ***a Prize winner did not qualify to enter the Competition.***
- 17.10 If there is a dispute in respect of these Terms or the Competition, our decision is final and binding.
- 17.11 If the Prize winner agrees 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.
- 17.12 The Prize may not be transferred from you to any other person and may not be exchanged by you for any other item. We do however reserve the right to substitute the Prize with any other prize of a similar commercial value.
- 17.13 ***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.***
- 17.14 ***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.***
- 17.15 ***If required by the Minister for Trade, Industry and Competition, 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.***
- 17.16 ***Nothing in these Terms prevents you from approaching the National Consumer Commission or any other relevant authority to obtain relief.***
- 17.17 The following people cannot participate in the Competition:
- 17.17.1 directors, employees, agents or consultants of Standard Bank; or
- 17.17.2 immediate family members of any of the persons specified in clause 17.17.1;
- 17.17.3 suppliers of any goods or services under the Competition.