

TERMS AND CONDITIONS FOR THE STANDARD BANK CREDIT CARD AND MAKRO PROMOTIONAL COMPETITION CONDUCTED BY THE STANDARD BANK OF SOUTH AFRICA LIMITED (Promoter/our/we/us)

Important clauses, which may limit our responsibility; place an obligation on you to indemnify us; involve and acknowledgment 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

1.1 The promotional competition starts at 00h00 on Friday, 24 October 2014 and ends at 24h00, on Sunday, 30 November 2014 (**Competition**).

2 WHO MAY ENTER

2.1 To qualify as an entrant into the Competition you must meet the following requirements:

2.1.1 be a Makro store card holder who has received an e-mail from Makro with an invitation to apply for a Standard Bank personal credit card; and

2.1.2 be available to accept delivery of the credit card during the Competition period.

3 HOW TO ENTER

3.1 Send an SMS to 48743 during the Competition period. **Standard SMS rates apply.**

3.2 A consultant from Standard Bank will call you to assess your affordability.

3.3 Qualify for and take up the qualifying credit card during a second call.

3.4 Spend R1 000 or more at Makro, using your new qualifying credit card, during the Competition period.

3.5 There are no further forms to be completed in the Competition and once you have met all the requirements in clauses 2 and 3, you will automatically be entered into the Competition.

3.6 You will receive one entry for a total spend of R1000 or more at Makro during the campaign period. Transactions that are cancelled, reversed or refunded will not qualify for the draw.

4 PRIZES

1 entrant will win the value of their total spend, during the Competition period, at Makro using their new Standard Bank credit card up to R50 000 (**Prize**).

5 GENERAL

5.1 ***We, our directors, members, partners, employees, agents or consultants and their spouses, life partners, parents, children, siblings, business partners or associates are not eligible to participate in or enter the Competition.***

5.2 All entrants, by entering this Competition, agree to be bound by these terms and conditions

5.3 All information relating to this Competition, including information on our website and any other promotional material, forms part of these terms and conditions of entry.

5.4 We must process your personal information to validate your entry and if you are a Prize winner, to make the Prize available to you. No entry will be considered to be valid until a validation process has taken place.

5.5 ***We must conduct credit checks to assess your affordability and by entering this Competition you agree that we may conduct the required credit checks.***

5.6 The Prize winner will be chosen by means of a lucky draw conducted by our internal audit, 30 Baker Street, Rosebank on 10 December 2014 (**lucky draw**). The first valid entrant drawn from the lucky draw will win the Prize.

5.7 The Prize winner will be notified by us by telephone within 30 days of the lucky draw.

5.8 The Prize will be credited to the Prize winner's Standard Bank credit card.

5.9 Prizes are not transferable and should we be unable to contact a Prize winner after a 1 month period, the Prize shall be subject to a re-draw and shall delivered in accordance with the terms of this Competition.

- 5.10 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.
- 5.11 We may publish a Prize winner's name and photograph in any advertising, promotional print, point of sale, public relations material, or social media, the nature and manner of such releases to be determined solely by us, for up to 12 months after the date of the lucky draw, provided that the Prize winner expressly consents to such.
- 5.12 ***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 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.***
- 5.13 Subject to clause 5.14 the Prizes cannot be changed for any other prize other than the Prize offered in terms of clause 4 above.
- 5.14 We reserve the right to substitute any Prize with another prize of similar commercial value.
- 5.15 ***We are not liable for the failure of any technical element relating to this Competition that may result in an entry not being successfully submitted.***