

THE STANDARD BANK OF SOUTH AFRICA LIMITED (STANDARD BANK/WE/US/OUR): TERMS AND CONDITIONS (TERMS) FOR THE PSS PROMOTIONAL OFFER (TERMS)

By accepting and making use of the Offer as defined below, you agree to these Terms and warrant that you can enter into a legally binding agreement.

Please pay special attention to the sections that are in bold. These are important clauses that may limit our responsibility or involve some risk for you.

1. ABOUT THE OFFER

1.1 Subject to these Terms, Standard Bank clients will have access to Continuing Professional Development (**CPD**) Management free of the following fees (**the Offer**):

1.1.1 if you sign up as a new client with Pioneering Solutions Studio Proprietary Limited (**PSS**) during the Offer Period, your 2020 subscription fees for CPD Management (**new fees**); or

1.1.2 if you are an existing client of PSS, your 2020 subscription fees for CPD Management, which will have come up for renewal during the Offer Period (**renewal fees**).

1.2 This Offer starts at 24:00 on Monday, 03 August 2020 and ends at 23:59 on Thursday, 31 December 2020 (**Offer Period**).

2. WHO QUALIFIES FOR THIS OFFER

2.1 To qualify for this Offer, you must:

2.1.1 be a natural person (i.e. not a juristic person);

2.1.2 be 18 years of age or older;

2.1.3 be a healthcare professional or equivalent;

2.1.4 open up or have a Private Banking, Signature Banking, Professional Banking or Prestige Banking account (**Account**) with us and keep it active for 12 months after taking up this Offer (**Validity Period**). When we refer to **active** here, we mean the following:

2.1.4.1 you must put your salary or equivalent credit (not less than R5 000) into the Account every month during the Validity Period; and

2.1.4.2 you must perform at least five transactions through the Account (cash withdrawals, debit orders or any ecommerce or point-of sale transaction with the corresponding bank card) every month during the Validity Period; and

2.1.4.3 you must not be in breach of your obligations to us during the Validity Period, for example, with regard to any amounts that you owe us in respect of the Account;

2.1.5 be a first-time client of PSS for CPD Management during the Offer Period or, if you are an existing client, the date to renew your fees for CPD Management must fall within the Offer Period. **(You cannot take up this Offer if you have already paid your renewal fees, or if your renewal fees were due before the Offer Period.)**

2.2 The criteria in clause 2.1 are collectively referred to as the **Qualifying Criteria**.

3. HOW THE OFFER WORKS

3.1 You can open an Account with us if you have not already done so, and you must have it activated within three months. When we refer to **activated** here, we mean “active” as defined in clause 2.1.4.

3.2 Once your Account is **activated**, or if you accept this Offer on an existing account, we will send the relevant details to PSS. If all the information is validated, you can sign up with PSS or renew your subscription with PSS for CPD Management free of charge during the Offer Period.

3.3 **You must ensure that your Account remains active during the Validity Period. If your Account is no longer active for any reason, then Standard Bank will claim the fees from PSS as a penalty.**

3.4 You can only take up this Offer once during the Offer Period.

4. GENERAL TERMS

4.1 We are the promoter of this Offer. Any reference to **we/us/our** includes our directors, members, partners, sponsors, agents or consultants, depending on the context.

4.2 By participating in this Offer, you agree to be bound by:

4.2.1 the latest version of these Terms;

4.2.2 your Account terms and conditions; and

4.2.3 PSS’s terms and conditions. **(Any query, complaint or dispute in respect of CPD Management must be taken up directly with PSS.)**

4.3 These Terms apply to this Offer and to all other information relating to this Offer as well as any promotional or advertising material that we publish.

4.4 **We or PSS may need to process your personal information to validate your acceptance and, if you qualify for the Offer, to make the Offer available to you. By accepting this Offer, you give your consent for us or PSS to process**

your personal information for this purpose. If you do not wish to give such consent, please do not accept or participate in this Offer.

- 4.5 The Offer has no cash value and cannot be sold or otherwise exchanged.
- 4.6 The Offer cannot be used together with any other similar offer or campaign promoted by us or PSS.
- 4.7 **You cannot benefit (or you will forfeit your benefit) under this Offer if you breach the terms referred to in clause 4.2 at any time.**
- 4.8 **We assume no liability for any services or advice, whether correct or incorrect, that you receive or request over and above this Offer.**
- 4.9 **We are not responsible for any loss or damage arising from your participation in this Offer or your acceptance of CPD Management from PSS. While you participate in this Offer, you indemnify us and PSS against any loss or damage that we, PSS or any third party may suffer because of your participation in the Offer.**
- 4.10 We may terminate this Offer immediately and without notice to you. In such event, you waive any rights that you may have against us or PSS and you acknowledge that you will have no recourse or claim against us or PSS.
- 4.11 If there is any dispute regarding the Offer or these Terms, our decision will be final and binding.