

THE STANDARD BANK OF SOUTH AFRICA LIMITED (STANDARD BANK/WE/US/OUR)
TERMS AND CONDITIONS (TERMS) FOR THE STANDARD BANK FIRST TIME BUYERS
COMPETITION (COMPETITION)

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 00:00 on 1 January 2026 and ends at 23:59 on 31 March 2027 (**Competition Period**).

2. REQUIREMENTS

To qualify for the Competition, you must:

- 2.1.1 be a South African citizen, 18 years or older with a valid South African identity number;
- 2.1.2 permanently reside in the Republic of South Africa;
- 2.1.3 be an individual buying a home for the first time; and
- 2.1.4 be eligible for a Standard Bank home loan.

3. HOW TO ENTER

- 3.1 Apply for a home loan with Standard Bank, up to a maximum of R3 million (three million Rand), through any of our available channels (including any Standard Bank branch, through your Prestige/Private Banker, on our website (www.standardbank.co.za), via our Customer Contact Centre, any of our mobile agents or through any company which provides a mortgage origination service) during the Competition Period.
- 3.2 If your application is received by Standard Bank between 1 January 2026 and 30 June 2026 and your mortgage bond is registered by 30 June 2026, you will be entered into a draw to win the Prize. **OR**
- 3.3 If your application is received by Standard Bank between 1 January 2026 and 31 December 2026 and your mortgage bond is registered by 31 December 2026, you will be entered into a draw to win the Prize. **OR**

3.4 If your application is received by Standard Bank between 1 January 2026 and 31 December 2026 and your mortgage bond is registered by 31 March 2027, you will be entered into a draw to win the Prize.

4. PRIZES

4.1 50 people stand the chance to each win R100 000 paid into their home loan account (**Prize**) as follows:

4.1.1 20 winners if your home loan is registered by 30 June 2026;

4.1.2 20 winners if your home loan is registered by 31 December 2027;

4.1.3 10 winners if your home loan is registered by 31 March 2027

4.2 The Prize will be transferred directly into your home loan account. If you wish to have access to the Prize, you will be required to open a Standard Bank transactional bank account and apply for an Access Bond.

5. GENERAL

5.1 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.

5.2 ***You cannot participate in the Competition if:***

5.2.1 ***you are a director, employee, agent or consultant of Standard Bank;
or***

5.2.2 ***you are an immediate family member of any of the persons specified
in clause 5.2.1; or***

5.2.3 ***you are a supplier of any goods or services under the Competition; or***

5.2.4 ***you have applied for a home loan on behalf of a business (which, for
the purposes of this Competition includes a trust);***

5.2.5 ***you apply for additional lending such as re-advances and further
advances on your existing home loan;***

5.2.6 ***you have applied for a loan through our EasySell Programme; and***

- 5.2.7 ***you have applied for our Liberator product.***
- 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 the Competition, you are bound by these Terms and the terms pertaining to your home loan.
- 5.6 ***We reserve the right to amend these Terms.***
- 5.7 ***We 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 the Competition, you consent to us processing your personal information for this purpose. If you do not consent, please do not enter the Competition.***
- 5.8 We will choose a Prize winner through a draw conducted by our risk governance department on:
- 5.8.1 6 July 2026 if your home loan is registered by 30 June 2026;
- 5.8.2 12 January 2027 if your home loan is registered by 31 December 2026;
- 5.8.3 5 April 2027 if your home loan is registered by 31 March 2027.
- 5.9 We will notify the Prize winner by no later than 7 days after the draw and after a validation process has been conducted.
- 5.10 Once the Prize winner accepts the Prize, it will be credited to the Prize winner's home loan account within 30 days.
- 5.11 ***We may declare the 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.***
- 5.11.3 ***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.***

- 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.
- 5.13 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.
- 5.14 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.
- 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 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, 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.***
- 5.18 ***Nothing in these Terms prevents you from approaching the National Consumer Commission or any other relevant authority to obtain relief.***