PUBLIC COMPETITION TERMS AND CONDITIONS (TERMS)
2025 Group Platforms Social Media Engagement Competition

1.	Name of competition	Standard Bank Group Platforms Social Media 2025 Engagement Competition (**Competition**)
2.	Promoter of competition	The Standard Bank Group (**Standard Bank/We/Us/Our**)
3.	Start date of Competition	09:00 on 17 November 2025
4.	End date of Competition	23:59 on 25 November 2025
5.	What are the requirements to enter the Competition?	You must: 5.1 Be 18 years old or older; 5.2 Reside in the Republic of South Africa; and 5.3 Follow Standard Bank Group on our Facebook and/or X page/handle
6.	How to enter the Competition	6.1 Participants must respond to specific posts on Standard Bank Group's social media profiles (Facebook and/or X), prompting followers to share examples of any positive impact they've seen that reminds them that Africa is growing. 6.2 Only replies or comments to those specific posts that use the hashtag "#GrowingAfrica" will be deemed valid entries. 6.3 Direct messages or quotes on these posts will not be deemed as valid entries.
7.	How many times you can enter the Competition	7.1 Multiple entries per person are allowed, provided that the responses are different. 7.2 Entries by the same participant on multiple social media platforms are also allowed, provided the responses are different.
8.	What is the Prize	8.1 A full-year Financial Times subscription or a Samsung Galaxy A04s (**Prize**). 8.2 Any other related expense (including activation, repair, maintenance of the Prize) is excluded and is for each winner's personal account.
9.	How many Prizes can be won?	9.1 There are five Prizes in total: four full-year Financial Times subscriptions and one Samsung Galaxy A04s
10.	Number of Prize winners	10.1 There will be five winners in total: four winners of a full-year Financial Times subscriptions

			and one winner of a Samsung Galaxy A04s
		10.2	No winner may win more than one Prize
11.	How the Prize winner is selected?	Standard Bank's Group Social Media along with their agency VML will select the best entry	
12.	Date that we will determine the Prize winner/s	27 November 2025	
13.	Date that we will notify the prize winner/s	28 November 2025	
14.	How we will contact the Prize winner	14.1	Winners will be contacted using social media (direct message), whereafter email and/or cell phone correspondence may follow.
15.	How the Prize will be awarded to the Prize winner	15.1	The full-year Financial Times subscription will be awarded by email
		15.2	The Samsung Galaxy A04s will be delivered by courier
16.	Other terms	N/A	

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 appliable, 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 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.