

PROMOTIONAL OFFER TERMS AND CONDITIONS (TERMS)

1.	Name of promotional offer	Standard Bank Private – Seniors Fixed Deposit Campaign (Offer)
2.	Promoter	The Standard Bank of South Africa Limited (Standard Bank/We/Us/Our)
3.	Offer start time and date	00h00 on 1 October 2025
4.	Offer end time and date	23h59 on 31 December 2025
5.	What we are offering	<p>We are offering Standard Bank Private clients (Prestige, Private and Signature) who are 55 years or older a premium interest rate should they invest R100 000 or more on a 6 or a 12 month fixed deposit. The premium interest rate only applies during the Offer period and is structured as follows:</p> <ul style="list-style-type: none"> ▪ 6 month fixed deposit, a preferential rate of up to 0.55bps ▪ 12 month fixed deposit, a preferential rate of up to 0.65bps
6.	Who qualifies for the Offer	<p>You must:</p> <ol style="list-style-type: none"> 1. be 55 years or older; and 2. be a Standard Bank Private existing client (Prestige, Private or Signature cheque account holder). <p>The Offer also applies to Standard Bank employees who meet the requirements set out above.</p> <p>If you are not a Standard Bank Private Client, you will be required to upgrade or open a Standard Bank Private Banking Account (Prestige, Private or Signature) and switch your salary and debit orders to Standard Bank before you receive the Offer.</p>
7.	Who does not	<ol style="list-style-type: none"> 1. Clients below the age of 55

	qualify for the Offer	<ul style="list-style-type: none"> 2. Mass and Middle Market clients 3. Client with Young Professional accounts 4. Non-Standard Bank Private Clients 5. Clients with existing fixed deposits. 6. Shariah clients
8.	How to accept the Offer	<p>During the Offer Period (1 October 2025 – 31 December 2025), you must open a new 6 or 12 month Standard Bank fixed deposit account or reinvest in a 6 or 12 month Standard Bank fixed deposit account and deposit R100 000 or more into such account.</p> <p>To access the offer, your banker must be the one who opens your fixed deposit account.</p> <p>Existing Standard Bank Private clients: You must reach out to your Private Banking Relationship Manager who will help you activate the interest rate benefit by opening the qualifying savings account and loading the applicable interest rate.</p> <p>New Standard Bank Private clients: You must go to the Standard Bank Private campaigns page (https://www.standardbank.co.za/southafrica/personal/campaigns/private-bank) and select the call me back button in which a Private Banker will call you, open a Private Banking account and allocate a Private Banking Relationship Manager who will open the qualifying Savings account and load the promotional interest rate.</p>
9.	How many times you can accept the Offer	Clients can open more than one fixed deposit account with each account qualifying for the Offer.
10.	How you will receive the Offer	Your Private Banking Relationship Manager will load the promotional interest rate and communicate to the client when it is active. The interest rate will reflect immediately.

11.	Other terms	<ol style="list-style-type: none"> 1. All Savings and Investment account opening process and compliance frameworks will be applied as per the Business as usual (BAU) account opening process. Fraudulent and non-compliant accounts will not be eligible for the fixed deposit campaign 2. Clients will forfeit the premium interest rate or incur penalties if they withdraw funds before maturity. 3. The additional interest rate is only applicable during the Offer period and may not be extended or renewed. 4. Please note that interest rates on the 6 or 12 month fixed deposit account will change weekly. 5. Should a new to transactional / new to bank client seek to enjoy the interest rate benefit, they will need to meet all the transactional account activation rules and merely opening a qualifying Standard Bank Prestige, Private or Signature Banking account will not lead to the client receiving the Offer.
-----	-------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

12. GENERAL

12.1 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.

12.2 We are the promoter of the Offer. Any reference to **we/us/our** includes our sponsors and agents, depending on the context.

12.3 By participating in the Offer, you agree to be bound by:

12.3.1 the Terms;

12.3.2 the terms and conditions of any of our products or services that you sign up for as part of the Offer; and

12.3.3 any supplier terms and conditions (if applicable).

- 12.4 The Terms apply to the Offer and to all information (including promotional or advertising material that is published) about the Offer.
- 12.5 **We must process your personal information to make the Offer 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 participate in the Offer.**
- 12.6 **We are not responsible for any loss or damage which you or any third party may suffer because you took up the Offer.**
- 12.7 **We are not responsible if you are not able to take up the Offer for any reason, including an interruption in services or a technological failure.**
- 12.8 **We reserve the right to amend the Terms.**
- 12.9 **We can end the Offer with immediate effect with or without notice to you. If this happens, you waive (give up) any rights you may have against us and you will have no claim against us.**
- 12.10 If there is a dispute in respect of the Terms or the Offer, our decision is final and binding and no correspondence will be entered into.
- 12.11 The Offer is a standalone Offer and you are not permitted to use it together with any other offer or campaign promoted by us for the purpose of getting more benefits.