

THE STANDARD BANK OF SOUTH AFRICA LIMITED (“STANDARD BANK/WE/US/OUR”)  
**STANDARD BANK PRIVATE PROMISE TERMS AND CONDITIONS (TERMS)**

***Important clauses, which may limit our responsibility, place an obligation on you or involve some risk for you will be in bold and italics. You must pay special attention to these clauses.***

**1. WHAT WE ARE OFFERING YOU**

From 10 October 2025 to 30 December 2025, we are offering you the opportunity to enjoy various benefits when you take up or upgrade to:

- a)
- i. A Prestige Banking Account and a Titanium Credit Card (Prestige Banking qualifying account) or
  - ii. A Professionals Banking Account and a Platinum Credit Card (Professional Banking qualifying account) or
  - iii. A Private Banking Account and a Platinum Credit Card (Private Banking qualifying account) or
  - iv. A Signature Banking Account and a World Citizen Credit Card (Signature Banking qualifying account)

(also referred to as “**qualifying accounts**” in the Terms)

And

- b) become a member of our UCount Rewards programme:
- a. Reduced sale prices on the following vehicles when you secure financing through Standard Bank Vehicle Finance:

Model (Jaeo)	Retail Price	Discount ZAR	Your Price
J7 vortex-2wd	R519 900,00	R29 900,00	R490 000,00
J7 glacier-2wd	R569 900,00	R39 900,00	R530 000,00
J7 Infeno-4wd	R679 900,00	R45 900,00	R634 000,00

Model (Omoda C5-X)	Retail Price	Discount ZAR	Your Price
C5-X luxury	R425 900,00	R15 900,00	R410 000,00
C5-X elegance	R465 900,00	R20 900,00	R445 000,00

Model (Omoda C9)	Retail Price	Discount ZAR	Your Price
C9 - Inspire	R785 900,00	R35 900,00	R750 000,00
C9 - Explore	R885 900,00	R35 900,00	R850 000,00

- b. Up to R10 back in UCount Rewards Points per litre of fuel and oil when you fill up at participating Astron Energy or Caltex service stations;

**THE FOLLOWING BENEFITS ARE EXCLUSIVE TO NEW STANDARD BANK CLIENTS WHO ACTIVATE A QUALIFYING ACCOUNT AND JOIN THE UCOUNT REWARDS PROGRAMME:**

- c. Preferential/reduced interest rates on your credit card;
- d. R4000 in UCount Rewards Points when you take up a Private Banking or Signature Banking qualifying account OR R3000 in UCount Rewards Points when you take up a Prestige Banking or Professional Banking qualifying account if you:
- move your salary payment and three debit orders to your qualifying account; and
  - your salary is paid into your qualifying account within **45 days**.

**OR**

- e. R3000 in UCount Rewards Points when you take up a Private Banking or Signature Banking qualifying account OR R2000 in UCount Rewards Points when you take up a Prestige Banking or Professional Banking qualifying account if you:
- move your salary payment and three debit orders to your qualifying account; and
  - your salary is paid into your qualifying account within **60 days**.
- c) If you are already a Signature Banking client with a World Citizen credit card, you will be eligible for the vehicle discounts when you successfully apply for Standard Bank vehicle financing.

## **2. WHO QUALIFIES FOR THE OFFER**

To qualify for the Offer, you must:

- a. be 18 years or older;
- b. permanently reside in the Republic of South Africa;
- c. be an existing Standard Bank client who is not in breach of the product terms and meets the requirements to activate a qualifying account or upgrade to a qualifying account; OR

- d. be a new Standard Bank client who has activated a qualifying account; and
- e. be a member of Standard Bank's UCount Rewards Retail programme, whose account is in Good Standing.

**Employees of Standard Bank and clients who are secondary account holders do not qualify for this Offer.**

### **3. HOW YOU MAY RECEIVE THE OFFER**

- a. You can redeem the Offer through our website. The benefits will be made available to you when you open your qualifying account, become a member of our UCount Rewards Programme and accept the terms of the reduced/preferential credit card rates.
- b. You may visit one of the participating dealerships to redeem the vehicle benefit. You can contact us for more information about the participating dealerships.
- c. Your UCount Rewards Points will be credited to your UCount Rewards account within 45 or 60 days of opening your qualifying account.

### **4. WHAT YOU NEED TO REMEMBER**

- a. You must meet our credit vetting and affordability requirements to take up our Offer. If you qualify for the qualifying account and do not meet our Vehicle Finance requirements, you may take up the UCount Rewards benefit only. The rules for our UCount Rewards programme are available on our website and it is your responsibility to know and comply with the rules.
- b. Your account is considered open when you receive an account confirmation letter.
- c. The reduced interest rate will apply to your credit card if:
  - i. your credit card account remains up-to-date;
  - ii. per month, you maintain 80% (eighty percent) of your total spend (sum of cheque/debit card and credit card) on your credit card. This includes any Point of Sale (POS) or online transactions; and
  - iii. you continue to comply with the terms and conditions of your credit card agreement, terms of the reduced/preferential rates and product terms that apply to your transactional products.

### **5. GENERAL TERMS**

- a. 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.
- b. We are the promoter of the Offer. Any reference to we/us/our includes our sponsors and agents, depending on the context.
- c. By participating in the Offer, you agree to be bound by:
  - i. the Terms;

- ii. the terms and conditions of any of our products or services that you sign up for as part of the Offer; and
  - iii. any supplier terms and conditions (if applicable).
- d. The Terms apply to the Offer and to all information (including promotional or advertising material that is published) about the Offer.
- e. 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.
- f. We are not responsible for any loss or damage which you or any third party may suffer because you took up the Offer.
- g. 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.
- h. We reserve the right to amend the Terms.
- i. 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.
- j. 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.
- k. 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.