

COMPETITION TERMS AND CONDITIONS (TERMS)

1.	Name of competition	Standard Insurance Limited ILINEH (Insurance, like it never even happened) Social Media – Car & Home (the Competition).
2.	Promoter of competition	Standard Insurance Limited, Registration No. 1993/007593/06 (Standard Bank/We/Us/Our).
3.	Competition Period	Start: 9h00 on 20 March 2026 End: 23h59 on 31 May 2026
4.	Competition venues	Standard Bank social media pages Facebook and X (formerly, Twitter).
5.	Requirements to qualify for the Competition?	You must: 5.1 be 18 years old or older; 5.2 permanently reside in the Republic of South Africa; and 5.3 have a valid South African ID.
6.	How to enter the Competition	To enter the Competition you must, during the Competition Period, - on Facebook or X, share your recovery story (share a moment when insurance made it feel like it never even happened) - then get an obligation free quote for car and/or home insurance by completing a call me back form on the Car & Home Insurance web page, link on post. - to stand to WIN* a R1 000 voucher
7.	How many times you can enter the Competition	You may enter the Competition once by getting one or more obligation free quotes for car and/or home insurance
8.	What are the prizes	Winners will each receive a Shoprite Group online grocery voucher worth R1 000 (Prize). Voucher can be redeemed at any of these stores nationwide; - Shoprite, Checkers, USave, Checkers Hyper
9.	How many Prizes can be won?	10 x R1 000 Shoprite Group online grocery vouchers will be up for grabs over the competition period, 1 winner per voucher.
10.	How Prize winner/s is/are selected?	People that share their unique story and get an obligation free car and/or home insurance quote will be entered into a lucky draw to stand a chance to win.
11.	Date that we will notify the prize winner/s	Prize winners will be notified within 30 days from the end date of the Competition Period.

12.	How the Prize will be awarded to the Prize winner	The prize will be emailed or SMSed to the winner.
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13. GENERAL

- 13.1 Please pay special attention to the clauses that are in bold, as they may limit our liability (responsibility) or involve some risk to you.
- 13.2 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.
- 13.3 These Terms are governed by the Consumer Protection Act 68 of 2008.
- 13.4 These Terms apply to the Competition and all information relating to the Competition (including any promotional or advertising material that is published).
- 13.5 By entering the Competition, you are bound by these Terms and if applicable, the terms of the Prize that relate to the Prize.
- 13.6 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.
- 13.7 ***We reserve the right to amend these Terms.***
- 13.8 ***The Promoter 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 and for marketing purposes. If you do not consent, please do not enter the Competition.***
- 13.9 ***We may declare the Prize forfeited (lost) and we may choose a new Prize winner, if:***
- 13.9.1 ***a Prize winner's entry is not valid.***
- 13.9.2 ***a Prize winner has breached these Terms or any other Standard Bank terms and conditions or is not in good standing in relation to any product the Prize winner holds with Standard Bank.***
- 13.9.3 ***the winner does not immediately accept their Prize.***
- 13.9.4 ***a Prize winner gives up the Prize or we determine that the Prize winner has given up the Prize.***
- 13.9.5 ***a Prize winner did not qualify to enter the Competition.***
- 13.10 If there is a dispute in respect of these Terms or the Competition, our decision is final and binding.

- 13.11 If the Prize winner agrees to it, the Promoter may publish the Prize winner's 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. The Promoter 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.
- 13.12 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.
- 13.13 ***The Promoter is 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.***
- 13.14 ***The Promoter is 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 and/or using the Prize.***
- 13.15 ***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.***
- 13.16 ***Nothing in these Terms prevents you from approaching the National Consumer Commission or any other relevant authority to obtain relief.***
- 13.17 The following people cannot participate in the Competition:
- 13.17.1 directors, employees, agents or consultants of the Promoter who participated in planning the Competition;
- 13.17.2 immediate family members of any of the persons specified in clause 13.17.1;
- 13.17.3 suppliers of any goods or services under the Competition.