



TERMS & CONDITIONS & CAMPAIGN GUIDELINES

The name of the campaign is the “*Choose Standard Bank.*” These Terms and Conditions govern participation in the promotion and shall prevail in the event of any conflict or inconsistency with any other communication issued by Standard Bank Eswatini.

Instructions relating to prize redemption form part of these Terms and Conditions. By entering the promotion, all participants are deemed to have read, accepted and agreed to be bound by them.

Participation & Eligibility

1. The Promotion runs from **13 October 2025 to 31 January 2026** (both dates inclusive).
2. The promotion is open to all Standard Bank clients who hold active accounts in good standing.
3. It is applicable to cardholders of Blue, Silver, Gold, or Black Debit or Credit Cards issued by Standard Bank.
4. Participants must be 18 years or older with a valid ID.
5. To qualify, participants must be digitally active on the Bank’s digital platforms: SmartApp, Mobile Banking or Internet Banking.
6. Standard Bank immediate family members, employees, including temporary and contract employees, directors, associated companies, agents, contractors and sponsors may not participate in the promotion.
7. To participate to stand a chance to win a prize, make a qualifying transaction during the promotion period: pay for goods or services using your Standard Bank Debit or Credit Card.
8. Each qualifying card transaction made during the campaign period counts as one entry. The more transactions you make, the greater your chances of winning.
9. By entering the promotion, participants agree to be bound by these Terms and Conditions. Standard Bank has the right to update these and post the updated Terms and Conditions on our website.

2. Selection Process & Prizes

10. The draw will be conducted monthly under the supervision of an official Standard Bank representative and a representative from the Standard Bank Audit Office.
11. Winners will be selected through a random draw and contacted directly by Standard Bank via phone, email, or SMS within five (5) business days of the draw.
12. Grand Prize draw and final winners will be announced at the end of the campaign.
13. If a winner cannot be contacted within five (5) business days or fails to meet the eligibility requirements, Standard Bank reserves the right to select an alternate winner.
14. Winners may be required to provide proof of identity.

15. Standard Bank reserves the right to verify all entries and disqualify any ineligible participants who breach these Terms and Conditions.
16. Prizes are not transferable, not exchangeable, and no cash alternative is offered, except at Standard Bank's discretion to provide a prize of similar commercial value.

3. Prize Distribution

18. Standard Bank will not be held liable for any lost, damaged, or delayed prizes due to circumstances beyond its control, nor for any taxes or additional costs associated with claiming a prize unless otherwise specified.
19. All other costs/expenses related to a prize and not expressly mentioned are excluded.
20. Standard Bank will not be liable for any delays or circumstances that prevent winners from taking up the prize.
21. Standard Bank will not be responsible for any additional conditions that third parties impose.

4. Personal Information Usage

22. Participants consent to the use of their name, image, and likeness for promotional purposes without compensation, unless prohibited by law.
23. Personal data collected for the campaign will be used solely for administration and prize fulfilment, in accordance with applicable privacy laws and Standard Bank's Privacy Policy.

5. Disclaimers

24. All the information about the promotion, including information that is published on any competition material, is part of these Terms and Conditions.
25. Standard Bank may amend, suspend, or cancel the Promotion at any time if required by law or due to events beyond its control (including natural disasters, strikes, or government restrictions), without prior notice.
26. These Terms and Conditions are governed by the laws of Eswatini and any disputes shall be subject to the jurisdiction of Eswatini courts.
27. For more information about the promotion call Standard Bank on +268 2517 5300 or send an email to swazilandccc@stanbic.com.