

**STANDARD BANK INSURANCE BROKERS PROPRIETARY LIMITED (STANDARD
BANK/WE/US/OUR)**
**TERMS AND CONDITIONS (TERMS) FOR THE FLEXIBLE LIFE PLAN COMPETITION
(COMPETITION)**

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.

1. DURATION

The Competition starts at 00:01 on Wednesday, 2 October 2024 and ends at 23:59 on Friday, 15 November 2024 (**Competition Period**).

2. REQUIREMENTS

To qualify for the Competition, you (the entrant) must:

- 2.1.1 permanently reside in the Republic of South Africa; and
- 2.1.2 be 18 years or older.

3. HOW TO ENTER

3.1 You must listen to competition promos on East Coast Radio, Thobela FM, Kaya FM, Gagasi FM, Heart FM, Metro FM, Ukhozi FM, Umhlobo Wenene FM, Jozi FM, Izwi-Lomzansi or Thetha FM. To enter, use the designated WhatsApp line, follow the prompts and nominate someone in your life whom you can always count on. Entrants may opt-in and consent to be contacted by a Standard Bank Flexible Funeral Plan consultant for an obligation free quote.

3.2 If your entry is selected, you and the person you have selected as someone that you can always count on will be called on the radio station by the host. The host will ask the nominated person 4 questions on air related to the entrant, with each question valued at a R1000 cash prize. If the nominee is unable to answer a question, they will get an option to choose a different question or change their answer. They may only use this option once. They will be asked a maximum of 5 questions. At the end of the game, the presenter will give you an option to choose for the nominated person to answer a bonus question. The bonus question will consist of the Flexible Funeral Plan product information. You can choose for the nominated person to answer the bonus question or choose to walk away with the

money you have already won. If you have opted-in for an obligation free quote, your prize winnings will double. If you SMS 'BENEFIT' to 31492 you will be placed into a draw to win R2 000.

3.3 If you complete the requirements in 3.1 above, you will receive one entry into the Competition. You can enter the Competition as many times as you want during the Competition Period.

3.4 Once you meet the requirements set out in clause 2 and this clause 3.1 you will automatically be entered into the Competition.

4. **PRIZES**

4.1 There will be a total of 5 entrants per radio station who will be selected to come on air and stand a chance to win the main prize of R 5000 (**Main Prize**).

4.2 Each winner will be selected on-air from Monday-Friday.

4.3 If the winner has opted-in for an obligation free quote, their prize money will double.

4.4 One entrant will be randomly selected from all the entries to get an opportunity to win R2 000 for SMSing "BENEFIT" to 31492. This R2000 and the Main Prize shall collectively be referred to as the **Prizes** or individually as a **Prize**. All Prize winners will be notified of their winnings within 30 days.

4.5 Winners of the Main Prize will be notified by the host live on air.

4.6 The Prizes will be deposited into a Prize winner's nominated bank account by no later than 30 days post their winner's announcement on-air

5. **GENERAL**

5.1 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.

5.2 These Terms are governed by the Consumer Protection Act 68 of 2008.

5.3 These Terms apply to the Competition and all information relating to the Competition (including any promotional or advertising material that is published).

- 5.4 By entering the Competition, you are bound by these Terms.
- 5.5 ***We reserve the right to amend these Terms.***
- 5.6 ***We 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. If you do not consent, please do not enter the Competition.***
- 5.7 ***We may declare the Prize forfeited (lost) and we may choose a new Prize winner, if:***
- 5.7.1 ***a Prize winner's entry is not valid.***
- 5.7.2 ***a Prize winner has breached these Terms.***
- 5.7.3 ***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.***
- 5.7.4 ***a Prize winner gives up the Prize or we determine that the Prize winner has given up the Prize.***
- 5.8 If there is a dispute in respect of these Terms or the Competition, our decision is final and binding and no correspondence will be entered into.
- 5.9 We may publish the name and/or photo of the Prize winner 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.
- 5.10 The Prizes may not be exchanged for any other item. We do however reserve the right to substitute the Prizes with any other prize of a similar commercial value.
- 5.11 ***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.***

- 5.12 ***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.***
- 5.13 ***If required by the Minister for Trade and Industry, 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.***
- 5.14 ***Nothing in these Terms prevents you from approaching the National Consumer Commission or any other relevant authority to get assistance if you have a grievance.***
- 5.15 ***This Competition is only valid within the borders of South Africa. participants must be within South Africa at the time of participating in this Competition. This Competition is open to the public and participants may not be employed by the Standard Bank Group, Liberty Group Limited or their agents or financial advisers.***