

COMPETITION TERMS AND CONDITIONS (TERMS)

1.	Name of competition	Standard Bank Evolve Mastercard Rugby Championship (Competition)
2.	Promoter of competition	The Standard Bank of South Africa Limited (Standard Bank/We/Us/Our) and Mastercard
3.	Start date of Competition	00:00 on 4 July 2025
4.	End date of Competition	23:59 on 14 September 2025
5.	What are the requirements to enter the Competition?	<p>You must:</p> <p>5.1 be 18 years of age at the time of entry;</p> <p>5.2 hold a valid passport or a South African Smart ID Card;</p> <p>5.3 be a Standard Bank Evolve accountholder or qualify to take up a Standard Bank Evolve account; and</p> <p>5.4 permanently reside in the Republic of South Africa.</p>
6.	How to enter the Competition	<p>Match 1 and Match 2 (Phase 1)</p> <ul style="list-style-type: none"> Be an existing Evolve account holder OR take up a Standard Bank Evolve Mastercard card during the Competition Period. Evolve account holders get an entry into the Competition. You may qualify for an additional entry into the Competition if you spend R12000 and more using your Evolve card from 4 July to 1 August 2025 (Phase 1). <p>Match 3 (Phase 2)</p> <ul style="list-style-type: none"> Evolve account holders get an entry into the Competition. You may qualify for an additional entry in the Competition if you spend R12000 or more using your Evolve card from 4 August to 31 August 2025 (Phase 2). You may qualify for a bonus entry if you spend R6000 or more using your Evolve card from 1st September to 14th September 2025.
7.	How many times you can enter the Competition	<p>Phase 1 Two times if you qualify</p> <p>Phase 2 Three times if you qualify</p>
8.	What is the Prize	<p>You stand a chance to win a Rugby Championship experience consisting of VIP tickets for you and one guest for Match 1, Match 2 OR Match 3 detailed below.</p> <p>The Prize does not include any accommodation, travel and other expense you may incur in order to attend the Match.</p> <p>Match details:</p>

		1. 16 August 2025 - RSA vs AUS (kick-off match), JHB (Match 1) 2. 23 August 2025 - RSA vs AUS, CPT (Match 2) 3. 27 September 2025 - RSA vs ARG, DBN (Match 3)
9.	How many Prizes can be won?	Fifteen (5 winners per match)
10.	Number of Prize winners	Fifteen (5 winners per match)
11.	How Prize winner/s is/are selected?	The Winners will be selected through a draw.
12.	Date that we will determine the Prize winner/s	Match 1 and 2 draws will take place on 5 th August 2025, Match 3 draw will take place on 16 th September 2025
13.	Date that we will notify the prize winner/s	Match 1 and 2: 8 August 2005 Match 3: 19 September
14.	How we will contact the Prize winner	Telephonically.
15.	How the Prize will be awarded to the Prize winner	We will email the Prize details to the Prize winners
16.	Other terms	16.1 The exact fixture for the Rugby Champion fixture per winner will be determined by Standard Bank and Mastercard. 16.2 Each Prize is for two persons – the winner and their guest. 16.3 The detailed itinerary of the Prize will be shared with the Winner closer to the date of the fixture. The program itinerary and details are determined at the sole discretion of Mastercard and are subject to change. 16.4 The Prize offered under this Competition is subject to availability and accordingly Mastercard, in no circumstances, shall be liable for non-availability of the Prize or any part thereof. 16.5 The Winner will be required to share personal information such as name, address, email address, telephone number etc. with Mastercard's agency for the purpose of fulfilment of the Prize and the experiences.

17. GENERAL

- 17.1 Please pay special attention to the clauses that are in bold, as they may limit our liability (responsibility) or involve some risk to you.

- 17.2 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.
- 17.3 These Terms are governed by the Consumer Protection Act 68 of 2008.
- 17.4 These Terms apply to the Competition and all information relating to the Competition (including any promotional or advertising material that is published).
- 17.5 By entering the Competition, you are bound by these Terms and if applicable, Mastercard's terms, the terms of the Prize and the Standard Bank product terms and conditions that relate to the Competition or the Prize.
- 17.6 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.
- 17.7 ***We reserve the right to amend these Terms.***
- 17.8 ***We must process your personal information to validate your entry and if you are a Prize winner, to make the Prize 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 enter the Competition.***
- 17.9 ***We may declare the Prize forfeited (lost) and we may choose a new Prize winner, if:***
- 17.9.1 ***a Prize winner's entry is not valid.***
- 17.9.2 ***a Prize winner has breached these Terms or the terms of any product the Prize winner holds with us.***
- 17.9.3 ***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.***
- 17.9.4 ***a Prize winner gives up the Prize or we determine that the Prize winner has given up the Prize.***
- 17.9.5 ***a Prize winner did not qualify to enter the Competition.***
- 17.10 If there is a dispute in respect of these Terms or the Competition, our decision is final and binding.
- 17.11 If the Prize winner agrees to it, we may publish their 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. 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.
- 17.12 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.

- 17.13 ***Neither we nor Mastercard are 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.***
- 17.14 ***Neither we nor Mastercard are 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.***
- 17.15 ***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.***
- 17.16 ***Nothing in these Terms prevents you from approaching the National Consumer Commission or any other relevant authority to obtain relief.***
- 17.17 The following people cannot participate in the Competition:
- 17.17.1 directors, employees, agents or consultants of Standard Bank; or
- 17.17.2 immediate family members of any of the persons specified in clause 17.16.1;
- 17.17.3 suppliers of any goods or services under the Competition;
- 17.17.4 Permanent and/or contract employees of Mastercard (including its subsidiaries and related companies);
- 17.17.5 Representatives and/or agents (including advertising agents and contest management agents) of Mastercard;
- 17.17.6 Holder(s) of a Mastercard branded card who is (are) in default of any facilities granted by their issuing financial institution and/or Mastercard at any time during the Competition Period, subject to Mastercard's discretion; and/or
- 17.17.7 Any holder of a Mastercard branded card who has committed or suspected to have committed any fraudulent or wrongful acts in relation to his/her Card.