



Standard Bank



# DIP, PAY AND WIN COMPETITION

## Terms and Conditions 2023

This promotional competition commences **Monday, 13 November 2023** and ends on **Thursday, 29 February 2024**.

**To qualify as an entrant into this promotional competition you must:**

1. Be a Namibian citizen or permanent resident of the Republic of Namibia;
2. Be 18 (eighteen) years and older;
3. Be a valid debit or credit cardholder ('Card') with Standard Bank Namibia Limited ('the Promoter') in your personal capacity;
4. have not breached any of the terms and conditions applicable to your Card (including but not limited to being in arrears and/or over your credit limit) at the time of the lucky draw.

Card transactions shall be calculated using a personalised algorithm based on clients purchasing behaviour matched with a target set by the Promoter to reach the goal per individual cardholder ("Requirement").

There are no entry forms to complete in this promotional competition and you will automatically gain entry into the lucky draw into the lucky draw once you have met the "Requirement."

### PRIZES

Monthly Draws: Duration 4 (four) months -1 (one) entrant stands a chance of winning monthly bonus prizes to the value of N\$ 2 000 (Two Thousand Namibia Dollars),

- **Grand Prize:** N\$ 30 000 or a trip for TWO to Cape Town
- **2nd Runner Up:** N\$ 15 000 cash or a Gondwana voucher for two
- **3rd Runner Up:** N\$5 000 shopping voucher

The Grand Prize and 2nd Runner Up prizes above exclude: local flights. travel insurance covering personal accident, medical expenses, emergency repatriation, baggage loss and loss of funds; and beverages, lunch and dinner meals, alternative flights, transportation, gratuities, telephone calls and laundry

### GENERAL

The Promoter of this competition is Standard Bank Namibia Limited ('the Promoter').

The Promoter, its directors, members, partners, employees, agents or consultants and their spouses, life partners, parents, children, siblings, business partners or associates are not eligible to participate in or enter this promotional competition.

All information relating to this promotional competition and published on any promotional or advertising material forms part of these terms and conditions of entry.

The prizes will only be awarded to the prize winners upon valid and satisfactory proof of identification and Card Number.

The prize winners of this promotional competition shall be chosen by means of a system generated draw for the Bonus Monthly Shopping Vouchers: 1st week in new month after month campaign ended.

November Campaign: **5 December 2023**

Festive Campaign: **8 January 2024**

New Years Campaign: **6 February 2024**

Valentines Campaign: **Combined with Grand Prize**

The 6 (six) finalists for the Grand Prize will be randomly selected on 5 March 2024, and the announcement of the Valentines Campaign and Grand Prize winners will be announced and contacted telephonically by the Promoter on or before 8 March 2024.

In the event of a dispute, the decision of the Promoter will be final and binding on all aspects of this promotional competition.

The Promoter, its directors, members, partners, employees, agents, consultants, suppliers, contractors and sponsors assume no liability whatsoever for any direct or indirect loss or damage arising from an entrant's participation in this promotional competition or for any loss or damage, howsoever arising (whether arising from negligence or otherwise).

The prize winners indemnify the Promoter and hold the Promoter harmless from any loss, damage, harm or injury (whether arising from negligence or otherwise) which the prize winners may sustain as a result of any claim which may be made against it by any third party, whilst participating in this promotional competition.

The Promoter will be entitled to publish the prize winners' names and photographs in any advertising, promotional, print, point of sale or public relations material, the nature and manner of such releases to be determined within the sole discretion of the Promoter, for a period of 6 (six) months from the date of the lucky draw provided that the prize winners consent in writing to such usage, after having being publicly announced as prize winners of this promotional competition.

All entrants, by entering this promotional competition, agree to be bound by these terms and conditions.

Prizes are not transferable, and any prize not taken up for any reason will be the subject of a separate draw and shall be allocated in terms of this promotional competition.

Shopping Vouchers will not be changed for cash amounts or for any other prize other than the prizes offered. The prize winner accepts the prize at his/her own risk.

The Promoter is not liable for the failure of any technical element relating to this promotional competition that may result in an entry not being successfully submitted.

The Promoter reserves the right to substitute any prize with another prize of similar commercial value.

Please take the time to read over ALL of the competition Terms and Conditions below. Entry into this competition implies that you (hereinafter referred to as you/ or 'the Participant' or a person who enters, competes in or is otherwise eligible to win a promotional competition') has read, understood, and agreed to the Terms and Conditions (outlined below).

1. Your entry into the competition and/or your acceptance of a prize (in the event that you win a prize) constitutes your binding acceptance of the terms & conditions.
2. To be eligible for the competition, participants must reside in the Republic of Namibia and be over 18 years old.
3. The Promoter's employees, directors and agents are not eligible to take part in this competition.
4. The Promoter reserves the right to limit the number of entries made by any one participant.
5. The Promoter and its affiliates are not responsible for any problems or technical malfunction of any telephone network or lines, computer online systems, servers, or providers, computer hardware or software failure or malfunction, traffic congestion (whether physical, or on the Internet, telephone lines or at any service provider, web site or other device or medium), or any combination thereof, or any other technical or other problems.
6. It is your responsibility to ensure that any information which you provide to the Promoter is accurate, complete and up to date.
7. The outcome of the competition is subject to the decision of the Promoter, whose decision is final, and no negotiations and or correspondence will be entered into after the fact.
8. The Promoter may require you to provide such additional information as may be reasonably required in order to process and facilitate your acceptance and/or use of a prize.
9. By participating in the competition, you agree to indemnify the Promoter and hold the Promoter harmless from any and all losses, harm, damages, rights, claims and actions of any kind in connection with the competition or resulting from the participation or acceptance, possession, use or receiving of any prize.
10. The Promoter reserves the right, in its sole discretion, to cancel or suspend any competition or promotion.
11. In the event where a competition or promotion is cancelled or suspended, all participants or entrants agree to waive any rights that they may have in terms of the competition and acknowledge that they have no recourse against, the Promoter's employees, agents, directors, partners, consultant's suppliers, sponsors or promoters and/or any of its member/affiliated companies or agencies, and members of their immediate families; nor members, or the sponsors or promoters.
12. The Promoter will not be held responsible for any mistakes or discrepancies contained in this competition.
13. In the event that you win a prize you will be requested to consent to the publication of your name, image, and the use of your details and photographs by the Promoter in marketing material and for marketing activities, for which no fee will be payable to you. You are entitled to decline such consent.
14. The Promoter will not distribute any of the personal information supplied to any third party, without the express written consent of the individual.
15. You accept that your participation in the competition, and your acceptance and/or use of a prize, or any aspect thereof, is at your own risk.
16. Any violation or attempt to violate any of the above terms and conditions will result in the immediate disqualification of the participant or entrant.
17. These terms and conditions will be governed by the laws of Namibia.

**Disclaimer:** If you take part in this competition or accept any prize, these rules will apply to you and you hereby consent that \*Standard Bank can assume that you have read, understand and agree to be legally bound by these rules