



Back2Varsity Competition Terms and Conditions

1. Competition Overview

The competition is organised by Standard Bank Namibia and runs until **31 March 2026**. Participants who open a Pioneer Account or successfully apply for and are granted a Student Loan during the competition period stand a chance to win a **MacBook and more!**

2. How to Enter

- 2.1 Open and actively use a Pioneer Account during the competition period and **remain active and transact for a minimum of three months thereafter**.
- 2.2 Successfully apply for and receive approval for a Student Loan during the competition period.
- 2.3 Each qualifying action constitutes one entry into the competition.

3. Eligibility

- 3.1 The competition is open to Namibian citizens or permanent residents of the Republic of Namibia.
- 3.2 Participants must be between the ages of **18 and 30 years**.
- 3.3 Participants must be registered university students at a recognised tertiary institution.

4. Selection Process

- 4.1 All eligible entries will be reviewed by a selection panel appointed by Standard Bank Namibia.
- 4.2 Winner will be selected from all qualifying entries.
- 4.3 Winner will be announced in **April 2026**.

5. Prizes

- 5.1 One participant will win a MacBook.
- 5.2 Prize is not transferable, refundable, or exchangeable for cash.

6. General Conditions

- 6.1 Standard Bank Namibia reserves the right to verify the eligibility of all participants.
- 6.2 Standard Bank Namibia reserves the right to amend, suspend, or cancel the competition at any time without prior notice.
- 6.3 By entering the competition, participants agree to be bound by these Terms and Conditions.