

TERMS AND CONDITIONS FOR THE NATIONAL LOTTERY

1. Introducing the terms

1.1 These terms and conditions for the National Lottery (terms) form a legally binding agreement between you, and us, The Standard Bank of South Africa Limited (registration number 1962/000738/06).

1.2 The terms become effective when you use the National Lottery service (service). This means you agree to the terms and warrant (promise) that you can enter into a legally binding agreement.

1.3 You must know, understand and comply with the terms, which apply together with the Standard Bank general terms and conditions, including any definitions, privacy statement, disclaimers and disclosures that are incorporated by reference into the terms.

1.4 If there is any conflict between the terms and any other terms mentioned above, the terms will apply to the service.

1.5 Pay special attention to the clauses in bold, as they may exclude or limit our liability (responsibility) to you or involve some risk for you.

1.6 You must make sure that the service is suitable for your needs.

2. Taking part in the National Lottery

You must comply with the [National Lottery's rules](#), which can be found on the National Lottery website.

3. Who can play

2.1 Clients aged 18 and over may use the mobile banking app, Internet banking and cellphone banking to play the South African National Lottery, which includes LOTTO and Powerball (the National Lottery).

2.2 No-one under 18 years old is permitted to participate in the National Lottery. You must not buy a National Lottery ticket for anyone who is under 18.

2.3 We will not pay winnings to anyone who is excluded under the National Lottery Rules from playing the National Lottery.

4. Buying tickets

4.1 **No credit or business account**

4.1.1 We are not permitted to lend you money to buy National Lottery tickets so you cannot use your loan account or credit card to buy tickets.

4.1.2 You are not permitted to use a business banking product or account to buy National Lottery tickets.

4.2 **A ticket purchase is final**

4.2.1 Once you instruct us to buy a National Lottery ticket, you cannot stop or cancel the instruction, and you cannot ask us for a refund.

4.2.2 You authorise us to debit your account with the cost of the National Lottery ticket and the fees for the service.

5. There is a limit on how much you can spend

- 5.1 You cannot spend more than R1 000 on National Lottery tickets in a day and your monthly total spend must not be more than R15 000.
- 5.2 We may refuse your instruction to buy National Lottery tickets.

6. If you win

- 6.1. If you win less than R249 999.99, we pay it into the same account that we debited for the cost of the National Lottery ticket. We pay in South African Rand.
- 6.2 If you win R249 999.99 or more, you must claim your winnings directly from the National Lottery at your regional National Lottery office.

7. Fees

You must pay us a service fee when you use the service. We will let you know about the fee before you use the service. All fees paid are non-refundable.

8. Limitation of our liability to you

- 8.1 This clause applies in addition to what is set out in Standard Bank's general terms and conditions.
- 8.2 To the extent permitted by applicable laws, we deny responsibility for any direct, indirect or consequential losses or claims arising out of or in connection with the service, including with regard to your use of the service or any interruption thereof.

9. Processing personal information

- 9.1 We understand that your personal information is important to you. By using the service, you acknowledge that your personal information will be processed by us and (if necessary) by third parties according to the [Standard Bank privacy statement](#), which is in line with the relevant applicable laws.
- 9.2 It is your responsibility to read and understand the contents of Standard Bank's privacy statement.
- 9.3 We will maintain the confidentiality of your personal information, and we will implement safeguards to secure your personal information as set out in Standard Bank's privacy statement.
- 9.4 Standard Bank's privacy statement includes a description of what personal information is, what information we process, how we process your information, where we collect your information, whom we share your information with and your rights as a data subject. It also includes the complaints contact details of both Standard Bank and the South African Information Regulator, which is, among other things, empowered to monitor and enforce compliance with applicable laws relating to personal information.

10. Changes to the terms

- 10.1 We may change the terms and introduce new terms and conditions at any time. We will let you know about any changes by communicating them to you before you use the service.
- 10.2 The latest version of the terms applies to you every time you use the service. By using the service, you agree to the updated terms.
- 10.3 If we make changes to the terms, this does not mean that the terms are cancelled.

10.4 You cannot change any of the terms.

11. Cancelling the service

11.1 You can stop using the service at any time.

11.2 We may end our relationship with you and stop you from using the service by giving you notice. We do not need to give you a reason for this. We do not have to give you notice if:

- a) we believe or suspect that you are using the service wrongly or unlawfully (illegally) or for any prohibited activity as defined in Standard Bank's general terms and conditions;
- b) we stop providing the service;
- c) we have asked you to correct your breach of the terms (if this is possible) and you have not done so at all or have not done so in time;
- d) you have breached Standard Bank's general terms and conditions or we have ended our relationship with you under Standard Bank's general terms and conditions;
- e) it is necessary to protect Standard Bank, our clients or service providers;
- f) we must do this for legal reasons.

11.3 All the other terms for ending our relationship, which are set out in Standard Bank's general terms and conditions, will apply

11.4 If our relationship with you ends, this means that you can no longer access or use the service.

12. Questions and complaints

12.1 If you have any questions about the terms, you may:

- a) phone our call centre at 0860 123 000 (normal charges apply);
- b) send us an email at lbsupport@standardbank.co.za; or
- c) follow our complaints process, which you can find on our website at www.standardbank.co.za, by clicking on the "Contact Us" tab.

13. Legal protections we have to tell you about

13.1 The Financial Advisory and Intermediary Services (FAIS) Act and the consumer protections it provides do not apply to the terms.

13.2 Payments made using the service are not protected by the Corporation for Deposit Insurance. You can find out more about this on the [CODI website](#).

14. South African law governs the terms

The laws of the Republic of South Africa govern the terms, and the courts of South Africa have sole jurisdiction (the authority to hear and decide disputes).