

1	Name of promotion	The Standard Bank Notice Deposit Digital Bonus Rate promotional offer (Offer)	
2	Promoter	The Standard Bank of South Africa Limited (Standard Bank/We/Us/Our)	
3	Start date	00h00 on 5 August 2025	
4	End date	23h59 on 31 March 2026	
5	What we are offering (Offer)	If you are an existing Standard Bank client, we are offering you the opportunity to receive a Digital Bonus Rate (additional interest) when (i) you open a Notice Deposit account (account) on the Standard Bank Mobile App during the Offer Period, and (ii) you deposit the minimum amount of R250 or more into the account. You will receive the Digital Bonus Rate for 8 months from the date you open the account.	
6	Who qualifies for the Offer	You must: <ul style="list-style-type: none"> • be an existing Standard Bank client; • have access to the Standard Bank Mobile App; • be 16 years or older; and • permanently reside in the Republic of South Africa. 	
7	Who does not qualify for the Offer	Accounts opened on our website (Online), in our branches, at ATMs and through our call centres do not qualify for the Offer. The Offer is not available on any existing Notice Deposit accounts. The Offer cannot be used in conjunction with another concession rate. The Offer does not apply to individuals who are new to Standard Bank, defined as those who have no prior relationship with the bank.	
8	How to accept the Offer	You must open the account on the Standard Bank Mobile App during the Offer Period and invest the minimum amount or more into the account.	
9	How many times you can accept the Offer	You may open more than one account and therefore you can accept the Offer in respect of each account.	
10	How you will receive the Offer	Your Digital Bonus Rate is calculated on your account balance and credited to your nominated bank account monthly in arrears with your normal interest rate.	
11	How the Digital Bonus Rate is calculated	Balance Tier	Digital Bonus Rate
		R250,00 – R4 999,99	+ 0,25%
		R5 000,00 – R19 999,99	+ 0,25%
		R20 000,00 – R99 999,99	+ 0,25%
		R100 000,00 – R999 999,99	+ 0,25%
	≥ R1 000 000,00	+ 0,25%	

12 General

- 12.1 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.
- 12.2 We are the promoter of the Offer. Any reference to **we/us/our** includes our directors, sponsors, agents or consultants, where the context allows for it.
- 12.3 By participating in the Offer, you agree to be bound by:
- 12.3.1 these Terms;
- 12.3.2 the terms and conditions of any of our products or services that you sign up for as part of the Offer; and
- 12.3.3 any supplier terms and conditions (if applicable).
- 12.4 These Terms apply to the Offer and to all information (including promotional or advertising material that is published) in relation to the Offer.
- 12.5 **We must process your personal information to make the Offer 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 participate in the Offer.**
- 12.6 ***We are not responsible for any loss or damage which you or any third party may suffer as a result of you taking up the Offer.***
- 12.7 ***We are not responsible if you are not able to successfully take up the Offer for any reason, including because of an interruption in services or a technological failure.***
- 12.8 ***We reserve the right to amend these Terms.***
- 12.9 ***We can end the Offer with immediate effect 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.***
- 12.10 If there is a dispute in respect of these Terms or the Offer, our decision is final and binding and no correspondence will be entered into.
- 12.11 The Offer cannot be used together with any other similar offer or campaign promoted by us.