

Please note that these Programme Rules do not apply to Wealth and Investment World, World Elite and World Elite Metal MasterCard Credit Card clients (“Wealth and Investment Clients”). Wealth and Investment Clients will need to contact their Relationship Manager for more information.

1 Collection Rates

1.1 Up to 1.25% back in Rewards Points on all Qualifying Purchases

You will Collect Rewards Points at the following percentage of your Card spend when you use your Card to pay for Qualifying Purchases at any store other than a Participating Grocery Retailer (except where the Spend Cap of in 1.2 below has been exceeded) or Caltex Forecourt:

Qualifying Standard Bank Card	Tier 1 0 - 400 tiering points	Tier 2 401 - 550 tiering points	Tier 3 551 - 700 tiering points	Tier 4 701 - 850 tiering points	Tier 5 851+ tiering points	Collect Cap
Credit	0.5%	0.6%	0.8%	1.25%	1.25%	R3000
Debit/Cheque	0.2%	0.35%	0.55%	0.8%	0.8%	

1.2 Up to 20% back in Rewards Points on Qualifying Grocery Purchases

1.2.1 You will Collect Rewards Points at the following percentage of your Card spend when you use your Card to pay for Qualifying Grocery Purchases at any Participating Grocery Retailer:

Qualifying Standard Bank Card	Tier 1 0 - 400 tiering points	Tier 2 401 - 550 tiering points	Tier 3 551 - 700 tiering points	Tier 4 701 - 850 tiering points	Tier 5 851+ tiering points	Collect Cap
Credit	1%	1.5%	3%	10%	20%	R2000
Debit/Cheque	0.5%	1%	2%	5%	5%	

1.2.2. You will Collect Rewards Points at Participating Grocery Retailers at the percentages set out in the table above on 20% of your total monthly Card spend. Your Qualifying Grocery Purchases from Participating Grocery Retailers that exceed 20% of your total monthly Card spend, will Collect Rewards Points at up to 1.25% of your total Card spend as set out in clause 1.1 above.

1.3 Up to 5% back in Rewards Points at Participating Rewards Retailers

1.3.1 You will Collect Rewards Points at the following percentage of your Card spend when you use your Card to pay for Qualifying Purchases at the following Participating Rewards Retailers:

Participating Rewards Retailer	Tier 1 0 - 400 tiering points	Tier 2 401 - 550 tiering points	Tier 3 551 - 700 tiering points	Tier 4 701 - 850 tiering points	Tier 5 851+ tiering points	Collect Cap
Clicks	1% (on Qualifying Purchases excluding prescription medications, dispensary fees, airtime or gift card purchases)					
FreshStop	5% (on all Qualifying Purchases)					R100 per Fixed Cycle
Incredible Connection	1.25% (on all Qualifying Purchases)					
KFC	1% (on all Qualifying Purchases)					
Makro	0.75% (on all Qualifying Purchases and Rewards Points Redeemed, excluding food, groceries, liquor, cellular products, delivery charges, financial services (such as extended warranties), trade debtors account payments and gift cards)					R500 per Fixed Cycle
Tiger Wheel & Tyre	1.5% (on all Qualifying Purchases between R1 - R500) 2.5% (on all Qualifying Purchases between R501 - R1500) 3.5% (on all Qualifying Purchases over R1501)					R150 per Transaction
Altech Netstar	Old subscriptions R19 per month back in Rewards Points on a Sleuth system at a monthly subscription fee of R109 R41 per month back in Rewards Points on an Early Warning system at a monthly subscription fee of R200 R60 per month back in Rewards Points on a Cyber Sleuth Supreme system at a monthly subscription fee of R229 New subscriptions R19 per month back in Rewards Points on a Safe and Sound at a monthly subscription fee of R109 R41 per month back in Rewards Points on a Safe and Sound Plus at a monthly subscription fee of R149 R60 per month back in Rewards Points on a Safe and Sound Early Warning at a monthly subscription fee of R179					

1.3.2 In addition to the rates set out above, you will Collect up to 1.25% (as set out in clause 1.1 above) per transaction at Participating Rewards Retailers, excluding Altech Netstar.

1.4 Up to R2 back in Rewards Points per litre of fuel purchased from Caltex Forecourts

1.4.1 You will Collect Rewards Points at the following rates per litre of fuel purchased at any Caltex Forecourt, up to a maximum of 20% of your total monthly Card spend:

Qualifying Standard Bank Card	Tier 1 0 - 400 tiering points	Tier 2 401 - 550 tiering points	Tier 3 551 - 700 tiering points	Tier 4 701 - 850 tiering points	Tier 5 851+ tiering points	Collect Cap
Credit	20cpl	40cpl	60cpl	R1pl	R2pl	R1000
Debit/Cheque	20cpl	30cpl	40cpl	50cpl	50cpl	

*cpl means cents per litre

*pl means per litre

1.5 Please note that you will **not** Collect Rewards Points on purchases relating to gambling, toll fees, cash advances, electronic funds transfers, inter-account transfers and/or payments, cash withdrawals, foreign exchange purchases, cheques issued, stop and/or debit orders, fuel not purchased at a Caltex Fuel Forecourt and garage card purchases.

2 Collection Cap

2.1 The Collection Cap is the maximum value of Rewards Points you can Collect from us in each Fixed Cycle as set out below:

2.1.1 R3,000 for Card spend on Qualifying Purchases at any store other than a Participating Rewards Retailer, Participating Grocery Retailer or Caltex Forecourt;

2.1.2 R2,000 for Card spend at Participating Grocery Retailers;

2.1.3 R1,000 for Card spend at Caltex Forecourts.

2.2 The following Collection Caps apply to the specific Participating Rewards Retailers mentioned below:

2.2.1 R100 per Fixed Cycle from FreshStop stores situated at Caltex Forecourts;

2.2.2 R500 per Fixed Cycle from Makro stores; and

2.2.3 R150 per transaction at Tiger Wheel and Tyre stores.

3 Rewards Tier Points

3.1 Your Tiering Points are based on your monthly banking activity and the number of qualifying Standard Bank products and services that you use every month as set out in clause 5 below. The following criteria will be applied in order to calculate your Tiering Points:

Qualifying criteria	Frequency/Value	Monthly Tiering Points
1 Use the Standard Bank app, Internet and/or Cellphone banking for customer initiated transactions (excluding pre-paid vouchers)	4 times a month	50
2 Receive all your Current account statements via email	Monthly	50
3 Give us consent to send you internal marketing material	Monthly	100
4 Update your personal contact details at a branch	Once every 12 months	50
5 Hold a transactional Current account for at least three years (excluding transactional savings and Credit Cards)	At least 3 years	100
6 Meet the minimum monthly deposit ¹ amount in a transactional Current account (excludes transactional savings and Credit Cards)	Monthly deposit of: R5 000 – R9 999.99 or R10 000 or more	50 or 100
7 Hold an active ² Standard Bank Home Loan ³	Ongoing limited to one Home Loan per month	50
8 Hold an active ² Standard Bank Vehicle and Asset Finance agreement ³	For each product per month	50
9a Hold a qualifying ³ Fixed term Savings and/or investment account and keep an average monthly balance across all products in the same investment term category. 9b Hold other qualifying ³ Savings and/or investment accounts and keep an average monthly balance across all products.	Average monthly balance of R25 000 or more, for an investment term of: 6 – 11 months and/or 12 months and more Average monthly balance of: R10 000 – R49 999.99 or R50 000 or more	75 and/or 150 50 or 100
➔ Tiering Points collected from this rule are capped at R200 per month. ←		
10 Have an active ² qualifying ³ Standard Bank Personal Loan	For each product per a month	75
11 Hold a qualifying ³ Standard Bank Insurance policy	For each product per a month	50
12 Buy Foreign Currency from us using your transactional Current account	>R7 500 in 12 months	50
13 Draft a Will through us and keep in safe custody	Monthly	25

¹ Inter-account transfers are excluded.

² Only loan accounts with debit balances qualify to collect Tiering Points.

³ The list of qualifying products is set out in clause 5 below.

4 Rewards Tier Level

- 4.1 We will calculate your Rewards Tier Level using your Tiering Points. The number of Tiering Points you have will determine your Rewards Tier Level. The number of Tiering Points required for each Rewards Tier Level are:
- 4.1.1 Tier 1: 0 to 400 Tiering Points;
 - 4.1.2 Tier 2: 401 to 550 Tiering Points;
 - 4.1.3 Tier 3: 551 to 700 Tiering Points;
 - 4.1.4 Tier 4: 701 to 850 Tiering Points;
 - 4.1.5 Tier 5: 851 and more Tiering Points, as well as a minimum of R20 000 card spend on your qualifying Standard Bank personal Credit Card per fixed cycle or accumulated across all your qualifying Standard Bank personal Credit Cards.

5 Qualifying products

The qualifying Standard Bank products and services that will contribute towards your Tiering Points are set out below:

5.1 Debit Cards:

Standard Bank VISA/MasterCard Debit Card, Access Banking Blue Debit Chip Card and Student Achiever Debit Card.

5.2 Cheque Cards:

Student Achiever Blue/Silver Cheque Card, Elite Banking Gold Cheque Card, Consolidator Banking Gold Cheque Card, Prestige Banking Titanium Cheque Card, Young Professional Cheque Card, Private Banking Platinum Cheque Card, Wealth and Investment Cheque Card.

5.3 Credit Cards:

AccessCredit Credit Card, Blue Credit Card, Bidvest Premier Airport Lounges, Gold Credit Card, Titanium Credit Card, Young Professional Credit Card, Platinum Credit Card, World Citizen Credit Card, World MasterCard Credit Card, World Elite MasterCard Credit Card and World Elite Metal MasterCard Credit Card.

5.4 Savings and Investments:

- 5.4.1 **Fixed term accounts:** Fixed Deposit*, Senior Citizen* Fixed Deposit*, Electronic Fixed Deposit*, Consolidator Fixed Deposit*, ContractSave (General and Premium accounts), Shareplus Deposit and BonusPlus Deposit.

*** With a term of at least 6 months.**

- 5.4.2 **Other Savings and Investment accounts:** PureSave Account, AccessSave, Notice Deposit, MarketLink, Tax Free Call Deposit, Tax Free Call Plus, Electronic Call Deposit, Electronic 32-Day Notice Deposit, MoneyMarket Call Account, Tiered Rate Call Deposit, Personal Book PlusPlan, Personal AutoBank PlusPlan, Retail/Wholesale Call Deposit, Notice Deposit (AutoPlus Linked), Prestige Book PlusPlan, Elite Book PlusPlan, Staff AutoBank PlusPlan, Staff Book PlusPlan, Elite AutoBank PlusPlan, Prestige AutoBank PlusPlan, Consolidator AutoBank PlusPlan, Non-Resident PlusPlan, Enterprise Book PlusPlan and Enterprise AutoBank PlusPlan.

5.5 Personal Loans:

Medium Term Loan, Revolving Credit Plan Loan, Achiever Plan Credit and Accessloan.

5.6 Home Loans:

All personal home loans with debit balances, excluding Business Mortgages and Commercial Loans.

5.7 Vehicle and Asset Finance:

Financial Rent (Consumer), Instalment Sale, Financial Lease, Full Maintenance Lease and Operating Rental.

5.8 Insurance Products:

- 5.8.1 Standard Bank Prestige Warranty, Standard Bank Standard Warranty, Innovation Prestige Warranty, Innovation Standard Warranty, Upfront Warranty (Prestige and Standard), Standard Bank Accident Protection Plan*, Home Loan Protection Plan, Vehicle Asset and Finance Protection Plan (Credit Life – Motor Finance), Home Owners Comprehensive, Credit Card Protection Plan, Standard Bank Funeral Plan, Personal loan Protection Plan, Stansure*, Standard Bank Legal Assist Plan and Standard Bank Unity Hospital Cash Plan.

***Only when the premium is paid by the policyholder**

- 5.8.2 Only the above products which are underwritten by Standard Insurance Limited or Liberty Life will qualify to collect Tiering Points.

5.9 Forex Products

TravelWallet, Foreign Notes and MoneyGram.

6 Participating Rewards Retailers

The Participating Rewards Retailers are Altech Netstar, Clicks, FreshStop, Incredible Connection, KFC, Makro and Tiger Wheel & Tyre.

7 List of Participating Redemption Retailers

The Participating Redemption Retailers are: Bidvest Premier Airport Lounges, Caltex Forecourts, Clicks, FreshStop, Incredible Connection, KFC, Makro and Tiger Wheel & Tyre.

8 Participating GROCERY Retailers

The Participating Grocery Retailers are: Checkers, Checkers Hyper, Food Lovers Market, Fruit & Veg City, Makro, Pick n Pay, Shoprite, SPAR and Woolworths, except where these stores are situated at fuel forecourts.

9 Fees

The fees in connection with UCount Rewards are:

- Annual membership fee: R240
- Monthly membership fee: R20
- Re-joining fee: R35
- Card replacement fee: R25
- Balance request SMS: R1
- PIN reset fee: first 3 (three) PIN resets are free, and thereafter 35 Rewards Points (R3,50) per PIN reset, which will be deducted from your Rewards Account.