

**TERMS AND CONDITIONS IN RESPECT OF THE UCOUNT REWARDS 25% BONUS
AVIOS PROMOTIONAL OFFER MADE BY THE STANDARD BANK OF SOUTH AFRICA
LIMITED (“STANDARD BANK/WE/US/OUR”)**

Important clauses which may limit our responsibility, place an obligation on you to indemnify us, involve an acknowledgment of any fact or involve some risk for you will be in bold and italics. You must pay special attention to these clauses.

1 INTRODUCTION

- 1.1 We are offering you the opportunity to collect 25% extra Avios when you convert your UCount Rewards points to Avios (“**Offer**”). The 25% will be in addition to the Avios that you get when you convert your UCount Rewards points under this Offer.
- 1.2 This Offer starts at 00h00 on Sunday, 1 April 2018 and ends at 23h59 on Thursday, 31 May 2018 (“**Promotion Period**”).

2 WHO QUALIFIES FOR THIS OFFER

To qualify for this Offer, you must:

- 2.1 be 18 years of age or older;
- 2.2 permanently reside in the Republic of South Africa; and
- 2.3 be an existing member of Standard Bank’s UCount Rewards programme (“**UCount Rewards**”) whose account is in Good Standing (as defined in the UCount Rewards terms and conditions); and
- 2.4 be a British Airways Executive Club (“**BAEC**”) or Avios Travel Rewards Programme (“**ATRP**”) member in your personal capacity during the Promotion Period.

3 HOW TO ACCEPT THE OFFER

- 3.1 Convert your UCount Rewards points into Avios during the Promotion Period and collect an extra 25% Avios.
- 3.2 ***The Offer will be calculated on the Avios that are converted, and excludes any Avios that you have converted before the Promotion Period or have accumulated as a BAEC or ATRP member.***

3.3 ***You may take up this Offer as many times as you want during the Promotion Period.***

4 GENERAL TERMS

4.1 We are the promoter of this Offer. Any reference to **we/us/our** includes our directors, members, partners, sponsors, agents or consultants, where the context allows for it. By participating in this Offer, you agree to be bound by:

4.1.1 these terms and conditions;

4.1.2 the UCount Rewards terms and conditions; and

4.1.3 BAEC and ATRP programme terms and conditions.

4.2 These terms and conditions shall apply to this Offer and all other information relating to this Offer and on any promotional or advertising material that is published.

4.3 The Avios that you will receive in terms of this Offer will be credited to your BAEC or ATRP account by no later than 30 June 2018.

4.4 BAEC terms and conditions are available at <http://www.britishairways.com/en-za/executive-club/terms-and-conditions> and ATRP terms and conditions are available at http://www.avios.com/za/en_za/about-us/terms-and-conditions.

4.5 ***We assume no liability for any services and/or advice, whether correct or incorrect, which you receive and/or pursue over and above this Offer.***

4.6 ***We assume no liability whatsoever for any direct or indirect loss or damage arising from a Customer's participation in this Offer or howsoever arising (whether arising from negligence or otherwise). All customers, whilst participating in this Offer, indemnify us and hold us harmless for any loss, damage, harm or injury (whether arising from negligence or otherwise) which may be sustained as a result of any claim, costs, expense, loss or damages which may be made by any third party.***

4.7 We reserve the right to amend, reduce or extend at any time the start or end dates of this Offer.

4.8 We reserve the right to terminate this Offer with immediate effect and without notice of such termination to you. In such event, you waive any rights, which you may

have against us and you acknowledge that you will have no recourse or claim of any nature whatsoever against us.

4.9 In the event of a dispute, our decision will be final and binding on all aspects of this Offer and no correspondence will be entered into.

4.10 This Offer cannot be used together with any other similar offer or campaign promoted by UCount Rewards, BAEC or ATRP.