

Please note that the rules regarding Rewards Tier Levels and Tiering Points set out in these Programme Rules do not apply to Wealth and Investment World Elite and World Elite Metal Credit Card clients ("Wealth and Investment Clients"). Wealth and Investment Clients must contact their Relationship Manager for more information.

1 Collecting Rewards Points

1.1 Card Rewards - Collect 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 Caltex or a Participating Grocery Retailer (except where the Spend Cap in 1.2.2 below has been exceeded):

| Qualifying Standard Bank Card | Tier 1 | Tier 2 | Tier 3 | Tier 4 | Tier 5 | Collect Cap (per fixed cycle) |
|-------------------------------|--------|--------|--------|--------|--------|-------------------------------|
| Credit Card | 0.5% | 0.6% | 0.8% | 1.25% | 1.25% | 30 000 |
| Debit/Cheque Card | 0.2% | 0.3% | 0.4% | 0.5% | 0.5% | |

1.2 Grocery Rewards - Collect 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 (excluding SnapScan or MasterPass) to pay for Qualifying Grocery Purchases at any Participating Grocery Retailer:

| Qualifying Standard Bank Card | Tier 1 | Tier 2 | Tier 3 | Tier 4 | Tier 5 | Collect Cap (per fixed cycle) |
|-------------------------------|--------|--------|--------|--------|--------|-------------------------------|
| Credit Card | 1.5% | 2% | 3% | 10% | 20% | 20 000 |
| Debit/Cheque Card | 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 qualifying monthly purchases on your 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 Retailer Rewards - Collect up to 5% back in Rewards Points at Rewards Retailers

1.3.1 You will Collect Rewards Points at the following percentage of your Card spend when you use your Card (excluding SnapScan or Masterpass) to pay for Qualifying Purchases at the following Rewards Retailers:

| Rewards Retailer | Tier 1 | Tier 2 | Tier 3 | Tier 4 | Tier 5 | Collection Cap |
|----------------------------|--|--------|--------|--------|--------|--|
| Clicks | 1% (on Qualifying Purchases excluding all online purchases, prescription medications, dispensary fees, airtime or gift card purchases) | | | | | |
| FreshStop | 5% (on all Qualifying Purchases) | | | | | 75 Rewards Points (R7.50) per transaction and 1000 Rewards Points (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 | | | | | 5 000 Reward Points (R500) per Fixed Cycle |
| Musica | 1% (on Qualifying Purchases) | | | | | |
| NetFlorist | 2.5% (on Qualifying Purchases) | | | | | |
| ShowMax | 5% (on Qualifying Purchases) | | | | | |
| The Body Shop | 1% (on Qualifying Purchases) | | | | | |
| Tiger Wheel and Tyre | 2.5% on all Qualifying Purchases | | | | | 1 500 Rewards Points (R150) per transaction |
| UCount Rewards Online Mall | 3.75% (when you are logged on to the UCount Rewards Online Mall, on all Qualifying Purchases, excluding airtime, eVouchers and redemptions on Charities, Avios, SAA and Savings and Investments (Autoshare Invest, PureSave and Tax Free Investment Account) | | | | | |
| Wine-of-the-Month Club | 2% (on all Qualifying Purchases) | | | | | |
| Zando | 3.75% (on all Qualifying Purchases) | | | | | |

| Rewards Retailer | Tier 1 | Tier 2 | Tier 3 | Tier 4 | Tier 5 | Collect Cap |
|------------------|---|--------|--------|--------|--------|-------------|
| Altech Netstar | Altech Netstar products purchased from February 2016 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. Altech Netstar products purchased from 1 March 2018 12% per month back in Rewards Points on a Safe and Sound Plus. 12% per month back in Rewards Points on a Safe and Sound Early Warning system. | | | | | |

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 per Fixed Cycle at Rewards Retailers, excluding Altech Netstar.

1.4 Fuel Rewards – Collect up to R2.00 back in Rewards Points per litre of fuel purchased at Caltex:

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

| Qualifying Standard Bank Card | Tier 1 | Tier 2 | Tier 3 | Tier 4 | Tier 5 | Collect Cap (per fixed cycle) |
|-------------------------------|--------|--------|--------|--------|--------|-------------------------------|
| Credit | 30cpl | 45cpl | 60cpl | R1pl | R2pl | 10 000 |
| Debit/Cheque | 20cpl | 30cpl | 40cpl | 50cpl | 50cpl | |

*cpl means cents per litre

*pl means per litre

1.5 Social Rewards

1.5.1 Social Rewards are the Rewards we award you for your social media posts on Twitter. In order to qualify for Social Rewards you must:

1.5.1.1 have a Twitter (**Social Media**) account;

1.5.1.2 link your Social Media account to your Rewards Account by:

- visiting the UCount Rewards website www.standardbank.co.za/UCount;
- clicking on “Collect more by linking your Social Network”; and
- adding the Social Media account you would like to link to your Rewards Account,

1.5.1.3 mention #UCount in a positive or neutral manner on Social Media by:

- posting a picture and mention #UCount; and/or
- re-tweeting or sharing a #UCount related tweet or post.

1.5.2 You must use the appropriate hashtag, being #UCount. Mentioning UCount Rewards without the correct hashtag will not qualify for rewards points.

1.5.3 Social Media posts are subject to moderation for the quality and originality of posts by us.

1.5.4 You will fall into one of the categories below based on the number of followers you have on your social media account:

| Category | Number of followers |
|----------|-------------------------|
| A | 10 000 + followers |
| B | 1001 - 10 000 followers |
| C | 0 - 1000 followers |

1.5.5 Rewards will be allocated to you depending on the category you fall into as set out below:

| Activity | Points allocation |
|-------------------------------------|--------------------|
| Link a social account | A=200, B=100, C=50 |
| Using #UCount only | A=50, B=30, C=10 |
| Using #UCount with a picture | A=70, B=50, C=30 |
| Retweet or sharing #UCount | A=50, B=30, C=10 |

1.5.6 You will receive Social Rewards up to a maximum of 4 times over a 2 week period. That is a maximum of 8 actions, across linked Social Media profiles, that will be rewarded.

1.6 When you will not Collect Rewards Points

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 and garage card purchases.

2 Caps

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

| Collection Caps | Amount |
|---|--------------------------|
| Card spend on Qualifying Purchases at any store other than a Rewards Retailer, Participating Grocery Retailer or Caltex | 30 000 (per fixed cycle) |
| Card spend at Participating Grocery Retailers | 20 000 (per fixed cycle) |
| Card spend at Caltex | 10 000 (per fixed cycle) |
| FreshStop | 1 000 (per fixed cycle) |
| Makro | 5 000 (per fixed cycle) |
| Tiger Wheel and Tyre | 1 500 (per transaction) |

2.2 The Redemption Cap is the maximum value of Rewards Points you can redeem in a month on your UCount Rewards Card. The Redemption Cap is set out below.

→ **Redemption Cap: 200 000 Rewards Points (R20 000) per month** ←

3 Rewards Tier Points

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:

| Type | Rule | Frequency/Value | Monthly Tiering Points | Cap |
|------------------------------|--|---|------------------------|-----|
| Digital | 1a Use the Standard Bank app, Internet and/or cellphone banking for customer-initiated transactions (excluding prepaid transactions) | Minimum 4 times a month | 25 | |
| | 1b Use the Standard Bank app, Internet banking, cellphone banking and/or the ATM for qualifying* prepaid transactions | Minimum 4 times a month | 25 | |
| | 2 Make a payment using your Standard Bank Personal Credit or Cheque Card on SnapScan | Minimum 1 transaction a month | 50 | |
| | 3 Link, activate and access the UCount Rewards tile on your Standard Bank app dashboard. The UCount Rewards tile has to be accessed monthly in order to receive Tiering Points. | Monthly | 25 | |
| Marketing and Communications | 4 Receive all your personal Current account statements via email | Monthly | 25 | |
| | 5 Give us consent to send you internal marketing material | Monthly | 100 | |
| | 6 Update your UCount Rewards profile (this includes updating all three of the following: your preferred Cellphone number, preferred email and a survey question) on the UCount Rewards website. | Once in a rolling 3 month period | 25 | |
| Savings and Investments | 7a Hold a qualifying* Fixed Term Savings account and keep an average monthly balance of R25 000 or more | Investment term of 3 months or more | 100 | 200 |
| | 7b Hold other qualifying* Savings and/or Investment accounts and keep an average monthly balance across all products (demand) | Average monthly balance: R5 000 – R9 999.99 Or R10 000 – R49 999.99 Or R50 000 – R99 999.99 Or R100 000 or more | 25 50 100 125 | |
| Transactional | 8 Hold a transactional Current account for a minimum number of years | Current account tenure: 1-9 years Or 10 years or more | 50 100 | |
| | 9 Keep an average monthly balance in your Current account | Average monthly balance: R10 000 – R24 999.99 Or R25 000 or more | 50 100 | |
| | 10 Meet the minimum monthly deposit*** amount into your transactional Current account | Monthly deposit: R5 000 – R19 999.99 Or R20 000 – R49 999.99 Or R50 000 or more | 25 50 75 | |
| | 11 Set up Debit Orders to pay your bills from your transactional Current account | Monthly Debit orders: 3-6 Or 7 or more | 25 50 | |

| Type | Rule | Frequency/Value | Monthly Tiering Points | Cap |
|-----------------|--|---|--|-----|
| Lending | 12 Hold an active** Standard Bank Home Loan | Limited to one Home Loan per month | 50 | |
| | 13 Hold an active** Standard Bank Vehicle and Asset Finance agreement (which is paid by debit order) | Number of Vehicle and Asset Finance Agreements you have had with Standard Bank provided the latest one is an active deal | <ul style="list-style-type: none"> • If you are on deal 1 = 50 points • If you are on deal 2 = 75 points • If you are on deal 3 = 100 points • If you are on deal 4 = 125 points • If you are on deal 5 = 150 points • If you are on deal 6 = 175 points • If you are on 7 deals or more = 200 points | 200 |
| | 14a Have an active** qualifying* Standard Bank Revolving Credit Plan (which is paid by debit order) | Utilize: 1 – 84% Or 85% or more of your Revolving Credit Plan facility limit | 50 75 | 200 |
| | 14b Have an active** qualifying* Standard Bank Access Loan, Personal Loan or Medium Term Loan (which is paid by debit order) | For each product per month | 75 | |
| Risk and Wealth | 15 Hold an Online Share Trading account and make cumulative monthly trades (Equities / Contract For Difference (CFD) initial margin). | Monthly trade value: R0 – R24 999 Or R25 000 – R49 999.99 Or R50 000 – R99 999.99 Or R100 000 or more | 25 50 75 100 | 100 |
| | 16 Hold a qualifying* Standard Bank Insurance policy | a Hold the following qualifying Standard Bank Insurance policy: Standard Bank Prestige Warranty, Standard Bank Standard Warranty, Innovation Prestige Warranty, Innovation Standard Warranty, Upfront Warranty (Prestige and Standard), Standard Bank Unity Hospital Cash Plan, Standard Bank Legal Assist Plan, Vehicle Asset and Finance Protection Plan (Credit Life – Motor Finance), Standard Bank Accident Protection Plan | a For each product per month = 25 points | 200 |
| | | b Hold the following qualifying Standard Bank Insurance policy: Credit Card Protection Plan, BlueBean Credit Card Protection Plan, Home Loan Protection Plan, Personal Loan Protection Plan, Home Owners Comprehensive, Stansure, Standard Bank Funeral Plan | b For each product per month = 50 points | |
| | 17 Buy foreign currency from us using your transactional Current account (including Shyft) | R7 500 or more in a rolling 12 month period | 50 | |
| | 18 Draft a Will through Standard Bank, nominate us as the Executors and allow us to keep the original will in safe custody. | Monthly | 25 | |

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

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

*** Inter-account transfers are excluded.

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 399 Tiering Points;
- 4.1.2 Tier 2: 400 to 574 Tiering Points;
- 4.1.3 Tier 3: 575 to 724 Tiering Points;
- 4.1.4 Tier 4: 725 to 874 Tiering Points;
- 4.2 Tier 5: 875 and more Tiering Points, as well as a minimum of R20 000.00 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 And Services/Transactions

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, 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 Prepaid transactions

Qualifying prepaid products are: Airtime, Data, SMS bundles and Electricity

5.5 Savings and Investments:

5.5.1 Fixed term accounts:

Fixed Deposit*, Senior Citizen* Fixed Deposit*, Electronic Fixed Deposit*, Consolidator Fixed Deposit*, ContractSave (General and Premium accounts), Shareplus Deposit, BonusPlus Deposit and Shari'ah Fixed Deposit**, Wholesale Fixed Deposit and Tax Free Fixed deposit.

*With a term of at least 3 months.

**Please note that collecting Rewards Points has been endorsed as Shari'ah compliant by the SAC, but this endorsement does not extend to all products and Rewards Retailers through which Rewards Points may be earned. It extends only to products that have been certified as compliant. You are responsible for ensuring that the Rewards Points are Collected and Redeemed for permissible reasons.

5.5.2 Other Savings & 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, Flexi Advantage and Money Market Select.

5.6 Personal Loans:

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

5.7 Home Loans:

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

5.8 Vehicle and Asset Finance:

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

5.9 Insurance Products:

5.9.1

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, Standard Bank Unity Hospital Cash Plan and BlueBean Credit Card Protection Plan.

*Only when the premium is paid by the policyholder

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

5.10 Share Trading Products

Hold an active FICA compliant Online Share Trading account with a credit balance from the Standard Online Share Trading Platform. Qualifying trades include both buying and selling of Equities and/or buying and selling CFDs (Initial margin value is measured).

5.11 Forex Products

TravelWallet, Foreign Notes, MoneyGram and Shyft. Qualifying Shyft transaction: Purchase to the value of R7500 or more of foreign currency directly from your Shyft ZAR wallet in a 12 month period.

6 Rewards Retailers

The Rewards Retailers are Altech Netstar, Clicks, FreshStop, Incredible Connection, KFC, Makro, Musica, NetFlorist, ShowMax, The Body Shop, Tiger Wheel & Tyre, UCount Rewards Online Mall, Wine-of-the-Month Club and Zando.

7 List Of Redemption Retailers

The Redemption Retailers are: Clicks, FreshStop, Incredible Connection, KFC, Makro, Musica, NetFlorist, The Body Shop, Tiger Wheel & Tyre, UCount Rewards Online Mall, Wine-of-the-Month Club, Zando, Bidvest Premier Airport Lounges and Caltex.

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 (which are inclusive of VAT) in connection with UCount Rewards are:

- Annual membership fee: R266.28
- Monthly membership fee: R22.19
- Re-joining fee: R35.31
- Card replacement fee: R52.96
- Balance request SMS: R1
- PIN reset fee: first 3 (three) PIN resets are free, and thereafter 45 Rewards Points (R4,50) per PIN reset, which will be deducted from your Rewards Account.