



STANDARD BANK PLC

YOURS 247 Transactional Promotion

1. Campaign Period

- 1.1. The YOURS 247 Transactional Promotion (“Promotion”) is a Standard Bank PLC (“Standard Bank” or “the Bank”) promotion designed to encourage customers to use Standard Bank digital channels for bill payments and other value-added services transactions.
- 1.2. The promotion will run for four (4) months, from 1st September 2026 to 31st December 2026 (hereinafter, the promotion period).
- 1.3. All qualifying transactions must be successfully completed within the promotion period.

2. Eligibility

- 2.1. The promotion is open to Standard Bank customers with active and valid Standard Bank accounts who transact using the qualifying Standard Bank digital channels during the promotion period.
- 2.2. Eligible customers must be in good account standing at the time of transaction, draw selection and prize fulfilment.
- 2.3. The promotion applies to all Personal and Private Banking customers.
- 2.4. Staff of Standard Bank Plc, its appointed agencies, suppliers and any parties directly involved in the administration of the promotion are not eligible to participate in the public customer draws.
- 2.5. Standard Bank reserves the right to verify the eligibility of all participants before awarding any prize.

3. Qualifying Transactions

- 3.1. Customers qualify by making successful bill payments and/or value-added services transactions using Standard Bank digital channels, including 247 App, 247 Online (Internet Banking), & 247 Mobile (USSD).
- 3.2. The qualifying biller and value-added service categories include: ESCOM, Water Board, Lilongwe City Council, Malawi Revenue Authority (MRA), DSTV/GOtv, and MASM.
- 3.3. Failed, reversed, cancelled, disputed, fraudulent or incomplete transactions will not qualify for entry into the Campaign.
- 3.4. Every successful transaction will qualify as an eligible transaction and entry into the promotion.

4. Campaign Mechanics

- 4.1. Each successful qualifying transaction made during the promotion period will earn the customer one (1) entry into the applicable draw category.
- 4.2. Multiple qualifying transactions are allowed, and customers may earn multiple entries, subject to final confirmation by Standard Bank.
- 4.3. Biller Transactions: Customers who pay qualifying bills including: ESCOM, Water Board, Lilongwe City Council, MRA, DSTV/GOtv, and MASM, using qualifying Standard Bank digital channels stand a chance to win value-back incentives.
- 4.4. Winners will be selected through a random draw process from qualifying transactions recorded in Standard Bank’s transaction records for the relevant draw period.
- 4.5. Standard Bank will use a verifiable random selection process/system to select winners from the database of qualifying transactions. The draw process will specify the draw tool/system, extraction method, witness/approval process draw dates and audit trail.



4.6. Standard Bank's transaction records will be the official and final record for determining qualifying entries, subject to regulatory oversight where applicable.

5. Prizes

5.1. Grand Prizes: The promotion includes three (3) grand prizes as follows:

5.1.1. First Grand Prize: MK15,000,000.

5.1.2. Second Grand Prize: MK10,000,000.

5.1.3. Third Grand Prize: MK5,000,000.

5.2. Monthly Prizes: The promotion includes monthly prize incentives as follows:

5.2.1. Monthly Biller value-back incentives: ten (10) winners will receive MK200,000 worth of value back incentives each. Value-back incentives may be awarded in the form of electricity tokens and/or Water Board credits.

5.2.2 Monthly Cash incentives: twenty (20) winners will receive MK100,000 cash.

5.3. Prizes are non-transferable and may not be exchanged for alternative prizes except where Standard Bank, at its discretion and subject to applicable approvals, provides an equivalent prize or value.

5.4. Standard Bank reserves the right to substitute a prize with another prize of equal or greater value where circumstances beyond the Bank's control require substitution, subject to applicable regulatory approvals.

6. Winner Selection and Notification

6.1. Winners will be selected from valid qualifying entries through a random draw process on dates to be confirmed by Standard Bank and approved as required by the Malawi Gaming and Lotteries Authority.

6.2. Monthly draws will happen within the first 5 days of the subsequent month, grand-prize draw date will be on 8th January 2027. The draws will take place at Standard Bank Head office in Lilongwe.

6.3 The draws will be recorded and serve as validation should the authority require as part of validation process.

6.4. Winners will be contacted through the contact details registered with Standard Bank.

6.5. Customers are responsible for ensuring that their contact details with Standard Bank are accurate and up to date.

6.6. Where a winner cannot be reached after reasonable attempts within 7 days, Standard Bank reserves the right to select an alternative winner from the valid qualifying entries, subject to applicable regulatory requirements.

6.7. Winner names shall be announced through Standard Bank communication channels, including branch, radio, print, social media and other approved channels.

7. Prize Fulfilment

7.1. Cash prizes will be paid into the verified Standard Bank account of the winning customer unless otherwise approved by Standard Bank and applicable regulators.

7.2. Value-back incentives will be fulfilled as electricity tokens, and Water Board credits, and final prize fulfilment process confirmed by Standard Bank.

7.3. Winners must provide any verification information reasonably required by Standard Bank before a prize is issued.

7.4. Standard Bank will not be liable for any delay caused by incomplete, inaccurate or outdated customer information.



8. Disqualification and Fraud Prevention

8.1. Standard Bank may disqualify any participant or entry where the Bank reasonably suspects fraud, abuse, manipulation, irregular activity, breach of these Terms and Conditions or breach of any applicable law or banking requirement.

8.2. Transactions that are reversed, cancelled, disputed, refunded, duplicated, manipulated or otherwise invalid will not qualify.

8.3. Standard Bank reserves the right to withhold any prize pending investigation and verification.

8.4. The Bank's decision regarding eligibility, transaction validity and prize allocation shall be final, subject to applicable laws and regulatory oversight.

9. Publicity and Personal Data

9.1. By participating in the promotion, customers acknowledge that Standard Bank may process their personal information for purposes of administering the promotion, verifying eligibility, conducting draws, contacting winners and fulfilling prizes.

9.2. Winners may be required to consent to the use of their name, image, likeness and/or voice for promotion announcements and publicity, without additional compensation, subject to applicable data protection laws and Standard Bank policies.

9.3. Standard Bank will handle personal information in accordance with applicable data protection laws and the Bank's privacy policies.

10. General Conditions

10.1. Participation in the promotion constitutes acceptance of these Terms and Conditions.

10.2. Standard Bank reserves the right to interpret these Terms and Conditions and to make final decisions on any matter relating to the promotion, subject to applicable laws and regulatory requirements.

10.3 By entering this competition, the winners give consent to the Bank to use their name and image in any publicity material and winners will be published in the press, on Standard Bank's websites and on Standard Bank's social media pages.

10.3. Standard Bank will not be liable for any loss, damage, injury, failed transaction, system downtime, network failure, technical error or delay arising from participation in the promotion, except where such liability cannot be excluded by law.

10.4 In the event that these Terms and Conditions are translated into any language other than English, the terms of the English Language version shall prevail in the event of any conflict.

10.5. The competition and these terms and conditions will be governed by Malawian laws and any disputes will be subject to the exclusive jurisdiction of the courts of Malawi.

10.6. Standard Bank reserves the right to amend these Terms and Conditions at any time. Any revised version will be effective immediately that it is displayed on its corporate website or through any channel.

11. Contact Information

For Campaign inquiries, customers may contact Standard Bank through the following official channels:

Call Centre: 247

Email: customercare@standardbank.co.mw

Website: <https://www.standardbank.co.mw>

