

Please read these Promotional Offer T&Cs carefully as they set out the rights and obligations between You and Sasfin in respect of the Promotional Offer. If You do not understand any part of these Promotional Offer T&Cs, please contact our Client Relationship Centre using the details below.

1. DEFINITIONS

- 1.1. **“Fixed Deposit Account”** means a 9 (nine month) fixed term investment account opened by Sasfin in Your name and on Your request;
- 1.2. **“Promotion Period”** means the period starting at 08h00 on 1 December 2023 and ending at 23h59 on 08 December 2023;
- 1.3. **“Sasfin” / “We” / “Us”** means Sasfin Bank Limited (registration number 1951/002880/06); and
- 1.4. **“You” / “Your”** means the Fixed Deposit Account holder.

2. ACCEPTANCE AND APPLICATION OF THESE PROMOTIONAL OFFER T&Cs

- 2.1. Through utilization of the Promotional Offer, You acknowledge that You have read, understood and agree to be bound by these Promotional Offer T&Cs, as well as any other documents incorporated by reference herein.
- 2.2. These Promotional Offer T&Cs are to be read in conjunction with the T&Cs for Fixed Deposit Accounts and any other Sasfin Terms and Conditions which may apply from time to time and which are all available on Sasfin’s website (www.sasfin.com).

3. APPLICATION OF THESE PROMOTIONAL T&Cs

- 3.1. You will be entitled to receive the benefits of the Promotional Offer as set out in clause 5 below if:
 - 3.1.1 You successfully apply for a Fixed Deposit Account and the Fixed Deposit Account is opened before the Promotion Period expires; and
 - 3.1.2 You make an investment of a minimum of R100 000.00 (one hundred thousand rand) within 14 days of the Fixed Deposit Account being opened. Your investment cannot be comprised of any reinvestment funds from an existing Fixed Deposit Account, only new funds will apply.

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4. QUALIFICATION CRITERIA

4.1. The following conditions must be met for you to qualify for the Promotional Offer:

- 4.1.1 you must either be individual or business residing or registered, as applicable, in the Republic of South Africa; and
- 4.1.2 you must meet Sasfin's Fixed Deposit Account criteria and have opened a Fixed Deposit Account with Sasfin.

5. THE PROMOTIONAL OFFER

The terms of the Promotional Offer are as follows:

- 5.1. You will receive an annual effective interest rate of 10% (ten percent) per annum for your Fixed Deposit Account, when You make a fixed deposit investment into Your Fixed Deposit Account of a minimum of R100 000.00 (one hundred thousand rand) during the Promotion Period. The 10% interest earned for Your Fixed Deposit Account in terms of this Promotional Offer will be paid out at maturity.

6. DURATION OF THE PROMOTIONAL OFFER

- 6.1. The Promotional Offer will only be available during the Promotion Period.

7. GENERAL

7.1. By participating in the Promotional Offer, you agree to be bound by:

- 7.1.1 these Promotional Offer T&Cs;
- 7.1.2 Sasfin's T&Cs for Fixed Deposits; and
- 7.1.3 any other terms and conditions as indicated by Sasfin from time to time.

7.2. Sasfin assumes no liability for any services and/or advice, whether correct or incorrect, which you receive and/or pursue in connection with the Promotional Offer.

7.3. You indemnify and hold Sasfin harmless in respect of any claims, demands or actions made against us or any losses (direct or inconsequential), costs or damages, including but not limited legal costs on an attorney and own client scale incurred and/or suffered by Sasfin as a consequence of the Promotional Offer.

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

7.5. We reserve the right to terminate this Promotional 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.

7.6. In the event of a dispute, our decision will be final and binding on all aspects of this Promotional Offer.

7.7. The Promotional Offer may not be used in conjunction with any other similar offering or campaign promoted by Sasfin.

8. GOVERNING LAW

These terms and conditions are governed by and interpreted in accordance with the laws of the Republic of South Africa.

9. CUSTOMER CARE

- 9.1. If You have an enquiry relating to the Promotional Offer, please contact our Client Relationship Centre by calling 080 23 23 23 6 (24 hours) or sending an email to customerservice@sasfin.com.