

**Lending Campaign 2023**  
**Terms and Conditions**

1. This promotion is open to Standard Lesotho Bank customers only who take Unsecured Personal Loans (UPL), vehicle and Asset Finance (VAF) and Home Loan products during the running period of the campaign (1 April – 31 August 2023).
2. Standard Lesotho Bank employees are not eligible to enter the competition, however, their immediate family and friends are eligible to enter the competition.
3. The competition is open to clients who take up loans from 01 April 2023 – 31 August 2023, and the promotion incentives applicable only to loans taken from 22 April to 31 August 2023.

**COMPETITION:**

<b>Take up one of the 3 loans on offer between 1 April and 31 August and stand a chance to win one of 5 cash prizes of M20,000 each</b>		
<b>• UPL of M200K and above</b>	<b>• Home Loans of M1million and above</b>	<b>• V.A.F. of M500k and above</b>

4. The winners of the competition will be drawn at the end of the campaign period.
5. The winners will be notified by phone and announced on the SLB social media platforms and newspapers.
6. The prizes and incentives are not transferable.
7. No arrears should occur on the client's repayments during the period of the campaign in order to be eligible for the competition prize draw.
8. In order to be eligible for the competition prize, the winner must consent to his/her personal information and image being used for publicity related to the competition.
9. The award of the prize is conditional on the granting of the aforesaid permission.
10. Inability to accept the associated terms and conditions will result in it being withdrawn and possibly re-allocated to an alternative prize-winner, at the discretion of the Bank.

## INCENTIVES

<b>New Unsecured Personal Loans OR Redraw</b>		
✓ No waiting period for redraw for Silver ✓ <b>Higher qualifying amount</b> – ITI 60%: “You now qualify for more than before” ✓ <b>FREE 1<sup>st</sup> year SLB Motor Comprehensive Insurance</b> if you purchase an import car with your UPL		
• CASH BACK on UPL of M150k to M249,999 = <b>M5K</b>	• CASH BACK on UPL of M250k to M399,999 = <b>M10k</b>	• CASH BACK on UPL M400,000 and above = <b>M20K</b>

<b>Vehicle &amp; Asset Finance</b>		
✓ <b>VAF: Insurance Premium Finance</b> – This offer is also applicable to vehicles purchased through other financial institutions. ✓ <b>VAF: Higher qualifying amount</b> – ITI 60%		
<b>INCENTIVES</b>		
<b>Add-ons applicable if insured with SLB to apply to all clients:</b> <ul style="list-style-type: none"> <li>• Fuel worth 6k for the first year, for a car worth more than M300k</li> <li>• <b>Free 1 year insurance</b> SLB Motor Comprehensive cover</li> <li>• <b>1st month payment holiday</b> - For everyone purchasing a vehicle</li> </ul>		
<b>OR</b>		
Values are as per below that they can use to buy extras e.g. tow bar, rim, tracker, etc:		
• M300k – M500k+ loan value: Cash incentive of <b>M5000</b>	• M501k – M999k + loan value: Cash incentive of <b>M10,000</b>	• M1million+ loan value: Cash incentive of <b>M15,000</b>

<b>All Home Loan Products</b>		
• Longer term of 30 years = more affordable repayments   Higher qualifying amount – ITI 60% (Prestige & PVT)		
M100k to M499k = Incentive worth <b>M10K</b> (not cash) Annual Insurance premium   valuation cost fees   legal fees   Express service fees	M500k – M950k loan value = Incentive (not cash) worth <b>M20k</b> to pay for: Annual Insurance premium   valuation cost fees   legal fees   Express service fees	Loans from M950k = Incentive (not cash) worth <b>M30k</b> to pay for: Annual Insurance premium   valuation cost fees   legal fees   Express service fees

11. Incentives will be awarded to clients who take up loans from 22 April until 31 August 2023

12. A customer qualifies for one incentive for the duration of the campaign.

13. The Bank will credit the customers' account numbers with the cash back amount after 14 days of the loan being disbursed into the customer's account.
14. The vehicle insurance that will be provided as an incentive will be the Bank's Motor Comprehensive Insurance product.
15. The customer will need to provide proof that the car was purchased within the campaign period in order to be eligible for the 1 year free Standard Lesotho Bank Motor Comprehensive Insurance offered as an incentive by the Bank.
16. If the customer buys an Import car, they will only receive one year Standard Lesotho Bank Motor Comprehensive Insurance and will not be eligible for a cash incentive.

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**The Bank reserves the right to terminate this campaign at any point.**