

## FNB eBucks: Earn Double Your eBucks Rewards at Shoprite/Checkers- Festive Campaign

### CAMPAIGN RULES

**Date these rules were first published: 01 October 2022**

**Date these rules were last changed: 18 November 2022**

Read these Campaign rules carefully. These Campaign rules (“rules”) explain your rights and duties in connection with this Campaign. If you take part in this Campaign and/or accept any prize, these rules will apply to you and you agree that the promoter(s) can assume that you have read and agreed to be legally bound by these Campaign rules. These terms and conditions must be read in conjunction with the partners terms and conditions.

<b>Campaign Name:</b>	FNB eBucks: Earn Double Your eBucks Rewards at Shoprite/Checkers
<b>Promoter(s) Name(s):</b>	This campaign is run by FNB-eBucks, a business unit within FirstRand Bank Limited Registration No. 1929/001225/06 (“eBucks”) having its principal place of business at 7 Merchant Place, 1st Floor, 9 Fredman Drive, Sandton, Gauteng, South Africa, 2000. In these rules we refer to the above promoter(s) as “the promoter(s)”, or “us” or “we”. We will refer to participants as “you”.
<b>The Offer</b>	<p>Earn double your eBucks when you pay for your groceries at Checkers, Checkers Sixty60, Shoprite, Checkers Hyper, Checkers Liquor or USave (hereafter “Shoprite/Checkers”) using your qualifying FNB/RMB Private Bank Virtual Card.</p> <p><u>FNB Easy PayU</u></p> <ul style="list-style-type: none"><li>• Spend R150 or more by swiping your FNB card at Shoprite/Checkers weekly and get an additional coupon weekly OR Spend any amount at Shoprite/Checkers weekly, when using your FNB Virtual Card to pay and get two Shoprite/Checkers coupons weekly.</li><li>• Your additional coupon/s will be allocated weekly with current coupon allocations.</li></ul> <p><u>FNB Easy Smart/Bundle Allocations</u></p> <ul style="list-style-type: none"><li>• Spend at Shoprite/Checkers, use your FNB Virtual Card to pay and receive double your monthly eBucks allocation.</li><li>• Earn up to eB1000 (R100).</li><li>• Your additional earn will be allocated within 3 business days after your normal monthly earn allocation.</li></ul> <p><u>FNB Aspire</u></p> <ul style="list-style-type: none"><li>• Spend at Shoprite/Checkers, use your FNB Virtual Card to pay and receive double your monthly eBucks allocation for your qualifying Virtual Card spend.</li><li>• Normal earn rules and spend limitations apply to earn from Checkers.</li><li>• Your additional earn will be allocated at the beginning of the new month.</li></ul> <p><u>FNB Premier, Private Clients, Private Wealth, RMB Private Bank and FNB/ RMB Private Bank Business</u></p> <ul style="list-style-type: none"><li>• Spend at Shoprite Checkers, use your FNB Virtual Card or RMB Private Bank Virtual Card to pay and receive double your monthly eBucks allocation for your Virtual Card spend.</li><li>• Earn an additional up to 15% back in eBucks on your qualifying Virtual Card spend.</li><li>• Normal earn rules and spend limitations apply to earn from Checkers.</li></ul>

	<ul style="list-style-type: none"> <li>Your additional earn will be allocated within 3 business days after your normal monthly earn allocation.</li> </ul> <p>A Virtual Card is a digital card that can be used for eCommerce transactions, in-app purchases, FNB / RMB Pay, Tap to Pay, Scan to Pay and all partner wallet transactions. The use of the Virtual Card is subject to the Virtual Card Terms and Conditions which must be read in conjunction with these terms and conditions, as well as the Remote Banking agreements, where applicable, and may be viewed on the FNB website.</p> <p>Business members will need to log on to their FNB/ RMB Private Bank App personal profile in order to create a Virtual Card for their business transactional account. Business members who do not bank with FNB/RMB in their personal capacity will not be able to create a Virtual Card or qualify for this campaign. A Virtual Card is only available to Single member entity type business accounts. Business Joint Account members will not be able to create a Virtual Card.</p>
<b>Campaign starts on:</b>	The campaign starts on the 01 October 2022 at 00:00:01am.
<b>Campaign ends on:</b>	The campaign ends on the 31 December 2022 at 11:59:59 pm. The promoter(s) reserve the right to extend the campaign by amending these campaign rules
<b>Is there a limit?</b>	<p>This campaign is subject to meeting the monthly qualifying criteria for the eBucks Rewards Programme.</p> <p>Normal Earn rules and spend limitations apply.</p> <p>Only transactions processed between 01 October 2022 at 00:00:01 am and 31 December 2022 at 11:59:59 pm will qualify for the additional earn.</p>
<b>Eligibility: Who qualifies to take part?</b>	<p>This Campaign is open to any legal resident of the Republic of South Africa who is a natural person, 18 years of age or older at the time of making a purchase, has an FNB/RMB Private Bank transactional account and is a qualifying member of the eBucks Rewards Programme.</p> <p>This Campaign is further open to any juristic persons in the Republic of South Africa at the time of entry with an FNB Gold Business, FNB Platinum Business, FNB Enterprise Business, FNB Healthcare &amp; Private Business, RMB Private Bank Business transactional account and is a qualifying business member of the eBucks Rewards Programme. Transacting person must have legal authority to transact on the account.</p>
<b>Data Usage and Privacy Policy</b>	Participants in the Campaign understand and agree that in order to offer the Campaign, we may collect and use personal information about participants. This personal information may include a participant's first name, last name, email address, mobile number and in certain instances your image. Personal data, which participants provide, may, subject to prevailing law, be used for future eBucks marketing activity, unless you notify eBucks that you wish to opt out of receiving such marketing communications. We will treat your information in total confidence and will not sell, share or rent this information to any other third parties. We may disclose information if required to do so by law or if it is required to protect the safety, rights or property of eBucks, our members, customers or the public.
<b>General</b>	No correspondence will be entered into regarding either this Campaign or these rules. In the unlikely event of a dispute, eBucks' decision shall be final. eBucks reserves the right to amend, modify, cancel or withdraw any aspect of this Campaign in its sole discretion at any time without notice or liability. eBucks cannot guarantee the performance of any third party and shall not be liable for any act or default by a third party. The laws of the Republic of South Africa govern this Campaign. If any provision or part of these rules is deemed void or otherwise unenforceable in law, then that provision or part shall be deemed excluded and the remainder of these rules shall remain in force. Any violation of these rules will result in

	<p>the immediate disqualification of the transgressing participant from the Campaign. Participants may be invited to participate in Public Relations activities and other marketing and social media advertising initiatives as organized by FNB as a result of this Campaign however, participants reserve the right to refuse such participation.</p> <p>We will not be held liable for any misrepresentation caused due to a copy error, typing error and/or omission that may occur on any of our Campaign material.</p>
<b>Tax Implications</b>	<p><b>IMPORTANT NOTICE: TAX IMPLICATIONS</b></p> <p>We strongly recommend that You obtain independent professional advice regarding any tax implications arising from the receipt, transfer or spend of any prize/s, awards and eBucks rewards obtained in respect of this incentive.</p> <p>You are fully responsible for any tax implications arising from or associated with any receipt, transfer or spend of any prize/s, awards and eBucks rewards due to You for participating in this incentive.</p> <p>You agree that You will not hold Us, FNB or FirstRand Bank Limited ("the Bank") liable and You hereby fully indemnify the Bank, and hold the Bank completely harmless, against all damages, claims and fines made against You or the Bank, including all legal costs on an attorney-and-own-client scale, to the extent to which such damages, claims and fines arise out of or are connected to any taxation relating to Your receipt, transfer or spend of any prize/s, awards and eBucks rewards or the charges in respect thereof.</p>
<b>Rule Amendments</b>	<p>These rules cannot be modified or superseded except by eBucks, in its reasonable discretion, in a written revision to these rules posted on the eBucks website (<a href="https://www.ebucks.com/web/eBucks/legal/termsandconditions">https://www.ebucks.com/web/eBucks/legal/termsandconditions</a>) and, at eBucks' sole discretion, using other potential official campaign communication methods reasonably calculated to reach a majority of potential participants. A copy of these rules can be found on the eBucks website at <a href="https://www.ebucks.com/web/eBucks/legal/termsandconditions">https://www.ebucks.com/web/eBucks/legal/termsandconditions</a>.</p>
<b>Contact for Enquiries</b>	<p>eBucks Contact Center: 087 320 3200 Standard call rates apply</p>

**IMPORTANT**

- You agree to indemnify the promoters fully for any loss or damage the promoters may suffer because you breached the Campaign rules. This means you agree to reimburse the promoters for the following: any loss or damage they suffer, any expenses and costs they paid or are responsible for. Legal costs means costs on an attorney and own client scale.
- You also agree to indemnify the promoters for any loss or damage you suffered because you took part in this Campaign or used the prize. If you enter yourself, or use or accept the prize, you understand that you do so of

your own free will. This means that you cannot hold the promoters legally responsible for any loss or damage or legal expenses you suffered because you took part in this Campaign or used the prize.

- You will protect the promoters from being held legally responsible for the loss or damage or legal expenses of another person (legal or natural) if such loss or damage or expense was incurred because you: a) breached the Campaign rules b) took part in this Campaign or c) and such person used a prize.

#### **GENERAL RULES**

- If you fail to comply with any part of these rules you will be disqualified, and you will forfeit any prize(s).
- You may not attempt to do anything to change the outcome of the Campaign in any way.
- The clauses in these rules are severable. This means that if any clause in these rules is found to be unlawful, it will be removed, and the remaining clauses will still apply.
- Where any dates or times need to be calculated in terms of this agreement, the international standard time: GMT plus two hours will be used.
- While the promoter(s) may allow you extra time to comply with your obligations or decide not to exercise some or all of our rights, or waive certain requirements, the promoter(s) can still insist on the strict application of any or all of its rights at a later stage. You must not assume that this means that the rules have been changed or that it no longer applies to you.
- You must send all legal notices to FNB Legal, 3rd Floor, No 1 First Place, Bank City, Johannesburg, 2001.