

**FNB Offers: Credit Card Switch
CAMPAIGN RULES**

Date these rules were first published: 01 November 2019

Date these rules were last changed: N/A

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 reward, 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 these Campaign rules.

Campaign Name:	FNB Offers: Credit Switch																																
Promoter(s) Name(s):	This Campaign is run by FNB Card, a division of FirstRand Bank Limited with Reg. No. 1929/001225/06 having its principal place of business at FNB Place, 30 Diagonal Street, Johannesburg. In these rules, we refer to the above promoter(s) as “the promoter(s)”, or “us” or “we”. We will refer to participants and winners as “you”.																																
The Campaign Offers:	<p>The FNB Credit Card campaign is open to selected customers who reside in South Africa and are over the age of 18 years, who meet the specific criteria under this offering. The offer is as follows:</p> <ul style="list-style-type: none"> Existing FNB Gold and Premier customers who have been pre-approved or pre-selected can choose to switch their external (non-FNB) qualifying credit agreements to an FNB Credit Card and receive up to 3.5% and 2.5% respectively of the total amount switched back in eBucks. Only accounts that are discussed and agreed upon with the FAIS accredited agent at the time of the call regarding the switching will qualify. The eBucks will be paid into the customer’s eBucks account once each individual credit agreement is settled. The percentage back in eBucks is dependent on the total Rand value of the external debt switched, as per the brackets below; <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #d9e1f2;">Gold Customers</th> <th style="background-color: #d9e1f2;">Up To 3.50%</th> </tr> <tr> <th style="background-color: #d9e1f2;">Rand Value of debt agreements</th> <th style="background-color: #d9e1f2;"></th> </tr> </thead> <tbody> <tr> <td>0-6499</td> <td>n/a</td> </tr> <tr> <td>6500-10000</td> <td>R227 - R350</td> </tr> <tr> <td>10 000-20 000</td> <td>R350 - R700</td> </tr> <tr> <td>20 000-30 000</td> <td>R700 - R1050</td> </tr> <tr> <td>30 000-40 000</td> <td>R1050 - R1400</td> </tr> <tr> <td>40 000-50 000</td> <td>R1400 - R1750</td> </tr> <tr> <td>50 000-60 000</td> <td>R1750 -R2100</td> </tr> <tr> <td>60 000+</td> <td>> R2100</td> </tr> </tbody> </table> <p>R1 = 10eB</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #d9e1f2;">Premier</th> <th style="background-color: #d9e1f2;">Up to 2.50%</th> </tr> <tr> <th style="background-color: #d9e1f2;">Rand Value of debt agreements</th> <th style="background-color: #d9e1f2;"></th> </tr> </thead> <tbody> <tr> <td>0-10 000</td> <td>n/a</td> </tr> <tr> <td>10 000-20 000</td> <td>R250 - R500</td> </tr> <tr> <td>20 000-30 000</td> <td>R500 - R750</td> </tr> <tr> <td>30 000-40 000</td> <td>R750 - R1000</td> </tr> </tbody> </table>	Gold Customers	Up To 3.50%	Rand Value of debt agreements		0-6499	n/a	6500-10000	R227 - R350	10 000-20 000	R350 - R700	20 000-30 000	R700 - R1050	30 000-40 000	R1050 - R1400	40 000-50 000	R1400 - R1750	50 000-60 000	R1750 -R2100	60 000+	> R2100	Premier	Up to 2.50%	Rand Value of debt agreements		0-10 000	n/a	10 000-20 000	R250 - R500	20 000-30 000	R500 - R750	30 000-40 000	R750 - R1000
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Campaign General Rules	<ol style="list-style-type: none"> 1. Only accounts in good standing will qualify for this campaign. 2. There are no entry fees or SMS standard rates apply. 3. No telephonic, faxed, emailed or posted entries/acceptance will be accepted. 4. FNB reserves the right to revoke access to this campaign to any Qualifying Cardholder. 5. The promotion will be communicated to qualifying customers via the FNB App, through a push notification and directed to the eBucks Offers page. 6. The Qualifying Cardholder confirms that these terms and conditions have been drawn to his/her attention and that adequate opportunity has been given to receive and understand them. 7. Participation and acceptance of this campaign constitutes full and unconditional acceptance of these Rules. 8. FNB is not responsible for any lost, corrupted or delayed entries/acceptance and these will be deemed invalid. 9. Qualifying customers: Customers are selected based on whether they have met the qualifying campaign selection and eBucks qualifying criteria, as determined by FNB Credit Card. 10. Working days means any day (other than Saturday, Sunday or South African public holiday) on which legal business can be conducted. 11. One calendar month means the first day of a month to the last day of the same particular month. 						
Campaign start date:	01 November 2019						
Campaign closes:	<p>20 November 2019</p> <p>The promoter(s) reserve the right to extend the Campaign by amending these Campaign rules. Notice of this will be posted in these rules.</p>						
Eligibility: Who qualifies to take part?	<ul style="list-style-type: none"> • Existing FNB customers who have either been pre-approved or pre-selected for an FNB Credit Card with a substantial limit to cover the entire amount of external debt switched. • Customers with qualifying external debt with a balance greater than R2000 at the time when the offer is communicated. • The Credit Card account holders must have an eBucks account; • You are a natural person over the age of 18; • You are in possession of your valid South African ID book or valid passport for identification purposes; • Your account/s is in good standing. This means that none of your FNB and FirstRand Bank accounts and credit agreements should be overdrawn, or be in arrears, or be in default, or be subject to any legal process with FNB or FirstRand Bank. Legal process means any legal proceedings in any court of law involving you and FNB or FirstRand Bank, including but not limited to: business rescue, collections, liquidation, administration and sequestration proceedings. Legal process excludes debt review as provided for in s86 of the National Credit Act; and • You are not excluded in the categories of people listed below who cannot take part. By entering this Campaign, participants warrant that they do not fall into any of the below mentioned excluded categories of people. 						
Who cannot take part?	<ul style="list-style-type: none"> • People who do not meet the eligibility criteria above. • Any account holders who have not received the campaign communication via our SMS, email and App notification will not be able to take part in this campaign. 						

<p>Terms of Use</p>	<p>eBucks</p> <ul style="list-style-type: none"> • Your eBucks reward will be deposited directly into your eBucks account. • Your eBucks can be spent at any participating eBucks in-store and online partners only. Please visit the eBucks website at www.ebucks.com for the full list of eBucks spend partners. • FNB reserves the right to cancel the eBucks allocation should we suspect any fraudulent activity has occurred. • Your eBucks do not expire. • eBucks cannot be exchanged for cash or for other vouchers of any kind. • For full eBucks program terms and conditions, please visit www.ebucks.com.
<p>Data Usage and Privacy Policy</p>	<p>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 participants', first name, last name, email address, mobile number and in certain instances your image. Personal data, which participants provide when they enter the Campaign, may, subject to prevailing law, be used for future related marketing activity, unless you notify us 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.</p>
<p>General</p>	<p>No correspondence will be entered into regarding either this Campaign or these Rules. In the unlikely event of a dispute, our decision shall be final. We reserve the right to amend, modify, cancel or withdraw any aspect of this Campaign in our sole discretion at any time without liability. We cannot guarantee the performance of any third party and shall not be liable for any act or default by a third party. Participants in this Campaign agree that we will, subject to prevailing law, have no liability whatsoever for any injuries, losses, costs, damage or disappointment of any kind resulting in whole or in part, directly or indirectly from acceptance or from participation in this Campaign. 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 the immediate disqualification of the transgressing participant from the Campaign.</p> <p>If required as a result of changes in legislation or if deemed necessary for any other reason, the Bank reserves the right to terminate this campaign immediately. In the event of such termination, all participants agree to waive any rights that they may have in terms of this campaign and acknowledge that they will have no recourse against the Bank, Visa, their agents and/or promoters.</p> <p>The promoter reserves the right to cancel or amend the promotion and these terms and conditions in the event of a catastrophe, war, civil or military disturbance, act of God or any actual or anticipated breach of any applicable law or regulation or any other event outside of the promoter's control. Any changes to the promotion will be notified to entrants as soon as possible by the promoter. 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> <p>Participants may be invited to participate in Public Relations activities and other marketing initiatives as organised by FNB for the purpose of this competition. Winners of the competition might be asked to participate in Social media advertising, including but not limited to Twitter, Instagram and Facebook by means of high-quality photos that will be displayed on FNB's social media pages as well as in FNB Branches. Please note that participation shall not entitle you to remuneration. Participants and winners reserve the right to refuse such participation. If you consent you agree that you will not be entitled to any remuneration for the use of your image.</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>

Tax Implications	<p>IMPORTANT NOTICE: TAX IMPLICATIONS</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>
Rule Amendments	<ul style="list-style-type: none"> • These Rules cannot be modified or superseded except by us, in our reasonable discretion, in a written revision to these rules. • FirstRand Bank Limited reserves the right to extend the campaign by amending these campaign rules. Notice of this will be posted in these rules.
Questions about these rules	Email us on cardswitching@fnb.co.za

IMPORTANT

- You agree to indemnify the promoter(s) fully for any loss or damage the promoter(s) may suffer because you breached the Campaign rules. This means you agree to reimburse the promoter(s) for the following: any loss or damage they suffer, any expenses and costs they paid or are responsible for. Legal costs mean costs on an attorney and own client scale.
- You also agree to indemnify the promoter(s) for any loss or damage you suffered because you took part in this Campaign. This means that you cannot hold the promoter(s) legally responsible for any loss or damage or legal expenses you suffered because you took part in this Campaign.
- You will protect the promoter(s) 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 or b) took part in this Campaign.

GENERAL RULES

- If you fail to comply with any part of these rules you will be disqualified and you will forfeit any reward.
- The reward may not be sold or given to someone else.
- The reward cannot be swapped for a different type of reward.
- You are responsible for the tax associated with using or accepting any reward.
- You may not attempt to do anything to change the outcome of the Campaign in any way.
- The promoter(s) decision is final and no correspondence will be entered into. This means you cannot appeal any decision by the promoter(s).
- The promoter(s) have the right to end this Campaign at any time. If this happens you agree to waive (give up) any rights that you may have about this Campaign and agree that you will have no rights against the promoter(s).
- The promoter(s) reserve the right to change the rules of the Campaign. The promoter(s) can change the rules of the Campaign throughout the duration of the Campaign. For convenience, only, the date on which these rules were last amended will be shown below the heading. It is your responsibility to check the rules for amendments.
- 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.
- This Campaign and its rules will be governed by the law of the Republic of South Africa regardless of where you live or work, or where or how you enter.