

FNB App Skipper – We Miss You Dynamic Rewards Campaign

CAMPAIGN RULES

Date these rules were first published: 01/04/2026

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 prize or 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 by these Rules.

Campaign Name:	FNB App Skippers – We Miss you Dynamic Rewards Campaign (“Campaign”)
Promoter(s) Name(s):	<p>The promoter of this Campaign is First National Bank (FNB), a division of FirstRand Bank Limited (Registration No. 1929/001225/06), an authorised financial services and registered credit provider with its principal place of business at 30 Diagonal Street, Johannesburg, 2113.</p> <p>In these Rules, we refer to the above promoter(s) as “the promoter(s)”, “us”, or “we”. Participants will be referred to as “you”.</p>
The campaign:	Eligible customers will earn a Wimpy, or Mr D, or Pick n Pay coupon for logging in and continuing to login on the FNB App.
How to participate/enter?	<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 entry, has an FNB Retail Bank transactional account, is a member of the eBucks Rewards Programme and meets the below criteria.</p> <p><u>Criteria:</u></p> <p>Selected FNB customers that meet the abovementioned requirements, and the listed criteria below:</p> <ul style="list-style-type: none"> • Are FNB App registered. • Have not logged in to their FNB app for 1 month or more; • Have received a Short Message Service (SMS) and/or Unstructured Supplementary Service Data (USSD) message related to the campaign. • and have completed the following behaviors: <ul style="list-style-type: none"> - Logged into their FNB app after receiving the communication via SMS or USSD. - Keep logging in monthly and using the app. <p>Will be eligible to receive coupons.</p>
Campaign starts on:	The campaign starts on 01 April 2026 at 00:00.
Campaign ends on:	<p>The campaign ends on 30 June 2026 at 11:59:59 pm.</p> <p>The promoter(s) reserves the right to extend the Campaign by amending these rules.</p>
Is there a limit on the number of times a customer can earn?	<p>Customers can earn a maximum of 2 (two) x R50 (fifty-rands) coupons.</p> <p>Customers are limited to a maximum of R100 (one hundred rand) in coupons, in denominations of R50 per allocation, depending on the qualifying criteria per allocation.</p>

<p>What is the reward?</p>	<p>Maximum of 2 allocations of R50 coupons that can be used in-store at Wimpy, Pick n Pay or on the Mr. D App. The coupon redemption location will be determined by the coupon chosen.</p> <p><u>Coupon 1: 1st Login in month one</u> Customers must complete the following to earn the 1st R50 (fifty-rands) coupon in month one:</p> <ul style="list-style-type: none"> • Login into their FNB app after receiving the initial FNB communication via SMS or USSD. <p><u>Coupon 2: 2nd Login and Track my Rewards behaviour in month two</u> Customers complete the following to earn the 2nd R50 (fifty-rands) coupon in month two:</p> <ul style="list-style-type: none"> • Continue logging into their FNB app and interact with the in-app message to do more, directing them to view “Track my Rewards”. • Customers may go to “Track my Rewards” directly if they miss the in-app message to be eligible. The path to “Track my Rewards” is as follows: Open FNB App > eBucks > Earn > Track my Rewards <p>Coupons earned will be allocated to your eBucks Profile in the following month.</p>
<p>Who cannot take part</p>	<p>The following persons may not take part in this campaign even if they qualify to take part. They will forfeit (give up) any reward awarded to them:</p> <ol style="list-style-type: none"> a) Any employee of the promoter(s). b) Any director, member, partner, agent of, or consultant of the promoter(s). c) Any other person who directly or indirectly controls the promoter(s). d) Any supplier of goods and services in connection with this campaign. e) The spouse, life partner, siblings, children, or parents of any of the persons named in a, b, c, or d, above. f) Any person whose accounts and credit agreements with FNB or FirstRand Bank Limited are not in good standing. <i>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: collections, liquidation and sequestration proceedings. Legal process however excludes debt review as contemplated in S86 of the National Credit Act 2005.</i> <p>However, even if the aforesaid disqualified persons participate in the campaign or is subsequently disqualified, these campaign rules will continue to apply between the disqualified persons and FNB.</p>
<p>How will the customers be notified?</p>	<p>Customers that have been allocated the coupons will be notified via App Push Notification (APN) or App Push Text (APT) on the FNB App.</p>

	<p>Coupons earned will be allocated in "Track my Rewards" under eBucks on the FNB App in the following month.</p> <p>The FNB App will display a notification to customers, indicating that they have been given an award and they may redeem it through "Dynamic Rewards" within the eBucks menu on the FNB App.</p>
<p>How do I use/ redeem the gift coupon</p>	<p>Coupons earned will be allocated in "Track my Rewards" under eBucks on the FNB App in the following month.</p> <p>Coupons can be used in-store at any Wimpy or Pick n Pay or on the MR D app. Redemption location will be determined by the coupon chosen.</p> <p>The coupon code cannot be split or redeemed over multiple orders.</p> <p>The coupon code is valid for 90 days after allocation to customer. Coupons not used within 90 days from allocation will expire.</p> <p>The coupon code cannot be exchanged for cash and/or remaining balance cannot be exchanged for cash.</p> <p>Only the validity of the coupon code will be confirmed. The presenter of the coupon code will not be verified.</p> <p>The coupon rules apply to all coupon options: Wimpy, Mr D and Pick n Pay.</p>
<p>Deadline for redeeming the coupon(s)</p>	<p>The coupons will remain valid for a period of 90 days from the date of allocation.</p>
<p>Questions about these rules:</p>	<p>Contact us on 087 320 3200 for any questions or queries related to these rules or campaign. Standard network rates will apply.</p>

General Rules

IMPORTANT – PRIVACY MATTERS

Participants in this campaign understand and agree that for us to offer this campaign, we may collect and use personal information about participants. This personal information may include your first name, last name, email address, mobile number, ID number and in certain instances your [image](#). For more information about the FirstRand Group, our solutions and your privacy, go to our website and/or your FNB App to view our [FirstRand Customer Privacy Notice](#).

IMPORTANT – LIABILITY

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 or received or used any benefit or reward. If you enter yourself, or accept or use the reward or any benefit, you understand that you do so of your own free will. 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 or accepted or used any benefit or reward.

You will protect FNB 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) any person used a reward.

We cannot guarantee the performance of any third party and shall not be liable for any act or default by a third party.

- If you are in breach of these rules, you will be disqualified and you will lose your right to any reward(s).
- You may not sell the reward or give it to someone else. You may not swap the reward for cash or for a different reward.
- You may not do anything to change the outcome of the campaign in any way.
- The promoter(s) can put in place such technical or other remedies it considers appropriate to prevent abuse, or to protect any sites or our systems or other users.
- The promoter's decision is final and no correspondence will be entered into. This means you cannot appeal any decision by the promoter.
- You must collect your reward before the deadline. You must be able to provide proof of your identity.
- If required, the promoter may need to change the reward(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).
- FNB can change the rules of the campaign at any time. For convenience only, the date on which these general rules were last changed by FNB are published below the heading. It is your responsibility to check the rules for any changes.
- You may not submit anything that could be offensive or may offend or harm FNB or any person. Do not submit anything that contains explicit or offensive content.
- You agree that FNB alone can decide if your actions are prohibited or inappropriate. FNB can also decide to end your participation in the campaign immediately. FNB can also take appropriate legal action against you.
- You must comply with the rules of any third-party service provider. This includes but is not limited to, any of the eBucks partners.
- Where any dates or times need to be calculated, the international standard time: GMT plus two hours will be used.
- While FNB 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, FNB 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 by FNB or that they no longer apply to you.
- 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.
- You must send all legal notices to FNB Legal, 3rd Floor, No 1 First Place, Bank City, Johannesburg, 2001.
- The laws of the Republic of South Africa will apply to this campaign regardless of where you live or work, how or where you enter.

IMPORTANT – TAX IMPLICATIONS

We strongly recommend that you obtain independent professional advice regarding any tax implications arising from the receipt, transfer or spend of any reward/s, awards or eBucks rewards.

You are fully responsible for any tax implications arising from or associated with any receipt, transfer or spend of any reward/s, awards or eBucks rewards due to you for participating in this campaign.

You agree that you will not hold us or FirstRand Bank Limited ("the Bank") liable and you hereby fully indemnify us and/or the Bank, and hold us and/or the Bank completely harmless, against all damages, claims and fines made against you us and/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 reward/s, awards and eBucks rewards or the charges in respect thereof.