

## Account Activation Reward Campaign



### CAMPAIGN RULES

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

**Date these rules were last changed: N/A**

Read these campaign rules carefully. These campaign rules explain your rights and duties in connection with this campaign. If you take part in this campaign and/or accept any discount, 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.

<b>Campaign Name:</b>	Account Activation Reward Campaign
<b>Promoter(s) Name(s):</b>	This campaign is run by FNB, a division of FirstRand Bank Limited (Registration No. 1929/001225/06, an Authorised Financial services and Registered Credit provider having its principal place of business at 6 Merchant Place, 2nd 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 Campaign Offers/Requirements:</b>	<ol style="list-style-type: none"> <li>1. Customers that have not activated their FNB Business Card will receive an offer displayed on the Dynamic Rewards page on the FNB App, or via an APN (App Push Notification) or SMS. Customers will qualify for the reward when they activate their account.</li> <li>2. Selected customers will be entered into the campaign, and will receive either of the below campaign communication: <ul style="list-style-type: none"> <li>• a message (an SMS or APN ), or</li> <li>• will have an offer displayed on the Dynamic Rewards page on the FNB App.</li> </ul> </li> <li>3. The customer will be notified in the message, APN, or Dynamic Rewards page the period to complete the action as per number 2 above.</li> <li>4. Customers will receive a reward subject to the Bank’s discretion as stipulated in the message, offer, or displayed on the Dynamic Rewards page on the FNB App. <ol style="list-style-type: none"> <li>4.1. For offers received via a message (SMS, APN ), the reward will be paid or allocated to you within 5 business days (Monday – Friday) from the campaign end date as communicated in the message.</li> <li>4.2. For offers on the Dynamic Rewards page on the FNB App, the reward will be a coupon from one of the eBucks Partners. The coupon will be allocated to your eBucks Profile (on the Dynamic Rewards page) in the month following the offer end date. <ul style="list-style-type: none"> <li>• The coupon (from eBucks partners) reward will remain valid for a period of six months from the date of allocation.</li> <li>• The FNB App will display a notification to you, indicating that you have been given a reward.</li> </ul> </li> </ol> </li> <li>5. Each qualifying customer is limited to one reward after activating their account. The limitation of the number of customers who will qualify for the offer will be communicated in the message, offer, or Dynamic Rewards page on the FNB App (e.g limited to the first 1000 customers that activate their account)</li> </ol>
<b>How to participate:</b>	The selected customers will need to activate their accounts by transferring any amount (there is no minimum value) into their FNB Business Account to qualify for the reward.
<b>Campaign opens:</b>	The campaign starts on 01 April 2026 at 00h00.
<b>Campaign closes:</b>	<p>Always on campaign. The end date of the campaign per customer will be communicated on the message received via SMS, APN or Dynamic Reward.</p> <p>The Bank has the right to suspend the campaign at the Bank’s discretion. The promoter(s) reserve the right to end or extend the Campaign by amending these Campaign rules. Notice of this amendment will be posted in these rules.</p>
<b>Eligibility: Who qualifies to take part?</b>	This campaign is open to selected customers with an FNB/RMB Business account that has not yet been activated, is a juristic entity registered in terms of the company laws of the Republic of South Africa.
<b>Who cannot take part?</b>	Customers who do not meet the eligibility criteria above. Any account holders who have not received the Campaign communication via a message, offer or specific offer displayed on the Dynamic Rewards page on the FNB App will not be able to take part in this Campaign.

	<p>The following persons may not take part in this campaign even if they qualify to take part. They will forfeit (give up) any prizes awarded to them:</p> <ul style="list-style-type: none"> <li>a) Any employee of the promoter(s).</li> <li>b) Any director, member, partner, agent or consultant of the promoter(s).</li> <li>c) Any other person who directly or indirectly controls the promoter(s).</li> <li>d) Any supplier of goods and services in connection with this campaign.</li> <li>e) The spouse, life partner, siblings, children or parents of any of the persons named in a, b, c, or d, above.</li> <li>f) Any person whose accounts and credit agreements with FNB or FirstRand Bank Limited are not in good standing. This means that none of your FNB and/or FirstRand Bank Limited 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 Limited. "Legal process" means any legal proceedings in any court of law involving you and FNB or FirstRand Bank Limited, including but not limited to: collections, liquidation and sequestration proceedings. "Legal process" however excludes debt review as contemplated in Section 86 of the National Credit Act, 2005.</li> </ul> <p>For clarity, any persons disqualified from this campaign at any time remain bound by these rules to the extent applicable.</p>
<p><b>Products to which the discount is applicable ("discounted item"):</b></p>	<p>The coupon selected on Dynamic Rewards or voucher provided will stipulate the reward value and partner at which the coupon/voucher may be used at.</p>
<p><b>Is there a limit on the number of times you can use the discount coupon?</b></p>	<p>The coupon code may be used multiple times. This means that you will be able to use the coupon code every time you complete an order on the checkout page, for the duration of the campaign period.</p>
<p><b>Data Usage and Privacy Policy</b></p>	<p>Participants in the campaign understand and agree that, in order to offer the campaign, the promotor(s) 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 the promotor(s)' future marketing activity, unless you notify the promotor(s) that you wish to opt out of receiving such marketing communications. the promotor(s) will treat your information in total confidence and will not sell, share or rent this information to any other third parties. the promotor(s) may disclose information if required to do so by law or if it is required to protect the safety, rights or property of the promotor(s), our members, customers or the public.</p>
<p><b>General</b></p>	<p>No correspondence will be entered into regarding either this campaign or these rules. In the unlikely event of a dispute, the promotor(s)' decision shall be final. The promotor(s) 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. The promotor(s) 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 the promotor(s) 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, misuse or use of a code, 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><b>Tax Implications</b></p>	<p><b>IMPORTANT NOTICE: TAX IMPLICATIONS</b></p> <p><b>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 the promotor(s) rewards obtained in respect of this incentive.</b></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>

	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.
<b>Rule Amendments</b>	These rules cannot be modified or superseded except by the promotor(s), in their reasonable discretion, in a written revision to these rules posted on the promotor(s) website and, at the promotor(s)' 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 promotor(s)' website under the "Terms and Conditions" tab.
<b>Questions about these rules</b>	E-mail the promotor(s) on <a href="mailto:care@fnb.co.za">care@fnb.co.za</a> .

### **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 discount(s).
- Unless we say otherwise you must be at least 18 to enter.
- The discount code may not be sold or given to someone else.
- You are responsible for the tax associated with using or accepting any discount.
- 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).