

15% Discount at Edgars

CAMPAIGN RULES

Date these rules were first published: 10 October 2026

Date these rules were last changed: 12 October 2026

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 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. These terms and conditions must be read in conjunction with eBucks terms, conditions, earn rules and Retailability's Terms, Conditions and Privacy Policy.

Campaign Name:	15% discount at Edgars
Promoter(s) Name(s):	This Campaign is run by FNB-eBucks, a business unit within First National Bank, a division of FirstRand Bank Limited (Registration No. 1929/001225/06 ("eBucks")). An Authorised Financial service and Registered Credit provider. Having its principal place of business at No 2 First Place, Bank City, Johannesburg. Gauteng, South Africa, 2001, in collaboration with Retailability (Pty) Ltd (Registration No. 2006/008184/07), trading as Edgars ("Edgars" or "Retailability"). 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".
The Campaign:	Customers receive an instant 15% discount on all qualifying products by shopping at Edgars using their qualifying FNB or RMB Private Bank Virtual Card.
The discount:	Spend any amount (subject to the limits set out below) at Edgars in-store or online using your qualifying FNB or RMB Private Bank Virtual Card during the campaign period and enjoy an instant 15% discount at checkout. To qualify for the discount: • Enter the promo code "445817" at checkout. • The discount code has no cash value and cannot be exchanged for cash. • The discount cannot be used in conjunction with any other discounts, promotions, offers, or coupon codes, including Edgars Club member discounts and staff discounts. • Redemption of the discount is subject to product availability and final order acceptance by Edgars. • The 15% discount will be applied at checkout once the promo code has been successfully redeemed and the qualifying FNB or RMB Private Bank Virtual Card has been validated as the method of payment. • The maximum spend per transaction is R50 000

	• The discount only applies where the full purchase amount is paid using a qualifying FNB or RMB Private Bank Virtual Card. Transactions paid partly with another payment method (including gift cards, vouchers or an Edgars account) do not qualify. • If you return or exchange a product bought with the discount, you will be refunded the price you actually paid for that product after the discount was applied (the discount is allocated proportionately across all discounted products in the transaction). This does not affect your rights under the Consumer Protection Act, 68 of 2008 or the Electronic Communications and Transactions Act, 25 of 2002. • Edgars may refuse to apply, or may reverse, the discount where it reasonably suspects fraud, misuse of the promo code, purchases for resale, or any other breach of these rules.
How to participate/enter?	• Visit any participating Edgars store in South Africa or shop online at www.edgars.co.za. Online process: • Select qualifying products and proceed to checkout. • Enter the promo code “445817” at checkout. • Pay using your qualifying FNB or RMB Private Bank Virtual Card. • All FNB or RMB Private Bank Virtual Cards qualify, however, FNB/RMB Private Bank business banking Virtual Cards do not qualify for this campaign. • Once the promo code is successfully applied and payment is made with a qualifying FNB or RMB Private Bank Virtual Card, the 15% discount will be applied at checkout. • In Store process: • At terminal, notify teller of intent to use FNB pay day special. • Present promo code to the teller on customers FNB / RMB Private Bank App. • Pay using your qualifying FNB or RMB Private Bank Virtual Card. • Once the promo code is successfully applied and payment is made with a qualifying FNB or RMB Private Bank Virtual Card, the 15% discount will be applied at point-of-sale terminal.
Products to which the Campaign is Applicable:	• Customers will receive an instant 15% discount on the value of the qualifying products in their basket at checkout (excluding delivery fees where applicable). • The discount is valid on qualifying products purchased at Edgars during the Campaign period. • The following are excluded and do not qualify for the discount: cellular devices; airtime and data; gift cards and vouchers; Edgars account and credit payments; delivery fees; lay-by payments; insurance and other financial services products; concession and consignment brands; specified beauty and fragrance brands (as listed in Appendix).
Campaign period:	• The Campaign will run from 00:00 on 12 October 2026 to 23:59 on 16 October 2026, and thereafter from 00:00 to 23:59 on 15 November 2026 and on 15 December 2026. For online purchases, the time the order is placed and paid for will apply.

	The promoter(s) jointly reserve the right to extend, amend, suspend, or terminate the Campaign on reasonable notice by updating these Terms and Conditions.
Is there a limit on the number of times a customer can participate?	The discount may be used on a maximum of 10 qualifying transaction(s) per qualifying Virtual Card per Campaign Day, and the maximum spend per transaction is R 50,000.
Eligibility: Who qualifies to take part?	Any legal resident of the Republic of South Africa who is a natural person 18 years of age or older, has a qualifying FNB or RMB Private Bank transactional account, and uses a qualifying FNB or RMB Private Bank Virtual Card to make the purchase during the Campaign period. The transacting person must have the legal authority to transact on the account. FNB/ RMB Private Bank Business banking Virtual Cards do not qualify for this campaign.
Who does not qualify to take part?	Customers who do not meet the eligibility criteria above, including customers who do not have a qualifying FNB or RMB transactional account, do not use a qualifying FNB or RMB Virtual Card, or do not comply with these Campaign rules.
Data Usage and Privacy Policy	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. We will treat your information in confidence and will not sell or rent this information to any third parties. eBucks and Retailability may share transaction information with each other only to the extent necessary to administer, validate and reconcile the Campaign, and each will process personal information in accordance with the Protection of Personal Information Act, 4 of 2013 and its own privacy policy. 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, Retailability, our clients, customers or the public.
General	Queries about the application discount code, purchases, returns and refunds should be directed to Edgars, and queries about eBucks, FNB or RMB Private Bank accounts and cards to eBucks. The promoter(s) jointly reserve the right to amend, modify, cancel or withdraw any aspect of this Campaign on reasonable notice. 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 the immediate disqualification of the transgressing participant from the Campaign.

	We will not be held liable for any obvious and inadvertent copy error, typing error and/or omission that may occur on any of our Campaign material.
Tax Implications	IMPORTANT NOTICE: TAX IMPLICATIONS We strongly recommend that You obtain independent professional advice regarding any tax implications arising from the receipt, transfer or spend of any discount/s, awards and eBucks rewards obtained in respect of this incentive. You are fully responsible for any tax implications arising from or associated with any receipt, transfer or spend of any discounts/s, awards and eBucks rewards due to You for participating in this incentive. 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, 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 discount/s, awards and eBucks rewards or the charges in respect thereof.
Rule Amendments	These rules cannot be modified or superseded except by the promoter(s) jointly, in their reasonable discretion, in a written revision to these rules posted on the eBucks website (https://www.ebucks.com/web/eBucks/legal/termsandconditions) 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 https://www.ebucks.com/web/eBucks/legal/termsandconditions. A copy will also be made available on the Edgars website.
Contact for Enquiries	eBucks Contact Center: 087 320 3200 Edgars Customer Service: 087 8202 024 (for queries about purchases, returns and refunds) Standard call rates apply.

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.
- You also agree that the Promoters will not be liable for any loss or damage you suffer because you took part in this Campaign or used the discount. If you enter yourself or use or accept the discount, you understand that you do so of your own free will. This means that you cannot hold the Promoters legally responsible for any loss, damage or legal expenses you suffer because you took part in this Campaign or used the discount.

- 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 or b) used the discount in a manner that is unlawful or breaches these rules.

GENERAL RULES

- You may not attempt to do anything to change the outcome of the Campaign in any way. Unless we say otherwise you must be at least 18 years old to participate.
 - You are responsible for the tax associated with using or accepting any reward
 - 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, South African Standard Time (GMT+2) 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. Legal notices to Retailability must be sent to 15 Nollsworthy Crescent, Nollsworth Office Park, La Lucia, 4051
- 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.

Excluded Consignment, Beauty and Fashion Brands

Sissy Boy Bags

Forever New

Steve Madden Apparel

Colleen Eitzen

Lee

Dior

Sol de Janeiro