

FNB Offers “Credit Switch” Campaign

CAMPAIGN RULES

Date these rules were first published: 01 November 2018

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 - Campaign															
Promoter(s) Name(s):	This Campaign is run by FNB-eBucks (“eBucks”), 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. The person responsible for conducting the promotional Campaign on behalf of eBucks is Cezanne Samuel, Head of FNB Offers. 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:	Switch your Credit to FNB between 01 November 2018 and 31 January 2019, and get rewarded in eBucks. Minimum loan amount is applicable according to the customers sub-segment.															
Campaign start date:	01 November 2018.															
Campaign closes:	<p>The Campaign will continue until 31 January 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?	<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 and is an FNB GOLD/PREMIER/PRIVATE CLIENTS/PRIVATE WEALTH account holder. Customers will be selected to participate in the Campaign based on their individual profile meeting the minimum required criteria for the campaign, including, but not limited to, being a member of the eBucks rewards program, having an account which is in good standing and must have been KYC’d by FNB and will receive either an SMS, email or App notification requesting them to switch their qualifying credit to FNB.</p> <p>The table below lists the relevant segments and their respective rewards:</p> <table><tr><th>Segment</th><th>Minimum Loan Amount with FNB</th><th>Reward</th></tr><tr><td>Gold</td><td>R20 000</td><td>eB10000</td></tr><tr><td>Premier</td><td>R20 000</td><td>eB15000</td></tr><tr><td>Private Clients</td><td>R30 000</td><td>eB20000</td></tr><tr><td>Private Wealth</td><td>R40 000</td><td>eB25000</td></tr></table>	Segment	Minimum Loan Amount with FNB	Reward	Gold	R20 000	eB10000	Premier	R20 000	eB15000	Private Clients	R30 000	eB20000	Private Wealth	R40 000	eB25000
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How to participate?	<p>To receive the applicable rewards customers must switch, consolidate their qualifying Credit Agreements into an FNB Personal Loan during the campaign period (between 01 November 2018 and 31 January 2019). Customers can apply for a Credit Switch by visiting the FNB website, their nearest Branch, contacting the call centre or by contacting their Banker.</p> <p>NB: customers are selected to participate solely at FNB-eBucks’ discretion.</p>															

	<table><tr><th>Examples of agreements which qualify to be consolidated into a Personal Loan</th><th>Examples of agreements which do not qualify to be consolidated into a Personal Loan</th></tr><tr><td>Retail accounts (e.g. Edgars)</td><td>Credit Cards</td></tr><tr><td>Personal Loans</td><td>Overdrafts</td></tr><tr><td>Other types of instalment accounts (Student and Temp loans)</td><td>Telecommunications agreements (Cellphones, Telkom data packages, etc.)</td></tr><tr><td>Revolving loans</td><td>Mortgages</td></tr><tr><td>Medical bills</td><td>Rentals</td></tr><tr><td>Other forms of credit with a fixed repayment term</td><td>Insurance</td></tr><tr><td></td><td>All Direct Axis accounts</td></tr></table>	Examples of agreements which qualify to be consolidated into a Personal Loan	Examples of agreements which do not qualify to be consolidated into a Personal Loan	Retail accounts (e.g. Edgars)	Credit Cards	Personal Loans	Overdrafts	Other types of instalment accounts (Student and Temp loans)	Telecommunications agreements (Cellphones, Telkom data packages, etc.)	Revolving loans	Mortgages	Medical bills	Rentals	Other forms of credit with a fixed repayment term	Insurance		All Direct Axis accounts
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Campaign Terms and Conditions	<ul style="list-style-type: none">• The customer will receive a once-off reward in eBucks according to their segment.• The applicable reward will be awarded following their achievement of switching their Personal Loan to FNB for a minimum loan amount stipulated in this document.• To qualify for the reward, the Personal Loan switch must be met within the campaign period.• The eBucks reward will be awarded to you once you have successfully switched your Personal Loan to FNB and it has been paid out by FNB.• The eBucks reward will be deposited into the customers eBucks account.• The date on which you will be rewarded is dependent on internal processes and upon your completion of the required banking behaviours. Your reward will be deposited into your eBucks account after 31 January 2019.																
Tax Implications	<p style="text-align: center;">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 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, 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, 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 p awards and eBucks rewards or the charges in respect thereof.</p>																
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 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.																
General	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 notice or 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.																
Rule Amendments	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 (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 .
Questions about these rules	Email us on info@ebucks.com

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) 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, No 1 First Place, 3rd Floor, Bank City, Johannesburg, 2001.
- 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.