

**FNB eBucks and Clicks
Senior's Month October '22 Campaign**

CAMPAIGN RULES

Date these rules were first published: 01 October 2022

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, 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 the partners terms and conditions.

Campaign Name:	FNB eBucks and Clicks Senior's October '22 Campaign
Promoter(s) Name(s):	<p>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 Authorized Financial services and Registered Credit provider having its principal place of business at 7 Merchant Place, 1st Floor, 9 Fredman Drive, Sandton, Gauteng, South Africa.</p> <p>This campaign is run in collaboration with Clicks Retailers (Pty) Ltd.</p> <p>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".</p>
The campaign:	The purpose of the campaign is to offer customers an opportunity to receive a eB 5000 benefit
How to participate/enter?	<p>To qualify for this FRG exclusive benefit, FRG customers must:</p> <ol style="list-style-type: none">1. Shop in-store at Clicks stores or Clicks online on any Wednesday within the campaign period of 01 – 31 October 20222. Spend R100 or more in a single transaction3. Make payment using their FNB Virtual Card or RMB Private Bank Virtual Card4. Be one of the first 100 shoppers each Wednesday to complete all these behaviors at stores or online.
The rewards	<p>100 x eB5 000 (R500.00) per week.</p> <p>A total of 400 x eB5 000 (R500.00) over four weeks.</p>
Campaign starts on:	Campaign starts on 01 October 2022 at 00:00:01am.
Campaign ends on:	<p>Campaign ends on 31 October 2022 at 11:59:59 pm.</p> <p>The promoter(s) reserve the right to extend the Campaign by amending these rules.</p>
Is there a limit on the number of times a customer can redeem/ enter?	You may only receive the reward once.

<p>Eligibility: Who qualifies to take part?</p>	<p>This Campaign is open to any legal resident of the Republic of South Africa who is a natural person, 60 years of age or older at the time of participation, has an FNB or RMB Private Bank transactional account, is a qualifying eBucks member and is a Clicks ClubCard member.</p>
<p>How will qualifiers be chosen?</p>	<p>The first 100 qualifying transactions from Clicks stores and Clicks online every Wednesday during the campaign period will automatically be selected to receive the award of eB5000.</p>
<p>How and when will winner(s) names be announced?</p>	<p>The winners will be contacted by FNB eBucks either telephonically or by email or APN or SMS by eBucks by 21 November 2022. The winners' names will be published on eBucks.com if they agree to the announcement.</p> <p>If the prize winner cannot accept the prize for any reason whatsoever or cannot be reached through no fault of the Promoter after 3 days and at least 3 attempts, the reward will be awarded to the entrant who was drawn next.</p>
<p>How will winners receive the prizes?</p>	<p>The reward will be paid out in a separate eBucks allocation run by 30 November 2022 and into the winners' eBucks account.</p>
<p>Tax Implications</p>	<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. 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>
<p>General</p>	<p>No correspondence will be entered into regarding either this Campaign or these rules. In the unlikely event of a dispute, eBucks' decision shall be final. eBucks 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. 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. Participants may be invited to participate in Public Relations activities and other marketing and social media advertising initiatives as organized by FNB as a result of this Campaign however, participants reserve the right to refuse such participation.</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>

Data Usage and Privacy Policy	<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 a participant's first name, last name, email address, mobile number and in certain instances your image. 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>
Rule Amendments	<p>These Rules cannot be modified or superseded except by FNB, in its reasonable discretion, in a written revision to these Rules posted on the FNB website and, at FNB' sole discretion, using other potential official Competition communication methods reasonably calculated to reach a majority of potential participants. A copy of these Rules can be found on the FNB website.</p>
Contact for Enquiries	<p>adrian.peters@ebucks.com</p>

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. Legal costs mean costs on an attorney and own client scale.
- You also agree to indemnify the promoters for any loss or damage you suffered because you took part in this Campaign or used the prize. If you enter yourself, or use or accept the prize, you understand that you do so of your own free will. This means that you cannot hold the promoters legally responsible for any loss or damage or legal expenses you suffered because you took part in this Campaign or used the prize.
- 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 b) took part in this Campaign or c) and such person used a prize.

GENERAL RULES

- If you fail to comply with any part of these rules, you will be disqualified, and you will forfeit any prize(s).
- You may not attempt to do anything to change the outcome of the Campaign in any way.
- 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, 2001.