



Spend to Score Competition Rules_Springboks COMPETITION RULES – 2026

Date these rules were first published: 1 June 2026

Date these rules were last changed: n/a

Read these competition rules carefully. These competition rules (“rules”) explain your rights and duties under this competition. If you take part in this competition or accept any prize, these rules will apply to you and you agree that the person running the competition (“the promoter/s”) can assume that you have read and agreed to be legally bound by these competition rules.

Competition Name:	Spend to Score Competition Rules_Springboks
Promoter(s) Name(s):	<p>The promoter of this competition is FNB, a division of FirstRand Bank Limited with Reg. No. 1929/001225/06 (“FNB”).</p> <p>In these rules we refer to the above promoter(s) as “the promoter(s)” or “FNB”. We refer to participants and winners as “you”.</p>
Entries open and close:	<p>Entries open on 00:00 on 1 June 2026 for the Spend at Partners entry mechanisms</p> <p>Entries open on 00:00 on 1 July 2026 for the Card & VSI Behaviours entry mechanisms</p> <p>All entries close on 23:59 on 30 September 2026 (“Competition Period”)</p> <p>All entries, fully completed as required, must be received by the promoter(s) before the end of the Competition Period.</p> <p>The promoter(s) reserves the right to extend, amend or terminate the Competition.</p>
How to enter? (entry mechanisms)	<p><u>Spend at Partners (to enter monthly voucher prizes starting 1 June):</u></p> <p>Spend (shop) the required minimum at any of the below listed participating partners using your FNB or RMB Virtual Debit, Credit or Fusion Card to earn entries into the draw.</p> <p>Step 1: Meet the minimum spend</p> <ul style="list-style-type: none"> • Engen: Spend R800 or more on fuel (fuel purchases only) (eBucks can <u>not</u> be used) • Pick n Pay: Spend R600 or more on groceries (eBucks can <u>not</u> be used) • SPUR: Spend R600 or more (eBucks can <u>not</u> be used) <p>Step 2: Earn entries</p> <ul style="list-style-type: none"> • Spend at 1 partner → Earn 1 entry • Spend at 2 partners → Earn 2 entries • Spend at 3 or more partners → Earn 3 entries <p>Step 3: Boost your entries</p> <ul style="list-style-type: none"> • Earn an additional entry per partner when you pay 100% using a Credit Card or Fusion Card <p>The more partners you shop with, the more entries you earn and the better your chances of winning.</p>

	<p><u>Card & VSI Behaviours (to enter monthly ticket or hamper prizes and the Grand Prize starting 1 July):</u></p> <p>To qualify for entry into the Grand Prize, you must successfully complete 3 (three) or more of the following qualifying actions during the Competition Period. Completion of one of the qualifying actions gets you an entry into the Monthly Draw. The amount of entries per action is specified below.</p> <p>Qualifying actions:</p> <p>Take up an additional FNB Product:</p> <ol style="list-style-type: none"> a) Open a Credit Card/Nursery Credit Card– this will give you 1(one) entry b) Open a Sole Proprietor Account with FNB – 1 (one) entry into the draw c) Open a Family Banking Container and link your children’s FNBy accounts to the Family Container – 2 Entries into the draw d) Take out an FNB Funeral Policy and successfully link two (2) beneficiaries – 1 (one) entry into the draw e) Qualify for and successfully take up an FNB Personal Loan. – 2 (two) entries into the draw <p>Transact on your FNB account:</p> <ol style="list-style-type: none"> a) Spend a minimum of R1000 on your Easy Zero / R3000 on your Easy Account / R5000 on your FNB yNext / R 7000 on your Aspire Account / R11000 on your Premier Account / R17000 on your Private Clients Account / R32000 on Private Wealth Account – 5 (five) entries into the draw – Double your entries if qualifying spend is met on your Fusion or Credit Card b) Deposit a minimum amount of R100 into any qualifying FNBy account – 2 (two) entries into the draw c) Spend a minimum of R50 per month using a qualifying FNBy account or card – 2 (two) entries into the draw <p>Connect with FNB:</p> <ol style="list-style-type: none"> A. Interact with the Plan Recommender Tool – 1 (one) entry into the draw B. Take out and activate an FNB Connect Sim – 1 (one) entry into a draw – Additional entry if an eSim is taken up C. Purchase an FNB Connect Device of a minimum of R400/pm if fixed term contract or R5000 if Cash purchase – 1 (one) entry into the draw – max 3 entries D. Spend a minimum of R50 on FNB Connect Data, Voice or Social Bundles Vouchers – 1 (one) entry into a draw E. Purchase a minimum of R200 in vouchers, electricity, airtime, and/or data using a qualifying FNB channel* – 1 (one) entry into the draw <p>*Qualifying FNB channel refers to the FNB App, eWallet on Whatsapp and USSD (*120*321# or *130*321#)</p>
<p>What is the prize?</p>	<p><u>Spend at Partners:</u></p> <p>Prize Allocation (Per Monthly Draw Cycle). Once winners are selected, prizes are allocated as follows:</p> <ul style="list-style-type: none"> • Winners 1–8 → Engen R5,000 fuel voucher code (8 winners) • Winners 9–13 → Pick n Pay R5,000 grocery voucher code (5 winners)

- **Winners 14–214** → Spur R540 (R270x2) family meal voucher and a “watch party experience” at Spur on 11 July 2026 or 18 July 2026 to watch the Nations Championship Series.

Total: 214 winners for June

Prizes allocation from July till September:

- **Winners 1–8** → Engen R5,000 fuel voucher code (**8 winners**)
- **Winners 9 –13** → Pick n Pay R5,000 grocery voucher code (**5 winners**)
- **Winners 14–114** → Spur family meal voucher worth R540 (R270x2)

Total: 114 winners per month

Card & VSI Behaviours :

Monthly Prizes: Behaviours need to be fulfilled in the month prizes are to be allocated to qualify for a Prize

Month1: 1 July – 31st July

Winners: 60

20 x Winners = RGR Tickets SA v NZ 22 August at Emirates Airline Park, JHB

20 x Winners = RGR tickets SA v NZ 29th August at DHL Stadium, Cape Town

20 x Winners = RGR Tickets SA v NZ 5th September at FNB Stadium, JHB

Each winner will receive 2 x Tickets (excludes flights, accommodation and transfers)

OR swop Match tickets for 1x Springbok Hamper, which includes a collection of pre-selected Springbok Branded Merch and a rugby Jersey. [max 60 x Hampers]

Month 2: 1 August – 31 August

Winners: 30

Prizes: 30 x Springbok Hampers, which includes a collection of pre-selected Springbok Branded Merch and a rugby Jersey.

Month 3: 1 September – 30 September

Winners: 30

Prizes: 30 x Springbok Hampers, which includes a collection of pre-selected Springbok Branded Merch and a rugby Jersey.

The Grand prize:

Winners: 4

HSBC 7's CPT Experience for winner + a partner (includes tickets to HSBC 7s game, accommodation, flights, transfers, curated lifestyle experiences in Cape Town)

General terms and conditions for all above prizes:

Ticket prizes:

- Are valid only for the specific match, date, and venue allocated.
- May be subject to additional terms and conditions imposed by the event organiser and/or venue.
- Does not include travel, accommodation, meals, or any other costs not expressly stated. **Traveling to games will be for the winner/s own expense, unless it is specifically stated as being included in the prize.**

	<p>Jersey and merchandise prizes:</p> <ul style="list-style-type: none"> • Sizes, styles, and designs will be allocated at FNB's discretion and may not be exchanged. • Signed items are provided "as is" and no replacement will be offered in the event of loss or damage after delivery. <p>All prizes are subject to availability and are not transferable, refundable, or exchangeable for cash.</p>
Voucher Rules	<ul style="list-style-type: none"> • Voucher validity period is determined by partners ranging from 3 months to 3 years. • Vouchers cannot be exchanged for cash. • Vouchers can be split and redeemed over multiple orders.
Winner/s announced on:	<p>During the Competition Period there will be one draw at the end of each month and the qualifying transactions for the relevant month will be entered into the monthly draw for the prize. The draws will occur monthly by way of a system generated draw to randomly select the winner.</p> <p>The Grand Prize draw will occur between 2 and 16 October 2026</p>
Who cannot take part?	<p>The following persons may not take part in this competition even if they qualify to take part. They will forfeit (give up) any prizes awarded to them:</p> <ol style="list-style-type: none"> Any employee of the promoter(s). Any director, member, partner, agent of, or consultant of the promoter(s). Any other person who is directly or indirectly controls the promoter(s). Any supplier of goods and services in connection with this competition. The spouse, life partner, siblings, children, or parents of any of the persons named in a, b, c, or d, above. 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 competition or is subsequently disqualified, these competition rules will continue to apply between the disqualified persons and FNB.</p>
Eligibility: Who qualifies to take part?	<p>This competition is open to FNB Retail, Business, and Commercial cardholders, including Sole-Proprietors, who meet the qualifying criteria. All individuals over the age of 18 who live in the Republic of South Africa.</p>
Is there a limit on the number of times you can enter?	<p>The number of entries participants can receive, and limits, are explained in the "How to Enter" section above.</p>

<p>How will winner(s) names be announced? What is the deadline for claiming prize(s)?</p>	<p>Monthly prizes:</p> <ul style="list-style-type: none"> Prize Winners will be notified by either a Short Text Message (SMS) or App push notification (APN) (if they are registered on the FNB App). Winners will be required to contact the number on the SMS / APN within 3 days of receipt in order to take ownership / accept / claim their prize. Prizes that are not claimed in time will be allocated to alternative winners. <p>Grand prize:</p> <ul style="list-style-type: none"> Grand prize winner/s will be contacted telephonically. Reasonable attempts will be made to make contact with winners after which alternative winners will be contacted. Prizes will be forfeited if winners that have been successfully contacted do not take ownership / accept / claim their prize within 30 days after they were notified that they have won. <p><u>Please note:</u> While prize winners may be asked to take part in publicity for the competition, prize winners have the right to refuse to do so.</p>
<p>Questions about these rules</p>	<p>Should you have any queries related to the above competition you may engage directly via e-mail at Khabane.kaka1 @ fnb.co.za .</p>

General Rules

IMPORTANT – PRIVACY MATTERS

Participants in this competition understand and agree that for us to offer this competition, 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 competition 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 competition or received or used any benefit or prize. If you enter yourself, or accept or use the prize 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 competition or accepted or used any benefit or prize.

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 competition rules b) took part in this competition or c) any person used a prize.

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

- FNB must receive your entry before the published closing date and time. FNB must also receive your entry in the correct format. You will lose the right to take part or claim any prize that may have been awarded to you if you don't enter on time or in the correct format.
- If FNB is not able to get hold of you after making reasonable efforts to do so, FNB can award it to someone else. If you don't claim your prize on time, you will lose your right to any prize.
- If you are in breach of these rules, you will be disqualified and you will lose your right to any prize(s).
- You may not sell the prize or give it to someone else. You may not swap the prize for cash or for a different prize.
- You may not do anything to change the outcome of the competition 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 judges' decision is final and no correspondence will be entered into. This means you cannot appeal any decision by the judges.
- You may not vote for yourself where the competition involves voting.
- You must collect your prize before the deadline. You must be able to provide proof of your identity.
- If required, FNB may need to change the prizes.
- The promoter(s) have the right to end this competition at any time. If this happens you agree to waive (give up) any rights that you may have about this competition and agree that you will have no rights against the promoter(s).
- FNB can change the rules of the competition 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.
- If you need to create and submit something in order to enter this competition such as an idea or a photo, you must have created it yourself and it must be original. You must not copy or use another person's ideas, work or photos without their permission. By submitting anything, you warrant to FNB that you are the sole creator, designer, author or owner of the work and that you have the right to use or submit the work. If we believe anything you submit or post may be plagiarism or be an infringement of another person's intellectual property rights, we may remove your submission without notice to you and you will be disqualified.
- 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 competition immediately. FNB can also take appropriate legal action against you.
- You must at your own expense, obtain all equipment and services that are necessary to take part in this competition.
- If the prize involves international travel, you must have a valid passport and obtain the necessary Visas. FNB is not responsible if you cannot arrange this on time. You must arrange your own insurance and are responsible for any other expenses or costs not specifically included as part of the prize.
- The advertised dates and times of prizes involving travel or tickets to events cannot change. The prize will not include the cost of transport, accommodation, spending money or food, unless otherwise stated and agreed. This means you will be responsible for organising and paying for your own transport to the venue, accommodation, food and spending money.
- You must comply with the rules of any third-party service provider. This includes but is not limited to, any airline, transport service, accommodation provider and venue.
- You may be responsible to obtain and pay for certain licenses necessary to use a prize. Unless otherwise stated such additional items or costs are not included as part of the prize.
- 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 competition 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 prize/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 prize/s, awards or eBucks rewards due to you for participating in this competition.

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 prize/s, awards and eBucks rewards or the charges in respect thereof.

Additional rules for social media competitions

- Social network site refers to any social network site on which FNB may host a competition. This may include sites like Facebook, Twitter, Tik Tok, Pinterest or Instagram.
- If you need to create and submit something in order to enter this competition such as an idea or a photo, you must have created it yourself and it must be original. You must not copy or use another person's ideas, work or photos without their permission. By posting or submitting anything, you warrant to FNB and the social network sites, that you are the sole creator, designer, author or owner of the work and that you have the right to use or submit the work.
- If we believe anything you submit or post may be plagiarism or be an infringement of another person's intellectual property rights, we may remove the post or submission without notice to you and you will be disqualified.
- You may not submit anything that could be offensive or may offend or harm FNB, any person or any social network site. Do not submit anything that contains explicit or offensive content. If in doubt, don't post or submit it.
- You may not abuse the site or competition in any way. This includes posting content for commercial purposes or distributing spam or malicious code or using the site to collect the personal data or content of other users or direct visitors to other sites or pages.
- You agree that FNB alone can decide if your actions are prohibited or inappropriate. FNB can also decide to end your participation in the competition immediately. FNB can also take appropriate legal action against you.
- FNB can also immediately remove any posts that they reasonably believe contain prohibited or inappropriate content without notice to you.
- You must comply with the terms & conditions and privacy policies of any website or social network site.
- By posting a submission you give FNB a world-wide, royalty free and non-exclusive license to reproduce, modify, adapt and publish any content you have posted or submitted for purposes of the competition to promote FNB, or its products and services.
- If the competition is run on any social network site you understand that this competition is not in any way being sponsored, endorsed or administered by, or associated with any social network site. You fully release such social network sites from any legal responsibility to you or any other person. By participating in this competition, you understand that you are providing information to FNB and not to the social network site. FNB is not

responsible for any social network site. FNB does not control how they operate, when or if they are available, or what content they carry. Even though FNB may run certain competitions on social network sites, FNB does not endorse the third party, its site, its products, or services or any content on the site. You use the site at your own risk. You must take precautions to protect yourself from risk, such as viruses and other destructive code.

- FNB can put in place such technical or other remedies it considers appropriate to prevent abuse, or to protect any sites or social network sites, its systems, employees or ex-employees, or other users.