

Spend Competition:
Swipe, tap, click or scan to win

COMPETITION RULES

Date these rules were first published: 17 November 2021

Read these competition rules carefully. These competition rules explain your rights and duties in connection with this Competition. If you take part in this competition, 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 competition rules which you may access on fnb.co.za.

Competition Name:	Spend Competition 2021: Swipe, tap, click or scan to win																								
Promoter(s) Name(s):	This competition is run by FNB and eBucks, a business unit within First National Bank, a division of FirstRand Bank Limited (Registration No. 1929/001225/06 (“eBucks”)), an Authorised Financial Services and Registered Credit Provider (NCRCP20). Having its principal place of business at [6 Merchant Place Sandton] , Johannesburg, Gauteng, South Africa, 2000. The business area responsible for conducting the promotional competition on behalf of eBucks is Marketing. 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 Prizes:	<p>By opting in to take part in the competition, participants stand a chance to win their share of R1 million back in eBucks on what they or their business have spent on fuel or groceries or a spend category of their choice.</p> <p>1. Prizes</p> <ol style="list-style-type: none"> a. All participants who have qualifying entries (see how to enter below) during the competition period will be entered into a prize draw/s as set below. b. Entries into the qualifying draw/s will be a combined total of qualifying entries a participant has over the entire competition period. c. The spend categories that a participant can select to win from, are as follows: <ul style="list-style-type: none"> Car Use & Services Clothing & Accessories DIY & Hardware Eating-Out & Treats Fuel General Retail Groceries Homeware & Appliances Pharmacies & Wellbeing Travel & Holidays d. 20 retail customers and 2 business customers can win their annual chosen spend category back in eBucks limited to the maximum pay-out as set out in the below table, which is based on the type of account held by a customer. e. **The annual spend will be calculated from 25 December 2020 to 24 December 2021 f. A maximum pay-out per customer will be applied dependent on the customer’s account held with FNB or RMB Private Bank which is specified in the table below. g. If the total annual spend per chosen category for the 22 winners is below or equal to R790 000, then the customers will receive their annual categories spend back regardless of the maximum pay-out specified below. <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Account Type</th> <th>Winners</th> <th>Maximum Pay-out value (in eBucks)</th> </tr> </thead> <tbody> <tr> <td>Easy</td> <td style="text-align: center;">4</td> <td style="text-align: right;">R10 000</td> </tr> <tr> <td>Aspire</td> <td style="text-align: center;">4</td> <td style="text-align: right;">R20 000</td> </tr> <tr> <td>Premier</td> <td style="text-align: center;">3</td> <td style="text-align: right;">R36 000</td> </tr> <tr> <td>Private Clients</td> <td style="text-align: center;">3</td> <td style="text-align: right;">R47 000</td> </tr> <tr> <td>Private Wealth</td> <td style="text-align: center;">3</td> <td style="text-align: right;">R52 000</td> </tr> <tr> <td>RMB Private Bank</td> <td style="text-align: center;">3</td> <td style="text-align: right;">R65 000</td> </tr> <tr> <td>Business</td> <td style="text-align: center;">2</td> <td style="text-align: right;">R35 000</td> </tr> </tbody> </table> <p>2. Final Draw</p> <ol style="list-style-type: none"> a. The final draw will take place the week commencing on 24 January 2022, participants 	Account Type	Winners	Maximum Pay-out value (in eBucks)	Easy	4	R10 000	Aspire	4	R20 000	Premier	3	R36 000	Private Clients	3	R47 000	Private Wealth	3	R52 000	RMB Private Bank	3	R65 000	Business	2	R35 000
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		stand a chance to win their annual** spend back on their chosen spend category in eBucks.
Competition opens:		The Competition starts on 17 November 2021 at 00:00:01
Competition closes:		The Competition ends on 24 December 2021 at 11:59:59
Eligibility: Who qualifies to take part?		<p>This competition is open to all FNB/RMB Private Bank customers over the age of 18 who currently reside in the Republic of South Africa and who:</p> <ol style="list-style-type: none"> are members of the eBucks Rewards Programme or qualifying FNB Easy customers. are not excluded in the categories of people listed below who cannot participate. <p>Customers who have given their consent to be marketed to and opt in to take part of the competition will be enrolled if they meet the Competition entry criteria.</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"> Directors, members, partners, employees, consultants or agents of FirstRand Bank Limited or any other person similarly connected. The immediate family members of FirstRand Bank employees. This includes their spouse, life partner, siblings, parents and/or children. Any supplier of goods or services in connection with this competition e.g. advertising agencies. Persons whose accounts and credit agreements held with FNB or FirstRand Bank Limited are not in "good standing". An account or credit agreement that is in good standing means <i>it isn't overdrawn, in arrears or in default; you haven't missed a premium and you aren't undergoing debt review or sequestration, business rescue, collection or liquidation proceedings (excluding debt review proceedings)</i>. This applies to all FirstRand Bank accounts, including but not limited to FNB, Ashburton, WesBank, affiliates of WesBank and RMB Private Bank accounts.
How to enter? Competition Criteria	Entry	<ol style="list-style-type: none"> Customers stand a chance to win by opting in to take part in the competition (see how to opt in below) and when they Swipe, Tap or Scan to Pay with their qualifying FNB/RMB Private Bank Cheque, Credit or Fusion cards or use eBucks to purchase: <ul style="list-style-type: none"> From eBucks Shop From eBucks Travel From eBucks Partners (excluding The Entertainer) Vouchers on the FNB App and eBucks Shop All Airtime purchases (irrespective of network or channel i.e., USSD, App, online banking) All SMS bundles (irrespective of network or channel i.e., USSD, App, online banking) All data bundles (irrespective of network or channel i.e., USSD, App, online banking) All voice bundles (irrespective of network or channel i.e., USSD, App, online banking) All Connect devices and packages available Any purchase of a data bundle / voice bundle across prepaid / postpaid / topup Recharge with airtime across prepaid / topup FNB Nav Wellness deals, home services and car licence renewals Using the FNB Pay functionality on the FNB App (Tap to Pay/ Scan to Pay) Customers who pay for purchases using the FNB Pay functionality on the FNB App (Tap to Pay / Scan to Pay), will get double entries (2x entries) into the competition per transaction. (For Business Customers, only FNB Pay and Virtual card transactions made using business current cards will qualify for double entries) even at merchants not listed above. A customer may only win once during the competition period. No minimum spend is required on a chosen spend category. Customers who have given their consent to be marketed to and opt-in to the competition will be automatically entered into the Competition, subject to meeting Competition Entry Criteria. Prizes are not transferable and cannot be exchanged for cash or any other type of prize. Only transactions (i.e. purchases made with an FNB/RMB Private Bank card, eBucks and Tap to Pay or Scan to Pay functionality on the FNB/ RMB Private Bank Apps) where the merchant has settled the transaction before the competition closing date will be considered as entries into the competition. <p>Opting in:</p> <ol style="list-style-type: none"> There are two ways for a customer to opt into the competition:

	<p style="text-align: center;">1. Via the FNB/RMB Private Bank Banking App</p> <p>Customers can visit the 'Campaign' tab located under eBucks and select the option to be included in the Competition. They need to select the annual category of spend which they would like to win back in eBucks. This can be changed at any time, up until the last day of the competition (24 December 2021).</p> <p style="text-align: center;">2. Via SMS</p> <p>Customers who don't have the App can opt in via SMS too. Eligible customers will receive a competition SMS and are required to reply "Yes" to opt- in to the competition. To select the required category of spend, a customer must download the App.</p> <p>The SMS response will be charged at standard network rates.</p> <p>a) Entries will only be calculated from the time a customer "opts-in" to the competition. Any transaction after the 17th November 2021 but before a customer opts- in, won't be included as an entry into the competition.</p>
<p>Is there a limit on the number of times you can enter the Competition?</p>	<p>No limit, every transaction gives the customer an entry plus, customers get a double entry for Virtual Card and all digital payments (and partner wallets) at any merchant.</p>
<p>How will the winner be chosen?</p>	<p>Winners will be selected from a qualifying database by way of a random system-generated draw using entries that meet the eligibility criteria for the competition. The winners will be drawn from the transactional sales data for the competition period. The final draw for the prize will take place the week commencing on 24 of January 2022. The random system-generated draws will be overseen by Group Internal Audit as well as the eBucks Legal, Risk & Compliance team. The random entries drawn will be audited to establish whether they meet all the eligibility criteria for the competition, and if so, those entries will be the competition winners. Should the competition draw be postponed to another date for any reason whatsoever, the new date will be published on the eBucks website within 4 (four) days of the original draw date.</p>
<p>How will winners be announced</p>	<p>FNB Easy, Aspire, Premier, Private Clients, Private Wealth, RMB Private Banking and FNB/RMB Private Bank Business winners will be contacted by the eBucks contact center the day after the draw date, using the primary contact details recorded on the winners' eBucks account. Please note that, potential winners will be asked verification questions to ascertain if they are not part of the excluded persons before prizes can be allocated.</p> <p>Participants are to ensure that contact details supplied are up to date as the Promoter will not be liable for any invalid contact details supplied. All winners will be asked verification questions to ascertain if they are not part of the excluded persons before prizes can be allocated</p>
<p>How will winners receive the Prize</p>	<p>eBucks will be allocated directly into the winners' eBucks account within 7 – 14 days of being contacted and eligibility being verified.</p>
<p>Deadline for claiming prizes</p>	<p>If a FNB and/or RMB Private Bank winner cannot be contacted by the eBucks contact centre within 72 hours from the winner being drawn and after three attempts, through no fault of the Promoter, the winner will forfeit his/her prize and another winner will be chosen using the random system -generated draw. It remains the discretion of the Promoter to select another winner. If the additional potential winners cannot be contact within 72hrs through no fault of ours, the prizes will be forfeited.</p>
<p>Data Usage and Privacy Policy</p>	<p>Participants in the competition understand and agree that, in order to offer the Competition, 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. We will treat your personal information in total confidence and will not sell, share (unless required in terms of this Competition) 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 the Promoter, our members, customers or the public.</p> <p>The promoter(s) will only process a participant's personal information which is required for purposes of this Competition.</p> <p>Personal information, which participants provide when they enter the competition, may, subject to prevailing law, be used for future marketing activity, unless you notify us that you wish to opt out of receiving such marketing communications.</p>

General	<p>No correspondence will be entered into regarding either this competition 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 Competition 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 Competition. 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 Competition.</p> <p>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 competition however, participants reserve the right to refuse such participation.</p>
Tax Implications	<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.</p> <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.</p>
Rule Amendments	<p>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 competition 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.</p>
Questions about these rules, complaints and queries:	<p>https://www.fnb.co.za/contact-us/compliments-and-complaints.html</p>

IMPORTANT

- 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 means 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. If you accept a prize, 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.
- 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 competition rules b) took part in this competition

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 competition 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.