

# **eBucks 20<sup>TH</sup> BIRTHDAY CELEBRATION:**

## **WIN YOUR SHARE OF R20 MILLION OVER 20 DAYS IN EBUCKS OR AIRTIME**

### **COMPETITION RULES**

**Date these rules were first published: 20 November 2020**

**Date these rules were last changed: 20 November 2020**

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.

<b>Competition Name:</b>	eBucks 20th Birthday celebration: Win your share of R20 million over 20 days in eBucks or Airtime
<b>Promoter(s) Name(s):</b>	This competition is run by 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 10th Floor, FNB Place, First National Bank, Bank City, 30 Diagonal Street, Johannesburg, Gauteng, South Africa, 2000. The person responsible for conducting the promotional competition on behalf of eBucks is Angela Du Preez a Client Experience Manager at eBucks. 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".
<b>The Prizes:</b>	<p>Participants stand a chance to win a share of R20 Million in eBucks and airtime over the competition period with the following prizes:</p> <ol style="list-style-type: none"><li><b><u>1. Grand Prize of 10 eBucks Millionaires</u></b><ul style="list-style-type: none"><li>• At the final draw on the 12th of December 2020, 10 participants stand a chance to each win eB1 000 000*</li><li>• All participants who had qualifying entries over the competition period will automatically be entered into the Grand prize draw.</li><li>• Entries into the qualifying draw will be the combined total of qualifying entries a customer had over the entire competition period but limited to a maximum of 300 entries at the limit of 15 entries per daily draw.</li></ul><p><i>*In the event that a Grand Prize is won by an FNB Easy customer, an eBucks account will be opened for the winner for the eB1 000 000 to be deposited into.</i></p></li><li><b><u>2. Final Daily Draw</u></b><ul style="list-style-type: none"><li>• At the final draw on the 12th of December 2020, participants stand a chance to win over 50 000 prizes in eBucks and airtime, double the prizes from any of the other daily draws.</li><li>• All participants who had qualifying entries over the competition period will automatically be entered into the final daily draw.</li><li>• Entries into the qualifying draw will be the combined total of qualifying entries a customer had over the entire competition period but limited to a maximum of 300 entries at the limit of 15 entries per daily draw.</li></ul></li><li><b><u>3. Daily Draws</u></b><ul style="list-style-type: none"><li>• <b>FNB Easy customers</b> stand a chance to win 2000 daily <b>airtime</b> prizes as per the breakdown of prizes in the table below:-</li></ul></li></ol>

Daily Draws	Prize Values	Number of Daily Prizes	Total Number of Competition Prizes
<b>Airtime Prizes -Easy Customers</b>	R200 airtime	10	200
	R150 airtime	10	200
	R100 airtime	10	200
	R80 airtime	10	200
	R70 airtime	10	200
	R60 airtime	10	200
	R50 airtime	10	200
	R40 airtime	130	2 600
	R30 airtime	300	6 000
	R20 airtime	500	10 000
	R15 airtime	1000	20 000
		<b>2 000</b>	<b>40 000</b>

- **FNB Gold, Premier, Private Clients, Private Wealth and RMB Private Bank customers** stand a chance to win 20 000 daily **eBucks** prizes as per the breakdown of prizes in the table below:-

Daily Draws	Prize Values	Number of Daily Prizes	Total Number of Competition Prizes
<b>eBucks Prizes - Gold, Premier, Private Clients, Private Wealth and RMB Private Bank Customers</b>	eB200 000	5	100
	eB50 000	42	840
	eB2 000	200	4 000
	eB1 000	250	5 000
	eB750	300	6 000
	eB500	700	14 000
	eB400	1500	30 000
	eB300	2500	50 000
	eB200	7000	140 000
	eB100	7505	150 100
		<b>20 002</b>	<b>400 040</b>

- **FNB Business customers (FNB Gold, Platinum, Enterprise, Private and RMB Private Bank Business account customers)** stand a chance to win 26 daily **eBucks** prizes as per the breakdown of prizes in the table below:-

Daily Draws	Prize Values	Number of Daily Prizes	Total Number of Competition Prizes
<b>eBucks Prizes – Business Customers</b>	eB100 000	2	30
	eB50 000	3	60
	eB20 000	14	275
	eB10 000	8	150
		<b>26</b>	<b>515</b>

**Competition opens:**

The Competition starts on 20 November 2020 at 00:00:01

<b>Competition closes:</b>	<p>The Competition ends on 9 December 2020 at 11:59:59</p> <p>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>
<b>Eligibility:</b>  <b>Who qualifies to take part?</b>	<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"> <li>a) are members of the eBucks Rewards Programme or qualifying FNB Easy customers;</li> <li>b) have the FNB/RMB Private Bank Banking App*.</li> <li>c) are not excluded in the categories of people listed below who cannot participate.</li> </ol> <p>Customers who have given their consent to be marketed to, will be automatically enrolled if they meet the Competition entry criteria.</p> <p><i>* Excluding qualifying FNB/RMB Private Bank Business Customers as they aren't able to claim prizes via the Banking Apps.</i></p>
<b>Who cannot take part?</b>	<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"> <li>a) Directors, members, partners, employees, or agents of FRB or any other person similarly connected.</li> <li>b) The immediate family members of FRB employees. This includes their spouse, life partner, parents and children.</li> <li>c) Any supplier of goods or services for the competition e.g. advertising agencies.</li> <li>d) Persons whose accounts are not in "Good standing"- An account that's in good standing means it isn't overdrawn, in arrears or in default; you haven't missed a premium and you aren't undergoing sequestration, business rescue, collection or liquidation proceedings (excluding debt review proceedings). This applies to all FirstRand Bank accounts, including but not limited to FNB, Ashburton, WesBank, affiliates of WesBank and RMB Private Bank accounts.</li> </ol>
<b>How to enter?</b>	<p>Stand a chance to win your share of R20 Million in eBucks and airtime, when you Swipe, Tap or Scan to Pay with your qualifying FNB/RMB Private Bank cheque, credit or Fusion cards or use your eBucks to purchase:</p> <ul style="list-style-type: none"> <li>▪ from the eBucks Shop</li> <li>▪ from eBucks Travel</li> <li>▪ from eBucks Partners (excluding The Entertainer)</li> <li>▪ Vouchers* (excluding Uber rides/eats and Google Play vouchers)</li> <li>▪ FNB Connect airtime, SMS and data bundles*</li> <li>▪ FNB Connect products and offerings (<i>Only the purchase and/or take up of a new device or FNB Connect contract during the competition period will qualify for an entry into the competition. Deals and offerings are subject to availability</i>)</li> <li>▪ using the FNB Pay functionality on the FNB App (Tap to Pay/ Scan to Pay).</li> </ul> <p style="text-align: center;"><i>* Purchased via the FNB App, FNB Online, eBucks Shop, USSD or Mobi.</i></p> <ul style="list-style-type: none"> <li>• Customers who pay for purchases using the FNB Pay functionality on the FNB App (Tap to Pay / Scan to Pay), will get double entries into the competition per transaction. (<i>For Business Customers, only FNB Pay and Virtual card transactions made using business cheque cards will qualify for double entries</i>)</li> <li>• Only transactions (i.e. purchases made with an FNB/RMB Private Bank card, eBucks, Tap to Pay or Scan to Pay) where the merchant has settled the transaction before the competition closing date will be considered as entries into the competition.</li> </ul>

	<ul style="list-style-type: none"> <li>• Customers can win more than once per draw and throughout the competition period.</li> <li>• No minimum spend is required.</li> <li>• Customers who have given their consent to be marketed to, will be automatically enrolled in the competition if they meet the competition entry criteria.</li> <li>• The prizes are not redeemable for cash and are not transferable to any person other than the drawn winner.</li> </ul>
<b>Is there a limit on the number of times you can enter the Competition?</b>	Each qualifying purchase will count as a separate entry to the next draw. Customers will have a maximum of 15 (fifteen) entries per draw.
<b>How will the winner be chosen?</b>	Winners will be selected from a qualifying database by way of a random system-generated daily 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 daily draws will take place on Tuesday to Saturday during the competition period. The final draw for the Grand prizes and the grand daily draws will take place on the <b>12<sup>th</sup> of December 2020</b> . 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.
<b>How will winners be announced</b>	<ol style="list-style-type: none"> <li>1) FNB Easy, Gold, Premier, Private Clients, Private Wealth and RMB Private Banking winners who have the FNB/RMB Private Bank App will be notified via the FNB/RMB Private Bank Banking App that they have won a prize which they need to go and claim.</li> <li>2) 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' Business eBucks account. If a potential winner cannot be reached by us within 3 days, through no fault of ours, the prize will be forfeited by that potential winner.</li> <li>3) Winners of the Grand Prize of eB1 000 000 will be notified via the FNB/RMB Private Bank Banking App that they have won a prize which they need to go and claim and will also be contacted by the eBucks contact center. If a potential winner cannot be reached by us within 72 hours, through no fault of ours, the prize will be forfeited by that potential winner.</li> </ol>
<b>How will winners receive the Prize</b>	<ol style="list-style-type: none"> <li>1) For FNB Easy, Gold, Premier, Private Clients, Private Wealth and RMB Private Banking winners, their prizes will only be claimable for 3 business days on the FNB/RMB Private Banking App. <ol style="list-style-type: none"> <li>a) The eBucks will be deposited directly into the winners eBucks accounts within 72 hours after the winner has claimed the prize.</li> <li>b) For FNB Easy winners, their airtime prize will be allocated within 72 hours after the winner has claimed the prize. Allocated airtime must be redeemed via the Banking App, following the normal monthly airtime rewards redemption process, within 30 days from the date that is it allocated, or it will expire.</li> </ol> </li> <li>2) For Business winners, the eBucks will be deposited directly into the Business eBucks accounts within 72 hours of them being contacted and the eligibility criteria verified.</li> </ol>
<b>Deadline for claiming prizes</b>	<ol style="list-style-type: none"> <li>1) FNB Easy, Gold, Premier, Private Clients, Private Wealth and RMB Private Banking winners must: <ol style="list-style-type: none"> <li>a) claim their prize within 3 business days or within the time indicated on the FNB/RMB Private Banking App; and</li> </ol> </li> </ol>

	<p>b) any prizes not claimed within the specified period will be forfeited.</p> <p>2) If a potential FNB and RMB Private Bank Business winner cannot be contacted by the eBucks contact center within 72 hours, through no fault of ours, the prize will be forfeited.</p>
<b>Data Usage and Privacy Policy</b>	<p>Participants in the competition understand and agree that, in order to offer the Competition, eBucks 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. eBucks will treat your information in total confidence and will not sell, share or rent this information to any other third parties. eBucks may disclose information if required to do so by law or if it is required to protect the safety, rights or property of the eBucks, our members, customers or the public.</p>
<b>General</b>	<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>
<b>Tax Implications</b>	<p><b>IMPORTANT NOTICE: TAX IMPLICATIONS</b></p> <p><b>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.</b></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>
<b>Rule Amendments</b>	<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 (<a href="https://www.ebucks.com/web/eBucks/legal/termsandconditions">https://www.ebucks.com/web/eBucks/legal/termsandconditions</a>) 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 <a href="https://www.ebucks.com/web/eBucks/legal/termsandconditions">https://www.ebucks.com/web/eBucks/legal/termsandconditions</a>.</p>
<b>Questions about these rules</b>	<p>Email us on: <b>[TO BE INSERTED]</b></p>

- **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.