Read these competition rules carefully. These competition rules ("rules") explain your rights and duties in connection with this competition. If you take part in this competition 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 these competition rules.

**Promoter(s) Name(s):**
This competition is run by FNB, a division of FirstRand Bank Limited with Reg. No. 1929/001225/06 ("FNB").
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”.

**How this competition works?**
Customers who buy prepaid airtime, data or electricity using the FNB channels below, between the opening and the closing dates of each draw as listed below, are eligible for entry to this competition and will automatically be entered into the relevant draw(s):
- FNB Cellphone Banking (*120*321#, *130*321# & fnb.mobi)
- FNB Online Banking
- FNB APP
- FNB ATM

*Note: Purchases made from or using FNB eWallet accounts will NOT qualify for entry into a draw.*

- Customers can buy airtime, data or electricity either for themselves or someone else; however the prize will be paid or awarded to the FNB customer account from which the purchase was made.
- If you reverse the transaction during the competition period that entry will be disqualified.
- If the purchase is not processed for any reason your name will not be entered into the draw.

**IMPORTANT DATES AND TIMES:**

**Entries open and closes on:**
The competition opens on the 1st of September 2014 and closes on the 8th of January 2015, but has been extended to the 28th of February 2015.

**Draw dates:**
Each draw will take place on the below dates:
- 7th of October 2014
  1st Grand Prize draw comprising of qualifying purchases made from the 1st of September 2014 to the 30th of September 2014.
- 14th of November 2014
  2nd Grand Prize draw comprising of qualifying purchases made from the 1st of October to the 31st of October 2014.
- 9th of December 2014
  3rd Grand prize draw comprising of qualifying purchases made from the 1st of November 2014 to the 30th of November 2014.
- 16th of January 2015
  4th Grand Prize draw comprising of qualifying purchases made from the 1st of December 2014 to the 8th of January 2015.
Competition Extension Draws:
  o 9th of February 2015  
    5th Grand Prize draw comprising of qualifying purchases made from the 8th of 
    January 2015 to the 31st of January 2015.  
  o 6th of March 2015  
    6th Grand Prize draw comprising of qualifying purchases made from the 1st of 
    February 2015 to the 28th of February 2015.

  o The closing date and time for each Grand Prize draw is as follows:
    o 1st Grand Prize draw- Midnight of the 30th of September 2014.
    o 2nd Grand Prize draw- Midnight of 31st of October 2014.
    o 3rd Grand Prize draw- Midnight of 30th of November 2014.
    o 4th Grand Prize draw- Midnight of 8th of January 2015.
    o 5th Grand Prize draw- Midnight of 31st of January 2015.
    o 6th Grand Prize draw- Midnight of 28th of February 2015.

The promoter(s) reserve the right to extend the competition or change the draw dates. Notice of this will be posted in these rules.

- NOTE: You do not need to do anything to enter the competition. If you make qualifying purchases between the opening and closing date of each of the draws you will automatically be entered into the draw. Purchases that are made or processed late (for any reason) will not be entered into the draw.

Winner’s announced on:  
Winners will be announced after each of the draws.

Prize:  
Prizes for the competition will be divided into two categories which are Cash Prizes and Non cash prizes:

  o If the prize is a cash prize the value will be R100 000.00 (one hundred thousand Rand).
  o All cash prizes will be deposited into the account from which the winning purchase was made from.
  o Winners will be requested to attend a financial counselling session at their nearest FNB branch before their winnings are deposited.

  o If a non cash prize, is a motor vehicle, the winner can opt to exchange the non cash prize for cash, it is important to note that the cash prize value of the vehicle is capped at R 360 000.00 (three hundred and sixty thousand rand) that the dealership will pay to the winner in cash as a trade-in value for the car.
  o FNB will arrange transport for the winner to the dealership where the prize is located only, the winner must thereafter arrange his/her own transport from the dealership.
  o Once the winner has accepted the prize, FNB will not be held responsible for any damage, theft or death caused when using the vehicle.
  o It is the responsibility of the winner to service, maintain, insure and fuel the car.
  o The winner must hold a valid RSA Code EB / C1 driver’s license. Alternatively, the winner must take possession of the Vehicle while being accompanied by a person who is in possession of a valid driver’s license. The winner will be responsible to register and license the Vehicle, if applicable.

  o Additional to the above prizes the winning customer stands the chance to win a further R10 000 (ten thousand rand) if they shared the competition information on Facebook or Twitter prior to the draw in which they were selected for the grand prize.
  o The winner will be requested to provide proof that they have shared the competition information via Facebook or Twitter. If they are unable to provide proof that satisfies the Bank, the prize will be forfeited.
### Eligibility:

**Who qualifies to take part?**

Any FNB customer with a South African FNB transactional account or Business Account owned as a sole proprietor can take part unless they are automatically disqualified as described below.

- Minors: FNB customers under the age of 18 (eighteen) are entitled to enter the competition and receive a prize provided that the appropriate parental/guardian consent and assistance was given when the minor entered into the agreement with the bank for the product/services to which the competition relates.

**Who cannot take part?**

The following persons may not take part in this competition and may not win prizes even if their names are entered into the draw in error. They will forfeit (give up) any prizes that may have been awarded to them:

- a) Any employee of the promoter(s).
- b) Any director, member, partner, agent of, or consultant of the promoter(s).
- c) Any other person who is directly or indirectly controls the promoter(s).
- d) Any supplier of goods and services in connection with this competition.
- e) Any person whose accounts and credit agreements with FNB or FirstRand Bank Limited are not in good standing. This means that even if you were allowed to take part in the competition because you met all the other criteria, FNB has the right to withhold a prize from you. “Good standing” means that none or your FNB and FirstRand Bank accounts and credit agreements are overdrawn, or in arrears, or in default, or are 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. Legal process includes, but is not limited to, collection, liquidation and sequestration proceedings. Legal process does not include debt reviews allowed under S86 of the National Credit Act 2005”.
- f) The spouse, life partner, siblings, children, or parents of any of the persons named in a, b, c, d or e above.

### Is there a limit on the number of times you can enter?

Customers can make multiple purchases and each purchase will equal one entry. However, a person can only win one prize during the entire competition.

*Please note: even though customer may be entered into more than one draw while the competition is running they are only allowed to win once during the entire competition. If the same person wins more than one draw FNB will draw another winner.*

### How will winner(s) be chosen?

All winners will be selected randomly by an electronically generated draw which takes place in the presence of a Risk Manager and/or Legal & Compliance officer as well as independent auditor.

### How will the winners be notified?

A FNB representative will notify the winner telephonically within 2 (two) working days of the draw date.

- If the FNB representative cannot get hold of you by phone after 3 (three) attempts within 2 (two) working days of the draw date, you will be forfeit your prize and another name can be drawn.
- The names of the winner will be posted on FNB.mobi, FNB.co.za as well as FNB Social Media sites once the winner has been contacted and notified and agreed to take part in publicity related to the competition, which they may refuse to do.

*Competition participants will not be required to partake in media, marketing and promotional appearances related to this competition. Participants also agree that they will not be entitled to any payment for participating in this Competition, or for participating in any media format or appearances associated with this Competition should they agree to partake in such media, marketing and promotional appearances.*

### Deadline for claiming prize(s):

If the prize winners does not claim their prizes within 90 (ninety) days after they have been contacted and accepted the prize, the prize winner will forfeit (give up) any right to such prize.
| Questions about these rules: | Email us on prepaidqueries@fnb.co.za for any questions or queries related to the rules or competition in general. |
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 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 promoter(s) legally responsible for any loss or damage or legal
  expenses you suffered because you took part in this competition or used the prize.

- You furthermore agree to indemnify the promoter(s) for any loss, damage, or injury that may occur regarding the use
  of any non-cash prize after it has been awarded to you; examples of such an event include injury or death or vehicle
  damage caused due to a motor vehicle accident etc.

- You therefore agree that you cannot hold the promoter(s) legally responsible for any loss or damage or legal expenses
  or medical expenses you suffered caused during usage of the prize or if the prize was damaged, lost or stolen.

- Promoter is not responsible for any damaged prize items after signature of receipt.

- 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; and/or
  - c) such person used (or participated) in an awarded prize in any manner.

- By using the service channel to purchase airtime, data or electricity, you understand that you will pay the normal transaction fees
  that apply to such transactions. See our guide for more information:
  https://www.fnb.co.za/downloads/pricingguide/Personal_Pricing.pdf

- FNB Service Provider may require you to provide us with such additional information as we reasonably need to allow you to obtain
  or use the prize. This may include giving us proof of your identity and driver’s license (if applicable).

- In accepting the prize, the prize winner also accepts any rights and obligations relating to that prize and undertakes to provide
  FNB Service Provider with any reasonable information to enable it to adhere to its obligations under the Consumer Protection Act
  or any other relevant legislation.

- FNB Service Provider will not be responsible for any harm, damage, loss or claim relating to the provision of any element of a
  prize or any changes to a prize that may be made at any time.

- You agree that your participation in the competition, and your acceptance and/or use of a prize, or any aspect thereof, is at your
  own risk.

- If the promoter(s) are not able to get hold of you after making reasonable efforts to do so, or you do not claim your prize on time, you
  will lose your prize and the judges may award it to someone else.

- If you fail to comply with any part of these rules you will be disqualified and you will forfeit any prize(s).

- You are responsible for the tax (if any and applicable) associated with using or accepting any prize.

- You may not attempt to do anything to change the outcome of the competition in any way.

- The judges’ decision is final and no correspondence will be entered into. This means you cannot appeal any decision by the judges.

- 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 (RECOUSE) against the promoter(s).

- The promoter(s) reserve the right to change the rules of the competition. The promoter(s) can change the rules of the competition
  throughout the duration of the competition. 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, 3rd Floor, No 1 First Place, Bank City, Johannesburg, 2001.

• This competition 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.