



Campaign Terms and Conditions Revolving Loan – Easter Spend Campaign Extension

01 July 2019 to 01 August 2019

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 discount, 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.

Revolving Loan Easter Campaign

Promoter(s) Name(s)

This campaign is run by FNB, a business unit within FirstRand Bank Limited Registration No. 1929/001225/06 having its principal place of business at 10th Floor, FNB Place, First National Bank, Bank City, 30 Diagonal Street, Johannesburg, Gauteng, South Africa, 2000, in collaboration with FNB and/or RMB Private Bank Credit Card and FNB/RMB Private Bank Cheque card. 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 Offers

Spend on your FNB/RMB Private Bank Revolving Loan limit and stand a chance to win the following:

Prize 1:

- Spend **R15 000** or more to stand a chance to win R75 000 back into your cheque account

Prize 2:

- Spend **R10 000 – R14 999** to stand a chance to win R50 000 back into your cheque account

Prize 3:

- Spend **R7 500 – R9 999** to stand a chance to win R25 000 back into your cheque account

Campaign opens

01 July 2019 at 11:59:59 pm.

Campaign closes

The Campaign will continue until 01 August 2019 at 11:59:59 pm.

The promoter(s) reserve the right to extend the campaign by amending these campaign rules.

Eligibility:

Who qualifies to take part?

This campaign is open to any legal resident of the Republic of South Africa who is a natural person, 18 years of age or older, who are customers of FNB/RMB Private Bank and members of the eBucks Rewards Programme who holds a Revolving Loan product.

Who cannot take part?

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:

- a) Any other employee within FNB.
- 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) The spouse, life partner, siblings, children, or parents of any of the persons named in a, b, c, or d, above.

How to participate/enter?

Qualifying members will be notified by email or SMS about the campaign.

How will the winners be chosen?

1. There will be 3 winners drawn for Revolving Loan.
2. The random entry drawn will be checked to establish whether it meets the Competition qualifying and eligibility criteria.
3. The winner/s will be randomly selected from eligible entrants for the relevant competition period. The winner/s will be selected by an independent third party.
4. Should the Competition draw be postponed to another date for any reason whatsoever, the new date will be published on the FNB Website on the original draw date.
5. The random entry drawn will be checked to establish whether it meets the Competition qualifying criteria and if so that entry will be the prize winner, subject to us being able to contact such winner within 48 (forty-eight) hours of the draw taking place.
6. If the qualifying criteria to enter the Competition are not met, an additional random draw will take place.
7. Should the additional draw yield unsuccessful results, the competition will be end dated and no award of prizes will be made.
8. Winners will be contacted telephonically by FNB (three consecutive attempts). Thereafter, if FNB is unable to contact the winner, the drawn winner will forfeit their prize. If the prize winner cannot accept the prize for any reason whatsoever, a runner up will be drawn.

How will winner(s) names be announced?

The winner will be notified telephonically within 48 hours of the draw taking place by the FNB Card Communications team, to the contact details recorded on the winner's FNB transactional account. If you consent to marketing, we will publish your name, image and prize on FNB's Facebook and Twitter pages and on the FNB website. Should you consent to Marketing, you will not be entitled to remuneration. While prize winners may be asked to take part in publicity for the Competition, prize winners have the right to refuse to do so.



Data Usage and Privacy Policy

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 participants' first name, last name, email address, mobile number and in certain instances your image and for use of your image, you shall not be entitled to remuneration. Personal data, which participants provide when they enter the campaign, may, subject to prevailing law, be used for future marketing activity of the promoter(s), unless you notify us that you wish to opt out of receiving such marketing communications. 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 our safety, rights or property, our members, customers or the public.

Tax Implications

IMPORTANT NOTICE: 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 and eBucks rewards obtained in respect of this incentive.

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.

General

No correspondence will be entered into regarding either this campaign or these rules. In the unlikely event of a dispute, our decision shall be final. We reserve the right to amend, modify, cancel or withdraw any aspect of this campaign in its sole discretion at any time without notice or liability. We cannot guarantee the performance of any third party and shall not be liable for any act or default by a third party. Participants in this campaign agree that we will, subject to prevailing law, have no liability whatsoever for any injuries, losses, costs, damage or disappointment of any kind resulting in whole or in part, directly or indirectly from acceptance, misuse or use of a discount, or from participation in this campaign. 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.

Rule Amendments

These rules cannot be modified or superseded except by us, in its reasonable discretion, in a written revision to these rules posted on the FNB website (<https://www.fnb.co.za/about-fnb/legal-matters/promotions-terms-and-conditions.html>) and, at FNB's sole discretion, using other potential official campaign 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.fnb.co.za/about-fnb/legal-matters/promotions-terms-and-conditions.html>

Questions about these rules

Please contact the Premier Service Suite on 087 577 7000
OR
Email the Private Clients Service Suite on PrivateClientsService@fnb.co.za

IMPORTANT

- You agree to indemnify the promoter(s) fully for any loss or damage the promoter(s) may suffer because you breached the campaign 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 campaign or used the discount. If you enter yourself, or use or accept the discount, 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 campaign or used the discount.
- 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 campaign rules b) took part in this campaign or c) and such person used the discount.