

Cheque Account + Personal Loan One Fee Bundle

Campaign Rules

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Each participant is advised to read the promotional rules carefully. These promotional rules ("rules") explain your rights and duties in connection with this promotion. If you take part in this promotion by default or on purpose 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 by these promotional rules.

Promotional Name:	Personal Loan + Cheque Account one fee bundle campaign <i>Only pay the monthly cheque account fee when you take up a Cheque account and a Personal loan for the term of the FNB Personal Loan only.</i> <i>Gold: R109*</i> <i>Easy: R59*</i> <i>(*subject to annual pricing review)</i>
Promoter(s) Name(s):	This promotion is run by Consumer Core Banking (CCB), Personal Loans (PL) within 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 qualifying customers as "you".
Promotion period begins:	9 October 2019
Promotion period ends:	31 March 2020
Eligibility: Who qualifies to take part?	The cheque account and personal loan one fee bundle campaign is open to all who meet the following selection criteria: <ol style="list-style-type: none"> Only customers who form part of the selected companies that fall under FNB Staffing Solutions Customers who do not already have a transactional / Cheque Account who open the following new product holdings during the campaign period as specified by the following campaign rules: <ol style="list-style-type: none"> New FNB Easy Account (Smart Pricing Option) or New FNB Gold Account or FNB Fusion Gold Account New FNB Personal Loan Customers who have opened these product holdings during the campaign period in the specified FNB Sales Channels, namely: <ol style="list-style-type: none"> EVBS (Employee Value Banking Staffing Solutions) Sales Channel. The Cheque account must be opened at the sales channel. The Personal Loan can be opened at the sales channel or by responding to the short code provided where the personal loan application will be fulfilled at the call centre. Customers must take up the personal loan product within 2 months of cheque account opening to qualify for the benefit
Qualifying criteria	Qualification and participation in this campaign is limited to FNB Account holders who meet all the qualifying criteria as specified below: <ol style="list-style-type: none"> Customers' accounts should also be in good standing* Customer will need to make adequate deposits each month after account opening and Personal Loan take up to qualify for the cheque account and personal loan one fee bundle benefit. Adequate deposit is defined as the minimum monthly deposit that is required for that specific Cheque account that the customer holds.

	<p>The adequate deposit amount will be communicated to the customer through an SMS notification.</p> <ul style="list-style-type: none"> c) If the customer fails to make adequate deposit, the customer will not qualify for the cheque account and personal loan one fee bundle benefit. The benefit will only continue when the customer makes adequate deposits d) Customers will also need to ensure that they keep their FNB Personal Loan up to date by paying the full monthly instalment e) If the customer fails to keep their FNB Personal loan account up to date and falls behind on monthly instalments, the customer will not qualify for the cheque account and personal loan one fee bundle benefit. The benefit will only continue when the Personal loan account becomes up to date again f) If the customer qualifies for the cheque account and personal loan one fee bundle benefit, their personal loan monthly service fee which will be collected as part of their loan monthly instalment, will be credited back to their personal loan account g) If the customer does not qualify for the cheque account and personal loan one fee bundle benefit, their personal loan monthly service fee which will be collected as part of their loan monthly instalment, will not be credited back to their personal loan account h) Customers have 2 months from the day the cheque account is opened to take up a personal loan and qualify for the benefit. If the customer applies for a loan after the 2 month period, they will not qualify for the benefit i) The customer will not pay the personal loan monthly service fee for the term of the personal loan j) The full instalment will be collected from the personal loan account thereafter the monthly service fee will be credited back to the personal loan account k) The personal loan monthly service fee will be credited to the personal loan account after the collection date and should take 7 working days l) If the customer applies for and takes up a second personal Loan during the campaign period, the second personal loan will not qualify for this benefit m) If at any point, the customer tops up their existing Personal loan, the customer will continue to enjoy the one fee bundle benefit for the term of the first loan, benefit period will not be restarted n) If at any point in time during the campaign period the customer closes/ settles any of the relevant products he/she has taken up (Personal Loan or cheque account), the one fee bundle benefit will be terminated o) Should the customer upgrade from an Easy Smart to Gold during the campaign benefit period, the customer will continue to enjoy the one fee bundle benefit p) Should the customer upgrade from an FNB Gold Account or FNB Fusion Gold Account to Premier/PC/PW during the campaign benefit period, the one fee bundle benefit will be revoked and the customer's personal loan monthly fee will not be credited.
Personal Loan switch: interest rate concession value proposition	<p>As part of this campaign, should the customer take up a personal loan and switch their credit to FNB they could qualify for the discretionary rate concession for this campaign provided they meet the below qualifying criteria.</p> <ul style="list-style-type: none"> a) Customers will have to provide their current credit agreement and/or credit quotation for verification before the personal loan rate concession can be

	<p>applied. The credit agreement and/or quotation must be emailed to fnbvp@fnb.co.za. Customers will be notified via SMS of their revised rate</p> <p>b) The customers revised rate will only be applied once the credit agreement has been validated, no back dating will take place</p> <p>c) If the customer fails to make adequate deposit into their cheque account each month or fails to keep their FNB Personal Loan account up to date, they will not continue to qualify for the revised rate and their original rate will be reinstated</p> <p>d) Once the original rate has been reinstated, the revised rate will fall away for good. A rate concession will not be granted again.</p>
One Fee Bundle selection and notification:	<p>e) Participants that satisfy the above campaign qualifying criteria will be placed on one fee bundle benefit for a period equal to the term of their personal loan. as stipulated below under "Receipt of campaign award"</p> <p>f) Customers should meet all qualifying criteria to receive the full benefit of paying one fee for the cheque and personal loan bundle</p> <p>g) An SMS notification will be sent to the customer each month notifying him/her of the personal loan monthly service fee that has been successfully credited to their personal loan account</p> <p>h) In the event of a dispute, the Bank's decision is final, and no correspondence will be entered into.</p>
Campaign exclusion:	<p>The following participants are excluded from this campaign:</p> <p>a) Customers who have opened an FNB Easy Account (Smart Pricing Option) or FNB Gold Account in any other sales channels other than Staffing Solutions</p> <p>b) Customers who have opened a Personal Loan in any other sales channel other than Staffing Solutions (which includes the short code process)</p> <p>c) Customers who take up a Personal Loan after the 2-month period</p> <p>d) If the customer is part of the one fee bundle campaign and upgrades his Easy/Gold to a higher status account (i.e. Premier, Private Clients, Private Wealth); he/she will lose the one fee bundle benefit</p> <p>e) If the customer fails to make adequate deposit for one month, the customer will not qualify for the one fee bundle benefit for the next billing cycle and will continue once the customer makes the adequate deposit</p> <p>f) If the customer fails to make their monthly Personal Loan repayment, the customer will not qualify for the one fee bundle benefit for the next billing cycle and will continue once the customers Personal Loan account is out of arrears and is up to date</p> <p>g) Participants that fail to meet the campaign selection criteria as set out above.</p> <p>h) Should the customer exceed the monthly fee (as set out in the pricing guide) for the FNB Easy Account (Smart Pricing Option), the customer will be liable for the additional amount</p> <p>i) Should the customer exceed the monthly fee (as set out in the pricing guide) for the FNB Gold Account, the customer will be liable for the additional amount</p> <p>j) Should the customer exceed the monthly fee (as set out in the pricing guide) for the FNB Fusion Gold Account, the customer will be liable for the additional amount</p>

	Should the customer not meet the qualifying criteria the customer will lose the one fee bundle benefit.
Who cannot take part?	<p>The following persons may not take part in this campaign even if they meet the campaign qualifying criteria.</p> <ul style="list-style-type: none"> a) Any employee of the promoter(s); including all employees of third-party agencies that are involved with the promotion of this product offering. 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 campaign. <p>The spouse, life partner, siblings, children, or parents of any of the persons named in a, b, c, or d, above.</p>
Right to end the campaign	FNB reserves the right to end this campaign at any stage. Notice of which shall be posted on the FNB website.
Receipt of campaign award	<p>If you meet all qualifying rules on a monthly basis, you will:</p> <ul style="list-style-type: none"> a) Only pay one monthly fee for both the cheque account and personal loan, R109 cheque account fee for Gold and R59 cheque account fee for Easy Smart. The personal loan monthly service fee will be credited back to the personal loan account
Month after campaign period comes to an end	After the campaign period has come to an end, the customer will be pay the personal loan monthly service fee as per normal as his / her product holdings. The customer will no longer be on the one fee bundle campaign after their personal loan term is up. Normal Pricing will apply and can be viewed on www.fnb.co.za
Rule Amendments	These Rules cannot be modified or superseded except by FNB CCB & FNB Loans, in our reasonable and sole discretion, in a written revision to these Rules posted on the website or 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 www.FNB.co.za . The onus will rest with the participant to review the latest set of rules for this campaign.
Definitions	<p>* Good standing means that none or your FNB accounts should be overdrawn, or be in arrears, or be in default, or be subject to any legal process with FNB and/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 envisaged in S86 of the National Credit Act 2005.</p>

IMPORTANT

- You agree to indemnify the promoter(s) fully for any loss or damage the promoter(s) may suffer because you breached the promotion 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 promotion or received or used the allocation. If you enter yourself, or accept or use the allocation, 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 promotion or accepted or used the allocation.

- 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 promotion rules b) took part in this promotion or c) and such person accepted or used the allocation.

GENERAL RULES

- These rules were drafted with the TCF and FNB's Fair Market Conduct principles. Under the provisions of POPI, FNB will reserve the right to collect information and use for marketing purposes, if deemed necessary.
- If you fail to comply with any part of these rules you will be disqualified, and you will forfeit any reward(s).
- You are responsible for the tax associated with using or accepting any reward.
- You may not attempt to do anything to change the outcome of the promotion in any way.
- The promoter(s) have the right to end this promotion at any time. If this happens you agree to waive (give up) any rights that you may have about this incentive and agree that you will have no rights against the promoter(s).
- The promoter(s) reserve the right to change the rules of the promotion. The promoter(s) can change the rules of the promotion throughout the duration of the promotion. 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 these rules, 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 promotion 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.

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 competition.

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 competition.

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.