

WesBank and Participating Alliance Partners Campaign Terms and Conditions ("Campaign"):

Applicable to the bundled Fusion/Cheque Account, the WesBank and Participating Alliance Partners offer.

- These Terms and Conditions need to be viewed with the "FNB Switch Campaign" Ts and Cs on the FNB website under Promotions Terms and Conditions.

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Please read this document carefully as it records the Terms and Conditions attached to the WesBank and Participating Alliance partner offer that you have taken with WesBank and the participating alliance partner.

This Campaign is applicable to the following participating alliance partners *:

- Citroen Finance
- Opel Finance
- Peugeot Finance
- Jaguar & Land Rover Finance

Part A – Deal		
CATEGORY	DESCRIPTION	OFFER
1. WesBank Participating Alliance Partner Offer	Vehicle Asset Finance (VAF) Initiation fee reward in eBucks <ul style="list-style-type: none"> • Opel* • Citroen* • Peugeot* 	eBucks to the value of the initiation fee to be allocated to a customer if an account is opened, where the account relates to a private individual. A customer can purchase items listed from the eBucks Shop or from any eBucks spend partners with the allocated eBucks.
2. WesBank Participating Alliance Partner Offer	Vehicle Finance reward in eBucks <ul style="list-style-type: none"> • Jaguar & Land Rover* 	eBucks to the value of up to R5500 to be allocated to a customer if an account is opened. A customer can purchase items listed from the eBucks Shop or from any eBucks spend partners with the allocated eBucks.

Part B: Terms and Conditions

WesBank and Participating Alliance Partner Campaign Criteria

- 1.1.1 The customer must, during the Campaign, be approved for and take up vehicle finance with WesBank or a participating alliance partner* so as to benefit from the allocation of the WesBank or Alliance Partner Offer eBucks.
- 1.1.2 This Offer is limited to one participating alliance partner* or WesBank product which the customer takes up and does not apply to any other products which a customer may have with WesBank or apply for in the future.
- 1.1.3 eBucks allocation days between FNB and WesBank may differ due to the requirement fulfillment.
- 1.1.4 The Offer is only applicable when purchasing and financing a new vehicle within the 30-day period between the date the campaign offer was received and the offer expiry date.
- 1.1.5 Notwithstanding anything to the contrary, allocation of eBucks may take up to 3 (three) months from the date of approval of the participating alliance partner WesBank product, subject to compliance to these Terms and Conditions.
- 1.1.6 The Offer is dependent on the customer switching to an FNB Account and meeting the applicable minimum criteria requirements set out in the FNB Switch Terms and Conditions Part B.
- 1.1.7 The Offer is not transferrable and is applicable only to the individual the Campaign offer was addressed to.
- 1.1.8 WesBank has the right to end this Offer at any time. If this happens you agree to waive (give up) any rights that you may have with regards to this Offer and agree that you will have no rights against WesBank.
- 1.1.9 WesBank reserves the right to change the Terms and Conditions of this Offer throughout the duration of the Campaign.
- 1.1.10 The customer must be eligible to earn and be a member of the eBucks rewards program as set out on the eBucks website at www.ebucks.com.

IMPORTANT NOTICE: TAX IMPLICATIONS

- 1. We strongly recommend that you obtain independent professional advice regarding any tax implications arising from the receipt, transfer or spend of any offers and eBucks rewards obtained in respect of this Campaign.
- 2. You are fully responsible for any tax implications arising from or associated with any receipt, transfer or spend of any offers and eBucks rewards due to you for participating in this Campaign.
- 3. You agree that you will not hold us, FNB, WesBank 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 offers and eBucks rewards or the charges in respect thereof.



IMPORTANT

- You agree to indemnify FNB and WesBank fully for any loss, damage, costs, expenses or injury suffered by or caused to it because of you breaching any terms and conditions set out herein. This means you agree to reimburse FNB and WesBank for any loss, damage, expenses and costs that it may incur. Such costs include legal costs on an attorney and own client scale.
- You agree to indemnify FNB, WesBank for any loss or damage you or a third party may have suffered during the take up of the chosen offer and was a result of you breaching these terms and conditions and/or participating in this Campaign.

GENERAL RULES

- Unless we say otherwise you must be at least 18 to enter.
- The offer(s) may not be sold or given to someone else.
- The offer(s) cannot be swapped for different offer(s).
- FNB has the right to end the offer(s) at any time. If this happens you agree to waive (give up) any rights that you may have with regards to this offer and agree that you will have no rights against FNB).
- FNB reserves the right to change the Terms and Conditions of the offer. FNB can change the Terms and Conditions of the offer throughout the duration of the offer. For convenience only, the date on which these Terms and Conditions were last amended will be shown below the heading. It is your responsibility to check the terms and conditions for amendments.
- The clauses in these Terms and Conditions are severable. This means that if any clause in these Terms and Conditions are found to be unlawful, it will be removed, and the remaining clauses will still apply.
- While FNB may allow you extra time to comply with your obligations or decide not to exercise some or all FNB's rights, or waive certain requirements, FNB can still insist on the strict application of any or all its rights at a later stage. You must not assume that this means that the Terms and Conditions have been changed or that it no longer applies to you.
- You must send all legal notices to FNB-Legal Services, 9th Floor, FNB Place, Bank City, Johannesburg, 2001.
- You must send all legal notices to WesBank, 1 Enterprise Road, Fairlands, 2110.
- This offer(s) and its terms and conditions 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.

