

## **nav» Black Friday Deals Fastest Fingers First for Customers**

**Date these rules were first published: 13 November 2020**

**Date these rules were last changed: 19 November 2020**

Read these competition rules carefully. These competition rules (“rules”) explain your rights and duties under this competition. If you take part in this competition or accept any prize, these rules will apply to you and you agree that the person running the competition (“the promoter/s”) can assume that you have read and agreed to be legally bound by these competition rules.

<b>Competition Name:</b>	nav» Fastest Fingers First Customer Black Friday offers
<b>Competition objective:</b>	The campaign has been created to encourage all FNB customers to learn and understand new nav» functionalities and to utilise specific features on the FNB App.
<b>Promoter(s) Name(s):</b>	<p>The promoter of this competition is nav» from FNB, a business unit within First National Bank (FNB), a division of FirstRand Bank Limited with Reg. No. 1929/001225/06 (“FNB”).</p> <p>In these rules, we refer to the above promoter(s) as “the promoter(s)”, “we” or “FNB”. We refer to participants and winners as “you”.</p>
<b>Entries open and close:</b>	<p>The competition will run from the declared days below:</p> <p>Entries will open on Friday 27 November 2020 at 17h00</p> <p>Entries will close on Monday 30 November 2020 at 12h00</p> <p>All entries, fully completed as required, must be received by the promoter(s) by 12h00 on the closing date to qualify.</p> <p>The promoter(s) reserves the right to extend the competition. Notice of this will be posted in these rules.</p>
<b>Winners announced on:</b>	We will contact the winners via SMS and on the registered cell phone number that has been used to register. The relevant R500 (Five Hundred Rand) voucher code will be distributed via SMS to the winners. Each code is unique. The winners will be contacted on 7 December 2020.
<b>Eligibility: Who qualifies to take part?</b>	The competition is open only to all First National Bank (FNB) banked customers in South Africa who complete the specified action relevant to that day. If a consumer enters the competition, they must adhere to the qualifying criteria.

<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> <ul style="list-style-type: none"> <li>a) Any directors or their spouses/partners/children of the promoter(s);</li> <li>b) Any of the Exco Members of the relevant business unit / segment of First National Bank.</li> <li>c) Any staff member outside and in FNB South Africa including RMB, Ashburton, FCC, WesBank, Direct Axis and Motovantage.</li> </ul>
<b>How to enter?</b>	<p>The first 100 (one hundred) customer to perform the specific task for that day will receive 1 of the 100 (one hundred) allocated vouchers.</p> <p>Friday 27 November : R500 Shoprite &amp; Checkers voucher by browsing your spend categories and setting up a smart budget.</p> <p>Monday 30 November: R500 Engen voucher by browsing the exclusive WesBank car offers</p> <p>Friday 27 November: R500 Nando's voucher by browsing the wellness offers and completing the health questionnaire.</p> <p>To enter the competition, the participants must follow the steps below:</p> <p>Step A:</p> <p>Tap navigating life on the FNB App</p> <p>Step B:</p> <p>The participants must complete the specified task allocated to them:</p> <ul style="list-style-type: none"> <li>• Browse spend categories and set up a Smart Budget</li> <li>• Browse the exclusive WesBank offers</li> <li>• Browsing the wellness offers and completing their health questionnaire.</li> </ul> <p>FNB will only process personal information if received in relation to this competition for the purpose of identifying qualifying entries and by entering the competition you consent to the same.</p> <p>Entrance into the competition is voluntary and entrants must adhere to the qualifying criteria.</p>
<b>Is there a limit on the number of times you can enter?</b>	The participants will have to complete the necessary steps and can only enter once.
<b>What is the prize?</b>	R500 Shoprite Checkers (day 1) or R500 Engen (day 1) or R500 Nando's (day 2) Wi-code vouchers per winner, the voucher will be sent via SMS and it cannot be converted to cash.
<b>How will winner(s) be chosen?</b>	The first 100 (one hundred) customers who fulfil the required tasks each day will win either a Shoprite Checkers Voucher to the value of R500 (five hundred Rand) or Engen Voucher to the value of R500 (five hundred Rand) or Nando's Voucher

	to the value of R500 (five hundred Rand) depending on the day and tasks performed.
<b>Questions about these rules</b>	Should you have any queries related to the above competition you may engage directly via e-mail to navcomms@fnb.co.za
<b>Tax implications for incentives</b>	<p><b>IMPORTANT NOTICE: TAX IMPLICATIONS</b></p> <p>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.</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>

**GENERAL RULES THAT APPLY:**

- You may not send any emails that are derogatory or harmful to the promoter(s) or any other person. By sending any ideas you warrant to the promoter(s) that you are the sole creator, designer, author or owner of the idea and that you have the right to submit the idea.
- You may not misuse the competition in any way. This includes sending content for commercial purposes or distributing spam or malicious code.
- Emails must not contain any content that is normally prohibited by the FirstRand Group, such as explicit or offensive content.
- You may not attempt to do anything to change the outcome of the competition in any way. If the competition involves voting, you may not vote for yourself. Automated or bulk entries will be disqualified.
- You agree that the promoter(s) have the absolute discretion to decide if your actions constitute any of the actions prohibited above and to end your participation in the competition immediately and take appropriate legal action against you.
- The promoter(s) can put in place such technical or other remedies it considers appropriate to prevent abuse, or to protect any sites or our systems or other users.
- The prizes cannot be swapped for cash or a different prize.

**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 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 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 will protect the promoter(s) from being held legally responsible for the loss or damage or legal expenses of another person (natural or legal), if such loss, damage or expense was incurred because you: a) breached the competition rules; or b) took part in this competition; or c) any person used a prize.**
- 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.
  - 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 against the promoter(s).
  - 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.