

## KYC Refresh Bonanza: FNB Campaign Terms and Conditions

Earn eB200 when you update your KYC (FICA) Information

Date these rules were first published: 20 September 2021

Dates these rules were updated: 25 February 2022

The following campaign terms and conditions and general rules apply:

<b>Campaign Name</b>	KYC Refresh Bonanza eBucks reward - Earn eB200 when you update your KYC (FICA) Information as requested
<b>Promoter(s) Name(s)</b>	This campaign is run by FNB Retail Sales, a business unit of FNB which is a division of FirstRand Bank Limited with Reg. No. 1929/001225/06 ("FNB") having its principal places of business at FNB - Bank City and Sandton in collaboration with eBucks. In these rules we refer to the above promoter(s) as "the promoter(s)", or "us" or "we". We will refer to participants as "the participant(s)", "you" or "your".
<b>The Campaign</b>	Pre- selected customers who update their KYC (FICA) Information will earn eB200 deposited into their eBucks account. Subject to the eBucks rules, terms and conditions.
<b>Campaign period</b>	17 September 2021 – 31 March 2022
<b>Campaign closes</b>	We have the right to end the campaign at any time prior to the campaign end date. If this happens, you agree to waive (give up) any rights that you may have with regards to this campaign and agree that you will have no recourse against us.
<b>Eligibility: Who qualifies to take part?</b>	This campaign is open to pre-selected natural persons, who are 18 years of age or older, and who currently have a relationship with any entity within the FirstRand Group.
<b>How to participate?</b>	To qualify for the eB200 reward, you must update your KYC (FICA) Information through any of the participating channels and submit any requested documents.
<b>Products to which the Campaign is Applicable</b>	Any qualifying product held within the entities of the FirstRand Group of Companies where the customer meets the eligibility criteria and the terms and conditions of this campaign.
<b>Campaign Terms and Conditions</b>	<ul style="list-style-type: none"><li>You must update your KYC (FICA) Information within the campaign period. You must have an open and active eBucks account at allocation date.</li><li>This allocation of eBucks can take up to 35 days from when you updated your KYC (FICA) information.</li><li>The allocation of the eBucks is subject to the eBucks rules, terms and conditions.</li></ul>
<b>Is there a limit on the number of times You can qualify for the campaign?</b>	Yes, this is a once-off campaign for pre-selected customers who update their KYC (FICA) Information and submit any required documents within the campaign period.
<b>Other Information</b>	Customers who fall into the Easy PAYU pricing option which does not qualify for eBucks will be rewarded with R20 airtime instead of eB200.
<b>Data Usage and Privacy Policy</b>	You understand and agree that in order to offer the campaign, we may collect and use your personal information. This personal information may include your first name, and last name, email address, mobile number and in certain instances Your image. Personal information, which you provide when you enter the campaign, may, subject to prevailing law, be used for future marketing activity, unless You notify us that you wish to opt-out of receiving such marketing communications, in which case 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 the

	safety, rights, or property of FNB, eBucks, our members, customers, or the public. You can refer to our Privacy Notice on our website for further information about how we use your personal information.
<b>Rule Amendments</b>	These rules cannot be modified or superseded, except by us, in our reasonable and sole discretion, in a written revision to these rules posted on the FNB 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 the FNB website> About FNB Legal> Promotion Terms and Conditions.

## 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 campaign.
- 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 campaign.
- 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.

### IMPORTANT

- You agree to indemnify the promoters fully for any loss or damage the promoters may suffer because you breached the campaign rules. This means you agree to reimburse the promoters 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 promoters for any loss or damage you suffered because you took part in this campaign or used the eBucks allocated to you. If you use or accept the eBucks allocated, you understand that you do so of your own free will. This means that you cannot hold the promoters legally responsible for any loss or damage or legal expenses you suffered because you took part in this campaign or used the eBucks allocated to you.
- You will protect the promoters from being held legally responsible for the loss or damage 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

## GENERAL RULES

- Unless we say otherwise you must be 18 years of age and older to participate in the campaign and must be pre-selected.
- The campaign or eBucks reward may not be sold or given to someone else.
- The campaign and the eBucks reward cannot be swapped for a different campaign or rewards.
- FNB reserves the right to change the terms and conditions of the campaign. FNB can change the terms and conditions of the campaign throughout the duration of the campaign. 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, 3<sup>rd</sup> Floor, 1 First Place, Bank City, Johannesburg, 2001.
- This campaign 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 participate.