

FNB EXCLUSIVE PROPERTY DEALS FROM VALUMAX @RIVERSIDE DEVELOPERS CAMPAIGN TERMS AND CONDITIONS

Date first published:

Date these rules were last changed:

- This campaign is open to all juristic entities and natural persons residing in the Republic of South Africa, over the age of 18 (eighteen) whom must have a valid 13 (thirteen) digit South African identity document.
- This campaign is only applicable to persons that are main banked with First National Bank or RMB Private Bank, both being a division of FirstRand Bank Limited ("the Bank"). Main Banked means that you hold any of the Qualifying Accounts with us and meet FNB's Qualifying Criteria, as stipulated in the Main Banked Rules published on the Bank's website: www.fnb.co.za/ www.rmbprivatebank.co.za.
- This campaign is valid from 12 April 2021 until 14 April 2021 and any applicable amendment to this offering, is reviewable at the Bank's discretion.
- This campaign is also subject to a valid Offer to Purchase or Agreement of Sale coming into effect during the campaign period. (hereinafter referred to as the "Campaign").
- Discounts granted, shall remain within the sole discretion of the respective developer.
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- The Bank's involvement in this campaign is to provide qualifying applicants with Home Loans, Structured Loans and Single Facilities® therefore, the Bank will not be responsible for any defects in the property. All loan applications are subject to the Bank's credit approval criteria and the Bank's lending policies and practices as amended from time to time.
- Any claims or disputes relating to the Campaign must be directed to the developer. You agree to absolve the Bank from any liability that may arise in relation to the Campaign.
- This Campaign is not a guarantee of any nature and the Bank reserves the right to vary, postpone, suspend or cancel the Campaign at any time. If this happens, you agree to waive (give up) any rights that you may have in relation to this campaign and agree that you will have no rights against the Bank.
- This Campaign is only applicable to the recipient and is not transferable.
- This Campaign is valid while stocks last and is limited to one property per juristic, joint or individual application, (i.e. if you have applied in the name of a juristic, joint or an individual application, you will not qualify to purchase additional properties in the name of any other juristic, joint or individual application.
- Clients could qualify for a loan term of up to 30 years. All loan applications are subject to the Bank's credit approval criteria and the Bank's lending policies and practices as amended from time to time.
- The Campaign is subject to the eBucks benefits which are subject to the eBucks rules, terms and conditions. Qualifying applicants will get 50% back in eBucks on the first home loan repayment. To qualify for the benefits, in relation to the Home Loan, applications must be submitted directly via Nav>>home.
- In the case of joint applicants, where both applicants have an open eBucks account, the 50% (fifty percent) back in eBucks will be split equally between the two applicants. Should only one of the applicants have an open eBucks account, the full 50% (fifty percent) back in eBucks will be allocated to this applicant in which case, the applicant who forfeits his/her eBucks allocation waives his/her right to receive an allocation. In the case of juristic entities, the full 50% (fifty percent) back in eBucks shall be payable to an eBucks account which is in the name of the

juristic entity. If the juristic entity does not have an open eBucks account at time of registration of the bond, the 50% (fifty percent) back in eBucks will be allocated to person/s that have signed as surety/sureties for the Home Loan, Single Facility, Structured Loan. If there are two or more sureties, then the 50% (fifty percent) back in eBucks will be allocated equally amongst the sureties. If the surety/sureties do not have open eBucks accounts at the time of registration of the bond, then the 50% (fifty percent) back in eBucks will be forfeited.

- The 50% (fifty percent) back in eBucks will be calculated on the basic loan repayment. The basic repayment is the minimum monthly required repayment to cover interest and capital. The basic loan repayment excludes fees, additional voluntary payments, insurance and assurance premiums.
- The 50% (fifty percent) back in eBucks will be allocated to the successful and qualifying applicant's eBucks account by the end of the second month following the successful receipt of the first monthly repayment.
- The once off eBucks allocation may not be sold or given to someone else.
- The eBucks allocation cannot be swapped for cash or a different type of reward.
- Applicant/s are responsible for any tax associated with using or accepting the eBucks allocation and the Bank will not increase the value of the allocation to compensate for such charges.
- Applicants using the Finance Linked Individual Subsidy Programme ("FLISP") are required to meet the following FLISP Qualifying criteria:
 - must be a first-time home buyer;
 - must be a South African citizen with a valid bar-coded identity document (I.D), or if a Permanent Resident must have a valid bar-coded permit;
 - must be over the age of 18 years and must be competent to legally contract;
 - must have financial dependents;
 - must have never benefited from any Government Housing Subsidy Scheme prior to this application.
- For any queries related to this Campaign, email the Bank on the following email address: PBLCampaigns@fnb.co.za/ GGodlo@fnb.co.za
- Terms, conditions, and rules apply.

IMPORTANT

- You agree to indemnify the Bank fully for any loss or damage that the Bank may suffer because you breached the Campaign terms, conditions and/ or rules. This means you agree to reimburse the Bank for the following: any loss or damage that the Bank may suffer and any expenses and costs the Bank paid or is responsible for. Legal costs mean costs on an attorney and own client scale.
- You also agree to indemnify the Bank for any loss or damage you suffered because you took part in this Campaign or used the allocation and/ or offering. If you enter yourself or use or accept the allocation and/ or offering, you understand that you do so out of your own free will. This means that you cannot hold the Bank legally responsible for any loss or damage or legal expenses you suffered because you took part in this Campaign or used the offerings or allocation.
- You will protect the Bank from being held legally responsible for the loss or damage or legal expenses of another person (juristic or natural) if such loss or damage or expense was incurred because you: a) breached the Campaign terms, conditions and/ or rules b) took part in this Campaign or c) and such person used the allocation or offering.
- It is recommended that you obtain independent professional advice regarding any tax implications arising from this Campaign.

- You are fully responsible for any tax implications arising from or associated with this Campaign.

GENERAL RULES

- You may not attempt to do anything to change the outcome of the Campaign in any way.
- 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 Campaign, the international standard time: GMT plus two hours will be used.
- While the Bank may allow you extra time to comply with your obligations or decide not to exercise some or all of its rights, or waive certain requirements, the Bank 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 Campaign and its rules will be governed by the laws of the Republic of South Africa regardless of where you live or work.
- Any costs or expenses incurred in respect of items not specifically included in the offering/Campaign and/ or allocation are for your own account. The Bank will not be responsible for any other expenses which you may incur as a result of your acceptance and/ or use of an offering and/ or allocation, whether foreseen or not.
- To the extent that any taxes, duties, levies or other charges may be levied on an offering and/ or allocation by the State or any other competent government or regulatory body, you will be liable therefor, and the Bank will not increase the value of the allocation and/ or offering to compensate for such charges.