



## FNB Life Lucky Draw Switch Promotion Terms and Conditions (12 April 2023)

### 1. What is the FNB Life Customised Lucky Draw Switch Promotion?

The FNB Life Lucky Draw Switch Promotion will give you the opportunity to win an eBucks travel voucher for the value of R75 000 if you request and receive a **qualifying** FNB Life Customised quote based on your existing life insurance before 30 June 2023.

Additionally, if you accept the quote provided by FNB Life, the Insurer will waive your first premium to provide you the time to cancel your existing life insurance policy.

**To qualify for the FNB Life Lucky Draw Switch Promotion, you must request and receive a qualifying fully underwritten FNB Life Customised quote:**

- You must meet all qualifying criteria to apply for a new FNB Life Customised quote:
  - You must have a valid South African ID; and
  - You must have a qualifying FNB or RMB bank account; and
  - You must have an active eBucks account and;
  - You must be younger than 74 years old for a FNB Life Customised quote; and
- You must request and receive a qualifying fully underwritten quote to switch your existing life insurance policy or policies with a new FNB Life Customised quote between 16 March 2023 and 30 June 2023. The request for a comparative quote only qualifies you (the policyholder) for one entry to the lucky draw. You will not be eligible for multiple entries to the lucky draw if you obtain multiple quotes.
- You must provide us with the Policy Schedule or Anniversary letter of your existing life insurance policy, and it must meet all the following criteria:
  - Your existing life insurance policy must still be active on the day you submit for your qualifying FNB Life Customised quote request; and
  - You must be an insured life on the existing life insurance policy. If there is more than one insured life on your existing life insurance policy, then only the policyholder of the existing life insurance policy will qualify for this promotion; and
  - Your existing life insurance policy was issued by a licensed life insurance company that is a member of the Association of Savings and Investments South Africa (ASISA). Any policy issued to you by FirstRand Life Assurance Limited will not qualify as an existing life insurance policy for the purposes of this promotion; and
  - Your existing life insurance policy must have been issued to you on or before 16 March 2023; and
  - The Policy Schedule or Anniversary letter of your existing life insurance policy must clearly state the cover amount, whether that cover is a standalone benefit or accelerated/linked to another benefit, the premium increase option, and the cover increase option for all benefits on your existing life insurance policy; and
  - The Policy Schedule or Anniversary letter submitted cannot be older than one year before the date that you submit for your qualifying FNB Life Customised quote request.
  - We may request consent from you to retrieve some of your existing insurance policy information from third-party sources (e. g. Astute). If the information received satisfies the requirements in the 5<sup>th</sup> bullet above, then you may still qualify for this promotion.
- You must request your quote through one of the following channels:
  - The FNB App by clicking on the Insurance tab and selecting 'Switch to us' and then clicking 'Life Insurance'. You must provide us with your contact details, and you must either upload your existing life insurance Policy Schedule or Anniversary letter here or you can send it directly to [switchinsurance@fnb.co.za](mailto:switchinsurance@fnb.co.za). We may



contact you to confirm your occupation, gross income and indicate whether you are a smoker or a non-smoker.

- By emailing [switchinsurance@fnb.co.za](mailto:switchinsurance@fnb.co.za) directly with your Policy Schedule or Anniversary letter and we may contact you to confirm your ID number, occupation, gross income and indicate whether you are a smoker or a non-smoker.
- From any FNB banker/advisor
- You must answer all underwriting questions truthfully and undergo any medical tests required by FNB Life to provide you with a binding life insurance quote by 30 June 2023.

### Rules regarding the lucky draw

- If you qualify for the FNB Life Lucky Draw Switch Promotion, then you will receive 1 entry into the lucky draw.
- Each person who qualifies for the promotion will only have one entry to the lucky draw. If more than one insured life is on the existing policy, only one entry to the draw will be given.
- **You are not obligated to accept the policy to receive an entry into the lucky draw.**

Draw Date
7 July 2023

### Overview of the eBucks travel voucher terms and conditions

- The eBucks travel voucher will be for the value of R75,000.00 and will be valid for 12 months from date of receipt.
- The eBucks travel voucher given as part of this Promotion will be referred to as the 'reward'.
- The reward will be given to the individual deemed the policyholder of the existing life insurance policy.
- The rewards are not exchangeable for cash or transferable.
- The reward is a gift and not a purchase. The reward cannot be returned for a refund.
- If you are the winner of the lucky draw, an FNB Life representative will either inform you telephonically or email you confirmation within 7 working days post the date of the lucky draw.
- Detailed eBucks terms and conditions related to the voucher will be presented to the prize winner during the handover of the travel voucher.



## 2. Important Information

Important information about this offer:

- You agree to indemnify the promoter(s) fully for any loss or damage the promoter(s) may suffer because you breached the promotion rules. You will reimburse the promoter(s) for the following: their losses or damages, expenses and costs including legal 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 used the prize. You will not hold the promoter(s) legally responsible for your loss or damage or legal expenses.
- 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 used a prize.

Participants in the promotion understand and agree that in order to offer the promotion, we may collect and use personal information about participants. This personal information may include a participant's first name, last name, email address, mobile number, health information. Personal data, which participants provide when they enter the Campaign, may, subject to prevailing law, be used for future marketing activity, unless you notify FNB that you wish to opt out of receiving such marketing communications. 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 FirstRand, our members, customers, or the public

The promotional reward cannot be exchanged for cash. The promotional reward cannot be transferred or negotiable.

If the promoter(s) are not able to get hold of you after making reasonable efforts to do so, your reward may be awarded to someone else:

- Unless we say otherwise, you must be at least 18 to enter.
- The reward may not be sold or given to someone else.
- The reward cannot be swapped or a different reward from the initial one selected once processed.
- You may not attempt to do anything to change the outcome of the campaign in any way.

Tax information:

- We strongly recommend that you obtain independent professional advice regarding any tax implications arising from the receipt, transfer or spend of any rewards obtained in respect of this promotion.
- You are fully responsible for any tax implications arising from or associated with any receipt, transfer or spend of any rewards due to you participating in this promotion.
- By opting in for this promotion, you agree that you will not hold the promoter, the companies in the FirstRand Group, FirstRand Life Assurance Limited or any of the promoters affiliates liable and you hereby fully indemnify the promoter(s) and/or their affiliates, and hold them completely harmless, against all damages, claims and fines made against you or the FirstRand Group, 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 rewards in respect of this promotion.

The promoters 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 promotion and agree that you will have no rights against the promoters.



The promoters reserve the right to change the rules of the promotion. The promoters 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 this agreement, the international standard time: GMT plus two hours will be used.

While the promoters may allow you extra time to comply with your obligations or decide not to exercise some or all our rights, the promoters 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 promoter's agreement with you has 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.

FNB Life (insured by FirstRand Life Assurance Limited) is a division of FirstRand Limited and a provider of life cover and other long-term insurance products.

The team responsible for executing the promotion is primarily the FNB Insurance Switch Relationship Suite led by Kugen Pillay. The persons responsible for this promotion are, Aasiyah Osman and Preven Gopaldass.

These rules and this promotion is governed by the law of the Republic of South Africa.

### 3. How to get in contact?

If you have any queries or complaints about this promotion, please contact our Customer Services team on 087 736 7774 or email: [fnblife@fnb.co.za](mailto:fnblife@fnb.co.za), from Monday to Friday between 07:30-18:00.

#### **FNB Life**

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