



FNB Life Customised Research Survey Promotion Terms and Conditions (1 November 2023)

1. What is the FNB Life Customised Research Survey R100 Cash Back Promotion?

The FNB Life Customised Research Survey Promotion will give you the opportunity to receive R100 cash back if you are one of the first 100 customers who have applied for Life Customised to complete the Life Customised Research Survey before 30 November 2023.

To qualify for the FNB Life Customised Research Survey Promotion, you must be one on the first 100 customers to complete and submit the Life Customised Research survey. Additionally:

- You must meet all qualifying criteria to receive the survey:
 - You must have a valid South African ID; and
 - You must have a qualifying FNB or RMB bank account; and
- You must receive and complete the Life Customised Research Survey before 30 November 2023.
- The receipt and completion of the survey only qualifies you (the applicant) for a single pay-out of R100. Should you complete the survey more than once, these will not qualify.

Overview of the R100 cash back payment terms and conditions

- The payment will be for the value of R100 only.
- The payment made 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 reward is a gift and not a purchase.
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If you are one of the first 100 customers to complete the survey, you will qualify and will be paid by the end of the next month following your survey response.



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 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 offer cannot be transferred and is not negotiable.

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

- Unless otherwise stated, you must be between the ages of 18 and 60 at the time of completing the survey.
- The prize may not be sold or given to someone else.
- The prize cannot be swapped or a different reward from the initial reward given.
- 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 relating to 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.

Please 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, a licensed life insurer) is a division of FirstRand Limited, Authorised Financial Service Provider, is the provider of life cover and other long-term insurance products.

The team responsible for executing the promotion is primarily the FNB Life. The persons responsible for this promotion are, Arno Hoffman and Chanté Pretorius.

These rules and this promotion are 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, from Monday to Friday between 07:30-18:00.