



HOUSEHOLD HELPER COMPETITION RULES (EASY-ZERO)

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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.

Competition Name:	Household Helpers Competition
Promoter(s) Name(s):	<p>The promoter of this competition is FNB Entry Wallet, a business unit within First National Bank, 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>
Entries open and close:	<p>Entries open on 17 January 2023 at 00h01</p> <p>Entries close on 30 June 2023 at 24h00</p> <p>All entries must be received by the promoter(s) before (24h00) at the end of each month.</p> <p>The promoter(s) reserves the right to extend the competition. Notice of this will be posted in these rules.</p>
Winners announced on:	<p>The winners will be contacted via email and phone call within 14 (Fourteen) days of the end of each month during the Competition Period.</p> <p>The winners will be announced telephonically. The promoter will attempt to contact each winner 3 (three) times, should the attempts be unsuccessful a new winner will be selected.</p> <p>Winners may be requested to take part in our publicity campaign for the competition. However, the winners may refuse to do so by letting us know via email or phone call in response to our communication.</p>
Eligibility: Who qualifies to take part?	<p>customers must:</p> <ul style="list-style-type: none">• Be over the age of 18• Possess a South African ID• Take-up Easy Zero with a non-sales related F-number• Not hold an active transactional account prior to take-up
Who cannot take part or win the prize/ accept delivery or take up the prize?	<p>The following persons may not take part in this competition, submit a competition entry, win a prize and/or accept delivery of the prize or take up the prize when it becomes due, even if they qualify to take part - they will forfeit (give up) any prizes awarded to them:</p> <ol style="list-style-type: none">a) Any directors or their spouses/partners/children of the promoter(s).b) Any of the Exco Members of the relevant business unit / segment and First National Bank.



	<p>c) Any staff who is involved in designing, running, and overseeing the competition.</p> <p>d) Any household helper taking up the Easy Zero Account and is linked to any person who currently assists with facilitating Easy Zero sales via USSD (e.g., Community Bankers, Branch staff selling Easy Zero).</p> <p>e) Any household helper who held an active Direct Deposit Account with FNB prior to the commencement of the campaign (17 January 2023).</p> <p>f) Any person whose accounts and credit agreements with FNB or FirstRand Bank Limited are not in good standing at the date of the draw. <i>This means that none of your FNB and FirstRand Bank accounts and credit agreements should be overdrawn, or be in arrears, or be in default, or be subject to any legal process with FNB or FirstRand Bank. Legal process means any legal proceedings in any court of law involving you and FNB or FirstRand Bank, including but not limited to collections, liquidation and sequestration proceedings. Legal process however excludes debt review as contemplated in S86 of the National Credit Act 2005.</i></p>
How to enter?	<p>To enter the competition the following process needs to be followed:</p> <ul style="list-style-type: none"> Household helper must opt into the product Account must be opened through USSD and be linked to a non-sales F-number Account must be active when winners are selected
Is there a limit on the number of times you can enter?	All participants can enter the competition once (on the month of product take-up).
What is the prize?	The winners will each win an eWallet worth R500.00 that will be directly deposited into their Easy Zero account.
How will winner(s) be chosen?	Five winners will be chosen through a random draw at the end of every cycle (cycles start from the 17th of each month ending on the 16th of the following month). Competition has been extended and the last cycle will start on 17 June 2023 and end 30 June 2023.
Data Usage and Privacy Policy	Participants in the competition understand and agree that in order to offer the competition, 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 and in certain instances your image. Personal data, which participants provide when they enter the competition, 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 FNB, our members, customers or the public.



Rule Amendments	<p>These Rules cannot be modified or superseded except by us, in our reasonable discretion, in a written revision to these rules.</p> <p>FirstRand Bank Limited reserves the right to extend the campaign by amending these campaign rules.</p>
General	<p>In the unlikely event of a dispute, our decision shall be final. We reserve the right to amend, modify, cancel, or withdraw any aspect of this competition in our sole discretion at any time without liability. We cannot guarantee the performance of any third party and shall not be liable for any act or default by a third party. The laws of the Republic of South Africa govern this competition. If any provision or part of these Rules is deemed void or otherwise unenforceable in law then that provision or part shall be deemed excluded and the remainder of these Rules shall remain in force. Any violation of these Rules will result in the immediate disqualification of the transgressing participant from the competition.</p> <p>If required as a result of changes in legislation or if deemed necessary for any other reason, the Bank reserves the right to terminate this competition immediately. In the event of such termination, all participants agree to waive any rights that they may have in terms of this competition and acknowledge that they will have no recourse against the Bank, their agents and/or promoters.</p> <p>The promoter reserves the right to cancel or amend the competition and these Rules in the event of a catastrophe, war, civil or military disturbance, act of God or any actual or anticipated breach of any applicable law or regulation or any other event outside of the promoter's control. Any changes to the competition will be notified to entrants as soon as possible by the promoter. We will not be held liable for any misrepresentation caused due to a copy error, typing error and/or omission that may occur on any of our competition material.</p>
Tax Implications	<p>IMPORTANT NOTICE: TAX IMPLICATIONS</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>



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.

GENERAL RULES THAT APPLY:

- If you fail to comply with any part of these rules you will be disqualified and you will forfeit any reward.
- Unless the promoter(s) say otherwise you must be at least 18 years old to enter.
- The reward may not be sold or given to someone else.
- The reward cannot be swapped for a different type of reward.
- You may not attempt to do anything to change the outcome of the competition in any way.
- The promoter(s) decision is final and no correspondence will be entered into. This means you cannot appeal any decision by the promoter(s).
- 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 promoter(s) can change the rules of the competition throughout the duration of the competition. 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 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.
- 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.