



Campaign: Reeflords Property Developments-Urban Tana Development Campaign

Date these rules were first published: 10 April 2023

Date these rules were last amended: n/a

The following campaign terms and conditions and general rules apply:

Name of Campaign:	Reeflords-Urban Tana Development Campaign
Promoter(s) Name(s):	This campaign is run by Home and Structured Lending Solutions, a business unit of First National Bank "FNB" having its principal places of business at Fairland, Menlyn and Sandton. FNB is a division of FirstRand Bank Limited with Reg. No. 1929/001225/06, an authorized financial services provider and credit provider. In these rules we refer to the above promoter(s) as "the Bank" or "us" or "we". We will refer to participants as "you" or "applicant" or "client" or "customer".
The Campaign	If you purchase a property at the Reeflords Property Developments - Urban Tana and apply for an FNB home loan, Single Facility® or Structured Loan you could qualify to get: <ul style="list-style-type: none"> • A loan term of up to 30 years (subject to a full credit assessment).
Campaign opens:	10 April 2023
Campaign closes:	31 July 2023 while stocks last. This offering, and any applicable amendment to this campaign, is reviewable at the Bank's discretion. The Bank reserves the right to vary, postpone, suspend or cancel this campaign from time to time.
Eligibility: Who qualifies to take part?	This campaign is open to any legal resident of the Republic of South Africa who is a natural person, 18 years of age or older with a valid 13 (thirteen) digit South African identity document or a South African Legal Entity, who applies for a home loan, Single Facility® or Structured Loan via any FNB internal sales channels which is granted by FNB and registered in the Deeds Office.
How to participate?	To qualify for this campaign, an application for a First Bond, First Bond Future Use, Single Facility® or Structured Loan must be submitted via any FNB internal sales channels, approved by FNB and registered in the Deeds Office.
Products to which the Campaign is Applicable	FNB Home Finance Home Loan and FNB Wealth Home Loan, Single Facility® and Structured Loan.
Campaign Terms and Conditions	<ul style="list-style-type: none"> • This campaign is only applicable to persons that are main banked with First National Bank or RMB Private Bank, both of them being a division of FirstRand Bank Limited. Main Banked means that you hold any of the qualifying accounts with us and meet the Bank's qualifying criteria, as stipulated in the Main Banked Rules published on the Bank's website: www.fnb.co.za. • Only applicable to First Bond, First Bond Future Use, Single Facility® and Structured Loan applications submitted on or after 10 April 2023 via any FNB internal sales channels, approved by FNB, and registered in the Deeds Office. • This offering, and any applicable amendment to this offering, is reviewable at the Bank's discretion. • This offering is not a guarantee of any nature and the Bank reserves the right to vary, postpone, suspend or cancel the offering 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. • The Bank's involvement in this campaign is to provide qualifying applicants with a Home Loan, Structured Loan or Single Credit Facility® therefore, the Bank will not be responsible for any defects in the property.

	<ul style="list-style-type: none"> • 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. • This campaign is subject to the use of the Bank's appointed panel of attorneys. • The Bank can change the rules of this offering throughout the duration of the campaign. 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. • This offering is not transferable between clients. <p>Exclusions:</p> <ul style="list-style-type: none"> • Natural persons without a valid South African 13-digit Identity number and Legal Entities not registered in South Africa. • Building Loans are excluded. • Further Loans, release of Surety and Substitution of Debtor applications. • Applications that are not submitted through any FNB internal sales channels. All applications that originate from an external lead provider for example, Mortgage Originator, Developers and direct estate agents are excluded. • Home loan applications exceeding 4 applicants are excluded from this campaign.
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Is there a limit on the number of times you can qualify for the campaign offer?	No limit, this applies to each Home Loan/Single Facility/Structured Loan successfully registered during the campaign period where all campaign Terms and Conditions have been met.
Data Usage and Privacy Policy	For more information regarding our privacy practices, please refer to our FNB website (www.fnb.co.za) for the Customer Privacy Notice.
Rule Amendments	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 nav» Home 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 (www.fnb.co.za).

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. If you 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 promoters 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 and conditions and/or rules b) took part in this campaign.
- 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

- No correspondence will be entered into regarding either this campaign or these rules.
- In the unlikely event of a dispute, the Bank's decision shall be final.
- The Bank reserves the right to amend, modify, cancel or withdraw any aspect of this campaign at the Bank's sole discretion at any time without any liability.
- The laws of the Republic of South Africa govern this campaign, regardless of where you live or work.
- 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 campaign.

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- You may not attempt to do anything to change the outcome of the campaign in any way.
- While you may be asked to take part in publicity for the campaign, you have the right to refuse to do so.
- 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 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, 2001.
- For any queries related to this campaign, email the Bank on the following email address: PBLCampaigns@fnb.co.za
- Terms, conditions and rules apply.