



Win your share of R500 000 in Checkers Vouchers with eWallet on the FNB App COMPETITION RULES

Date these rules were first published: 25 September 2023

Date these rules were last changed: 19 September 2023

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 these competition rules.

Competition Name:	Win your share of R500 000 in Checkers Vouchers with eWallet on the FNB App
Promoter(s) Name(s):	<p>The promoter of this competition is Personal & Private Core Banking, (Customer Value Management) a business unit within FNB, FNB is 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)" or "FNB". We refer to participants and winners as "you".</p>
Entries open and close:	<p>Entries open on <25 September 2023> at <00h01>.</p> <p>Entries close on <25 February 2024 > at <23h59>.</p> <p>All entries, fully completed as required, must be received by the promoter(s) by the 25th day of each month during the competition period.</p> <p>There will be 200 winners every month for the duration of the competition period.</p> <p>The promoter(s) reserve the right to end or extend the competition. Notice of this will be posted in these rules.</p>
Eligibility: Who qualifies to take part?	<ol style="list-style-type: none"> a. Existing FNB customers with a South African 13-digit ID number who hold either an FNB Easy Zero, Easy Pay-As-You-Use (PAYU), Easy Smart, Aspire Account, Aspire Fusion Account or Aspire Encore Account, who are over the age of 18 and who reside in South Africa. b. Existing FNB customers who hold an FNB Easy Zero, Easy Pay-As-You-Use (PAYU), Easy Smart, Aspire Account, Aspire Fusion Account or Aspire Encore Account, that have not made use of the eWallet send functionality on the FNB App for the previous 3 months, prior to the competition launch. c. The qualifying account must be in an active status and in *good standing with the Bank. d. The qualifying customer must be registered on the FNB Banking App. e. The qualifying customer must send one or more eWallets on the FNB Banking App per month. f. The qualifying customer will receive communication from FNB (FNB App notification) notifying the qualifying customer to encourage them to send an eWallet using the FNB Banking App. Customers stands a chance to win in the draw should they send one or more eWallet during a month as part of the Competition. g. 1 eWallet send equals to 1 entry into the draw. <p><i>*Good Standing</i> means that none of your FNB and/or RMB 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 RMB. Legal process means any legal proceedings in any court of law involving you and FNB or RMB, including but not limited to: collections, liquidation and sequestration proceedings.</p>



	There will be 200 winners every month (for a period of 5 months) who will each win a R500 (five hundred rand) Checkers voucher.
Who cannot take part?	<p>The following persons may not take part in this competition even if they qualify to take part. They will forfeit (give up) any prizes awarded to them:</p> <ul style="list-style-type: none"> a) Any employee of the promoter(s). b) Any director, member, partner, agent of, or consultant of the promoter(s). c) Any other person who directly or indirectly controls the promoter(s). d) Any supplier of goods and services in connection with this competition. e) The spouse, life partner, siblings, children, or parents of any of the persons named in a, b, c, or d, above. f) Any person whose accounts and credit agreements with FNB or FirstRand Bank Limited are not in *good standing. <p><i>*Good Standing</i> means that none of your FNB and/or RMB 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 RMB. Legal process means any legal proceedings in any court of law involving you and FNB or RMB, including but not limited to: collections, liquidation and sequestration proceedings.</p>
How to enter?	<p>Existing FNB customers who hold an FNB Easy Zero, Easy Pay-As-You-Use (PAYU), Easy Smart, Aspire Account, Aspire Fusion Account or Aspire Encore Account, that have not made use of the eWallet send functionality for the previous 3 months on the FNB App, prior to the competition launch, will receive communication from FNB (FNB App notification) notifying the qualifying customer to encourage them on sending an eWallet via the FNB Banking App and they will stand a chance to win in the draw should they send an eWallet. 1 eWallet send would equal to 1 entry into the draw.</p> <p>The more eWallet sends a customer makes on the FNB Banking App, the better their chances of winning a R500 (five hundred rand) Checkers Voucher.</p>
Is there a limit on the number of times you can enter?	No, each eWallet send on the FNB Banking App made by the qualifying customer equals to an entry into the competition.
How will winner(s) names be announced?	<p>Winners will not be announced.</p> <p>A random draw will take place at the beginning of every new month and the winners of this competition will be notified. Winners will be notified via SMS or via the FNB App or a combination of both on the cellphone number indicated on the customers banking profile. Vouchers will be distributed via SMS to the winners.</p> <p>There will be 200 winners every month (for a period of 5 months) who will each win a R500 (five hundred rand) Checkers voucher.</p>
Deadline for claiming prize(s)	The voucher must be redeemed within 6 months after it has been issued. The full voucher amount of R500 must be used at once, as no change will be given and the amount left cannot be carried over on the voucher.
Questions about these rules	Email the promoter(s) on <CVMQueries@fnb.co.za >



Tax implications for prize(s)	<p>You are fully responsible for any tax implications arising from or associated with any receipt, transfer or spend of any prize/s, awards or rewards due to you for participating in this competition.</p> <p>You agree that you will not hold the Promotor liable and you hereby fully indemnify the Promotor, and hold the Promotor completely harmless, against all damages, claims and fines made against you or the Promotor, 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 or rewards or the charges in respect thereof.</p>
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IMPORTANT:

- **You agree to indemnify FNB fully for any loss or damage FNB may suffer because you breached the competition rules. This means you agree to reimburse FNB 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 FNB 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 FNB 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 FNB 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 competition rules b) took part in this competition or c) any person used a prize.**

GENERAL RULES THAT APPLY:

- FNB must receive your entry before the published closing date and time. You will lose the right to take part or claim any prize that may have been awarded to you if you don't enter on time.
- The use of the Checkers voucher is subject to the rules issued by Checkers, which governs the use of a Checkers voucher
- If FNB is not able to get hold of you to after making reasonable efforts to do so FNB can award it to someone else. If you don't claim your prize on time, you will lose your right to any prize.
- If you break these rules you will be disqualified and you will lose your right to any prize(s).
- You may not do anything to change the outcome of the competition in any way.
- The promoter(s) can put in place such technical or other remedies it considers appropriate to prevent abuse, or to protect any sites or our systems or other users.
- The Promoters' decision is final, and no correspondence will be entered into. This means you cannot appeal any decision by the Promoters.
- FNB reserves the right to change the prizes of this Competition. These changes will be published in these rules.
- 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).
- FNB can change the rules of the competition at any time. For convenience only, the date on which these general rules were last changed by FNB are published below the heading. It is your responsibility to check the rules for any changes.
- You may not submit anything that could be offensive or may offend or harm FNB, any person or any social network site. Do not submit anything that contains explicit or offensive content. If in doubt, don't post or submit it.



- You may not abuse the site or competition in any way. This includes posting content for commercial purposes or distributing spam or malicious code or using the site to collect the personal data or content of other users or direct visitors to other sites or pages.
- You agree that FNB alone can decide if your actions are prohibited or inappropriate. FNB can also decide to end your participation in the competition immediately. FNB can also take appropriate legal action against you.
- You must comply with the terms & conditions and privacy policies of the any website or social network site.
- By posting the submission you give FNB a world-wide, royalty free and non-exclusive license to reproduce, modify, adapt and publish any content you have posted or submitted for purposes of the competition to promote FNB, or its products and services.
- If the competition is run on any social network site you understand that this competition is not in any way being sponsored, endorsed or administered by, or associated with any social network site. You fully release such social network sites from any legal responsibility to you or any other person. By participating in this competition, you understand that you are providing information to FNB and not to the social network site. FNB is not responsible for any social network site. FNB does not control how they operate, when or if they are available, or what content they carry. Even though FNB may run certain competitions on social network sites, FNB does not endorse the third party, its site, its products, or services or any content on the site. You use the site at your own risk. You must take precautions to protect yourself from risk, such as viruses and other destructive code.
- You must at your own expense, obtain all equipment and services that are necessary to take part in this competition.
- FNB can put in place such technical or other remedies it considers appropriate to prevent abuse, or to protect any sites or social network sites, its systems, employees or ex-employees, or other users.
- 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, the international standard time: GMT plus two hours will be used.
- While FNB 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, FNB 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 by FNB or that they no longer apply to you.
- You must send all legal notices to FNB Legal, 3rd Floor, No 1 First Place, Bank City, Johannesburg, 2001.
- The laws of the Republic of South Africa will apply to this competition regardless of where you live or work, how or where you enter.