



## FNB NAV» NEW TOOLS SOLAR INCENTIVE COMPETITION RULES JUNE 2023

**Date these rules were first published: 23 JUNE 2023**  
**Date these rules were last changed: 22 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.

<b>Competition Name:</b>	<b>FNB NAV» NEW TOOLS SOLAR INCENTIVE COMPETITION RULES – EXTENDED TO OCTOBER 2023</b>
<b>Promoter(s) Name(s):</b>	<p>The promoter of this competition is nav» from FNB, a business unit of 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)" or "FNB". We refer to participants and winners as "you".</p>
<b>Entries open and close:</b>	<p>Entries open on 23 June 2023 at 9.00 am.</p> <p>Entries close on 15 October 2023 at 5:00pm.</p> <p>All entries, fully completed as required, must be received by the promoter(s) before (time) on the closing date.</p> <p>The promoter(s) reserve the right to extend the competition. Notice of this will be posted in these rules.</p>
<b>What is the prize?</b>	<p><b>Win 1 of 5 Erinite PV2 Solar package valued at R44 850, plus installation.</b></p> <p><b>Top Features:</b></p> <ul style="list-style-type: none"> <li>• System Size <ul style="list-style-type: none"> <li>▪ Watt Peak □ 920WP</li> <li>▪ kWh p/year – 1 455</li> <li>▪ kWh p/day □ 3,99</li> </ul> </li> <li>• 2 x ODA-144H Solar Panels with capacity rating of up to 460W, <ul style="list-style-type: none"> <li>▪ Product Warranty 12 years and 30 Years Linear output warranty</li> </ul> </li> <li>• 1 x 3KVA Growcol Inverter, <ul style="list-style-type: none"> <li>▪ Product Warranty 2 years</li> </ul> </li> <li>• 1 x 2,56KWH Lee Lithium-ion battery, <ul style="list-style-type: none"> <li>▪ Product Warranty 5 years</li> </ul> </li> <li>• Mounting materials</li> <li>• AC &amp; DC Cabling</li> <li>• Roof tile installation materials for 2 x solar panels</li> <li>• 1 x Inverter installation materials</li> <li>• 1 x battery installation materials</li> </ul> <p>The Erinite PV2 solar solution can power lights (preferably LED type) through the DB and comes with 2 (two) plug points only. These plug points are for small power</p>

	<p>appliances for instance a TV, Wi-Fi, decoder, cell phone charger, etc. Larger appliances or appliances with a heating or cooling element may cause the system to become faulty and/or damage the system. It does not connect to the wall plugs of the home. Users can connect small appliances using the 2 (two) plugs that come with the package. Details and product terms and conditions will be shared by the installer.</p> <p>The Erinite PV2 system itself cannot be upgraded / expanded upon by for instance adding more solar panels and also does not have a mobile app for monitoring of the solar system. Should a larger output system or mobile app functionality be required you can consider “upgrading” as detailed in the section below.</p> <p>The system can be equipped with app monitoring, but this will incur an additional fee. Should winners want app monitoring they will be responsible for the additional fee paid directly to Erinite Energy.</p> <p><b>Upgrading:</b> The prize for this competition is the Erinite PV2 package. However, should a winner wish to have a larger solar package supplied via Erinite Energy, the winner will be liable for the additional cost incurred for the upgraded / larger solar package over and above the prize noted above.</p> <p>Note: This will only be allowed for upgraded packages offered and supplied by Erinite Energy.</p> <p>As example, the winner could elect to upgrade the system to the Erinite PV4 package which has 4 panels and can be expanded to 6 panels. In such instance, the winner will have to pay the additional costs of the PV4 package (the difference between the value of the PV2 and the PV4) which is valued at R118 929,00 plus R5 406 which depends on the roof type, distance of the DB to the inverter and the equipment finally selected.</p> <p>Where applicable, the winner will need to secure the additional funds and confirm the upgrade before the installation can be scheduled. Should the winner require finance, the winner will need to apply for such finance in their personal capacity and the additional funds would need to be transferred to Erinite Energy directly.</p> <p>The installation date will depend on the stock availability of the equipment.</p> <p>Erinite Energy T's &amp; C's will apply.</p> <p>The performance of the solar system depends on the sun shining, that means when there is cloud cover or rain, the solar will not produce power and the system will depend on the battery power which has limited capacity, i.e. 2,56kWh.</p>
<b>When will the solar solutions be installed?</b>	The installer will contact the winners after they have been announced to discuss a suitable date and time for the installation.
<b>How do I rate the nav» Marketplace provider?</b>	<p>We ask that all winners rate the nav» Marketplace provider once the installation has taken place to help build a community of trusted businesses. The complete job will automatically be loaded onto the customers profile once the installation has been completed.</p> <p>The customer will be able to rate and review the provider on their banking app and provide any feedback.</p>
<b>Winner/s announced on:</b>	<b>23 October 2023</b>
<b>Eligibility: Who qualifies to take part?</b>	This competition is open to all individuals over the age of 18 who live in the Republic of South Africa and those that are First National Bank (FNB) banked/ RMB banked customers residing in South Africa who have access to nav» on their banking app

	and who complete the specified actions required. If a consumer wishes to enter the competition, they must adhere to the qualifying criteria.
<b>Who cannot take part?</b>	<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"> <li>a) Any employee of the promoter(s).</li> <li>b) Any director, member, partner, agent of, or consultant of the promoter(s).</li> <li>c) Any other person who is directly or indirectly controls the promoter(s).</li> <li>d) Any supplier of goods and services in connection with this competition.</li> <li>e) The spouse, life partner, siblings, children, or parents of any of the persons named in a, b, c, or d, above.</li> <li>f) Any person whose accounts and credit agreements with FNB or FirstRand Bank Limited are not in good standing. <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></li> </ul> <p>However, even if the aforesaid disqualified persons participate in the competition or is subsequently disqualified, these competition rules will continue to apply between the disqualified persons and FNB.</p>
<b>How to enter?</b>	<p>Complete any of the following tasks to enter to win 1 (one) mini solar solution. 1 (one) task = 1 (one) entry). The more tasks you complete the more entries into the competition you will have.</p> <p><b>nav» Wellness - Virtual healthcare</b> Book &amp; pay for a virtual consultation on nav» Wellness on your FNB App. 1 (one) entry per virtual consultation purchased.</p> <p><b>nav» Wellness – Wellness coach</b> Complete a wellness coach module with nav» Wellness on your FNB App. 1 (one) entry per module completed.</p> <p><b>nav» Money – Wills &amp; legacy planning</b> Draft a will on your FNB app, sign it and submit it at your nearest branch for safe keeping. 1 (one) entry.</p> <p><b>nav» Money – Money coach</b> Complete a money coach module with nav» Money on your FNB App. 1 (one) entry per module completed.</p> <p><b>nav» Car – Car coach</b> Complete a car coach module with nav» Car on your FNB App. 1 (one) entry per module completed.</p> <p><b>nav» Car marketplace</b> Search for a vehicle on the WesBank approved dealer marketplace on nav» Marketplace on your FNB App. 1 (one) entry per completed search, per month.</p>

	<p><b>nav» Care</b> Adopt a cause or donate to cause you care about on nav» Care on your FNB App. 1 (one) entry per cause adopted.</p> <p><b>nav» Energy- education</b> Read an education article on nav» Energy on your FNB App. 1 (one) entry per article read. Max 3(three) entries.</p> <p><b>nav» Energy- alternative energy solution</b> Pay for or take up a contract for an alternative energy solution with eBucks or FNB connect. 1 (one) entry per solution. Maximum of 1 application per month.</p> <p><b>nav» Energy- alternative energy finance solutions</b> Take up a FNB alternative energy finance solution with nav» Energy on your FNB App. 1 (one) entry per solution. Maximum of 1 application per month.</p> <p>Finance solutions available:</p> <ul style="list-style-type: none"> <li>• Solar energy loan – new or existing home loan</li> <li>• Secured revolving facility loan</li> <li>• Securities-based loan</li> <li>• Personal loan</li> </ul> <p><b>Commercial clients</b></p> <p><b>nav» Marketplace</b> List your business on nav» Marketplace on your FNB App. 1 (one) entry per completed business registration. Your business should be searchable.</p> <p><b>nav» Marketplace</b> WesBank- approved dealerships can list their vehicles on nav» Marketplace on your FNB App. 1 (one) entry per completed dealership registration. Your vehicles should be searchable.</p> <p><b>nav» Care</b> Donate to a cause you care about on nav» Care on the FNB App. 1 (one) entry per donation above R100.</p>
<b>Is there a limit on the number of times you can enter?</b>	<p>Each task completed will count as an automatic entry into the competition. 1(one) task = 1(one) entry Please note that some tasks have been capped per month as specifically indicated above.</p>
<b>How will winner(s) be chosen?</b>	<ul style="list-style-type: none"> <li>• By a random draw from all eligible entries received before the closing date and time. The draw will take place on or before 23 October 2023.</li> <li>• The random entries drawn will be checked to establish whether they meet the competition qualifying and eligibility criteria.</li> <li>• The random draws will be overseen by the nav» Legal, Risk &amp; Compliance team.</li> <li>• Should the competition draw be postponed to another date for any reason whatsoever, the new date will be published on the FNB website within 10 (ten) days of the original draw date.</li> <li>• If the eligibility and qualifying criteria are not met or if a potential winner cannot be contacted within 20 (twenty) business days after the first attempt to do so the next customer on a rank randomized list that meet the eligibility and qualifying criteria will be chosen and contacted.</li> <li>• The prize will be allocated to the next customer in line should a winner reject the prize or if a potential winner cannot be contacted within the 20 (twenty) business days. The redrawn customer will have 20 (twenty) business days after</li> </ul>

	the first attempt to accept the prize. Following a redraw, if the prize is still not accepted the business will retain the prize for a future competition.
<b>How will winner(s) names be announced?</b>	Winners will be contacted by phone call and email by the nav» Outbound team to discuss further directions for the installation on their mini solar solution. Customers should ensure that their personal details on their account are up to date and/or correct.  <u>Please note:</u> While prize winners may be asked to take part in publicity for the competition, however, prize winners have the right to refuse to do so.
<b>Deadline for claiming prize(s)</b>	20 November 2023
<b>Questions about these rules</b>	Should you have any queries related to the above competition, contact us on your FNB Banking App.  FNB App > Contact Us > Select queries/complaint/Suggestion > Perform Login > Relates to nav» Navi-gate Life

## General Rules

### IMPORTANT – PRIVACY MATTERS

Participants in this competition understand and agree that for us to offer this competition, we may collect and use personal information about participants. This personal information may include your first name, last name, email address, mobile number, ID number and in certain instances your image. For more information about the FirstRand Group, our solutions and your privacy, go to our website and/or your FNB App to view our **FirstRand Customer Privacy Notice**.

### IMPORTANT – LIABILITY

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 received or used any benefit or prize. If you enter yourself, or accept or use the prize or any benefit, 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 accepted or used any benefit or prize.

We cannot guarantee the performance of any third party and shall not be liable for any act or default by a third party.

- FNB must receive your entry before the published closing date and time. FNB must also receive your entry in the correct format. 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 or in the correct format.

- 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 are in breach of these rules, you will be disqualified and you will lose your right to any prize(s).
- You may not sell the prize or give it to someone else. You may not swap the prize for cash or for a different prize.
- 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 judges' decision is final and no correspondence will be entered into. This means you cannot appeal any decision by the judges.
- You may not vote for yourself where the competition involves voting.
- You must collect your prize before the deadline. You must be able to provide proof of your identity.
- If required, FNB may need to change the prizes.
- 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.
- If you need to create and submit something in order to enter this competition such as an idea or a photo, you must have created it yourself and it must be original. You must not copy or use another person's ideas, work or photos without their permission. By submitting anything, you warrant to FNB that you are the sole creator, designer, author or owner of the work and that you have the right to use or submit the work. If we believe anything you submit or post may be plagiarism or be an infringement of another person's intellectual property rights, we may remove your submission without notice to you and you will be disqualified.
- You may not submit anything that could be offensive or may offend or harm FNB or any person. Do not submit anything that contains explicit or offensive content.
- 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 at your own expense, obtain all equipment and services that are necessary to take part in this competition.
- You may be responsible to obtain and pay for certain licenses necessary to use a prize. Unless otherwise stated such additional items or costs are not included as part of the prize.
- 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.
- 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.
- 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.
- Social network site refers to any social network site on which FNB may promote a competition. This may include sites like Facebook, Twitter, Tik Tok, Pinterest or Instagram.
- If you need to create and submit something in order to enter this competition such as an idea or a photo, you must have created it yourself and it must be original. You must not copy or use another person's ideas, work or photos without their permission. By posting or submitting anything, you warrant to FNB and the social

network sites, that you are the sole creator, designer, author or owner of the work and that you have the right to use or submit the work.

- If we believe anything you submit or post may be plagiarism or be an infringement of another person's intellectual property rights, we may remove the post or submission without notice to you and you will be disqualified.
- 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.
- FNB can also immediately remove any posts that they reasonably believe contain prohibited or inappropriate content without notice to you.
- You must comply with the terms & conditions and privacy policies of any website or social network site.
- By posting a 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.
- 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.

#### **IMPORTANT – TAX IMPLICATIONS**

**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 or eBucks rewards.**

You are fully responsible for any tax implications arising from or associated with any receipt, transfer or spend of any prize/s, awards or eBucks rewards due to you for participating in this competition.

You agree that you will not hold us or FirstRand Bank Limited ("the Bank") liable and you hereby fully indemnify us and/or the Bank, and hold us and/or the Bank completely harmless, against all damages, claims and fines made against you us and/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.