



STAND A CHANCE TO SCORE 1 OF 20 SPRINGBOK JERSEYS WHEN YOU GET AN FNB CAR INSURANCE POLICY PROMOTION RULES

Read these promotion rules ("rules") carefully. These rules explain rights and duties under this promotion. By taking part in the promotion, the participant agrees that these promotion rules will apply. It is the participant's responsibility to read these rules, the promoter will assume that the participant has read the rules.

Competition Name:	Stand a chance to score 1 of 20 Springbok jerseys when you get an FNB Car Insurance policy
Promoter(s) Name(s):	The promoter of this competition is FNB Short Term, a business unit within First National Bank (FNB), a division of FirstRand Bank Limited with Reg. No. 1929/001225/06 ("FNB") 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". We refer to participants as "you".
How to enter?	Get FNB Car Insurance on the FNB App to qualify for an entry into the draw to win a Springbok jersey
What is the prize?	A Springbok Supporter jersey
Entries open and close	1 October 2023 to 31 October 2023
Eligibility: Who qualifies to take part?	The competition is open to all customers of First National Bank (FNB)
Who cannot take part or accept delivery or take up the incentive	The following persons may not take part in this promotion, receive the prize /or accept delivery of the prize when it becomes due, even if they qualify to take part - they will forfeit (give up) any incentives awarded to them: 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. c) Any person who is involved in designing, running, and overseeing the promotion. d) Agents or consultants of, or any other person who directly or indirectly controls or is controlled by the promoter or marketing service providers in respect of the promotional competition, or the spouses, life partners, business partners or immediate family members.
Limits of number of entries per participant	One policy per customer
How and when will winner(s) be selected (how results will be decided)?	Winners will be chosen by a random weekly draw from all eligible entries received before the closing date and time.
How and when the winner(s) will be notified (how results will be announced)?	The winners will be contacted via App Push Text notification on The FNB App using the details provided when entering the Competition. Winners will need to reply within 7 days of receiving the APT with their contact details, if they do not respond within 7 days, we will attempt to contact the winners telephonically at least three times for the next 7 days and if we are still not successful, the winner will forfeit the prize and a redraw will be done for a selection of another winner. The winners will be contacted within 30 (thirty days of the end of the Competition Period). 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 in response to mail from us.
Can the incentive be exchanged or transferred?	The prize is not negotiable, cannot be exchanged for cash or transferred to a third party
Questions about these rules	Should you have any queries related to the above competition you may engage directly via e-mail to: insurecommunication@fnb.co.za .
Important Notice: 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 or award obtained in respect of this promotion.



	<p>You are fully responsible for any tax implications arising from or associated with any receipt, transfer or spend of any prize/s, awards due to You participating in this promotion.</p> <p>You agree that you will not hold the promoter, the companies in the FirstRand Group, 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 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.</p>
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GENERAL RULES THAT APPLY TO THIS PROMOTION IMPORTANT:

- You hereby indemnify the promoter(s) fully for any loss or damage the promoter(s) may suffer because you breached these rules. This means that you agree to reimburse the promoter(s) for the following: any loss or damage they suffer, any expenses and/or costs they paid or are responsible for. "Legal costs" means costs on an attorney and own client scale.
- You also hereby indemnify the promoter(s) for any loss or damage you suffered because you took part in this promotion and received the reward. 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 promotion and received the reward.
- 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: a) you breached these rules; or b) you took part in this promotion; or c) received the reward; or d) used the reward.
- If you fail to comply with any part of these rules, you will be disqualified, and you will give up (forfeit) the reward.
- You agree that you will not hold us liable and you hereby fully indemnify us, and hold us completely harmless, against all damages, claims and fines made against you or us, 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.
- The promoter(s) 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 in respect of this promotion and you agree that you will have no rights against the promoter(s) as a result thereof.
- The promoter(s) reserve the right to change the rules of the promotion. The promoter(s) 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 "Promotion Rules". 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.
- 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 name, last name, email address, cellphone number and in certain instances your image. Personal information which participants provide when they enter the competition, may, subject to prevailing law, be used for future marketing activity, unless you notify FirstRand that you wish to opt out of receiving such marketing communications. You can manage your marketing preferences at any time by accessing "My Profile" on our app. 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.
- Where any dates or times need to be calculated in terms of these rules, the international standard time: GMT plus 2 (two) hours will be used.
- Whilst the promoter(s) may allow you extra time to comply with your obligations or may decide not to exercise some or all their rights, or may waive certain requirements, the promoter(s) can still insist on the strict application of any or all their rights at a later stage. You must not assume that this means that the rules have been changed or that they no longer apply to you.