



PROMOTION RULES

FNB Cashflow unlock with car insurance

Date these rules were first published: 1 February 2023

Date these rules were updated: 17 March 2023

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.

Campaign Name:	FNB Cashflow Unlock with Car Insurance
Promoter(s) Name(s):	The promoter of this incentive is FirstRand Short-term Insurance Reg. No. 2018/234369/06. In these rules, we refer to the above promoter(s) as "the promoter(s)" or "FirstRand Short-term Insurance Limited" or "FNB Short Term Insurance", a Business Unit of First National Bank a division of FirstRand Bank Limited Reg. No. 1929/001225/06 (FNB)" We refer to participants as "you".
The Campaign:	Cashflow unlock with car insurance are giving away R250.00 to existing FNB customers that go through the FNB App for a car insurance quote. They need to complete the full car insurance quoting process to qualify.
When does the Campaign start and end?	The FNB Cashflow unlock with car insurance promotion shall commence on the 1 st of April 2023 and shall terminate on the 30 April 2023. We reserve the right to extend this Promotion for a longer period or terminate this Promotion sooner than indicated. Any changes to the Promotion Period will be published on www.fnb.co.za For more information call: 0873120001 or email: fnbstiservicing@fnb.co.za
Deadline for entry:	This competition will continue until 30 April 2023 11:59:59pm.
How to enter?	Existing FNB customers can complete the full car insurance quoting process to qualify
Eligibility: Who qualifies to take part?	Existing FNB customers who own a car and have their car loaded on nav>>Car under 'My Garage' at the time of the quote.
In-Eligibility: Who does not qualify to take part?	The following persons may not take part in this campaign even if they qualify to take part. They will forfeit (give up) any award that is due to them: <ol style="list-style-type: none"> 1. Directors, members, partners, employees, or agents of FirstRand Bank or any other person similarly connected. 2. The immediate family members of FirstRand Bank employees. This includes their spouse, life partner, parents, and children. 3. Any supplier of goods or services for the competition e.g., advertising agencies.
Limits of number of entries per participant	One quote per individual
How and when will participant(s) be selected (how results will be decided)?	Incentive given to customers upon quoting according to the conditions of the promotion.
How and when the participant(s) will be notified (how results will be announced)?	Customers that meet the conditions of this promotion will receive the "guaranteed R250 and will be notified via APN



What is the award?	R250 (two hundred and fifty rands only) paid into the customers FNB Account. The is limited to one entry per customer
Can the award be exchanged or transferred?	The award is not negotiable and cannot be transferred to a third party
Important Notice: 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>



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 or FSR Short Term liable and you hereby fully indemnify FSR Short Term, and hold FSR Short Term completely harmless, against all damages, claims and fines made against you or FSR Short Term, 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 first 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.
- Campaign query or complaints: If you have any complaint about this campaign, please contact FNB STI Servicing on 087 312 0001 or email fnbstiservicing@fnb.co.za