



nav» WIN GROCERIES FOR A YEAR FROM CHECKERS COMPETITION RULES OCTOBER 2023

Date these rules were first published: 30 OCTOBER 2023

Date these rules were last changed: 9 FEBURARY 2024

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:	nav» WIN GROCERIES FOR A YEAR FROM CHECKERS COMPETITION RULES
Promoter(s) Name(s):	<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>
Entries open and close:	<p>Entries open on 30 October 2023 at 9:00 am.</p> <p>Entries close on 15 March 2024 at 5:00 pm.</p> <p>All entries, fully completed as required, must be received by the promoter(s) before 5:00 pm 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>
What is the prize?	<ul style="list-style-type: none"> • Five lucky customers will each win R60,000 (Sixty thousand Rand) in Checkers WiCode vouchers. • The total prize amount will be divided over a period of 12 (twelve) months. • Each winner will receive 4 (four) monthly Checkers WiCode vouchers valued at R1250 (One thousand two hundred and fifty rand) per voucher, for a duration of 12 months. • The distribution of vouchers will be conducted through email notification. <p>The voucher providers specific terms and conditions may apply. This includes, but is not necessarily limited to, the following:</p> <ul style="list-style-type: none"> • Voucher/s may only be used once to the full value purchased for. • Voucher/s cannot be exchanged for cash or for other vouchers of any kind. • If a voucher/s is lost or stolen, neither Checkers & Shoprite nor its agents will be liable for any reimbursement of any kind. • Voucher/s cannot be used at MediRite Pharmacies, Checkers sixty60 purchases or at Money Market counters. • FNB will not be liable for any refunds on vouchers after the voucher code has been sent. • Voucher/s are valid until the date on which its full value has been used, or for the validity period, which is stated on the voucher, whichever is earlier

When will the grocery vouchers be sent?	<p>Each winner will, for a period of 12 (twelve) months, be provided with 4 (four) WiCode SMS vouchers, each valued at R1250. These vouchers can be utilized collectively or individually, in the designated month, at the customer's discretion, for purchasing groceries at a Checkers store convenient to them.</p> <p>The vouchers will be sent on 19 April 2024.</p> <p>The WiCode voucher cannot be used for Checkers sixty60 purchases. Vouchers can only be redeemed in-store.</p>
Winner/s announced on:	19 April 2024
Eligibility: Who qualifies to take part?	<p>This competition is open to all individuals and qualifying commercial business owners, over the age of 18, 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.</p>
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 is 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. <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> <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>
How to enter?	<p>Complete any of the following tasks during the Competition open and close dates to enter to win a years' worth of groceries to the value of R60 000. 1 (one) task = 1 (one) entry. The more tasks you complete the more entries into the competition you will have.</p> <p>Personal & Private banked customers</p> <p>nav» Money</p> <ul style="list-style-type: none"> • Wills & legacy planning Draft a will on your banking app and ensure it is signed and stored with a branch. 1 (one) entry. • My net worth View or edit your My Net Worth balance sheet. 1 (one) entry per month.

	<ul style="list-style-type: none"> • Money coach Complete a Money coach mission. 1 (one) entry per module completed. • Smart budget Create or edit a smart budget with a category and an alert. 1 (one) entry per budget completed or edited. Max 3 (three) smart budgets for the full competition period. • Credit status View your Credit status. 1 (one) entry per month. • Savings goal Create a Savings goal. 1 (one) entry per savings goal set (active savings goals with cash investment account opened. This is the account that you will be prompted to opt into when opening a savings goal) - Max 1 (one) savings goal per month. <p>nav» Car</p> <ul style="list-style-type: none"> • Car garage Load your vehicle in the nav» Car garage. 1 (one) entry per vehicle loaded. The vehicle must be registered to the entrant. • Car coach Complete a car coach mission. 1 (one) entry per module completed. • Car licence renewal Renew your car licence disc on nav» Car. 1 (one) entry per licence disc renewed. • My Fines Pay your outstanding fines on nav» Car. 1 (one) entry per fine paid. Max 1(one) fine paid per month. • Protect my vehicle Get a car insurance quote or apply for a protect solution (Tyre & rim cover, First warranty, scratch & dent) for your car. 1 (one) entry per quote or protect solution taken up. Limited to 3 (three) vehicles. 1 (one) quote or solution taken up per vehicle. • Car marketplace <ul style="list-style-type: none"> ○ Search for a vehicle on the marketplace. 1 (one) entry per search, per month. ○ List your vehicle to sell on marketplace. 1 (one) entry per listed vehicle. The vehicle must be registered to the entrant. • Vehicle finance <ul style="list-style-type: none"> ○ Take up vehicle finance via nav» Car. 1 (one) entry per finance application processed and approved ○ View your pre-approval for a car loan on nav» Car. 1 (one) entry per view. Max 1 (one) application per 3 (three) month period. <p>nav» Home</p> <ul style="list-style-type: none"> • Find a property Search for a property. 1 (one) entry per search, per month. • Sell a property List your property to sell. 1 (one) entry per listed property. The property must be registered to the entrant.
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	<ul style="list-style-type: none"> • Home finance <ul style="list-style-type: none"> ○ Take up home finance on nav» Home. 1 (one) entry per finance application processed and approved ○ Apply for a pre-approval for a home loan on nav» Home. 1 (one) entry per view. Max 1 (one) application per 3 (three) month period. • Get an instant value estimate Get an instant value estimate for a property (includes professional evaluations). 1 (one) entry per month. • Use one or both of the home loan calculators 1 (one) entry per month. <p>nav» Energy</p> <ul style="list-style-type: none"> • Energy education Read an education article. 1 (one) entry per article read. Max 3 (three) entries per quarter. Limited to first time viewers. • nav» Energy- alternative energy solution <ul style="list-style-type: none"> • Pay for or take up a contract for an alternative energy solution through eBucks or FNB connect. 1 (one) entry per solution. Maximum of 1 (one) completed alternative energy solution eBucks purchase or 1 (one) completed alternative energy FNB Connect contract per month. • nav» Energy- alternative energy marketplace <ul style="list-style-type: none"> ○ Search for an alternative energy provider on nav» Marketplace. 1 (one) entry per search, per month. ○ Complete a transaction, rate & review an alternative energy provider on nav» Marketplace. 1 (one) entry per completed transaction, rating & review. Max 1 (one) entry per month. • nav» Energy- alternative energy finance solutions Complete a 'call me back' form for a solar energy loan. 1 (one) entry per form completed. Maximum of 1 (one) entry for the competition period. <p>nav» Earth</p> <ul style="list-style-type: none"> • View your carbon emission score. 1 (one) entry per view. Max 1 (one) entry per month. • Carbon coach. Complete a carbon coach module. 1 (one) entry per module completed. • Donate to a carbon-offsetting cause. 1 (one) entry per donation above R20. Max 1 (one) entry per month (Excludes other causes on nav» Care). <p>nav» Wellness</p> <ul style="list-style-type: none"> • Virtual healthcare • Book & pay for a virtual consultation on nav» Wellness. 1 (one) entry per virtual consultation purchased. Max 1 (one) entry per month. • Wellness coach
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	<p>Complete a wellness coach mission. 1 (one) entry per module completed.</p> <ul style="list-style-type: none"> • Health details Update your health details. 1 (one) entry for completion. • Wellness score Complete a wellness questionnaire to get your score. 1 (one) entry per questionnaire completed. Max 4(four) entries. • Wellness goal Set a wellness goal. 1 (one) entry per wellness goal set. Max 1 (one) goal per month. • Wellness offers View the wellness quarterly deals and offers available. 1 (one) entry per view. Max 1(one) view per quarter. <p>nav» Care</p> <ul style="list-style-type: none"> • Adopt Adopt a cause with nav» Care and commit to the adoption once contacted by the FirstRand care team. 1 (one) entry per cause adopted. Max 1 (one) entry per month. • Donate Donate to a cause on nav» Care. 1 (one) entry per donation above R20. Max 1 (one) entry per month (excludes carbon off-setting cause). <p>nav» Marketplace</p> <ul style="list-style-type: none"> • All services <ul style="list-style-type: none"> ○ Search for a service on nav» Marketplace. 1 (one) entry per completed search, per month. Includes all categories. ○ Complete a transaction, rating and review with a service provider on nav» Marketplace. 1 (one) entry per completed transaction, rating & review. Max 3 (Three) entries per month. <p>Commercial clients</p> <p>nav» Marketplace</p> <ul style="list-style-type: none"> • List your business. List your business on nav» Marketplace. 1 (one) entry per completed business registration. Your business should be searchable. • Respond to chat Respond to each of customers chats. 1 (one) entry per chat you respond to. • Car dealership WesBank- approved dealerships can list their vehicles on the WesBank car dealer API. 1 (one) entry per completed car listing.
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	<ul style="list-style-type: none"> • Home agents FNB banked estate agents can list their properties on nav» Marketplace. 1 (one) entry per completed home listing. <p>nav» Car</p> <ul style="list-style-type: none"> • Car garage Load your business vehicle in the nav» Car garage. Only single member entities can load their vehicles and must be loaded on the business profile on app.1 (one) entry per vehicle loaded. The vehicle must be registered to the entrant. <p>nav» Care</p> <ul style="list-style-type: none"> • Donate Donate to a cause on nav» Care. 1 (one) entry per donation above R20. Max 1 (one) entry per month (excludes carbon off-setting cause). Limited to single member entities only.
Is there a limit on the number of times you can enter?	No, each task completed will count as an automatic entry into the competition. 1(one) task = 1(one) entry Some tasks have been capped per specified time period.
How will winner(s) be chosen?	<ul style="list-style-type: none"> • By a random draw from all eligible entries received before the closing date and time. The draw will take place on or before 29 March 2024. • The random entries drawn will be checked to establish whether they meet the competition qualifying and eligibility criteria. • 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. • If the eligibility and qualifying criteria are not met, the next customer on a rank randomized list that meet the eligibility and qualifying criteria will be chosen and contacted.
How will winner(s) names be announced?	<p>Winners will be notified by email by the nav» Outbound team. The email will contain their WiCodes which can be used to purchase their groceries in-store at Checkers. Customers should ensure that their personal details on their account are up to date and/or correct.</p> <p><u>Please note:</u> Prize winners may be asked to take part in publicity for the competition, however, prize winners have the right to refuse to do so.</p>
Deadline for claiming prize(s)	No deadline is in place and prizes will be automatically rewarded
Questions about these rules	<p>Should you have any queries related to the above competition contact us on your banking App.</p> <p>FNB App / RMBPB App > Contact Us > Select queries/complaint/Suggestion >Perform Login> Relates to nav» Navi -gate Life</p>

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 banking 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.
- If the prize involves international travel, you must have a valid passport and obtain the necessary Visas. FNB is not responsible if you cannot arrange this on time. You must arrange your own insurance and are responsible for any other expenses or costs not specifically included as part of the prize.
- You must comply with the rules of any third-party service provider. This includes but is not limited to, any airline, transport service, accommodation provider and venue.
- 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.

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.