PROMOTION RULES –
SEND MONEY COMPETITION

Date these rules were first published: 04 November 2016
Date these rules were last changed: 03 November 2016

Read these competition rules carefully. These competition rules ("rules") explain your rights and duties in connection with this competition. If you take part in this competition and/or accept any prize, these rules will apply to you and you agree that the promoter(s) can assume that you have read and agreed to be legally bound these competition rules.

<table>
<thead>
<tr>
<th>Competition Name:</th>
<th>Send Money Competition</th>
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</thead>
<tbody>
<tr>
<td>Promoter(s) Name(s):</td>
<td>This competition is run by FNB, a division of FirstRand Bank Limited with Reg. No. 1929/001225/06 (&quot;FNBCI&quot;). In these rules we refer to the above promoter(s) as “the promoter(s)”, or “us” or “we”. We will refer to participants and winners as “you”</td>
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</tbody>
</table>

**IMPORTANT DATES AND TIMES:**

| Entries open: | Entries for the Competition will open on 4 November 2016. |
| Entries close: | Entries will close on 30 November 2016 at 23:59. No late entries will be considered. The promoter(s) reserve the right to extend the competition. Notice of this will be posted in these rules. |
| Winner’s announced on: | Only 1 winner will be announced on Wednesday the 6th of December 2016. |

**Eligibility: Who qualifies to take part?**

This is an external competition subject to the following (read in conjunction with the General Rules of the Competition):

- All entrants must be FNB cheque, saving or transmission account holders.
- All entrants must have been contacted by FNB and informed of their eligibility to enter into the competition.
- The account from which the transaction (send) is performed must be in the name of the entrant.

**Who cannot take part?**

The following persons are excluded from the competition by virtue of the involvement in the competition:

a) Any director, member, partner, agent of, or consultant of the promoter(s).

b) Any other person who directly or indirectly controls the promoter(s).

c) Any supplier of goods and services in connection with this competition.

d) The spouse, life partner, siblings, children, or parents of any of the persons named in a, b, c, or d, above.

e) Any FNB staff member not specified in the eligibility criteria above.

**What is the prize?**

Participants are eligible to win up to R20,000. Only one person will be selected to be a winner and he/she will win R1,000 for each send money transaction that they have performed. The maximum winning prize is R20,000.

**How to enter?**

To enter, a participant must perform a send money transaction between the 4th of November and the 30th of November 2016.
<table>
<thead>
<tr>
<th><strong>Is there a limit on the number of times you can enter?</strong></th>
<th>There is no limit to the number of times a participant can enter.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>How will winner(s) be chosen?</strong></td>
<td>A draw will be conducted and the winner will be selected.</td>
</tr>
<tr>
<td><strong>How will winner names be announced?</strong></td>
<td>Via SMS to the participant who has performed a send money transaction to an eWallet.</td>
</tr>
<tr>
<td><strong>Deadline for claiming prize(s)</strong></td>
<td>The winner will be contacted telephonically on the 6th of December and payment will be made to the account from which the send money to eWallet transactions were performed.</td>
</tr>
<tr>
<td><strong>Indemnity and Code of Conduct</strong></td>
<td>The Winner will be subject to the indemnities and terms and conditions of this promotion as well as any rules of any third party service provider.</td>
</tr>
<tr>
<td><strong>Questions about these rules</strong></td>
<td>Queries regarding the competition rules may be forwarded to DM RB Jacobs on Twitter or the eWallet Call Centre at 087 575 9405</td>
</tr>
</tbody>
</table>
GENERAL RULES THAT APPLY:

IMPORTANT:

- 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 means 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 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 the promoter(s) 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 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 you: a) breached the competition rules b) took part in this competition or c) and such person used a prize.

- If the promoter(s) are not able to get hold of you after making reasonable efforts to do so, or you do not claim your prize on time, you will lose your prize and the judges may award it to someone else.
- If you fail to comply with any part of these rules you will be disqualified and you will forfeit any prize(s).
- Unless we say otherwise you must be at least 18 years and older to enter.
- The prizes may not be sold or given to someone else.
- You are responsible for the tax associated with using or accepting any prize.
- You may not attempt to do anything to change the outcome of the competition in any way.
- The Promoter’s decision is final and no correspondence will be entered into. This means you cannot appeal any decision by the Promoter.
- 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).
- The promoter(s) reserve the right to change the rules of the competition. The promoter(s) can change the rules of the competition throughout the duration of the competition. For convenience only, the date on which these rules were last amended will be shown below the heading. 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.
- Where any dates or times need to be calculated in terms of this agreement, the international standard time: GMT plus two hours will be used.
- While the promoter(s) 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, the promoter(s) 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 or that it no longer applies to you.
- You must send all legal notices to FNB Legal, 3rd Floor, No 1 First Place, Bank City, Johannesburg, 2001.
- This competition and its rules will be governed by the law of the Republic of South Africa regardless of where you live or work, or where or how you enter.