

FNB Early Credit Card Payment Competition
Competition Rules

Date these rules were first published: 17 November 2022

Date these rules were last changed: N/A

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 reward, 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.

Competition Name:	FNB Early Credit Card Payment Competition
Promoter(s) Name(s):	This Competition is run by FNB Credit Card, a business unit within First National Bank, a division of FirstRand Bank Limited with Reg. No. 1929/001225/06 having its principal place of business at FNB Place, 30 Diagonal Street, Johannesburg. 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".
The Competition Offer:	How to participate: <ol style="list-style-type: none">1. You must pay the monthly instalment due as reflected on your November 2022 statement of account for your FNB Credit Card Account and Credit Facility ("credit card account") on or before the stipulated date as indicated on the App Message / SMS that you receive.2. If you successfully comply with point 1 above by making payment of the full amount due as per your November 2022 statement by the stipulated date, you will gain an entry to be placed into a random draw to stand a chance to win one of twenty prizes of eB100 000 each.3. Payment of the full amount due must be made in one payment. Part payments will not be considered for entry.

	<p>Prizes that can be won:</p> <ol style="list-style-type: none"> 4. You can stand a chance to win one of twenty prizes of eB100 000 each. 5. The eBucks may not be converted to cash and will be allocated to your eBucks account within 5 business days after you have accepted the prize. 6. If you do not have an eBucks account, an account will be opened for you which will be linked to your credit card account.
Competition start date:	00:00:00 on 11 November 2022
Competition closes:	<p>23:59:59 on 1 December 2022</p> <p>The promoter(s) reserve the right to extend the Competition by amending these Competition rules. Notice of this will be posted in these rules.</p> <p>We will allow 5 business days from the closing date of 1 December 2022 for any payments to reflect on our ledgers.</p>
<p>Eligibility:</p> <p>Who qualifies to take part?</p>	<ul style="list-style-type: none"> • Selected existing FNB Credit Cardholders who receive the App Message/SMS will qualify to partake in this competition. Further, your account/s may be in good standing or may be in arrears or overdrawn for a period of three months at the time of the start date of this competition. Your account must not be in any legal process with FNB or FirstRand Bank. Legal process means any legal proceedings in any court of law, which includes credit card accounts which have been handed over to external debt collectors, involving you and FNB or FirstRand Bank, including but not limited to: business rescue, collections, liquidation, administration and sequestration proceedings; • You are a natural person over the age of 18 years old; • You are in possession of a valid South African ID book, South African Driver's License or valid passport for identification purposes; • You are not excluded in the categories of people listed below who cannot take part. By entering this Competition, participants warrant

	that they do not fall into any of the below mentioned excluded categories of people.
Who cannot take part?	<ul style="list-style-type: none"> • People who do not meet the eligibility criteria above. • RMB Private Bank credit cardholders, FNB Private Wealth credit cardholders, FNB Business credit cardholders, and all staff members within FirstRand Bank Limited with a credit card account. • 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: <ul style="list-style-type: none"> • Any employee of the promoter(s) • Any director, member, partner, agent of, or consultant of the promoter(s). • Any other person who directly or indirectly controls the promoter(s). • The spouse, life partner, siblings, children, or parents of any of the persons named in the points above.
How will winner(s) be chosen?	<ul style="list-style-type: none"> • A random automated draw will take place on 12 December 2022 wherein twenty winners will be chosen. Ten back up winners will be drawn.
How will winner(s) names be announced?	<ul style="list-style-type: none"> • We will contact you via telephone call on the number we have on record for you, in order to advise you that you have won the Competition and you must accept the prize. • After three unsuccessful contact attempts, we will proceed to contact a back up winner and your prize will be forfeited and allocated to that back up winner.
Data Usage and Privacy Policy	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 participants', first name, last name, email address, mobile number and in certain instances your image. Personal data, which participants provide when they enter the Competition, may, subject to prevailing law, be used for future related marketing activity, unless you notify us that you wish to opt out of receiving such marketing communications. We will treat your

	<p>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 FNB Credit Card, our members, customers or the public.</p>
General	<p>No correspondence will be entered into regarding either this Competition or these Rules. In the unlikely event of a dispute, our decision shall be final. We reserve the right to amend, modify, cancel or withdraw any aspect of this Competition in our sole discretion at any time without liability. We cannot guarantee the performance of any third party and shall not be liable for any act or default by a third party. Participants in this Competition agree that we will, subject to prevailing law, have no liability whatsoever for any injuries, losses, costs, damage or disappointment of any kind resulting in whole or in part, directly or indirectly from acceptance or from participation in this Competition. The laws of the Republic of South Africa govern this Competition. If any provision or part of these Rules is deemed void or otherwise unenforceable in law then that provision or part shall be deemed excluded and the remainder of these Rules shall remain in force. Any violation of these Rules will result in the immediate disqualification of the transgressing participant from the Competition.</p> <p>If required as a result of changes in legislation or if deemed necessary for any other reason, the Bank reserves the right to terminate this Competition immediately. In the event of such termination, all participants agree to waive any rights that they may have in terms of this Competition and acknowledge that they will have no recourse against the Bank, Visa, their agents and/or promoters.</p> <p>The promoter reserves the right to cancel or amend the promotion and these terms and conditions in the event of a catastrophe, war, civil or military disturbance, act of God or any actual or anticipated breach of any applicable law or regulation or any other event outside of the promoter's control. Any changes to the promotion will be notified to entrants as soon as possible by the promoter. We will not be held liable</p>

	<p>for any misrepresentation caused due to a copy error, typing error and/or omission that may occur on any of our Competition material.</p> <p>Participants may be invited to participate in Public Relations activities and other marketing initiatives as organized by FNB for the purpose of this competition. Winners of the competition might be asked to participate in Social media advertising, including but not limited to Twitter, Instagram and Facebook by means of high-quality photos that will be displayed on FNB's social media pages as well as in FNB Branches. Please note that participation shall not entitle you to remuneration. Participants and winners reserve the right to refuse such participation. If you consent you agree that you will not be entitled to any remuneration for the use of your image.</p> <p>We will not be held liable for any misrepresentation caused due to a copy error, typing error and/or omission that may occur on any of our Competition material.</p>
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</p>

	receipt, transfer or spend of any prize/s, awards and eBucks rewards or the charges in respect thereof.
Rule Amendments	<ul style="list-style-type: none"> • These Rules cannot be modified or superseded except by us, in our reasonable discretion, in a written revision to these rules. • FirstRand Bank Limited reserves the right to extend the Competition by amending these Competition rules. Notice of this will be posted in these rules. • Rules can be found on FNB's website: https://www.fnb.co.za/about-fnb/legal-matters/promotions-terms-and-conditions.html
Questions about these rules	Email us on fnbcard@fnb.co.za

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 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. 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.
- 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 or b) took part in this Competition.

GENERAL RULES

- If you fail to comply with any part of these rules you will be disqualified and you will forfeit any reward.
- The reward may not be sold or given to someone else.
- The reward cannot be swapped for a different type of reward.
- You are responsible for the tax associated with using or accepting any reward.
- 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(s).
- 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.
- 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.