

eBucks Staff Internal Competition COMPETITION RULES

Date these rules were first published: 12 August 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 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 by these Competition rules.

Competition Name:	eBucks Internal Staff Competition
Promoter(s) Name(s):	This competition is run by FNB-eBucks, a business unit within First National Bank, a division of FirstRand Bank Limited (Registration No. 1929/001225/06 (“eBucks”)), an Authorised Financial service and Registered Credit provider having its principal place of business at 1st Floor, 7 Merchant Place, , Corner Fredman Street and Gwen Lane, Sandton, Johannesburg, Gauteng, South Africa, 2000. In these rules we refer to the above promoter(s) as “the promoter(s)”, or “us” or “we”. We will refer to participants as “you”.
How to enter?	<ul style="list-style-type: none"> • The competition is open to all qualifying FNB-eBucks staff members only. • To qualify for an entry into the draw, FNB-eBucks staff members must: <ul style="list-style-type: none"> ○ have an active GuardMe subscription, and ○ have an active BiB subscription <u>or</u> have purchased at least one book via BiB on the FNB App; and ○ have purchased at least one Udemy course via the FNB App.
The prizes	eB100 000 (R10 000).
Entries open:	Entries open on 12 August 2022 at 14:30.
Entries close:	Entries close on 30 August 2022 11:59:59 pm. The promoter(s) reserve the right to extend the Competition by amending these Competition rules.
Eligibility: Who qualifies to take part?	This Competition is open to any legal resident of the Republic of South Africa who is a natural person, 18 years of age or older at the time of entry, and is permanently employed by FNB-eBucks.
Who cannot take part?	Any person who is not a permanently employed FNB-eBucks staff member during the Competition Period will not qualify for the prize.
How will winner(s) be chosen?	A random draw will take place during the first week of September to determine the winners. The random entries drawn will be checked to establish whether it meets the Competition qualifying and eligibility criteria. The random draw will be performed by FNB-eBucks and will be overseen by the Risk and Compliance team at FNB-eBucks. The winners will be drawn from the transactional sales data for the Competition period. Should the Competition draw be postponed to another date for any reason whatsoever, the new date will be published on the eBucks website within four days of the original draw date. The random entries drawn will be checked to establish whether they meet the Competition qualifying criteria and if so, each qualifying entry will be a prize winner, subject to us being able to contact such winner within 48 hours of the draw taking place. If the qualifying criteria to enter the Competition are not met, the next qualifying drawn entrant that meets the eligibility criteria will be chosen as a winner.

<p>How and when will winner(s) names be announced?</p>	<p>The prize winners will be notified by FNB-eBucks via telephone or email as well as an internal communication announcing the winner</p>
<p>Data Usage and Privacy Policy</p>	<p>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, 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 eBucks marketing activity, unless you notify eBucks that you wish to opt out of receiving such marketing communications. 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 eBucks, our members, customers or the public.</p>
<p>General</p>	<p>No correspondence will be entered into regarding either this competition or these rules. In the unlikely event of a dispute, the Promoter's decision shall be final. The Promoter reserves the right to amend, modify, cancel or withdraw any aspect of this Competition in its sole discretion at any time without notice or liability. eBucks cannot guarantee the performance of any third party and shall not be liable for any act or default by a third party. 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>Participants may be invited to participate in Public Relations activities and other marketing and social media advertising initiatives as organized by the Promoter as a result of this competition however, participants reserve the right to refuse such participation.</p>
<p>Tax Implications</p>	<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 FNB-eBucks, 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>
<p>Rule Amendments</p>	<p>These Rules cannot be modified or superseded except by FNB-eBucks, in its reasonable discretion, in a written revision to these Rules posted on the eBucks website and, at FNB-eBucks' discretion, using other potential official Competition communication methods reasonably calculated to reach a majority of potential participants. A copy of these Rules can be found on the eBucks website.</p>

IMPORTANT

- You agree to indemnify the promoters fully for any loss or damage the promoters may suffer because you breached the Competition rules. This means you agree to reimburse the promoters 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 promoters 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 promoters 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 promoters 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.

GENERAL RULES

- If you fail to comply with any part of these rules you will be disqualified and you will forfeit any prize(s).
- You may not attempt to do anything to change the outcome of the Competition in any way.
- The judges' decision is final and no correspondence will be entered into. This means you cannot appeal any decision by the judges.
- The promoter(s) reserve the right to vary, postpone, suspend or cancel the Competition. and any prizes (which have not yet been subject to a draw), or any aspect thereof, without notice at any time. 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.
- Any costs or expenses incurred in respect of items not specifically included in the prize/s are for the winner's own account. The promoters, will not be responsible for any other expenses which the winner/s may incur as a result of their acceptance and/ or use of a prize, whether foreseen or not.