

**eBucks Easy and Aspire Competition
COMPETITION RULES**

Date these rules were first published: 01 November 2023

Date these rules were last changed: 15 November 2023

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. These terms and conditions must be read in conjunction with eBucks earn rules and partner rules.

Competition Name:	eBucks Easy and Aspire Competition																	
Promoter(s) Name(s):	<p>This campaign 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 6 Merchant Place, 2nd Floor, Fredman Drive, Sandton, Johannesburg, Gauteng, South Afric,2000.</p> <p>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”.</p>																	
How to enter?	<ul style="list-style-type: none"> • Easy PAYU account holders: Redeem your Easy PAYU R20 grocery voucher within the competition period. • <u>How to qualify for your R20 grocery voucher:</u> <ul style="list-style-type: none"> ○ Swipe or Tap your FNB Easy Debit card at Usave, Shoprite Checkers for R200 within a month and get a R20 grocery voucher. • Easy Smart and Aspire account holders: Qualify for Boost My Rewards in the months of November, December or January. Your qualification for the month will be based on your qualification status with the eBucks monthly allocation on or around the 15th of that month. <ul style="list-style-type: none"> • <u>How to qualify for Boost My Rewards:</u> <table border="1" data-bbox="440 1272 1539 1881"> <tr> <td data-bbox="440 1272 808 1356">Spend at least R4 000 on your FNB Aspire Debit, Fusion, or Credit Card every month</td> <td data-bbox="808 1272 1170 1356">Plus do one of the following:</td> <td data-bbox="1170 1272 1539 1356">Grow your FNB Savings Account by R500 every month</td> </tr> <tr> <td data-bbox="440 1356 808 1440"></td> <td data-bbox="808 1356 1170 1440"></td> <td data-bbox="1170 1356 1539 1440">Maintain an FNB Savings Account balance of at least R16 500 every month</td> </tr> <tr> <td data-bbox="440 1440 808 1497"></td> <td data-bbox="808 1440 1170 1497"></td> <td data-bbox="1170 1440 1539 1497">Have an active FNB Connect Sim card</td> </tr> <tr> <td data-bbox="440 1497 808 1608"></td> <td data-bbox="808 1497 1170 1608"></td> <td data-bbox="1170 1497 1539 1608">Have Cash@Till® and cardless ATM withdrawals that are equal to or exceed ATM card withdrawals</td> </tr> <tr> <td data-bbox="440 1608 808 1881"></td> <td data-bbox="808 1608 1170 1881"></td> <td data-bbox="1170 1608 1539 1881"> Have a credit status in light green/dark green and engage with any of the nav» Money tools* » Smart budget - View Smart budget and have at least 3 budget categories setup » Track my spend </td> </tr> </table>			Spend at least R4 000 on your FNB Aspire Debit, Fusion, or Credit Card every month	Plus do one of the following:	Grow your FNB Savings Account by R500 every month			Maintain an FNB Savings Account balance of at least R16 500 every month			Have an active FNB Connect Sim card			Have Cash@Till® and cardless ATM withdrawals that are equal to or exceed ATM card withdrawals			Have a credit status in light green/dark green and engage with any of the nav» Money tools* » Smart budget - View Smart budget and have at least 3 budget categories setup » Track my spend
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The prizes	<p>One of 18 smartphones during the competition period, 6 smartphones each month.</p> <p>Excludes simcard, airtime and data.</p>			
Entries open:	<p>Entries open on 01 November 2023 at 00:00am.</p>			
Entries close:	<p>Entries close on 31 January 2024 at 11:59:59 pm.</p> <p>All entries must be received by us before 11:59:59 pm on the closing date.</p> <p>The promoter(s) reserve the right to extend the Competition by amending these Competition rules.</p>			
Is there a limit on the number of times you can enter?	<p>One entry per month per customer, based on your qualification for Boost My Rewards or the redemption of the Easy PAYU voucher for the month. Entrants cannot win more than once for the duration of the competition.</p>			
Eligibility: Who qualifies to take part?	<p>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 within the month they entered into the competition and is a qualifying member of the eBucks Rewards Programme, excluding the categories of people listed below who cannot take part.</p> <p>For Boost My Rewards (FNB Easy Smart and FNB Aspire) your qualification for the month will be based on your qualification status with the eBucks monthly allocation on or around the 15th of that month.</p> <p>For EASY PAYU grocery voucher will be based on your qualification status with the eBucks monthly allocation on or around the 15th of that month.</p> <p>eBucks earn rules apply available on the eBucks.com website.</p>			
Who cannot take part?	<p>The following persons may not take part in this Competition, will be disqualified if they do and will forfeit any prizes that may have been awarded to them:</p> <ol 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 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 			
How will winner(s) be chosen?	<p>Winners will be selected by way of random draws in the following months, dependent on the availability of required transactional data:</p>			

One draw in November 2023 to select;

- 2 winners from all eligible and qualifying FNB Easy PAYU customers;
- 2 winners from all eligible and qualifying FNB Easy Smart customers;
- 2 winners from all eligible and qualifying FNB Aspire customers.

One draw in December 2023 to select;

- 1 winner from all eligible and qualifying FNB Easy PAYU customers;
- 1 winner from all eligible and qualifying FNB Easy Smart customers;
- 1 winner from all eligible and qualifying FNB Aspire customers.

One draw in January 2023 to select;

- 2 winners from all eligible and qualifying FNB Easy PAYU customers;
- 2 winners from all eligible and qualifying FNB Easy Smart customers;
- 2 winners from all eligible and qualifying FNB Aspire customers.

One draw in February 2023 to select;

- 1 winner from all eligible and qualifying FNB Easy PAYU customers;
- 1 winner from all eligible and qualifying FNB Easy Smart customers;
- 1 winner from all eligible and qualifying FNB Aspire customers.

The random entry drawn will be checked to establish whether it meets the Competition qualifying and eligibility criteria. The random draw will be overseen by the Compliance team at eBucks. The winner will be drawn from the transactional 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 FNB Website within four days of the original draw date.

If the random entry drawn meets the Competition qualifying and eligibility criteria that entry will be the prize winner, subject to us being able to contact such winner within 7 business days of the draw taking place using the primary contact details recorded on the winners' transactional account. If the prize winner cannot be reached telephonically for any reason whatsoever through no fault of the Promoter after 3 days and at least 3 attempts, the prize will be awarded to the entrant who was drawn second or third and so on.

Please note that, potential winners will be asked verification questions to ascertain if they are not part of the excluded persons before prizes can be allocated.

If the qualifying criteria to enter the Competition are not met, a further random draw will take place until a randomly selected, valid entry meets the eligibility criteria.

Each selected winner from the random draw is considered final and no further correspondence shall be entered in this regard.

How will winner(s) names be announced?

The prize winner/s may be announced on eBucks.com provided they consent to the announce. If the prize winner cannot accept the prize for any reason whatsoever or cannot be reached through no fault of the Promoter, the prize will be awarded to the entrant who was drawn next.

How will winners receive the Prize	The smartphone will be delivered via courier to the winner's preferred address within 14 business days of them being contacted and the eligibility criteria verified.
Data Usage and Privacy Policy	Participants in this Competition will be auto enrolled. We will process Your personal information for the purposes of this competition in order to automatically enter You into this competition, as per the eBucks Programme terms and conditions. This may require the exchange of Your personal information with Our partner/s in order to provide You with any prizes that may be won. This personal information may include a participant's first name, last name, email address, or mobile number. We will treat your information in total confidence and will not sell, share or rent this information to any other third parties.
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 notice or 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, misuse or use of a prize, 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>Participants may be invited to participate in Public Relations activities and other marketing initiatives as organised 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. Participants and winners reserve the right to refuse such participation.</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. 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>
Rule Amendments	These Rules cannot be modified or superseded except by FNB, in its reasonable discretion, in a written revision to these Rules posted on the FNB website and, at FNB' sole 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 FNB website.
Questions about these rules	eBucks Contact Center: 087 320 3200 All Standard Network call Rates apply

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

- 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.
- In the event of a dispute, the decision of the Competition judges and/or the promoters will be final, and binding and no correspondence will be entered into.