

# FNB Dynamic Rewards Personal core banking



## Campaign Rules

**Date these rules were first published:** N/A

**Date these rules were last changed:** N/A

Read these campaign rules carefully. These campaign rules explain your rights and duties in connection to this campaign. If you take part in this campaign, 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 campaign rules. These terms and conditions must be read in conjunction with the eBucks earn rules and partner rules.

<b>Campaign Name:</b>	FNB Dynamic Rewards Personal core banking
<b>Promoter(s) Name(s):</b>	The promoter of this competition is FNB, a division of FirstRand Bank Limited with Reg. No. 1929/001225/06 ("FNB"). In these rules, we refer to the above promoter(s) as "the promoter(s)" or "FNB". We refer to participants and winners as "you".
<b>Campaign period:</b>	Campaign starts on 24 February 2025 at 00:00 am. Campaign ends on 30 August 2025 at 11:59:59 pm.  The promoter(s) reserve the right to extend the campaign by amending these rules.
<b>Eligibility: Who qualifies to take part?</b>	This competition is open to the below individuals: <ol style="list-style-type: none"><li>1. Any legal resident of the Republic of South Africa who is a natural person,</li><li>2. Over the age of 18 years.</li><li>3. Hold any of the following FNB accounts: FNB Easy Pay-As-You-Use (PAYU), Easy Bundle, Aspire Account, Aspire Fusion Account, Aspire Encore Account, Premier Account, and Premier Fusion Account.</li><li>4. Registered on the FNB App.</li></ol>
<b>Who cannot take part?</b>	The following persons may not take part in this campaign even if they qualify to take part. They will forfeit (give up) any prizes awarded to them: <ol style="list-style-type: none"><li>a) Any employee of the promoter(s).</li><li>b) Any director, member, partner, agent or consultant of the promoter(s).</li><li>c) Any other person who directly or indirectly controls the promoter(s).</li><li>d) Any supplier of goods and services in connection with this campaign.</li><li>e) The spouse, life partner, siblings, children or parents of any of the persons named in a, b, c, or d, above.</li><li>f) Any person whose accounts and credit agreements with FNB or FirstRand Bank Limited are not in good standing. This means that none of your FNB and/or FirstRand Bank Limited 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 Limited. "Legal process" means any legal proceedings in any court of law involving you and FNB or FirstRand Bank Limited, including but not limited to: collections, liquidation and sequestration proceedings. "Legal process" however excludes debt review as contemplated in Section 86 of the National Credit Act, 2005.</li></ol> 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><b>How to participate:</b></p>	<p>Existing FNB customers who hold an Easy Pay-As-You-Use (PAYU), Easy Bundle, Aspire Account, Aspire Fusion Account, Premier Account, and Premier Fusion Account registered on the FNB App will receive a text communication (via SMS and App) to inform them about the incentive campaign and the actions they will need to perform in order to qualify to receive the incentive which will be available on the FNB App.</p> <p>The communication will inform the qualifying customers to perform one of the following actions (Between 24 February 2025- 30 August 2025):</p>
<p><b>Campaign incentive:</b></p>	<p>Send an eWallet and receive a voucher.  <b>Incentive:</b>  FNB PAYU: R50 Wimpy voucher  FNB Bundle: R50 Wimpy voucher  FNB Aspire and Aspire Fusion: R50 Wimpy voucher.  FNB Premier and Premier Fusion: R50 Wimpy voucher</p> <p>Reactivate your account and receive a voucher.  <b>Incentive:</b>  FNB PAYU: R50 Wimpy voucher  FNB Bundle: R50 Wimpy voucher  FNB Aspire and Aspire Fusion: R50 Mr D voucher.  FNB Premier and Premier Fusion: R100 Mr D voucher</p> <p>Reactivate your account and make an adequate deposit in your FNB account and receive a voucher. Adequate deposit per product is as follows:  FNB Aspire and Aspire Fusion: R5 500  FNB Premier and Premier Fusion: R16 500</p> <p><b>Incentive:</b>  FNB PAYU: R100 Wimpy voucher  FNB Bundle: R100 Wimpy voucher  FNB Aspire and Aspire Fusion: R150 Mr D voucher.  FNB Premier and Premier Fusion: R150 Mr D voucher</p> <p>Make an adequate deposit and/or maintain an income in your FNB account for 3 months and receive a voucher.  <b>Incentive:</b>  FNB PAYU: N/A  FNB Bundle: N/A  FNB Aspire and Aspire Fusion: R50 Mr D voucher per month (for 3 months)  FNB Premier and Premier Fusion: R100 Mr D voucher per month (for 3 months)</p>
<p><b>Is there a limit on the number of times you can redeem?</b></p>	<p>Each qualifying participant is limited to one voucher redemption, except for participants who will receive a communication to make an adequate deposit and/or maintain their income in their FNB accounts for three months. These participants will receive a voucher each month for three months provided they adhere to the terms and conditions. The voucher will be accessible on the FNB App. This offer is available while stocks last.</p>
<p><b>Terms of use for the campaign incentive:</b></p>	<ol style="list-style-type: none"> <li>a) Where vouchers are offered as a reward, the voucher can only be redeemed once. Should the full value of the voucher not be redeemed the remaining balance will be forfeited.</li> <li>b) Dynamic Rewards are exclusively available to FNB/RMB Private Bank Business customers who are qualifying eBucks Rewards for Business. Rewards are only accessible to FNB/RMB Private Bank Business members with an FNB/RMB Private Banking App personal profile.</li> <li>c) Reward information will be available on the eBucks FNB/RMB Private Banking App under the 'Dynamic Rewards' icon.</li> <li>d) All persons with access to the eBucks for Business profile on App and with an FNB/RMB Private Banking App personal profile can redeem the rewards.</li> <li>e) Dynamic Rewards are only available for redemption on the FNB/RMB Private Banking App.</li> <li>f) Rewards may expire therefore it is your responsibility to take note of reward expiry dates and redemption rules for each campaign available in the corresponding campaign rules.</li> </ol>

<b>Privacy matters</b>	Participants in this campaign understand and agree that for us to offer this campaign, we may collect and use personal information about participants. This personal information may include, without limitation, 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 FNB App to view our FirstRand Customer Privacy Notice.
<b>Tax Implications</b>	<p><b>IMPORTANT NOTICE: TAX IMPLICATIONS</b></p> <p><b>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.</b></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 receipt, transfer or spend of any prize/s, awards and eBucks rewards or the charges in respect thereof.</p>
<b>Questions about these rules</b>	eBucks Contact Center: 087 320 3200. All standard network call rates apply.

**IMPORTANT**

- **You agree to indemnify the promoter(s) fully for any loss or damage the promoter(s) may suffer because you breached the campaign 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 on client scale.**
- **You also agree to indemnify the promoter(s) for any loss or damage you suffered because you took part in this campaign or used the coupon code. If you use or accept the code, 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 campaign or used the code.**
- **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 campaign rules b) took part in this campaign or c) and such person used the discount code.**

## **GENERAL RULES**

- If you fail to comply with any part of these rules you will be disqualified and you will forfeit any discount(s).
- Unless we say otherwise you must be at least 18 to enter.
- The discount code may not be sold or given to someone else.
- You are responsible for the tax associated with using or accepting any discount.
- You may not attempt to do anything to change the outcome of the campaign 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 campaign at any time. If this happens you agree to waive (give up) any rights that you may have about this campaign and agree that you will have no rights against the promoter(s).
- The promoter(s) reserve the right to change the rules of the campaign. The promoter(s) can change the rules of the campaign throughout the duration of the campaign. 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 campaign 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.