

CAMPAIGN RULES

Date these rules are applicable: 3 January 2017 to 31 January 2017

Date these rules were last changed: None

Read these campaign rules carefully. These campaign rules (“rules”) explain your rights and duties in connection with this campaign. If you take part in this campaign and/or accept any discount, 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.

Campaign Name:	FNB Credit Card – Back to School
Promoter(s) Name(s):	This campaign is run by FNB Credit Card, a business unit within FirstRand Bank Limited Registration No. 1929/001225/06 (“eBucks”) having its principal place of business at 10th Floor, FNB Place, First National Bank, Bank City, 30 Diagonal Street, 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”.
The Offers:	<p>Takealot:</p> <ul style="list-style-type: none"> • Voucher valid until 31 January 2017 • One redemption per person • Offer valid for first time shoppers only. Customers who have previously shopped on takealot.com will not qualify. • Enter the promotional code at checkout for the discount to be applied. • Redeemable only on a minimum spend of R400. Delivery fees not included. • T&Cs available at takealot.com/help/promotional-codes-tcs • Redeemable on the desktop site and Takealot App. <p>Superbalist:</p> <ul style="list-style-type: none"> • Voucher valid until 31 January 2017 • One redemption per person • Offer available only on selected items in the New Year’s essentials category. • Enter the promotional code at checkout for the discount to be applied. • Redeemable on the desktop site and Superbalist App. <p>Edgars:</p> <ul style="list-style-type: none"> • Voucher valid until 31 January 2017 • One redemption per person • Offer valid for redemption on edgars.co.za only. • Offer not redeemable in store. • Redeemable only on a minimum spend of R600. Delivery fees not included. • Enter the promotional code at checkout for the discount to be applied. <p>Jet:</p> <ul style="list-style-type: none"> • Voucher valid until 31 January 2017 • One redemption per person • Offer valid for redemption on jetonline.co.za only. • Offer not redeemable in store. • Redeemable only on a minimum spend of R400. Delivery fees not included. • Enter the promotional code at checkout for the discount to be applied.
Campaign opens:	The Campaign starts on 2 January at 11:59:59 pm.
Campaign closes:	The Campaigns will continue until 31 January 2017 at 11:59:59pm. The promoter(s) reserve the right to extend the campaign by amending these campaign

	rules
Eligibility: Who qualifies to take part?	This campaign is open to any legal resident of the Republic of South Africa who is a natural person, 18 years of age or older as well as legal entities duly incorporated in accordance with the company laws of the Republic of South Africa and who are credit card customers of FNB/RMB Private Bank.
How to participate?	Existing FNB Credit Card customers will receive the offers and voucher codes via email, SMS and/or App push notification. Any customer that applies for a new credit card will receive the offers and voucher codes via email, SMS and/or App push notification upon activation of the credit card.
Data Usage and Privacy Policy	Participants in the campaign understand and agree that, in order to offer the campaign, we may collect and use personal information about participants. This personal information may include participants', first name, and last name, email address, mobile number and in certain instances your image. Personal data, which participants provide when they enter the campaign, may, subject to prevailing law, be used for future marketing activity of the promoter(s), unless you notify us 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 our safety, rights or property, our members, customers or the public.

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.
- Any discounts or offers may not be sold or given to someone else.
- You are responsible for the tax associated with using or accepting any offer.
- 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.
- FNB Credit Card general facility terms and conditions apply.