



Give Your Kid A Head Start – FNBy 01 March 2026 – 31 May 2026

Date these rules were first published: 01 March 2026

Date these rules we last change: N/A

Read these competition rules carefully. These competition rules (“rules”) explain your rights and duties under this competition. If you take part in this competition or accept any prize, these rules will apply to you, and you agree that the person running the competition (“the promoter/s”) can assume that you have read and agreed to be legally bound by these competition rules.

Competition Name:	Give Your Kid A Head Start – FNBy
Promoter(s) Name(s):	<p>The promoter(s) of this competition is Personal and Private Core Banking, a business unit within First National Bank (“FNB”), a division of FirstRand Bank Limited with Reg. No. 1929/001225/06.</p> <p>In these rules, we refer to the above promoter(s) as “the promoter(s)” or “FNB”. We refer to participants and winners as “customer(s)”.</p>
Competition offer and prize / reward:	<p>Parents/Guardians who opened an FNBy Account stand a chance to win a R500 (Five Hundred Rand) or R750 (Seven Hundred and Fifty Rand) Pick n Pay voucher code towards their kids essentials:</p> <ul style="list-style-type: none"> - Who qualifies for the R500 (Five Hundred Rand) Voucher code (100 winners): Parents/Guardians who hold an Easy, Aspire or Premier account and have opened a FNBy Account for their kid - Who qualifies for the R750 (Five Hundred Rand) Voucher code (100 winners): Parents/Guardians who hold a Private Clients, Private Wealth or RMB Private Bank account and have opened a FNBy Account for their kid
Entries open and close:	<p>01 March 2026 (00:00 am) to 31 May 2026 (23:59 pm)</p> <p>The promoter(s) reserves the right to extend the competition. Notice of this will be posted in these rules.</p>
Who cannot take part?	<p>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:</p> <ul style="list-style-type: none"> a) Any staff who is involved with organising the competition (which includes designing, running and overseeing it); b) Any director, member, partner, agent of, or consultant of the promoter(s). c) Any other person who is 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. 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 FirstRand Bank accounts and credit



	<p>agreements should be overdrawn, or be in arrears, or be in default, or be subject to any legal process with FNB or FirstRand Bank. Legal process means any legal proceedings in any court of law involving you and FNB or FirstRand Bank, including but not limited to, collections, liquidation, and sequestration proceedings. Legal process however excludes debt review as contemplated in S86 of the National Credit Act 2005.</p> <p>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>
<p>How to enter and/or qualifying criteria?</p>	<p>The Parent/Guardian must meet the following requirements to qualify for the R500 (Five Hundred Rand)/R750 (Seven Hundred and Fifty Rand) Pick n Pay voucher code:</p> <ul style="list-style-type: none"> • Where Parent/Gardian has an existing Scheduled Transfer to the FNBy Transact Account <ol style="list-style-type: none"> a. Receive a written invite from FNB to participate in this competition through SMS or FNB App Push Notification (APN) b. Have an active FNBy account in good standing c. Set up a monthly scheduled transfer of R50 (Fifty Rand) or more into the kids Linked Savings Account, or make a deposit of R50 (Fifty Rand) or more each month into the Linked Savings Account within the competition period, the last transfer being completed prior to the 31st May (Minimum of 3 months) d. Competition period: 01 March - 31st May • Where Parent/Gardian does not have a Scheduled Transfer into the into the FNBy Transact account, or the FNBy Linked Savings Account set up <ol style="list-style-type: none"> a. Receive a written invite from FNB to participate in this competition through SMS or FNB App Push Notification (APN) b. Have an active FNBy account in good standing c. Set up a monthly Scheduled Transfer of R50 (Fifty Rand) or more into the FNBy Transact account, or the FNBy Linked Savings Account within the competition period, the last transfer being completed prior to the 31st May (Minimum of 3 months) d. Competition period: 01 March- 31st May <p>Entry into this competition will be automatic customers who have met the above requirements within the competition months.</p> <p>Customers who successful meet the required qualifying criteria, will be selected via a randomised draw</p> <p>The promoter(s) reserves the right to either change or waive the eligibility criteria.</p>
<p>Is there a limit on the number of times you can enter?</p>	<p>No, each qualifying FNBy Account opened by the parent/guardian equals one entry</p>
<p>Deadline for claiming prize(s) and Voucher Rules</p>	<p>The promoter has 30 days to send the voucher to the winner, from the end of this competition.</p> <p>The voucher code cannot be split or redeemed over multiple orders.</p> <p>The voucher code is valid for a period of six months from the date of issue</p> <p>The voucher code cannot be exchanged for cash and/or remaining balance cannot be exchanged for cash.</p> <p>Only the validity of the voucher code will be confirmed. The presenter of the voucher code will not be verified.</p>



	NB: The winners will undergo a process of verification at the end of the campaign, in line with the campaign requirements before the voucher is sent to them.
How will winner(s) be chosen?	<p><u>Prize 1: R500 (Five Hundred Rand) voucher code:</u></p> <ul style="list-style-type: none"> 100 customers will be selected from the Personal Segment from the total number of customers who completed either action required above <p><u>Prize 2: R750 (Seven Hundred and Fifty Rand) voucher code:</u></p> <ul style="list-style-type: none"> 100 customers will be selected from the Private Segment the total number of customers who completed either action required above <p>Customers who successfully meet the required qualifying criteria, will be selected via a randomised draw</p>
How and when will winner(s) names be announced, and prize details communicated?	<p>The promoter has 30 days to send the voucher code to the winner from winner selection date.</p> <p>NB: The winners will undergo a process of verification at the end of the competition, in line with the competition requirements before the voucher code is sent to them.</p> <p>The voucher code will be sent to the Parent/Guardian via APN and SMS</p> <p>FNB reserves the right to postpone the period for the allocation of the prize.</p>
Questions about these rules	P&Pinternalcomms@fnb.co.za

General Rules

IMPORTANT – PRIVACY MATTERS

Participants in this competition understand and agree that for us to offer this competition, we may collect, share and use personal information about participants. This personal information may include 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 to view our [FirstRand Customer Privacy Notice](#).

IMPORTANT – LIABILITY

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 or received or used any benefit or reward. If you participate or use any benefit or reward, 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 competition or accepted or used any benefit or reward.

You will protect FNB 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) any person used a benefit or reward.

We cannot guarantee the performance of any third party and shall not be liable for any act or default by a third party.

- If you fail to comply with any part of these rules, you will be disqualified and forfeit any prize / reward.
- Should a winner not claim the prize within 30 days of notification, the prize will be awarded to the next qualifying entrant.



- Unless the promoter(s) say otherwise you must be at least 18 years old to qualify.
- The promoters' decision is final, and no correspondence will be entered into. This means you cannot appeal any decision by the promoter(s).
- You may not swap the prize / reward for cash or for a different prize / reward apart from the one that is stipulated in the Competition.
- If required, the promoter(s) reserves the right to change the prize / reward.
- 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) can change the rules of the Competition at any time. For convenience only, the date on which these general rules were last changed will be shown below the heading. It is your responsibility to check the rules for any changes.
- You must comply with the rules of any third-party service provider. This includes but is not limited to, any of the eBucks partners.
- Where any dates or times need to be calculated, the international standard time: GMT plus two hours will be used.
- While FNB 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, FNB 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 by FNB or that they no longer apply to you.
- 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.
- You must send all legal notices to FNB Legal, 3rd Floor, No 1 First Place, Bank City, Johannesburg, 2001.
- The laws of the Republic of South Africa will apply to this Competition regardless of where you live or work, how or where you enter.

IMPORTANT – TAX IMPLICATIONS

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 or eBucks rewards.

You are fully responsible for any tax implications arising from or associated with any receipt, transfer or spend of any prize/s, awards or eBucks rewards due to you for participating in this competition.

You agree that you will not hold us or FirstRand Bank Limited ("the Bank") liable and you hereby fully indemnify us and/or the Bank, and hold us and/or the Bank completely harmless, against all damages, claims and fines made against you us and/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.