



NAV»WELLNESS VACCINE STATUS COMPETITION TERMS AND CONDITIONS

Date these rules were first published: 4th October 2021

Date these rules were last changed: 15th October 2021

Read these promotional competition rules (“rules”) carefully. These rules explain rights and duties under this promotional competition. By taking part in the promotional competition, the participant agrees that these promotional competition rules will apply. It is the participant’s responsibility to read these rules, the Promoter and its partners will assume that the participant has read the rules. These rules apply to RMB Private Bank (a Division of FirstRand Bank Limited) (RMB Private Bank) Customers only. Please refer to the separate promotional competition rules for Staff members.

CONTENTS

PROMOTIONAL COMPETITION RULES FOR CUSTOMERS	2
GENERAL RULES THAT APPLY TO THIS PROMOTIONAL COMPETITION	5
STAFF PROMOTIONAL COMPETITION RULES FOR FIRSTRAND GROUP	7
GENERAL RULES THAT APPLY TO THIS PROMOTIONAL COMPETITION	11

PRIVATE BANKING

5 Merchant Place PO Box 7856111 Suite +27 87 575 9411
9 Fredman Drive Sandton 2146 Website rmbprivatebank.com
Sandton 2196 South Africa



PROMOTIONAL COMPETITION RULES FOR CUSTOMERS

Promotional Competition and Competition Name:	This promotional competition is referred to as the FNB nav» Wellness Vaccine Status Competition and seeks to create awareness of the wellness journey offered to Customers on the FNB/RMB Private Bank App at nav-igate life, nav» Wellness.
Promoter(s) Name(s):	FirstRand Bank Limited herein referred to as “we” and/or “us” and/or “the Bank”.
Cost of entry	Free. The participant will have to register for nav» Wellness on the RMB Private Bank App. Alternatively, they can enter using FNB’s Cellphone Banking on *120*321# There are no costs associated with the registration. Standard data costs would apply for downloading the FNB / RMB Private Bank App.
The Promotional Competition is open to First National Bank and RMB Private Bank Customers:	The promotional competition is open to First National Bank and RMB Private Bank Customers that meet the entry requirements to be entered into the promotional competition where each calendar month (October, November, and December 2021) one lucky Customer may win up to R6 million. This promotional competition is part of the wellness journey through nav» Wellness on the RMB Private Bank App as well as on Cellphone Banking (USSD).
Promotional Competition opens:	The promotional competition opens on 4 October 2021 at 21:00 (9:00 PM).
Promotional Competition closes:	The promotional competition closes on 31 December 2021 at 23:59 (11:59 PM) This promotional competition, and any applicable amendment to this promotional competition, is reviewable at the Bank’s discretion. This promotional competition will be available for specified periods as determined by the Bank. The Bank reserves the right to change or cancel the promotional competition for any reason at any time in our sole discretion, including due to changes relating to legislation and/or other rules applicable to this promotional competition.
Eligibility: Who qualifies to take part? And Qualifying criteria:	You must meet the following qualifying criteria to participate: <ul style="list-style-type: none">• You are a natural person over the age of 18.• You are in possession of your valid South African ID book / card for identification purposes.• You must be residing in South Africa for the duration of the competition in order to qualify.• Your account/s is in good standing. This means that none of your FirstRand Group accounts and credit agreements should be overdrawn, or be in arrears, or be in default, or be subject to any legal process with the FirstRand Group.



<p>Eligibility: Who qualifies to take part? And Qualifying criteria:</p>	<ul style="list-style-type: none"> • Legal process means any legal proceedings in any court of law involving you and any company in the FirstRand Group, including but not limited to business rescue, collections, liquidation, administration, and sequestration proceedings. Legal process excludes debt review as provided for in s86 of the National Credit Act. • The companies in the FirstRand Group has not terminated or is not in the process of terminating its relationship with you. • You are not excluded in the categories of people listed below who cannot take part. By entering this promotional competition, you warrant that you do not fall into any of the below mentioned excluded categories of people. • You must be a user (or become a user) of the r RMB Private Bank App or Cellphone Banking. • You must log into the RMB Private Bank App, register on the nav» Wellness functionality and update your vaccination status to “yes” alternatively, log onto cellphone banking, click on the nav» Wellness option and update your vaccine status to “yes”. <p>In order to qualify you must have received at least 1 dose of any of the COVID-19 Vaccines and have valid proof that you have been vaccinated.</p>
<p>In-Eligibility: Who does not qualify to take part in the First National Bank and RMB Private Bank Customers promotional competition</p>	<p>People who do not meet the eligibility criteria above.</p> <p>The following persons may not take part in this promotional competition:</p> <ul style="list-style-type: none"> • Directors, members, partners, employees, agents or consultants of the FirstRand Group of companies, or any other person who directly or indirectly controls or is controlled by the FirstRand Group of companies including FNB, WesBank, RMB, Direct Axis, Motovantage and Ashburton Investments. • The immediate family members of the FirstRand Group Staff. This includes their spouse, life partner, parents, siblings, stepparents, children and stepchildren. • Any supplier of goods or services for the promotional competition.
<p>Circumstances in which you will be disqualified</p>	<p>Participants will be disqualified should they fail to comply with the rules of this promotional competition (Also refer to the General Rules section below).</p>
<p>How to participate?</p>	<p>App:</p> <ul style="list-style-type: none"> • Accept the nav» Wellness Terms and Conditions and set up your Health profile in order to access the Vaccine Status button on the RMB Private Bank banking App. • Through the Vaccine button on nav» Wellness accept that you have been vaccinated and accept the Terms and Conditions in order to be entered into the promotional competition. • Only one entry per person will be allowed for the duration of the promotional competition (October 2021 to December 2021). • One entry will be sufficient to participate for the duration of the promotional competition.



<p>How to participate?</p>	<p>Cellphone Banking:</p> <ul style="list-style-type: none"> • Through the Vaccine question on nav» Wellness accept that you have been vaccinated and accept the Terms and Conditions in order to be entered into the promotional competition. • Only one entry per person will be allowed for the duration of the promotional competition (October 2021 to December 2021). • One entry will be sufficient to participate for the duration of the promotional competition. <p>You will not be allowed to enter the promotional competition again, if you have already won in a month (for example, if you win in October 2021, you will not be in the draw for November 2021 and December 2021).</p>
<p>Prize and promotional competition structure</p>	<p>Each month (October 2021, November 2021, and December 2021) a winner will be chosen. Each monthly winner could win R3 million.</p> <p>In addition, if you are a senior person (a person aged 60 and over) an additional R1 million will be awarded.</p> <p>If the winner has an FNB Life Policy or policies, we will pay out an additional amount of maximum of R2 million.</p> <p>Important:</p> <p>The FNB Life Policy is a policy underwritten by FirstRand Life Assurance Ltd. Your premium in respect of the FNB Life policy must be up to date. (Automatic Debt Protection Policies are excluded.)</p>
<p>How and when will winners be chosen for the competition?</p>	<p>Winners will be chosen through a random draw that will take place once a month.</p> <p>The cut off for entry into the competition is 23:59 (11:59 PM) on the last day of each month. A winner will be drawn within the first 5 business days of the next month.</p>
<p>How and when will the winners be notified for the competition?</p>	<p>Winners will be contacted via telephone or email.</p> <p>We will contact the winner telephonically over a period of 5 business days between 08:00 and 16:00. If we are unable to make telephonic contact, we will email the winner. If all reasonable attempts to contact the winner via telephone and email have failed, the winner will forfeit the prize and a new winner will be drawn.</p> <p>Please ensure the contact details that the FirstRand Group has listed for you is up to date.</p> <p>To update your contact details via the /RMB Private bank app, go to My Profile on the /RMB Private Bank App>>personal info>>contact details.</p> <p>To update your contact details via online banking, go to the r RMB Private Bank online banking website, log into your account>>Menu>>Online banking settings>>Your Details</p> <p>Alternatively, please visit your nearest FNB Branch for assistance.</p> <p>Upon winning we will also request proof of vaccination in order for the winner to claim and receive their prize. We may request proof of your COVID-19 Vaccination record card as proof of receiving at least 1 dose of any of the COVID-19 Vaccines, as well as the SMS you received with your unique COVID-19 vaccine reference number. We will follow our verification process to verify your identity, which may include external verification.</p>



Deadline for claiming prizes	The winner has 7 days from the date of being notified via telephone or email to claim their prize and provide proof of their vaccination status and identification. Once all verifications have been conducted and approved, the prize will be deposited into the chosen bank account of the winner upon proof of banking details being received by the Promoter.
How will disputes be handled?	Disputes must be referred to FNBlife@fnb.co.za.
Circumstances under which the Bank will have the right to terminate the competition	The Promoters reserve the right to terminate the promotional competition for any reason at any time in our sole discretion, including changes relating to legislation and/or other rules applicable to this promotional competition.
Important Notice: Tax Implications	<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 obtained in respect of this promotional competition.</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 due to You participating in this promotional competition.</p> <p>You agree that you will not hold the promoter, the companies in the FirstRand Group, or any of the promoter's affiliates liable and you hereby fully indemnify the promoter(s) and/or their affiliates and hold them 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</p>

GENERAL RULES THAT APPLY TO THIS PROMOTIONAL COMPETITION

- **You hereby indemnify the promoter(s) fully for any loss or damage the promoter(s) may suffer because you breached these rules. This means that you agree to reimburse the promoter(s) for the following: any loss or damage they suffer, any expenses and/or costs they paid or are responsible for. "Legal costs" means costs on an attorney and own client scale.**
- **You also hereby indemnify the promoter(s) for any loss or damage you suffered because you took part in this promotional competition and received the prize. 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 promotional competition and received the prize.**
- Please note that entry is through an electronic platform. Although the promoters will take all reasonable steps, the promoter will not be liable for any technical problems or any lost, delayed or incorrectly received entries.
- 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: a) you breached these rules; or b) you took part in this promotional competition; or c) received the prize; or d) used the prize.



- If you fail to comply with any part of these rules, you will be disqualified, and you will give up (forfeit) the prize.
- 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 obtained in respect of this promotional competition.
- You are fully responsible for any tax implications arising from or associated with any receipt, transfer or spend of any prize/s, awards, due to You participating in this promotional competition.
- **You agree that you will not hold us liable, and you hereby fully indemnify, and hold Us completely harmless, against all damages, claims and fines made against you or Us, 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 or the charges in respect thereof.**
- The promoter(s) have the right to end this promotional competition at any time. If this happens, you agree to waive (give up) any rights that you may have in respect of this promotional competition and you agree that you will have no rights against the promoter(s) as a result thereof.
- The promoter(s) reserve the right to change the rules of the promotional competition. The promoter(s) can change the rules of the promotional competition throughout the duration of the promotional competition. For convenience only, the date on which these rules were last amended will be shown below the heading “Promotional Competition Rules”. It is your responsibility to check the rules for amendments. You may view the rules and any changes at FNB.co.za, click “About FNB + Legal”>>” Promotional Competition Terms and Conditions”>> “ FNB nav»Wellness Vaccine Status Competition - Terms and Conditions”.
- 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 these rules, the international standard time: GMT plus 2 (two) hours will be used.
- Whilst the promoter(s) may allow you extra time to comply with your obligations or may decide not to exercise some or all of their rights, or may waive certain requirements, the promoter(s) can still insist on the strict application of any or all of their rights at a later stage. You must not assume that this means that the rules have been changed or that they no longer apply to you.
- Participants in the promotional competition understand and agree that in order to offer the promotional competition, we may collect and use personal information about participants. This personal information may include a participant’s first name, last name, email address, cellphone number, vaccination status and details relating thereto and in certain instances your image. Personal information which participants provide when they enter the competition, may, subject to prevailing law, be used for future marketing activity, unless you notify the FirstRand Group that you wish to opt out of receiving such marketing communications. You can manage your marketing preferences at any time by accessing “My Profile” on our app. 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 FirstRand, our members, customers, or the public. Please refer to the FirstRand Privacy Notice on www.fnb.co.za for further information.
- The winner’s personal information, vaccination status and details relating thereto may also be utilised to obtain and/or verify vaccination details from an official government vaccination data base or any other official source.
- For purposes of this promotional competition a First National Bank and RMB Private Bank Customer (“the Customer”) is defined as a natural person (individual) that holds an open transactional bank account, lending, investment or insurance, First National Bank or RMB Private Bank product in South Africa.



- For purposes of this promotional competition, FirstRand Group refers to FirstRand Limited and its subsidiary companies, including divisions, segments, and business units. Certain subsidiary companies may be excluded from the FirstRand Group description for the purposes of this promotional competition. Confirmation as to whether this promotional competition applies to a specific company associated with the First National Bank and Rand Merchant Bank can be sought through the contact details provided below at Promotional competition query or complaints.
- For purposes of this promotional competition, FirstRand Group Staff/staff member refers to all people employed (permanent or temporary) by FirstRand Limited and its subsidiary companies, including divisions, segments, and business units. Staff, for purposes of this promotional competition, will include agents or consultants of the FirstRand Group of companies, or any other person who directly or indirectly controls or is controlled by the FirstRand Group of companies.
- In the event that you are the winner, you agree that the promoters may announce and publish your name and use pictures of you on marketing platforms including social media. You may also be requested to participate in marketing activities. You do however have the right to decline such invitations and the use of your image at any time.
- Promotional competition query or complaints: If you have any complaint about this promotional competition, please contact FNBlife@fnb.co.za.
- You must send all legal notices to FNB Legal, 3rd Floor, No 1 First Place, Bank City, Johannesburg, 2001.
- If the promoter(s) are not able to get hold of you, after all attempts and the time period listed in the rules above have been exhausted, you may lose your prize and the judges may award it to someone else.
- This promotional competition and its rules will be governed by the laws of the Republic of South Africa. In the event of the death of a winner, the prize will only be paid to the estate of the winner upon all verifications being confirmed. Where adherence to the promotional competition rules, participant's details and vaccination status of the participant cannot be verified, we may not pay the prize to the estate and an alternative winner must be drawn.

STAFF PROMOTIONAL COMPETITION RULES FOR FIRSTRAND GROUP

Promotional Competition and Competition Name:	This Promotional competition is referred to as the FNB nav» Wellness Vaccine Status Competition and seeks to create awareness of the wellness journey offered to FirstRand Group staff members and their immediate family members on the FNB App at nav-igate life, nav» Wellness.
Promoter(s) Name(s):	FirstRand Bank Limited herein referred to as “we” and/or “us” and/or “the Bank”.
Cost of entry	Free. The participant will have to download the FNB / RMB Private Bank App and register on the RMB Private Bank App. The participant will have to register for nav>>Wellness on the / RMB Private Bank App. Alternatively, they can enter using FNB's Cellphone Banking on *120*321# There are no costs associated with the registration. Standard data costs would apply for downloading the RMB Private Bank App.



The Promotional Competition is open to FirstRand Group Staff and their immediate family members:	A Promotional competition open to FirstRand Group staff members and their immediate family that meet the entry requirements to be entered into a Promotional competition where each calendar month (October, November, and December 2021) two lucky FirstRand Group staff members or their immediate family members may win up to R350 000.00. This promotional competition is part of the wellness journey through nav» Wellness on the RMB Private Bank App as well as on Cellphone Banking (USSD).
Promotional Competition opens:	The promotional competition opens on 4 October 2021 at 21:00 (9:00 PM)
Promotional Competition closes:	The promotional competition closes on 31 December 2021 at 23:59 (11:59 PM) This promotional competition, and any applicable amendment to this promotional competition, is reviewable at the Bank's discretion. This promotional competition will be available for specified periods as determined by the Bank. The Bank reserves the right to change or cancel the promotional competition for any reason at any time in our sole discretion, including due to changes relating to legislation and/or other rules applicable to this promotional competition.
Eligibility: Who qualifies to take part? and qualifying criteria:	You must meet the following qualifying criteria to participate: <ul style="list-style-type: none">• You are a natural person over the age of 18.• You are in possession of your valid South African ID book / card for identification purposes.• You must be residing in South Africa for the duration of the competition in order to qualify.• Your account/s is in good standing. This means that none of your FirstRand Group accounts and credit agreements should be overdrawn, or be in arrears, or be in default, or be subject to any legal process with the FirstRand Group. Legal process means any legal proceedings in any court of law involving you and any company in the FirstRand Group, including but not limited to business rescue, collections, liquidation, administration, and sequestration proceedings. Legal process excludes debt review as provided for in s86 of the National Credit Act.• The companies in the FirstRand Group has not terminated or is not in the process of terminating its relationship with you.



<p>Eligibility: Who qualifies to take part? and qualifying criteria:</p>	<ul style="list-style-type: none"> You are not excluded in the categories of people listed below who cannot take part. By entering this promotional competition, you warrant that they do not fall into any of the below mentioned excluded categories of people. You must be a user (or become a user) of the r RMB Private Bank App or Cellphone Banking (USSD). You must log into the FNB or RMB Private Bank App, register on the nav» Wellness functionality and update your vaccination status to “yes”. Alternatively, log onto FNB’s Cellphone Banking, click on the nav» Wellness option and update your vaccine status to “yes” You are a FirstRand Group Staff member or an immediate family member of the staff member. <p>In order to qualify you must have received at least 1 dose of any of the COVID-19 Vaccines and have valid proof that you have been vaccinated.</p>
<p>In-Eligibility: Who does not qualify to take part in the FirstRand Group staff and immediate family members promotional competition:</p>	<p>People who do not meet the eligibility criteria above.</p>
<p>Circumstances in which you will be disqualified</p>	<p>Participants will be disqualified should they fail to comply with the rules of this promotional competition (Also refer to the General Rules section below).</p>
<p>How to participate?</p>	<p>App:</p> <ul style="list-style-type: none"> Accept the nav» Wellness Terms and Conditions and set up your Health profile in order to access the Vaccine Status button on the FNB/RMB Private Bank banking App. Through the Vaccine button on nav» Wellness accept that you have been vaccinated and accept the Terms and Conditions in order to be entered into the promotional competition. Only one entry per person will be allowed for the duration of the promotional competition (October 2021 to December 2021). One entry will be sufficient to participate for the duration of the promotional competition. You will not be allowed to enter the promotional competition again, if you have already won in a month (for example, if you win in October 2021, you will not be in the draw for November 2021 and December 2021)



<p>How to participate?</p>	<p>Cellphone Banking:</p> <ul style="list-style-type: none"> • Through the Vaccine question on nav» Wellness accept that you have been vaccinated and accept the Terms and Conditions in order to be entered into the promotional competition. • Only one entry per person will be allowed for the duration of the promotional competition (October 2021 to December 2021). • One entry will be sufficient to participate for the duration of the promotional competition.
<p>Prize and promotional competition structure</p>	<p>R250 000.00 for 2 lucky winners each month and in addition to that if you have an FNB Life Policy we will pay out an additional R100 000.00, as a booster.</p> <p>Important:</p> <p>The FNB Life Policy is a policy underwritten by FirstRand Life Assurance Ltd. Your premium in respect of the FNB Life policy must be up to date. (Automatic Debt Protection Policies are excluded,)</p>
<p>How and when will winners be chosen for the competition?</p>	<p>Winners will be chosen through a random draw that will take place once a month.</p> <p>The cut off for entry into the competition is 23:59 (11:59 PM) on the last day of each month. Winners will be drawn within the first 5 business days of the next month.</p>
<p>How and when will the winners be notified for the competition?</p>	<p>Winners will be contacted via telephone or email.</p> <p>We will contact each winner telephonically over a period of 5 business days between 08:00 and 16:00. If we are unable to make telephonic contact, we will email the winner. If all reasonable attempts to contact the winner via telephone and email have failed, the winner will forfeit the prize and a new winner will be drawn.</p> <p>Please ensure the contact details that the FirstRand Group has listed for you is up to date.</p> <p>To update your contact details via the /RMB Private bank app, go to My Profile on the /RMB Private Bank App>>personal info>>contact details.</p> <p>To update your contact details via online banking, go to the r RMB Private Bank online banking website, log into your account>>Menu>>Online banking settings>>Your Details</p> <p>Alternatively, please visit your nearest FNB Branch for assistance.</p> <p>Upon winning we will also request proof of vaccination in order for the winner to claim and receive their prize. We may request proof of your COVID-19 Vaccination record card as proof of receiving at least 1 dose of any of the COVID-19 Vaccines, as well as the SMS you received with your unique COVID-19 vaccine reference number. We will follow our verification process to verify your identity, which may include external verification.</p>
<p>Deadline for claiming prizes</p>	<p>Each winner has 7 days from the date of being notified via telephone or email to claim their prize and provide proof of their vaccination status and identification. Once all verifications have been conducted and approved, the prize will be deposited into the chosen bank account of the winner upon proof of banking details being received by the Promoter.</p>
<p>How will disputes be handled?</p>	<p>Disputes must be referred to FNBlife@fnb.co.za</p>



Circumstances under which the Bank will have the right to terminate the competition:	The Promoters reserve the right to terminate the promotional competition for any reason at any time in our sole discretion, including changes relating to legislation and/or other rules applicable to this promotional competition.
Important Notice: Tax Implications:	<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 obtained in respect of this promotion.</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 due to You participating in this promotion.</p> <p>The prizes are fully taxable in the hands of FirstRand Group Staff members, regardless of whether it is granted to a FirstRand Group Staff member or a relative of the Staff member. However, the Promoter will bear the tax on these awards. The winning FirstRand Group Staff member will see the award on their payslip but there will be no impact on the net pay.</p> <p>You agree that you will not hold the promoter, the companies in the FirstRand Group, or any of the promoters affiliates liable and you hereby fully indemnify the promoter (s) and/or their affiliates and hold them 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.</p>

GENERAL RULES THAT APPLY TO THIS PROMOTIONAL COMPETITION IMPORTANT:

- **You hereby indemnify the promoter(s) fully for any loss or damage the promoter(s) may suffer because you breached these rules. This means that you agree to reimburse the promoter(s) for the following: any loss or damage they suffer, any expenses and/or costs they paid or are responsible for. "Legal costs" means costs on an attorney and own client scale.**
- **You also hereby indemnify the promoter(s) for any loss or damage you suffered because you took part in this promotional competition and received the prize. 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 promotional competition and received the prize.**
- Please note that entry is through an electronic platform. Although the promoters will take all reasonable steps, the promoter will not be liable for any technical problems or any lost, delayed or incorrectly received entries.
- 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: a) you breached these rules; or b) you took part in this promotional competition; or c) received the prize; or d) used the prize.
- If you fail to comply with any part of these rules, you will be disqualified, and you will give up (forfeit) the prize.



- 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 obtained in respect of this promotional competition.
- You are fully responsible for any tax implications arising from or associated with any receipt, transfer or spend of any prize/s, awards, due to You participating in this promotional competition.
- **You agree that you will not hold us liable, and you hereby fully indemnify, and hold Us completely harmless, against all damages, claims and fines made against you or Us, 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 or the charges in respect thereof.**
- The promoter(s) have the right to end this promotional competition at any time. If this happens, you agree to waive (give up) any rights that you may have in respect of this promotional competition and you agree that you will have no rights against the promoter(s) as a result thereof.
- The promoter(s) reserve the right to change the rules of the promotional competition. The promoter(s) can change the rules of the promotional competition throughout the duration of the promotional competition. For convenience only, the date on which these rules were last amended will be shown below the heading “Promotional Competition Rules”. It is your responsibility to check the rules for amendments. You may view the rules and any changes at, click “About RMB Private Bank Legal”>> “Promotional Competition Terms and Conditions”>> “RMB Private Bank nav» Wellness Vaccine Status Competition - Terms and Conditions”.
- 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 these rules, the international standard time: GMT plus 2 (two) hours will be used.
- Whilst the promoter(s) may allow you extra time to comply with your obligations or may decide not to exercise some or all of their rights, or may waive certain requirements, the promoter(s) can still insist on the strict application of any or all of their rights at a later stage. You must not assume that this means that the rules have been changed or that they no longer apply to you.
- Participants in the promotional competition understand and agree that in order to offer the promotional competition, we may collect and use personal information about participants. This personal information may include a participant’s first name, last name, email address, cellphone number, vaccination status and details relating thereto and in certain instances your image. Personal information which participants provide when they enter the competition, may, subject to prevailing law, be used for future marketing activity, unless you notify the FirstRand Group that you wish to opt out of receiving such marketing communications. You can manage your marketing preferences at any time by accessing “My Profile” on our app. 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 FirstRand, our members, customers, or the public. Please refer to the FirstRand Privacy Notice on www.rmbprivatebank.com for further information.
- The winners’ personal information, vaccination status and details relating thereto may also be utilised to obtain and/or verify vaccination details from an official government vaccination data base or any other official source.



- For purposes of this promotional competition, FirstRand Group refers to FirstRand Limited and its subsidiary companies, including divisions, segments, and business units. Certain subsidiary companies may be excluded from the FirstRand Group description for the purposes of this promotional competition. Confirmation as to whether this promotional competition applies to a specific company associated with the First National Bank and Rand Merchant Bank can be sought through the contact details provided below at Promotional competition query or complaints.
- For purposes of this promotional competition, FirstRand Group Staff/Staff member refers to all people employed (permanent or temporary) by FirstRand Limited and its subsidiary companies, including divisions, segments, and business units. FirstRand Group Staff/Staff member, for purposes of this promotional competition, will include agents or consultants of the FirstRand Group of companies, or any other person who directly or indirectly controls or is controlled by the FirstRand Group of companies. It will also include the immediate family members of the above-mentioned people.
- In the event that you are the winner, you agree that the promoters may announce and publish your name and use pictures of you on marketing platforms including social media. You may also be requested to participate in marketing activities. You do however have the right to decline such invitations and the use of your image at any time.
- Promotional competition query or complaints: If you have any complaint about this promotional competition, please contact FNBlife@fnb.co.za.
- You must send all legal notices to FNB Legal, 3rd Floor, No 1 First Place, Bank City, Johannesburg, 2001.
- If the promoter(s) are not able to get hold of you, after all attempts and the time period listed in the rules above have been exhausted, you may lose your prize and the judges may award it to someone else.
- This promotional competition and its rules will be governed by the laws of the Republic of South Africa.
- In the event of the death of a winner, the prize will only be paid to the estate of the winner upon all verifications being confirmed. Where adherence to the promotional competition rules, participant's details and vaccination status of the participant cannot be verified, we may not pay the prize to the estate and an alternative winner must be drawn.