

## CAMPAIGN RULES

**Date these rules are applicable: 25 July 2017 to 30 September 2017**

1. The campaign is open to all valid FNB Visa Credit Cardholders this includes Gold, Premier, Private Clients and Private Wealth and RMB Private Bank Credit Cardholders who reside in South Africa and are over the age of 18 years.
2. To qualify for the campaign and to benefit from the 10% fixed interest rate on your Makro spend, you need to spend on your budget facility between R2 500.00 and R15 000.00 at any Makro store or Makro online service on your FNB Credit Card this includes Gold, Premier, Private Clients and Private Wealth or your RMB Private Bank Credit Card during the period of 25 July 2017 to 30 September 2017.
3. The campaign is only valid for one purchase per credit card account between the start and end date and for no other purchases.
4. The campaign is only applicable to a single Makro purchase on your FNB Credit Card and RMB Private Bank Credit Card per credit card account and within the monetary parameters, not for any other purchases irrespective of the time and place of purchase.
5. The campaign is further, only applicable to purchases made on your budget facility which must be repaid within your selected budget repayment term.
6. Only accounts in good standing will qualify for the campaign.
7. Once a purchase is made, the fixed interest rate will only be applicable for the selected budget facility repayment term, should the customer default in any payments towards the purchase the campaign will no longer apply and the fixed interest rate will fall away.
8. eBucks:
  - a) The eBucks earn rate is 0.75% back on the total purchase amount;
  - b) A Makro store card is necessary to earn and spend eBucks at Makro stores.
9. By participating in this campaign, participants agree to be bound by the terms and conditions of this campaign.

10. If required as a result of changes in legislation or if deemed necessary for any other reason, FirstRand Bank Limited reserves the right to terminate this campaign immediately and without notice. In the event of such termination, all participants agree to waive any rights that they may have in terms of this campaign and acknowledge that they will have no recourse against FirstRand Bank Limited, Visa, their agents and/or promoters.
11. 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 campaign material.