



COMPETITION RULES

Date these rules were first published: 1 May 2025

Date these rules were last changed: 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:	Private Banking Upgrade Competition
Promoter(s) Name(s):	<p>The promoter of this competition is FNB, a division of FirstRand Bank Limited with Reg. No. 1929/001225/06 ("FNB").</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 "you".</p>
Entries open and close:	<p>Entries open on 1 May 2025 at 00:00.</p> <p>Entries close on 31 July 2025 at 23:59.</p> <p>All entries, fully completed as required, must be received by the promoter(s) before 23:59 on the closing date.</p> <p>The promoter(s) reserve the right to extent the competition. Notice of this will be posted in these rules.</p>
Winner's announced on:	31 November 2025.
Eligibility: Who qualifies to take part?	This competition is open to all individuals over the age of 18 who live in the Republic of South Africa who qualify to upgrade or migrate their Current or Fusion Accounts to Private Clients, Private Wealth or Rand Merchant Bank Private Banking.
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 employee of the promoter(s).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. <i>This means that none of your FNB and FirstRand Bank accounts and credit agreements should be overdrawn, 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.</i> <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>
How to enter?	To enter, qualifying customers must either upgrade or migrate their Current or Fusion Account to a Private Clients, Private Wealth or Rand Merchant Bank Current or Fusion Account.

PRIVATE BANKING

5 Merchant Place
9 Fredman Drive
Sandton 2196

PO Box 7856111
Sandton 2146
South Africa

Suite
Website
rmbprivatebank.com

+27 87 575 9411

	<p>If the customer is part of a Family Banking container at the time of the draw, they can double their winnings.</p> <p>Qualifying Customers will be notified of the competition by an App Push Notification and an SMS. They can complete the upgrade or migration on the App, Online Banking or contact the Private Clients, Private Wealth or RMB Service Suite for assistance.</p> <p>Qualifying customers who became aware of the competition via Social Media Platforms can enter the competition by logging into the FNB App or RMB PB App to fulfil the offer or contact the Private Clients, Private Wealth or RMB Service Suite for assistance.</p>
What is the Prize?	<p>There will be 2 prizes:</p> <ol style="list-style-type: none"> 1. eB 1 000 000 (R100 000) eBucks voucher – if at the time of the draw the customer is not part of a Family Banking Container 2. eB 2 000 000 (R200 000) eBucks voucher – if at the time of the draw the customer is part of a Family Banking Container. <p>Also, at the time of the draw, the customer must:</p> <ol style="list-style-type: none"> 1. Be on the upgraded or migrated account for at least three (3) months. 2. Have an active account with an adequate monthly amount deposited in it in line with the product they have upgraded to (R32 500.00 for FNB Private Clients, R60 000.00 for FNB Private Wealth and R32 500.00 for RMB PB) <p>Credit is subject to qualifying criteria for Fusion migrations. A Fusion migration means changing the Current Account to a Fusion Account with no segment change. A segment change means changing from one segment to another, for example from Private Clients to Private Wealth.</p>
Is there a limit on the number of times you can enter?	<p>A participant can only enter the competition once.</p> <p>An upgrade equals to 1 entry.</p> <p>NB: Only two (2) participants are eligible to win the prizes.</p>
How will winner(s) be chosen?	By random draw from all eligible entries received before 31 July 2025 at 23:59 pm.
How will winner(s) names be announced?	<p>The winners will be notified by App Push Notification and an SMS.</p> <p>Please note: While the winner may be asked to take part in publicity for the competition, he/she has the right to refuse to do so.</p>
Deadline for claiming prize(s)	<p>The winners' prizes will be deposited directly into their active eBucks accounts.</p> <p>Should the winner not have an active eBucks account, arrangements will have to be made for an eBucks account to be opened for them.</p>
Questions about these rules	<p>Contact the promoter(s) on (standard network rates apply)</p> <p>Private Clients Service Desk: 087 575 4727 / PrivateClientsService@fnb.co.za</p> <p>Private Wealth Service Desk: 087 730 6000 / servicesuite@fnbprivatewealth.co.za</p> <p>RMB PB Service Suite: 087 575 9411 / servicesuite@rmbprivatebank.com</p>
Tax implications for prize(s)	<p>You are fully responsible for any tax implications arising from or associated with any receipt, transfer or spend of any prize/s, awards or rewards due to you for participating in this competition.</p> <p>You agree that you will not hold the Promotor liable and you hereby fully indemnify the Promotor, and hold the Promotor completely harmless, against all damages, claims and fines made against you or the Promotor, 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</p>

	to any taxation relating to your receipt, transfer or spend of any prize/s, awards or rewards or the charges in respect thereof.
--	--

GENERAL RULES THAT APPLY:

- FNB must receive your entry before the 31 July 2025 at 23:59 pm. You will lose the right to take part or claim any prize that may have been awarded to you if you don't enter on time or in the correct format.
- Upgrading or migrating to a Fusion Account is subject to a credit affordability assessment.
- If FNB is not able to get hold of you to after making reasonable efforts to do so, FNB can award the prize to someone else. If you don't claim your prize on time, you will lose your right to any prize.
- If you break these rules, you will be disqualified and you will lose your right to any prize(s).
- You can only enter the competition once. Automated or bulk entries will be disqualified. Unless we say otherwise you can only win one prize during the competition.
- You may not sell the prize or give it to someone else. You may not swap the prize for cash or for a different prize.
- You may not do anything to change the outcome of the competition in any way.
- The promoter(s) can put in place such technical or other remedies it considers appropriate to prevent abuse, or to protect any sites or our systems or other users.
- The judges' decision is final, and no correspondence will be entered into. This means you cannot appeal any decision by the judges.
- If required, FNB may need to change the prizes.
- 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).
- FNB can change the rules of the competition at any time.
- FNB can change these general rules. For convenience only, the date on which these general rules were last changed by FNB are published below the heading. It is your responsibility to check the rules for any changes.
- Social network site refers to any social network site on which FNB may host a competition. This may include sites like Facebook, X, Foursquare, Pinterest or Instagram.
- If you need to create and submit something e.g. an idea or a photo, you must have created it yourself and it must be original. You must not copy or use another person's ideas, work or photos without their permission. By posting or submitting anything you warrant to FNB and the sites that you are the sole creator, designer, author or owner of the work and that you have the right to use or submit the work.
- If we believe anything you submit or post may be plagiarism or be an infringement of another person's intellectual property rights, we may remove the post or submission without notice to you and you will be disqualified.
- You may not submit anything that could be offensive or may offend or harm FNB, any person or any social network site. Do not submit anything that contains explicit or offensive content. If in doubt, don't post or submit it.
- You may not vote for yourself where the competition involves voting.
- You may not abuse the site or competition in any way. This includes posting content for commercial purposes or distributing spam or malicious code or using the site to collect the personal data or content of other users or direct visitors to other sites or pages.
- You agree that FNB alone can decide if your actions are prohibited or inappropriate. FNB can also decide to end your participation in the competition immediately. FNB can also take appropriate legal action against you.
- FNB can also immediately remove any posts that they reasonably believe contain prohibited or inappropriate content without notice to you.
- You must comply with the terms & conditions and privacy policies of the any website or social network site.
- By posting the submission you give FNB a world-wide, royalty free and non-exclusive license to reproduce, modify, adapt and publish any content you have posted or submitted for purposes of the competition to promote FNB, or its products and services.
- If the competition is run on any social network site you understand that this competition is not in any way being sponsored, endorsed or administered by, or associated with any social network site. You fully release such social network sites from any legal responsibility to you or any other person. By participating in this competition, you understand that you are providing information to FNB and not to the social network site. FNB is not responsible for any social network site. FNB



does not control how they operate, when or if they are available, or what content they carry. Even though FNB may run certain competitions on social network sites, FNB does not endorse the third party, its site, its products, or services or any content on the site. You use the site at your own risk. You must take precautions to protect yourself from risk, such as viruses and other destructive code.

- You must at your own expense, obtain all equipment and services that are necessary to take part in this competition.
- FNB can put in place such technical or other remedies it considers appropriate to prevent abuse, or to protect any sites or social network sites, its systems, employees or ex-employees, or other users.
- If the prize involves international travel, you must have a valid passport and obtain the necessary Visas. FNB is not responsible if you cannot arrange this on time.
- The advertised dates and times of prizes involving travel or tickets to events cannot change. The prize will not include the cost of transport, accommodation, spending money or food. This means you will be responsible for organising and paying for your own transport to the venue, accommodation, food and spending money.
- You must collect any tickets before the deadline. You must be able to provide proof of your identity if required.
- You must arrange your own travel and medical insurance and are responsible for any other expenses or costs not specifically included as part of the prize.
- You must comply with the rules of any third-party service provider. This includes but is not limited to, any airline, transport service, accommodation provider and venue.
- You may be responsible to obtain and pay for certain licenses necessary to use a prize. Unless otherwise stated such additional items or costs are not included as part of the prize.

IMPORTANT:

- **You agree to indemnify FNB fully for any loss or damage FNB may suffer because you breached the competition rules. This means you agree to reimburse FNB 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 FNB for any loss or damage you suffered because you took part in this competition or used the prize. If you enter yourself, or use or accept the prize, you understand that you do so of your own free will. This means that you cannot hold FNB legally responsible for any loss or damage or legal expenses you suffered because you took part in this competition or used the prize.**
- **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 prize.**

- 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, 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.
- 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.



GENERAL RULES THAT APPLY:

- FNB must receive your entry before the 30 June 2025 at 23:59 pm. You will lose the right to take part or claim any prize that may have been awarded to you if you don't enter on time or in the correct format.
- Upgrading or migrating to a Fusion Account is subject to a credit affordability assessment.
- If FNB is not able to get hold of you to after making reasonable efforts to do so, FNB can award the prize to someone else. If you don't claim your prize on time, you will lose your right to any prize.
- If you break these rules you will be disqualified and you will lose your right to any prize(s).
- You can only enter the competition once. Automated or bulk entries will be disqualified. Unless we say otherwise you can only win one prize during the competition.
- You may not sell the prize or give it to someone else. You may not swap the prize for cash or for a different prize.
- You may not do anything to change the outcome of the competition in any way.
- The promoter(s) can put in place such technical or other remedies it considers appropriate to prevent abuse, or to protect any sites or our systems or other users.
- The judges' decision is final and no correspondence will be entered into. This means you cannot appeal any decision by the judges.
- If required, FNB may need to change the prizes.
- 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).
- FNB can change the rules of the competition at any time.
- FNB can change these general rules. For convenience only, the date on which these general rules were last changed by FNB are published below the heading. It is your responsibility to check the rules for any changes.
- Social network site refers to any social network site on which FNB may host a competition. This may include sites like Facebook, X, Foursquare, Pinterest or Instagram.
- If you need to create and submit something e.g. an idea or a photo, you must have created it yourself and it must be original. You must not copy or use another person's ideas, work or photos without their permission. By posting or submitting anything you warrant to FNB and the sites that you are the sole creator, designer, author or owner of the work and that you have the right to use or submit the work.
- If we believe anything you submit or post may be plagiarism or be an infringement of another person's intellectual property rights, we may remove the post or submission without notice to you and you will be disqualified.
- You may not submit anything that could be offensive or may offend or harm FNB, any person or any social network site. Do not submit anything that contains explicit or offensive content. If in doubt, don't post or submit it.
- You may not vote for yourself where the competition involves voting.
- You may not abuse the site or competition in any way. This includes posting content for commercial purposes or distributing spam or malicious code or using the site to collect the personal data or content of other users or direct visitors to other sites or pages.
- You agree that FNB alone can decide if your actions are prohibited or inappropriate. FNB can also decide to end your participation in the competition immediately. FNB can also take appropriate legal action against you.
- FNB can also immediately remove any posts that they reasonably believe contain prohibited or inappropriate content without notice to you.
- You must comply with the terms & conditions and privacy policies of the any website or social network site.
- By posting the submission you give FNB a world-wide, royalty free and non-exclusive license to reproduce, modify, adapt and publish any content you have posted or submitted for purposes of the competition to promote FNB, or its products and services.
- If the competition is run on any social network site you understand that this competition is not in any way being sponsored, endorsed or administered by, or associated with any social network site. You fully release such social network sites from any legal responsibility to you or any other person. By participating in this competition, you understand that you are providing information to FNB and not to the social network site. FNB is not responsible for any social network site. FNB does not control how they operate, when or if they are available, or what content they carry. Even though FNB may run certain competitions on social network sites, FNB does not endorse the third party, its site, its products, or services or any content on the site. You use the site at your own risk. You must take precautions to protect yourself from risk, such as viruses and other destructive code.
- You must at your own expense, obtain all equipment and services that are necessary to take part in this competition.



- FNB can put in place such technical or other remedies it considers appropriate to prevent abuse, or to protect any sites or social network sites, its systems, employees or ex-employees, or other users.
- If the prize involves international travel you must have a valid passport and obtain the necessary Visas. FNB is not responsible if you cannot arrange this on time.
- The advertised dates and times of prizes involving travel or tickets to events cannot change. The prize will not include the cost of transport, accommodation, spending money or food. This means you will be responsible for organising and paying for your own transport to the venue, accommodation, food and spending money.
- You must collect any tickets before the deadline. You must be able to provide proof of your identity if required.
- You must arrange your own travel and medical insurance and are responsible for any other expenses or costs not specifically included as part of the prize.
- You must comply with the rules of any third party service provider. This includes but is not limited to, any airline, transport service, accommodation provider and venue.
- You may be responsible to obtain and pay for certain licenses necessary to use a prize. Unless otherwise stated such additional items or costs are not included as part of the prize.

IMPORTANT:

- **You agree to indemnify FNB fully for any loss or damage FNB may suffer because you breached the competition rules. This means you agree to reimburse FNB 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 FNB for any loss or damage you suffered because you took part in this competition or used the prize. If you enter yourself, or use or accept the prize, you understand that you do so of your own free will. This means that you cannot hold FNB legally responsible for any loss or damage or legal expenses you suffered because you took part in this competition or used the prize.**
 - **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 prize.**
- 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, 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.
 - 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.