



FNB Gap Cover Competition

Terms and conditions

Date these rules were first published: 01/07/25

Date these rules were last changed: N/A

Read these FNB GAP Cover Competition terms and conditions and rules ("rules") carefully. These rules explain your rights and duties under the FNB Gap Cover Competition.

Promoter(s) Name(s)	<p>The promoter of this competition is FNB Short Term, a business unit of First National Bank, division of FirstRand Bank Limited, an authorized Financial Service Provider and National Credit Provider 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 Short Term" or "us" or "we". We will refer to participants and winners as "you" or "your" or "customer/s".</p>
What is the FNB GAP Cover Competition?	<p>The FNB GAP Cover Competition will give you the opportunity to participate on one of three draws to win a Pick n Pay (PnP) voucher to the value of R5000.00 (Five Thousand Rand only) for taking up an FNB Gap Cover Plan before 30 September 2025.</p> <ul style="list-style-type: none">• All qualifying customers who take up a FNB Gap Cover Plan during the competition period will automatically be entered into a monthly draw.• There will be a single entry into the FNB Gap Cover competition draw. If the customer is not selected as a winner in any one of draws, then the customer will not automatically qualify for entry into the remaining draws.• There will be six (6) winners selected each month.• A total of 18 customers will be selected as winners.• Each winner will receive PnP vouchers to the value of R5,000.00 (we may send 5 R1,000.00 vouchers)• The voucher will be provided to the policyholder of the Gap Cover Plan.• You can only win one PnP voucher under this competition.
Who qualifies for the FNB Gap Cover Competition?	<p>To qualify for participation in this competition you must meet the following criteria:</p> <ul style="list-style-type: none">• You must take up an FNB Gap Cover Plan during the competition period.• Your FNB Gap Cover Plan must be active and in good standing at the time of the draw. A Plan is defined as "active" when it has been accepted and the plan schedule has been issued by us to you.• There must have been at least two successful FNB Gap Cover premiums collected from your transactional account.• You must meet all qualifying criteria to apply and take up an FNB Gap Cover Plan<ul style="list-style-type: none">○ You must have a valid South African ID; and○ You must have an FNB or RMB transactional bank account from which your FNB Gap Cover policy premiums must be collected from; and○ You must meet and satisfy the relevant product rules as they relate to the Gap Cover Plan.
What are the requirements to be eligible for the FNB Gap Cover Competition?	<ul style="list-style-type: none">• You must be older than 18 at the time of taking up a Gap Cover Plan.• Any customer that qualifies for participation and meets the qualifying criteria, unless they are automatically disqualified as described in these rules.• Failure to meet the requirements will result in the winner forfeiting their voucher.
Circumstances in which customer will not qualify	<ul style="list-style-type: none">• Customers that already hold an FNB Gap Cover or FNB Gap Cover for Employer Groups Plan with us

	<ul style="list-style-type: none"> • Customers that cancel the FNB Gap Cover Plan (taken during the competition period) before the competition ends • Customers whose FNB Gap Cover premium debit order returns unpaid during the competition period • KYC non-compliant customers • Customers who do not have an active FNB/RMB transactional account, or the account is on hold • Customers under Debt review or an administration order • Any customers younger than 18 • Customers that have been flagged for Fraud • Any customers that do not belong to a registered medical scheme • FirstRand Group staff members
When does the FNB Gap Cover Competition start and end?	The competition will commence at 08:00 am on the 1 st of July 2025 and terminate at 17:00 pm on the 30 th of September 2025 ("Competition Period").
When does the draw take place?	The winners will be announced in October, November and December 2025 respectively. The draw dates will take place on the 15 th of each of the aforementioned months. All customers that take up a policy in July, will be put into the October draw, all customers that take up a policy in August, will be put into the November draw and all customers that take up a policy in September, will be put into the December draw.
How and when will the winners be notified for the competition?	Winners will be contacted via telephone. We will contact the winner telephonically over a period of 5 business days between 08:00 and 16:00. If all reasonable attempts to contact the winner via telephone have failed, the winner will forfeit the prize and a new winner will be drawn.
Who cannot take part in this Competition?	<p>The following persons may not take part in this competition even if they qualify to take part and may not win a prize even if their names are entered in the draw in error. They will forfeit (give up) any prizes awarded to them:</p> <ul style="list-style-type: none"> a) Any person involved in designing, running, and overseeing this competition. b) Any employee of the promoter(s) c) Any supplier of goods and services in connection with this competition. d) Any director, member, partner, agent of, or consultant of the promoter(s). e) Any other person who directly or indirectly controls the promoter(s). f) The spouse, life partner, siblings, children or parents of any of the persons named in a, b, c, d. or e, 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 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 includes but is not limited collection, liquidation, and sequestration proceedings. Legal process does not include debt reviews allowed under S86 of the National Credit Act No 34 of 2005.
How and when will participants be paid?	The vouchers will be sent electronically after each draw date. The winners will be notified by a Short Text Message (SMS) and shall be contacted on the cell phone number.
Circumstances under which the Promoter will have the right to change or terminate the promotion.	The Promoter reserves the right to extend or reduce the promotion dates. The Promoter also reserves the right to cancel this promotion at any time. Notice of this will be provided to the respective channels.
How to get in contact?	If you have any queries or complaints about this competition, please contact our Customer Services team on 087 736 7774 or email fnblife@fnb.co.za , from Monday to Friday between 08:00 and 17:00 and Saturdays from 08:00 to 13:00. Standard network rates apply.
Important information relating to the PnP vouchers	<ul style="list-style-type: none"> • Vouchers can be redeemed only once. This means that when you use your voucher you must make sure you are buying something for the same amount (or higher value) than your voucher value. • No change will be given if the amount of the purchase for which the voucher is used is less than the value of the voucher. • When you are at the till, provide the cashier with the voucher number, and advise them that they need to select "REDEEM" on their screen. Ensure the teller has captured the correct voucher number. • This is an In Store voucher ONLY it cannot be redeemed online (e.g. Pick n Pay asap! or picknpay.co.za) • Vouchers cannot be exchanged for cash or for other vouchers of any kind.

	<ul style="list-style-type: none">• Should your virtual voucher be lost or stolen, neither Pick n Pay nor its agents will be liable for any reimbursement of any kind.• Vouchers are valid for a 3-year period from the month in which you received the voucher, please refer to the SMS that has the date it is valid till.
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IMPORTANT

- You agree to indemnify the promoter(s) fully for any loss or damage the promoter(s) may suffer because you breached the Campaign 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 means 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 Campaign or used the coupon code. If you use or accept the code, 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 Campaign or used the code.
- 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 you: a) breached the Campaign rules b) took part in this Campaign or c) and such person used the discount code.

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.
- The discount code may not be sold or given to someone else.
- You are responsible for the tax associated with using or accepting any discount.
- 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.

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