



Youth Re-Activation Campaign – FNBy Next

01 August2025 – 31 October 2025

Date these rules were first published: 01 August2025

Date these rules we last change: N/A

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

Campaign Name:	Youth Re-Activation Campaign FNBy Next – 01 August 2025 – 31 October 2025
Promoter(s) Name(s):	<p>The promoter(s) of this campaign 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>
Campaign offer and prize / reward:	<ul style="list-style-type: none">• The campaign is open to all FNBy Next customers, who activate a New or Inactive FNBy Next account; and perform a minimum of 5 account transactions, during the campaign qualifying months.• The first 1 000 customers who successful meet the required qualifying criteria, will receive a R300 (Three Hundred Rand) Takealot voucher via SMS
Entries open and close:	<p>1 August (00:00 am) to 31 October 2025 (23:59 pm)</p> <p>The promoter(s) reserves the right to extend the campaign. Notice of this will be posted in these rules.</p>
Who cannot take part?	<p>The following persons may not take part in this campaign 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 campaign (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 campaign.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 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



	<p>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 campaign or is subsequently disqualified, these campaign rules will continue to apply between the disqualified persons and FNB.</p>
How to enter and/or qualifying criteria?	<p>The customer must meet the following requirements to qualify for the R300 (Three Hundred Rand) Takealot Voucher:</p> <ul style="list-style-type: none"> • Activate their FNB By Next account within the campaign period • Perform a minimum of 5 account transactions during the campaign qualifying months <p>Entry into this campaign will be automatic customers who have met the above requirements within the campaign months.</p> <p>The first 1 000 customers who successful meet the required qualifying criteria, will receive a R300 (Three Hundred Rand) Takealot voucher.</p> <p>The promoter(s) reserves the right to either change or waive the eligibility criteria.</p>
Is there a limit on the number of times you can enter?	Each account that has been activated in line with the campaign requirements equals to 1 entry.
Deadline for claiming prize(s)	<p>The promoter has 30 days to send the voucher to the winner.</p> <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.</p>
How will winner(s) be chosen?	The first 1 000 customers who meet the qualifying criteria will be selected.
How and when will winner(s) names be announced, and prize details communicated?	<p>The voucher will be sent to the customer via 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 campaign understand and agree that for us to offer this campaign, we may collect 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 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 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 campaign 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 campaign 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 campaign rules, b) took part in this campaign 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 Campaign.
- If required, the promoter(s) reserves the right to change the prize / reward.
- 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) can change the rules of the Campaign 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 Campaign 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 campaign.

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.