



Festival of Motoring powered by WesBank 2025

Date these rules were first published: 28 July 2025

Date these rules were last changed: NA

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:	Festival of Motoring powered by WesBank 2025 competition rules
Promoter(s) Name(s):	<p>The promoter of this campaign is nav» from FNB, a business unit of First National Bank, 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 28 July 2025.</p> <p>Entries close on 18 August 2025.</p> <p>All entries, fully completed as required, must be received by the promoter(s) before 23:59 pm on the closing date.</p> <p>The promoter(s) reserve the right to extend the campaign. Notice of this will be posted in these rules.</p> <p>Please note: By entering this campaign / competition through completing the specified action/s you will also receive an entry/ies (for such specified actions) into the “nav» R1 MILLION” campaign / competition. The terms and conditions for this competition / campaign apply and can be found on:</p> <p>www.fnb.co.za</p>
What is the prize?	<p>Customers stand the chance to win one of the following prizes:</p> <ul style="list-style-type: none"> 1 (one) of 100 (one hundred) double general access tickets to the <i>Festival of Motoring Johannesburg, powered by WesBank</i>. Winners can choose to attend on Friday, Saturday, or Sunday of the event. From the 100 (one hundred) ticket winners, 10 (ten) will be randomly selected to receive an exclusive driving experience, also taking place on Friday, Saturday, or Sunday. The specific day will be allocated at random and cannot be changed. <p>Please note, the prize excludes:</p> <ul style="list-style-type: none"> Travel and transport to the event

	<ul style="list-style-type: none"> • Parking at the event • Items of a personal nature • Any other costs not specifically included in the prize <p>The prize is not redeemable for cash.</p>
When will the tickets be sent?	The event tickets/ driving experiences will be sent on or before 28 August 2025.
Eligibility: Who qualifies to take part?	This competition / campaign is open to all individuals over the age of 18 who live in the Republic of South Africa and who are First National Bank (FNB) banked customers who have access to nav» on their banking app and who complete the specified actions required. If a consumer wishes to enter the competition, they must adhere to the qualifying criteria.
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 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 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. <i>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 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 campaign or is subsequently disqualified, these campaign rules will continue to apply between the disqualified persons and FNB.</p>
How to enter?	Customers who load their vehicle on the nav» Car garage on the FNB App stand a chance to win.
Is there a limit on the number of times you can enter?	Yes, customers are limited to one entry
How will winner(s) be chosen?	<p>Winners will be selected by a random draw from all eligible entries received before the closing date and time.</p> <p>The draw will take place on or before 20 August 2025 at 17:00.</p> <ul style="list-style-type: none"> • The draw for the 100 (one hundred) double general access tickets will first be conducted. From the 100 (one hundred) double general access ticket winners, 10 (ten) customers will be randomly selected to also win 1 (one) of 10 (ten) driving experiences.

	<ul style="list-style-type: none"> The random entries drawn will be checked to establish whether they meet the competition qualifying and eligibility criteria. <p>If the eligibility and qualifying criteria are not met the next customer on a rank randomized list that meet the eligibility and qualifying criteria will be chosen and contacted.</p>
How will winner(s) names be announced?	<p>General access tickets Winners will be contacted via email by the nav» Outbound team with their tickets. Customers are encouraged to ensure that their personal details on their FNB account are accurate and up to date to avoid any delivery issues.</p> <p>Driving experiences Winners will be contacted by phone call and email by the nav» Outbound team to instruct them on the collection of their tickets and the booking of their driving experience. The time and date of the driving experience will be allocated at random. Customers should ensure that their personal details on their account are up to date and/or correct.</p> <p><u>Please note:</u> Prize winners may be asked to take part in publicity for the competition, however, prize winners have the right to refuse to do so.</p>
Deadline for claiming prize(s)	<p>Recipients of the prize(s) must claim their prize/s by 5:00 PM on August 27, 2025. Failure to do so will result in the forfeiture of their ticket.</p> <p>Any unclaimed tickets will be relinquished and returned to WesBank and the event organizers.</p>
Questions about these rules	<p>Should you have any queries related to the above campaign contact us on your banking App.</p> <p>FNB App > Contact Us > Select queries/complaint/Suggestion >Perform Login> Relates to nav» Navi-gate Life</p>

General Rules

IMPORTANT – PRIVACY MATTERS

Participants in this competition / campaign understand and agree that for us to offer this competition / 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 and/or your FNB App 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 competition / 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 competition / campaign or received or used any benefit or prize. If you enter yourself, or accept or use the prize or any benefit, 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 competition / campaign or accepted or used any benefit or prize.

We cannot guarantee the performance of any third party and shall not be liable for any act or default by a third party.

- FNB must receive your entry before the published closing date and time. FNB must also receive your entry in the correct format. 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.
- If FNB is not able to get hold of you to after making reasonable efforts to do so, FNB can award it to someone else. If you don't claim your prize on time, you will lose your right to any prize.
- If you are in breach of these rules, you will be disqualified and you will lose your right to any prize(s).
- 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 / campaign 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.
- You may not vote for yourself where the competition / campaign involves voting.
- You must collect your prize before the deadline. You must be able to provide proof of your identity.
- If required, FNB may need to change the prizes.
- The promoter(s) have the right to end this competition / campaign at any time. If this happens you agree to waive (give up) any rights that you may have about this competition / campaign and agree that you will have no rights against the promoter(s).
- FNB can change the rules of the competition / campaign at any time. 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.
- If you need to create and submit something in order to enter this competition / campaign such as 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 submitting anything, you warrant to FNB 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 your 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 or any person. Do not submit anything that contains explicit or offensive content.
- 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 / campaign immediately. FNB can also take appropriate legal action against you.
- You must at your own expense, obtain all equipment and services that are necessary to take part in this competition / campaign.
- The advertised dates and times of prizes involving tickets to events cannot change. The prize will not include the cost of transport, accommodation, spending money or food, unless otherwise stated and agreed. This

means you will be responsible for organising and paying for your own transport to the venue, accommodation, food and spending money.

- 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.
- 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 competition 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 competition.

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.

- Social network site refers to any social network site on which FNB may host a competition / campaign. This may include sites like Facebook, Twitter, Tik Tok, Pinterest or Instagram.
- If you need to create and submit something in order to enter this competition / campaign such as 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 social network 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 abuse the site or competition / campaign 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 / campaign 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 any website or social network site.
- By posting a 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 / campaign to promote FNB, or its products and services.
- If the competition / campaign is run on any social network site you understand that this competition / campaign 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 / campaign, 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.
- 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.