



nav» R1 MILLION COMPETITION RULES AUGUST 2025

Date these rules were first published: 28 July 2025

Date these rules were last changed: NA

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:	nav» R1 MILLION COMPETITION RULES
Promoter(s) Name(s):	<p>The promoter of this competition 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 30 January 2026.</p> <p>All entries, fully completed as required, must be received by the promoter(s) before 5:00 pm on the closing date.</p> <p>The promoter(s) reserve the right to extend the competition. Notice of this will be posted in these rules.</p>
What is the prize?	<ul style="list-style-type: none">• Grand Prize: Five winners will receive a share of R1 million (One million rand) in cash. Winners therefore stand to win R200 000 (Two hundred thousand rand) each.• Monthly Social Media Prize: Each month during the campaign period, 1 (one) winner will stand the chance to win R10 000 (ten thousand rand) in cash by participating in the social media monthly competition. <p>Customers will have until 30 January 2026 to complete all entries.</p> <p>Please note: You may also have received an entry/ies to this campaign / competition through completing the required actions on other qualifying campaigns / competitions where specifically noted as being included. If so included, this will be stated as such in the qualifying competition / campaign terms and conditions.</p> <p>For more details around such qualifying campaigns, please contact us via the details included below. The terms and conditions of the qualifying campaigns will also apply and can be found on: www.fnb.co.za</p>

Winner/s announced on:	On or before 27 March 2026
Eligibility: Who qualifies to take part?	<p>Open to all qualifying individuals, commercial business owners or business that are registered in terms of the laws of the Republic:</p> <ul style="list-style-type: none"> • Are over the age of 18 • Are First National Bank (FNB) banked/ RMB Private Bank (RMB PB) banked customers residing in South Africa • The individual or business owner needs to hold a qualifying cheque transactional account • The business needs to be registered in South Africa and be a sole proprietor, single or multi-member entity • The business needs to be a CIPC Registered entity and KYC Compliant • Have access to nav» on their banking app within the competition and draw period • Have completed the specified actions required • Ensure that all FirstRand Bank accounts are active and in good standing <p>If a consumer wishes to enter the competition, they must adhere to the qualifying criteria.</p>
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> <ol 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, 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 competition or is subsequently disqualified, these competition rules will continue to apply between the disqualified persons and FNB.</p>
How to enter?	<p><u>Grand prize:</u></p> <p>App Tasks: Customers must complete any of the following tasks during the Competition open and close dates.</p> <p>1 (one) task = 1 (one) entry. The more tasks you complete the more entries into the competition you will have.</p> <p>Personal & Private banked customers</p>

	<p>nav» Money</p> <ul style="list-style-type: none"> • Wills & legacy planning Draft a will on your banking app and ensure it is signed and stored with a branch. 1 (one) entry. • My net worth View or edit your My Net Worth balance sheet. 1 (one) entry per month. • Money coach Complete a Money coach mission. 1 (one) entry per module completed. • Smart budget and Track my spend View track my spend. Create or edit a smart budget with a category and an alert. 1 (one) entry per budget completed or edited. Max 3 (three) smart budgets or 3 (three) views of track my spend for the full competition period. • Track my spend Edit a transaction or categorise any uncategorised transactions. Max 3 (three) edits or categorisations each month of the competition. Each edit / categorisation = 1 (one entry). • Credit status View your Credit status. 1 (one) entry per month. • Savings goal Create a Savings goal. 1 (one) entry per savings goal set (active savings goals with cash investment account opened. This is the account that you will be prompted to opt into when opening a savings goal) - Max 1 (one) savings goal per month. <p>nav» Car</p> <ul style="list-style-type: none"> • Car garage Load your vehicle in the nav» Car garage. 1 (one) entry per vehicle loaded. The vehicle must be registered to the entrant. • Car coach Complete a car coach mission. 1 (one) entry per module completed. • Car scan Complete a car scan. 1 (one) entry per scan completed. • Car licence renewal Renew your car licence disc on nav» Car. 1 (one) entry per licence disc renewed. • My Fines Pay your outstanding fines on nav» Car. 1 (one) entry per fine paid. Max 1(one) fine paid per month. • Protect my vehicle Get a car insurance quote. Limited to 3 (three) vehicles. 100 (one hundred) entry per vehicle. • Vehicle finance <ul style="list-style-type: none"> ○ Take up vehicle finance via nav» Car. 100 (one hundred) entries per finance application processed and approved
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	<ul style="list-style-type: none"> ○ View your pre-approval for a car loan on nav» Car. 1 (one) entry per view. Max 1 (one) application per 3 (three) month period. <p>nav» Marketplace</p> <ul style="list-style-type: none"> • Search for a home, car or service on nav» Marketplace. 1 (one) entry per completed search per category, per month. Includes all categories. • Complete a transaction, rating, and review with a provider on nav» Marketplace. 1 (one) entry per completed transaction, rating & review. Max 3 (Three) entries per month. • Submit a service request (job posting) on nav» Marketplace. 1 (one) entry per completed job posting. Max 3 (Three) entries per month <p>Asset marketplace</p> <ul style="list-style-type: none"> • Search for a home or vehicle on the nav» Marketplace. 1 (one) entry per search, per month • List your home or vehicle to sell on the nav» Marketplace. 1 (one) entry per unique home or vehicle listed. The home or vehicle must be registered to the entrant. <p>nav» Home</p> <ul style="list-style-type: none"> • Find a property Search for a property. 1 (one) entry per search, per month. • Sell a property List your property to sell. 1 (one) entry per listed property. The property must be registered to the entrant. • Home finance <ul style="list-style-type: none"> ○ Take up home finance on nav» Home. 100 (one hundred) entries per finance application processed and approved ○ Apply for a pre-approval for a home loan on nav» Home. 1 (one) entry per pre-approval request. max 1 (one) application per 3 (three) month period. • Get an instant value estimate Get an instant value estimate for a property (includes professional valuations). 1 (one) entry per month. • Use the monthly repayment or home loan calculator 1 (one) entry per month. <p>nav» Earth</p> <ul style="list-style-type: none"> • View your carbon emission score. 1 (one) entry per view. Max 1 (one) entry per month. • Carbon and water coach. Complete a carbon coach or water coach module. 1 (one) entry per module completed. • Donate to a carbon-offsetting cause. 1 (one) entry per donation above R20 (twenty rand). (Excludes other causes on nav» Care). • Energy education Read an education article. 1 (one) entry per article read. Max 3 (three) entries for the competition period. Limited to first time viewers. • Alternative energy solution
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	<ul style="list-style-type: none"> • Pay for or take up a contract for an alternative energy solution through eBucks or FNB connect. 1 (one) entry per solution. Maximum of 1 (one) completed alternative energy solution eBucks purchase or 1 (one) completed alternative energy FNB Connect contract per month. • Alternative energy marketplace <ul style="list-style-type: none"> ○ Search for an alternative energy provider on nav» Marketplace. 1 (one) entry per search, per month. ○ Complete a transaction, rate & review an alternative energy provider on nav» Marketplace. 1 (one) entry per completed transaction, rating & review. Max 1 (one) entry per month. • Alternative energy finance solutions Complete a 'call me back' form for a solar energy loan. 1 (one) entry per form completed. Maximum of 1 (one) entry for the competition period. • Energy solutions calculator Use the calculator. 100 (one hundred) entries. Maximum of 1 (one) entry for the competition period. <p>nav» Care</p> <ul style="list-style-type: none"> • Adopt Adopt a cause with nav» Care and commit to the adoption once contacted by the FNB care team. 1 (one) entry per cause adopted. Max 1 (one) entry per month. • Donate Donate to a cause on nav» Care. 1 (one) entry per donation above R20 (twenty rand). Max 1 (one) entry per month (excludes carbon off-setting cause). <p>nav» Graduate</p> <ul style="list-style-type: none"> • Money personality quiz Take the money personality quiz. 1 (one) entry for the competition period. Limited to first time viewers. • Graduate products Take up any product via nav» Graduate. 100 (one hundred) entries per product taken up • Learning hub Read a learning hub article. 1 (one) entry per article read. Max 3 (three) entries for the competition period. Limited to first time viewers. <p>Commercial clients</p> <p>nav» Marketplace</p> <ul style="list-style-type: none"> • List your business. List your business on nav» Marketplace. 100 (one hundred) entry per completed business registration. Your business should be searchable. • Respond to chat
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	<p>Respond to each of customers chats. 1 (one) entry per chat you respond to. Max 3 (Three) entries per month.</p> <ul style="list-style-type: none"> • Respond to service request (job posting) Respond to a customer's Job posting. 1 (one) entry per job posting you respond to. • Car dealership WesBank- approved dealerships can list their vehicles on the WesBank car dealer API. 1 (one) entry per completed car listing. <p>nav» Car</p> <ul style="list-style-type: none"> • Car garage Load your business vehicle in the nav» Car garage. Only single member entities can load their vehicles and must be loaded on the business profile on app.1 (one) entry per vehicle loaded. The vehicle must be registered to the entrant. • Car licence renewal Renew your car licence disc on nav» Car. 1 (one) entry per licence disc renewed. • My Fines Pay your outstanding fines on nav» Car. 1 (one) entry per fine paid. Max 1(one) fine paid per month. • Car value estimate View your car value estimate. 1 (one) entry per vehicle. The vehicle must be registered to the entrant. Limited to single member entity businesses only. <p>nav» Care</p> <ul style="list-style-type: none"> • Donate Donate to a cause on nav» Care. 1 (one) entry per donation above R20 (twenty rand). Max 1 (one) entry per month (excludes carbon off-setting cause). Limited to single member entities only. • Adopt Adopt a cause with nav» Care and commit to the adoption once contacted by the FNB care team. 1 (one) entry per cause adopted. Max 1 (one) entry per month. <p><u>Offer & product tasks (Level 3)</u></p> <p>Click and view an offer or product 1 (one) task = 100 (one hundred) entries.</p> <p>Customers are limited to one "click and view" of an offer or product per competition period i.e. a Customer can earn only 100 entries each per competition period.</p> <p>Personal and Private banked customers</p> <p>Customer must click and view the associated offer or product when completing the following app tasks.</p>
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Commercial banked customers

Business owner must click and view the associated offer or product when completing app tasks.

See below for a list of qualifying offers and products:

Offer and Product names	Offer and Product category
Device deals	Connect
Earn Rewards	Connect
Prepaid Airtime	Connect
Car Insurance Quote	Insure
Funeral Switch	Insure
Health Cash Plan	Insure
Life & Legacy Plan	Insure
Life Insurance Switch	Insure
FNB Life Customized	Insure
Funeral Insurance	Insure
Cover the whole family	Insure
Dynamic Life» Home	Insure
Top-Up Debt Protection	Insure
FNB Gap Cover	Insure
Home Insurance Switch	Insure
More cover for yourself	Insure
Debt Protection Plan	Insure
Portable Possessions	Insure
Debt Protection Plan	Insure
First Warranty	Insure
Scratch And Dent	Insure
FNB Tyre &Rim	Insure
Savings Account	Invest
Horizon Series Unit Trust	Invest
New Will	Invest
Will Review	Invest
Fixed Deposit	Invest
Retirement Annuity	Invest
Savings Goals	Invest
Increase Regular Transfer	Invest
Set-up Regular Transfer	Invest
Tax Free Deposit	Invest
Unit trust	Invest
Retirement Annuity	Invest
Tax free savings	Invest

	Overdraft Increase	Lend
	New Overdraft	Lend
	RF Limit Increase	Lend
	Revolving Facility	Lend
	Credit Card Upgrade	Lend
	Credit Card Increase	Lend
	New Credit Card	Lend
	Temporary Loan	Lend
	Personal Loan	Lend
	Available funds	Lend
	Home Loan Readvance	Lend
	Home Loan Switch	Lend
	Alternative Energy Solutions	Lend
	Home Loan	Lend
	WesBank Vehicle Finance	Lend
	Personal loans	Lend
	Credit Card	Lend
	Temporary loans	Lend
	Revolving facilities	Lend
	Overdraft	Lend
	Vehicle asset finance	Lend
	Student loan	Lend
	Earn More eBucks	Lifestyle
	The ENTERTAINER	Lifestyle
	eBucks Games	Lifestyle
	GuardMe emergency help	Lifestyle
	BiB audio library	Lifestyle
	Kauai	Lifestyle
	QuickBus - Bus bookings	Lifestyle
	Starbucks	Lifestyle
	SLOW Lounge	Lifestyle
	eBucks Travel	Lifestyle
	Udemy courses	Lifestyle
	Wimpy	Lifestyle
	Connect products	Lifestyle
	eBucks shop	Lifestyle
	Savings Goal	Lifestyle
	eBucks store	Lifestyle
	Marketplace Services	Lifestyle
	Licence renewals	Lifestyle
	Tyre and rim	Lifestyle

First warranty	Lifestyle
Scratch and dent	Lifestyle
Care donation	Lifestyle
Fusion Increase	Transact
Fusion Account	Transact
Fusion Upgrade	Transact
Virtual Card	Transact
Global Virtual Card	Transact
Scan to Pay and Save	Transact
Free Scheduled Payments	Transact
Card Expiry	Transact
Use Cash@Till and Save	Transact
Send Money	Transact
Speak to your Advisor	Transact
Fusion	Transact
Cheque	Transact

This list is limited to all active offers and products available on the FNB and RMB Private Bank App. If any new offers and products have been made available once these terms and conditions have been published, those offers and products would not qualify as an “Offer & product” task entry.

Social media competition:

Monthly social media competition will run where customers stand a chance to win R10 000 (Ten thousand rand).

- To enter, customers must comment on the R1 million post on official FNB social media channels using the hashtag #LoveFNBnav or #LoveRMBnav and a reason they love nav».
- X (formerly Twitter) – Comment on the post
- Facebook – Comment on the post
- Instagram – Comment on the post

Each valid comment will count as:

- One entry into the monthly R10 000 (Ten thousand rand) draw, and customers may enter multiple times, provided each comment is unique and meets the entry requirements.

If a customer is selected as a winner by means of completing social media tasks, the RB Jacobs Team will contact the potential winner on the social media platform of entry to verify their banking relationship. The Team will request the customer's or business owners Name, Surname, Business name (if a business owner), Contact details (email address and contact number) and ID number. If the customer or business owner does not respond within 14 calendar days, the prize will be forfeited.

By participating in this competition, contestants agree to abide by the social media posting guidelines set forth by the promoter. Contestants must only use the official hashtags as specified in the competition's mission statement. Any post containing

	<p>unauthorized or unapproved hashtags may result in disqualification at the discretion of the organizer.</p> <p>Additionally, contestants must ensure that their social media content aligns with the values and objectives of the competition. Any post that is deemed inappropriate, misleading, or in violation of the competition rules may lead to immediate disqualification. The promoter reserves the right to monitor, review, and take action against any content that does not adhere to these guidelines.</p> <p>By participating, contestants acknowledge and accept these terms as binding</p>
Is there a limit on the number of times you can enter?	Yes, some tasks have been capped per a specified time period.
How will winner(s) be chosen?	<p>Grand prize:</p> <ul style="list-style-type: none"> • By a random draw from all eligible entries received before the closing date and time. The draw will take place on or before 27 February 2026 • The random entries drawn will be checked to establish whether they meet the competition qualifying and eligibility criteria. • 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. • If the customer is un-contactable and does not respond within a period of 30 days, this customer forfeits their prize and one redraw will take place. If the second batch of winners are un-contactable and does not respond within 30 days, these customers forfeit their prize and the prize will be forfeited and used for future competitions or donated to a good cause – linked to FirstRand Care. • The Winner shall have no claim for damages or any other claim whatsoever, arising from such forfeit against the Promoter or their directors, members, partners, employees, agents, consultants, suppliers, contractors and sponsors. <p>Social media winners</p> <ul style="list-style-type: none"> • Winners who have completed the specific social media action will be entered into the monthly random draw. • The random entries drawn will be checked to establish whether they meet the competition qualifying and eligibility criteria. • 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.

	Should the competition draw be postponed to another date for any reason whatsoever, the new date will be published on the FNB website within 10 (ten) days of the original draw date.
How will winner(s) names be announced?	<p>Grand prize winner:</p> <p>The winner will be notified by phone call, email and App Push Notification (APN) by the nav» Outbound team. Customers should ensure that their personal details on their account are up to date and/or correct.</p> <p>Social media winners:</p> <p>Social media customers will be validated via Direct message by the RB Jacobs on Facebook, X (formerly Twitter) or Instagram, to confirm that the customer is banked with either FNB or RMB Private Bank.</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)	Customers have 30 (thirty) days to claim their prize. This begins from the date on which the first written communication was made via App Push Notification (APN) or email. Hereafter their prize is forfeited and a redraw will take place. After a redraw takes place, if there are unclaimed prizes at the end of the second 30 (thirty) day period, the Bank reserves the right to make use of these prizes for future campaigns or to donate to a good cause linked to FirstRand Care.
Questions about these rules	<p>Should you have any queries related to the above competition contact us on your banking App.</p> <p>FNB App / RMBPB 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 understand and agree that for us to offer this competition, 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 banking 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 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 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 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 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.
- You may not vote for yourself where the competition 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 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. 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 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 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.

- 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. You must arrange your own 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.
- 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.