



nav» Win the ultimate rugby experience in 2027 and more

Date these rules were first published: 14 June 2026

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:	nav» Win the ultimate rugby experience in 2027 and more
Promoter(s) Name(s):	The promoter of this competition is nav», a business unit of RMB Private Bank, a division of FirstRand Bank Limited with Reg. No. 1929/001225/06 (“RMB PB”). In these rules we refer to the above promoter(s) as “the promoter(s)” or “RMB PB”. We refer to participants and winners as “you”.
Entries open and close:	Entries open on 14 June 2026 Entries close on 15 December 2026 The competition is structured into three missions: <ul style="list-style-type: none"> • Mission 1: 14 June 2026 – 11 August 2026 • Mission 2: 12 August 2026 – 12 October 2026 • Mission 3: 13 October 2026 – 15 December 2026 All entries, fully completed as required, must be received by the promoter(s) before the closing date. The promoter(s) reserve the right to extend the competition. Notice of this will be posted in these rules.
What is the prize?	The prizes are as follows: Mission 1: 14 June 2026 – 11 August 2026 15 (fifteen) prizes up for grabs in Mission 1 <ul style="list-style-type: none"> • 1 (one) of 5 (five) Winners will get to choose between winning a Nintendo Switch or Apple Macbook Air device; or • 1 (one) of 5 (five) R5000 (Five thousand rand) Nando’s WiCode vouchers; or • 1 (one) of 5 (five) customers get R5000 (five thousand rand) in eBucks which can be used at Engen (eBucks i.e. eB 50 000). Note: Customers can choose to use their eBucks for fuel at Engen or at other qualifying eBucks partners. Mission 2: 12 August 2026 – 12 October 2026 10 (ten) prizes up for grabs in Mission 2 <ul style="list-style-type: none"> • 1 (one) of 5 (five) iPhone 17 Pro max; or

- 1 (one) of 5 (five) groceries for year to the value of R60 000 in Pick n Pay WiCode vouchers.

Mission 3: 13 October 2026 – 15 December 2026

3 (three) prizes up for grabs in Mission 3

- 1 (one) of 3 (three) double' travel packages to attend the Ultimate Rugby experience in 2027, including flights, travel insurance accommodation and transfers only. *

Nando's WiCode vouchers:

Each winner will receive Nando's WiCode vouchers to the total value of R5 000 (five thousand rand). This will be divided into 10 (ten) R500 (five hundred rand) vouchers which will be issued to the winner at the same time.

The voucher provider's specific terms and conditions may apply, including but not limited to the following:

- Vouchers are redeemable in-store at any Nando's store or online via Nando's website or on the Nando's app.
- Each voucher may only be used once and must be redeemed for its full value. Any unused balance will be forfeited, and no change will be given.
- Vouchers cannot be exchanged for cash or for other vouchers of any kind.
- If a voucher is lost or stolen, Nando's and its agents will not be liable for any reimbursement or replacement.
- RMB PB will not be liable for any refunds or replacements once the voucher code has been issued or sent to the winner.
- Vouchers are valid until the date on which their full value has been redeemed, or until the expiry date stated on the voucher, whichever occurs first.

The Nando's WiCode vouchers will expire by 01 March 2028

eBucks fuel

If a customer does not have an eBucks account and wins R5000 (five thousand rand) in eBucks (eBucks. eB 50 000), an eBucks account will be opened for the winner.

Groceries for a Year Prize

Each winner will receive Pick n Pay WiCode vouchers to the total value of R60 000 (sixty thousand rand), distributed over 12 (twelve) months.

The prize will be issued as four (4) monthly vouchers of R1 250 (one thousand two hundred and fifty rand) each, equating to R5 000 per month for 12 months.

The voucher provider's specific terms and conditions may apply, including but not limited to the following:

- Vouchers are redeemable **in-store only** at any Pick n Pay Supermarket, Pick n Pay Family Store, Pick n Pay Express, Pick n Pay Hypermarket, Pick n Pay Liquor, or Pick n Pay Clothing store.
- Each voucher may only be used once and must be redeemed for its full value. Any unused balance will be forfeited and no change will be given.
- Vouchers cannot be exchanged for cash or for other vouchers of any kind.
- If a voucher is lost or stolen, RMB PB and Pick n Pay and its agents will not be liable for any reimbursement or replacement.
- RMB PB will not be liable for any refunds or replacements once the voucher code has been issued or sent to the winner.

- Vouchers are valid until the date on which their full value has been redeemed, or until the expiry date stated on the voucher, whichever occurs first.
- The Pick n Pay WiCode vouchers will expire by 01 March 2028

The ultimate rugby experience in 2027

The prize consists of three (3) double travel packages. Each package admits the winner and one (1) partner/guest.

Each winner and their travel partner will enjoy the Rugby experience, which **includes:**

- Return economy flights from South Africa to the destination.
- Accommodation (dates and duration to be confirmed).
- Two (2) match tickets to the Rugby
- Daily breakfast.
- Airport transfers and transport to and from the match.

The Promoter will determine the travel itinerary, airline, accommodation, dates, and transfer arrangements.

The prize **excludes:**

- Visas and passport costs
- Travel to and from the departure airport within South Africa
- Meals not included by the accommodation provider
- Personal expenses, activities, and hotel incidentals
- Any other costs associated with entering the destination country based on the winner's nationality

The winners and their travel partners will be required to provide all necessary and valid travel documentation, including valid passports, visas (where applicable), and any other documentation required by the airline, accommodation provider, or relevant authorities. Responsibility for obtaining and maintaining such documentation rests solely with the winners.

To redeem the prize, participants must:

- Be 18 years or older
- Reside in the Republic of South Africa
- Hold a valid South African ID
- Hold a valid passport

The selected travel partner must also meet these criteria to be eligible to travel. Except where explicitly stated above, the Promoters will not be liable for any expenses incurred by the winners (whether before, during, or after the Rugby experience). This includes, but is not limited to, travel to and from the airport within South Africa, additional meals, activities outside the scheduled itinerary, and hotel incidentals.

If a winner elects to include a child as their travel partner, the child must meet all legal and travel requirements applicable to minors travelling internationally and must be accompanied by the winning parent or legal guardian. Any additional documentation required for minor travel, including but not limited to unabridged birth certificates or parental consent affidavits, will be the sole responsibility of the winner to obtain.

The total prize value is **capped** at R160 000 (one hundred and sixty thousand rand) per winning package. Once travel bookings have been confirmed, any costs exceeding this value that is not tied to the agreed prize, will be for the winner's own account.

	<p>Upon acceptance of the prize, all risk associated with travel and participation in the trip transfers to the winners. The Promoters accept no liability for any loss, damage, injury, delay, cancellation, theft, or expense suffered as a result of, or in connection with, the prize, including any changes to the itinerary, flights, accommodation, or event arrangements due to circumstances beyond the Promoters' control.</p> <p><i>* Should a winner elect not to accept the Ultimate Rugby Experience prize, or where circumstances beyond the Promoter's control reasonably prevent the fulfilment of the prize, the Promoter may, at its discretion, allow the winner to receive the equivalent prize value as a cash allocation into an eligible RMB PB savings or investment account held in the winner's name, or have the value applied toward settling outstanding debt on an eligible RMB PB credit product. Standard RMB PB account rules and credit product terms and conditions will apply.</i></p> <p>Customers are eligible to win a prize in mission 1, mission 2 and mission 3. If the customer wins a prize in mission 1, it does not forfeit their chances of winning in a future mission.</p> <p>The Nando's and Pick n Pay WiCode vouchers will expire by 01 March 2028.</p>
Winner/s announced on:	<p><i>Mission 1: on or before 30 September 2026</i></p> <p><i>Mission 2: on or before 30 November 2026</i></p> <p><i>Mission 3: on or before 28 February 2027</i></p>
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 RMB Private Bank (RMB PB) banked customers residing in South Africa. • The individual or business owner needs to hold a qualifying current or fusion account. • The business needs to be an appropriately registered entity. • The individual or business needs to be KYC Compliant. • Have access to nav» on their banking app or online banking within the competition and draw period. • Have completed the specified actions required. • Ensure that all FirstRand Bank accounts are active and in good standing. • If a consumer wishes to enter the competition, they must adhere to the qualifying criteria. <p>Note: The eligibility requirements and all competition rules must be adhered to for the duration of the competition which, for avoidance of doubt, includes the competition period stated above as well as the period during which the competition draw, winner selection, winner notification, winner prize handover and other related requirements, if any, are finalized.</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 directly or indirectly controls the promoter(s).

	<p>d) Any supplier of goods and services in connection with this competition.</p> <p>e) The spouse, life partner, siblings, children, or parents of any of the persons named in a, b, c, or d, above.</p> <p>f) Any person whose accounts and credit agreements with RMB PB or FirstRand Bank Limited are not in good standing. <i>This means that none of your RMB PB 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 RMB PB or FirstRand Bank. Legal process means any legal proceedings in any court of law involving you and RMB PB 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> <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 RMB PB.</p>
<p>How to enter?</p>	<p>Customers earn entries for completing qualifying activities during each mission period.</p> <p>Entries are awarded per qualifying activity as follows:</p> <ul style="list-style-type: none"> ○ App based activities: 10 (ten) entries per qualifying activity ○ Social sharing activities: 1 000 (one thousand) entries per qualifying activity ○ Offer or product view activities: 1 000 (one thousand) entries per qualifying activity ○ Bonus badge completion: 10 000 (ten thousand) entries <p>Entries are accumulated per mission and across the entire campaign.</p> <p>Monthly progress notifications (app push notification) are calculated using qualifying in-app and Online banking activities only. Social media tasks are excluded.</p> <p>Entries represent entries into the competition draw.</p> <p><u>App + online banking tasks</u></p> <p>Customers must complete qualifying in-app and / or online, where applicable, activities on nav» during the relevant mission period to earn entries.</p> <p>Activities are grouped by customer type and mission and are aligned to selected nav» tools only.</p> <p>The more tasks you complete, the more entries you gain.</p> <p><u>Individuals</u></p> <p>nav» Money</p> <ul style="list-style-type: none"> • Smart budget <ul style="list-style-type: none"> ○ Create or edit a Smart budget with at least one category. 10 (ten) entries per budget created or edited. Max 3 (three) Smart budgets for the full competition period. • Money coach

	<ul style="list-style-type: none"> ○ Complete a Money coach education mission. 10 (ten) entries per mission completed. Max 3 (three) Money coach entries for the full competition period. <ul style="list-style-type: none"> • Credit status <ul style="list-style-type: none"> ○ View your Credit status. 10 (ten) entries per view. 1 (one) view per mission period. • My net worth <ul style="list-style-type: none"> ○ View or edit your Net Worth balance sheet. 10 (ten) entries per view/edit. 1 (one) view/edit per month for the full competition period. <p>nav» Car</p> <ul style="list-style-type: none"> • Car garage <ul style="list-style-type: none"> ○ Load your vehicle in the nav» Car garage. 10 (ten) entries per vehicle loaded. The vehicle must be registered to the entrant. Max 3 (three) cars added for the competition period. • Car value estimate <ul style="list-style-type: none"> ○ View your car value estimate. 10 (ten) entries per vehicle. The vehicle must be registered to the entrant. Max 1 (one) view per mission • Car licence renewal <ul style="list-style-type: none"> ○ Renew your car licence disc on nav» Car. 10 (ten) entries per licence disc renewed and paid for. • My Fines <ul style="list-style-type: none"> ○ Pay your outstanding fines on nav» Car. 10 (ten) entries per fine paid. Max 1 (one) fine paid per mission. • Protect my vehicle <ul style="list-style-type: none"> ○ Get a comprehensive car insurance quote. 10 (ten) entries per vehicle quoted. Limited to 3 (three) vehicles for the competition period. The vehicle must be registered to the entrant. • Special offers <ul style="list-style-type: none"> ○ View special deals and discount offers from dealership vehicles. 10 (ten) entries per offer viewed. Max 1 (one) view per mission. • Vehicle finance <ul style="list-style-type: none"> ○ View your pre-selected offer on nav» Car. 10 (ten) entries per view. Max 1 (one) view per mission. <p>nav» Home</p> <ul style="list-style-type: none"> • Property finance <ul style="list-style-type: none"> ○ View your pre-approved home offers on nav» Home. 10 (ten) entries per view. Max 1 (one) view per mission. • Calculators <ul style="list-style-type: none"> ○ Use the monthly repayment or home loan calculator. 10 (ten) entries per view. Max 1 (one) view per mission. <p>nav» Marketplace</p>
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- **Request a service**
 - Complete 'request a service' under service providers on nav» Marketplace. 10 (ten) entries per completed request. Max 3 (three) entries per mission.
- **List**
 - List your business on nav» Marketplace. 10 (ten) entries per completed business registration. Your business should be searchable.
 - List your property or vehicle to sell on the nav» Marketplace. 10 (ten) entries per unique property or vehicle listed. The property or vehicle must be registered to the entrant. Max 3 (three) listing per mission.
- **Search**
 - Search for a property, vehicle or other service on nav» Marketplace. 10 (ten) entries per completed search. 1 search per category, per month. Includes all categories.
- **Use a provider**
 - Complete a transaction, rating, and review with a provider on nav» Marketplace. 10 (ten) entries per completed transaction, rating & review. Max 3 (Three) entries per month.

BOOSTER TASKS

nav» Earth

- **Water coach**
 - Complete a Water coach education mission. 10 (ten) entries per mission completed.
- **Energy solution calculator**
 - Use the energy solution calculator to get an estimate. 10 (ten) entries per estimate completed. Max 1 (one) smart estimate for the competition period.
- **Carbon emissions**
 - View your carbon emission score. 10 (ten) entries per view. Max 1 (one) view per mission.

Social media tasks

Customers may earn additional entries by sharing unlocked badges to supported social media platforms.

Social sharing entries do not form part of weekly in-app progress calculations.

1 (one) task = 1 000 (one thousand) entries.

The more tasks you complete, the more entries you will have.

Individuals

Customer must find the special competition badges when completing the following tasks:

- **nav» Money:** Setup or update a Smart budget category, view or update My net worth, complete a Money coach education mission, view your Credit status

- **nav» Car:** Load your car in the nav» Car garage, view your Car value estimate, pay Fines, renew your Licence disc, Search for a car, and view Special offers.
- **nav» Marketplace:** Post a Service request, respond to a Service request, Search for service providers, Search for a vehicle or property, complete a transaction, list your business, vehicle or property.
- **nav» Home:** Search for a new property, request/view your Value estimate, use the calculators.
- **nav» Earth:** Complete a Water coach education mission, use the Energy solution calculator and view your Carbon emission score.

Hereafter the customer will have to find and screenshot the special competition badges and post them to social media:

- X (formerly Twitter) – Post to their feed
- Facebook – Comment on the RMB PB page
- Instagram – Post on their story

Each badge posted will get you 1 000 (one thousand) additional entries. The customer will have to ensure they tag @fnbsa and include the hashtag **#LoveRMBPBnav**

Customers who do not follow the specific posting instructions listed above, will not receive the additional entries outlined above.

There are 30 (thirty) special badges hidden throughout the competition. For each badge found and correctly posted to the designated social media platform with the associated hashtag, participants will earn 1 000 (one thousand) additional entries. Incorrect tagging, privacy restrictions, or deleted posts will void entries.

Customers who are not RMB PB banked and have not performed at least one app task, will not earn additional entries for social tasks.

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 3 (three) working days, the prize will be forfeited.

The promoter is not liable if the customer incorrectly screenshots a screen with sensitive personal information and posts this to social media. Only the competition badge should be posted to social media.

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 unauthorized or unapproved hashtags may result in disqualification at the discretion of the promoter.

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.

By participating, contestants acknowledge and accept these terms as binding.

Bonus Badge Rule

Customers who unlock 10 (ten) or more campaign badges during the competition period will receive 10 000 (ten thousand) additional bonus entries.

Offer & product tasks

Click and view an offer or product =1 000 (one thousand) entries

Customers are limited to one "click and view" of an offer or product per mission i.e. a customer can earn only 1000 entries each per mission.

Personal and Private banked customers

Customer must click and view the associated offer or product when completing the following 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 Cover	Insure
FNB Gap Cover	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
Tax Free Deposit	Invest
Unit trust	Invest
Retirement Annuity	Invest
Tax free savings	Invest
Overdraft Increase	Lend
New Overdraft	Lend

	Revolving Facility 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
	GuardMe emergency help	Lifestyle
	Kauai	Lifestyle
	QuickBus - Bus bookings	Lifestyle
	Starbucks	Lifestyle
	eBucks Travel	Lifestyle
	Udemy courses	Lifestyle
	Connect products	Lifestyle
	eBucks shop	Lifestyle
	Savings Goal	Lifestyle
	eBucks store	Lifestyle
	nav» 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

	<table border="1"> <tr> <td data-bbox="570 197 1040 233">Global Virtual Card</td> <td data-bbox="1040 197 1341 233">Transact</td> </tr> <tr> <td data-bbox="570 233 1040 268">Current account</td> <td data-bbox="1040 233 1341 268">Transact</td> </tr> </table>	Global Virtual Card	Transact	Current account	Transact	<p>This list is limited to all active offers and products available on the 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 and not be allocated entries.</p>
Global Virtual Card	Transact					
Current account	Transact					
<p>Is there a limit on the number of times you can enter?</p>	<p>Yes, some tasks have been capped per a specified time, per number of competition badges, and per offers available.</p>					
<p>How will winner(s) be chosen?</p>	<ul style="list-style-type: none"> • Winners will be selected by random draw from all eligible entries received before the applicable closing date and time. • For each mission, all eligible customers who earned entries during that specific mission period will automatically be entered into the relevant draw. Each qualifying entry will receive the indicated number of entries as referred to above. • The draws will take place on or before the following dates: <ul style="list-style-type: none"> ○ Mission 1: 12 September 2026 ○ Mission 2: 14 November 2026 ○ Mission 3: 15 January 2027 • The entries selected during the draw will be verified to confirm that the participant meets all qualifying and eligibility criteria for the competition. • RMB PB reserves the right to postpone the draw date. • If a selected entrant does not meet the qualifying or eligibility criteria, the Promoter will select the next eligible entrant from a ranked randomised list. 					
<p>How will winner(s) names be announced?</p>	<p>Social media participants will be validated via direct message from RB Jacobs on Facebook, X (formerly Twitter), or Instagram to confirm that the participant holds an active account with RMB Private Bank.</p> <ul style="list-style-type: none"> • The RB Jacobs Team will request the customer’s or business owner’s 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 5 (five) working days, the prize will be forfeited. • If they do respond and are verified as an RMB PB banked client and qualifying entrant, then these winners will be contacted as per below. <p>App, Online banking and verified social media winners will be notified via telephone call using their cell phone number.</p> <ul style="list-style-type: none"> • Upon calling the customer, the Team will verify the winner by requesting the customer’s or business owners Name, Surname, Business name (if a business owner), Contact details (email address and contact number) and ID number. 					

	<p>Customers are responsible for ensuring that their personal and contact details held with the Promoter are accurate and up to date.</p> <ul style="list-style-type: none"> • The winners will be contacted on their cell phone number (three call attempts), app push notification and email. Once they accept the prize on the call, an email will be sent confirming their prize. • If the promoter is unable to get a response from a winner in 5 working days, that winner will be disqualified from the competition and the prize will be forfeited by that winner. • A replacement winner will be randomly drawn from the remaining qualifying participants in the draw using the same process used for the original draw. • It is your responsibility to ensure that your contact information is always correct and up to date. Contacted winners will need to confirm that they accept their winnings. • If a winner selected during the first redraw does not respond, a second redraw will take place, if this winner does not respond, the prize will be forfeited and may be used for future competitions or donated to a charitable initiative associated with FirstRand Care, at the Promoter's discretion. • The winner shall have no claim for damages or any other claim whatsoever arising from such forfeiture against the Promoter or its directors, members, partners, employees, agents, consultants, suppliers, contractors, or sponsors. <p>Please note: Prize winners may be invited to participate in publicity related to the competition via a winners declaration which will require their signature. Participation in such publicity is voluntary, and winners have the right to decline.</p>
<p>How do I use/redeem a gift voucher?</p>	<p>WiCode voucher prizes may be redeemed in-store at the point of sale at participating Nando's and Pick n Pay stores as well as online via the Nando's App or website, and Pick n Pay ASAP app. Voucher codes will be distributed to winners via SMS notification from RMB Private Bank. Voucher provider terms and conditions will apply.</p> <p>eBucks will be transferred to the customer's eBucks account.</p> <p>The Nintendo Switch, Apple MacBook Air and iPhone 17 Pro Max prizes will be couriered to the winner's nominated residential or work address using a delivery service appointed by the Promoter.</p> <p>The ultimate rugby travel experience will be fulfilled by the Promoters' appointed travel partner. The winner(s) will be contacted directly via email and/or telephone to confirm availability, obtain the required travel documentation, and arrange all bookings relating to flights, accommodation, transfers, and match tickets.</p> <p>The Promoters will not be responsible for any incorrect contact details supplied by the participant, which may result in delays or the inability to fulfil the prize.</p> <p>Prizes are not transferable, exchangeable, or redeemable for cash, unless otherwise stated in the prize description.</p>

<p>Deadline for claiming prize(s)</p>	<p>If the customer does not respond to 3 (three) call attempts, and the other contact mediums referred to above, over a 5 (five) working day period, the prize is forfeited. Hereafter a redraw will take place. After a redraw takes place, if there are unclaimed prizes, the promoter reserves the right to make use of these prizes for future campaigns or to donate to a good cause linked to FirstRand Care.</p> <p>eBucks prizes do not have to be claimed, this will be deposited directly in the consumer's eBucks account.</p>
<p>Questions about these rules</p>	<p>Should you have any queries related to the above competition contact us on your banking App.</p> <p>RMBPB App > Contact Us > Select queries/complaint/Suggestion > Perform Login > Relates to nav» Navi -gate Life</p> <p>If you are an Online Banking client, please call 087 312 5220 (Standard network rates will apply).</p>

General Rules

IMPORTANT – PRIVACY MATTERS

Participants in this competition understand and agree that for Promoter 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.

- RMB PB must receive your entry before the published closing date and time. RMB PB 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 RMB PB is not able to get hold of you to after making reasonable efforts to do so, RMB PB 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 unless stated otherwise.
- 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, RMB PB 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).
- RMB PB can change the rules of the competition at any time. For convenience only, the date on which these general rules were last changed by RMB PB 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 RMB PB 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 RMB PB or any person. Do not submit anything that contains explicit or offensive content.
- The promoter reserves the right to disqualify any participant who attempts to gain additional entries through fraudulent or automated means.
- You agree that RMB PB alone can decide if your actions are prohibited or inappropriate. RMB PB can also decide to end your participation in the competition immediately. RMB PB 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. RMB PB 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 RMB PB 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, RMB PB 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 RMB PB 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 RMB PB 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.