



My Advisor Terms of Use

Date: 02/2026

1. Introduction

By using My Advisor, you confirm that you have read, understood, and agreed to the Terms of Use. References to “you” or “user” apply to anyone who has downloaded and uses the FNB App.

My Advisor provides insights to help you on your journey to financial freedom, that may include the promoting of relevant FirstRand Group solutions to help you take action. These solutions are contextual and insight driven, intended to support your financial goals. If you have opted out of direct marketing certain offers may not be displayed. You can manage your marketing preferences at any time under MyProfile > MyPreferences.

Any solutions displayed within My Advisor are illustrative and optional, with their own terms, conditions and eligibility assessments that you will need to review and accept before proceeding.

2. Purpose and Liability

My Advisor does not contain financial, tax or legal advice – should you need such advice, please consult the necessary professionals. The information and insights displayed are for educational and informational purposes only, using the details you provide and information available to the FirstRand Group, unless expressly stated otherwise.

To the fullest extent permitted by law:

- We do not warrant the accuracy, completeness or suitability of your financial wellness score or any insights generated through the dashboard;
- We are not liable for any loss, damage or decision made based on information that is incorrect, incomplete or not updated by you; and
- Your use of the dashboard and reliance on any outputs is at your own risk.

3. Use Of Your Information and Financial Score

By accessing, displaying, browsing, posting, downloading, copying, distributing and/or using any part of My Advisor, you agree to become bound by all the terms and conditions of this agreement, our Standard Terms and Conditions and our Privacy Notice (jointly referred to as our 'Terms of Use'). To provide you with a personalised financial wellness score and related insights, we process certain personal and financial information about you. This includes information:

- You have provided to us; and
- Information already available within the FirstRand Group:

We use this information to:

- Assess your financial position and behaviour;
- Generate your financial wellness score; and

- Present relevant insights, tools, and potential solutions to support your financial decision making.

All processing of your personal information is conducted in accordance with the applicable privacy laws, including Protection of Personal Information Act (“POPIA”). To better understand the entities that form part of the FirstRand Group and how your personal information is treated, please refer to FirstRand’s Group Customer Privacy Notice which can be found on our Apps and websites or contact us to request a copy.

4. Accuracy of Information

Your financial wellness score and any related insights are dependant on the accuracy, completeness and timelines of the information used. While we take reasonable steps to use reliable and up-to-date information, you acknowledge and agree that:

- The information used may be incomplete, outdated or inaccurate; and
- This may impact the accuracy and relevance of your financial wellness score and any associated outputs.

You are responsible for:

- Reviewing the information reflected in the dashboard; and
- Updating or correcting your personal and financial information where necessary.

5. Amendment and Termination

We reserve the right to amend these Terms of Use from time to time. You will be notified of any changes, and the updated Terms of Use will be published on our website, reflecting the date on which they were last amended. Your continued use of or access to My Advisor will be regarded as an acceptance of the change.

If you wish to terminate this agreement, you may simply discontinue using My Advisor.

6. Contact us

Log in to your FNB App or FNB Online Banking to contact us:

- FNB App > Login > Menu > Contact us
- FNB Online Banking > Login > Menu > Contact us