FNB Value Realisation Incentive Campaign
Campaign Rules

Date these rules were first published: 01 April 2026
Date these rules were last changed: N/A

Read these campaign rules carefully. These campaign rules explain your rights and duties in connection to this campaign. If you take part in this campaign, these rules will apply to you, and you agree that the promoter(s) can assume that you have read and agreed to be legally bound by these campaign rules. These terms and conditions must be read in conjunction with the eBucks earn rules and partner rules.

Campaign Name:	**Value Realisation Incentive Campaign**
Promoter(s) Name(s):	The promoter of this campaign is FNB Private Core Banking, a segment of First National Bank, a division of FirstRand Bank Limited, with Reg. No. 1929/001225/06 ("FNB"). In these rules, we refer to the above promoter(s) as "the promoter(s)" or "FNB". We refer to participants and winners as "you".
Campaign period:	Campaign starts on 01 April 2026 00:00:00 am. Campaign ends on 31 August 2026 at 11:59:59 pm. The promoter(s) reserve the right to extend the campaign by amending these rules.
Eligibility: **Who qualifies to take part?**	This campaign is open to the below individuals: 1. Any legal resident of the Republic of South Africa who is a natural person and has a qualifying eBucks Account. 2. Over the age of 18 years. 3. Holds any of the following FNB/RMB Private Bank accounts: FNB Private Client Current Account, FNB Private Clients Fusion account, Private Wealth Current Account, FNB Private Wealth Fusion Account, RMB Private Bank Current Account, RMB Private Bank Fusion Account. 4. Registered on the FNB/RMB App. 5. Accounts with FNB must be in good standing*.

Who cannot take part?	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: a) Any employee of the promoter(s). b) Any director, member, partner, agent or consultant of the promoter(s). c) Any other person who 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 / RMB Private Bank or FirstRand Bank Limited are not in good standing. This means that none of your FNB / RMB Private Bank and/or FirstRand Bank Limited accounts and credit agreements should be overdrawn, or be in arrears, or be in default, or be subject to any legal process with FNB / RMB or FirstRand Bank Limited. “Legal process” means any legal proceedings in any court of law involving you and FNB / RMB or FirstRand Bank Limited, including but not limited to: collections, liquidation and sequestration proceedings. “Legal process” however excludes debt review as contemplated in Section 86 of the National Credit Act, 2005. g) Any person that does not hold any of the following FNB/RMB Private Bank accounts: FNB Private Client Current Account, Private Clients Fusion account, Private Wealth Current Account, Private Wealth Fusion Account, RMB Private Bank Current Account, RMB Private Bank Fusion Account. h) Any person not registered on the FNB/RMB App 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 / RMB. *Good standing means that none or your FNB accounts should be overdrawn, or be in arrears, or be in default, or be subject to any legal process with FNB and/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 envisaged in S86 of the National Credit Act 2005.
How to participate:	This Campaign is only open to existing FNB customers who receive communication regarding the incentive and hold either: FNB Private Client Current Account, FNB Private Clients Fusion account, or FNB Private Wealth Current Account, FNB Private Wealth Fusion Account, or RMB Private Bank Current Account, RMB Private Bank Fusion Account & Is registered on the FNB / RMB App Customers will receive communication (via SMS and FNB/RMB App) to inform them about the incentive campaign and the actions they will need to perform in order to qualify to receive the incentive. The communication will inform the qualifying customers to perform between one, two or three of the following actions Customers will need to complete between one, two or three behaviours that help them move up an eBucks reward level and they may be selected to receive R200 (two hundred rand) Mr Delivery voucher code (while stocks last) ***Single Behaviour Criteria: this will be for customers who need to fulfil one of the following behaviours to qualify for the incentive***

	1. Credit Score: Check your Credit Status to advance to the next reward level. 2. Track My Rewards: View the 'Track my rewards' tab on the FNB App every month. *visit the 'eBucks' tab, select 'Earn' then 'Track my rewards'.* 3. Smart Budget: Set up a Smart Budget category and start earning points toward your next reward level. 4. Use your Virtual Card for 80% or more of your qualifying online spend in a calendar month 5. Pay your bills* monthly using FNB Pay Bills on the FNB App. ***Two Behaviour Criteria: Customers must meet either of the following combined behaviours to qualify for the incentive*** 1. Credit Status + Track My Rewards 2. Credit Status + Smart Budget 3. Credit Status + Virtual Card (80%) 4. Credit Status + Pay Bills 5. Track My Rewards + Smart Budget 6. Track My Rewards + Virtual Card (80%) 7. Track My Rewards + Pay Bills 8. Smart Budget + Virtual Card (80%) 9. Smart Budget + Pay Bills 10. Virtual Card (80%) + Pay Bils ***Three Behaviour Criteria: Customers can qualify for the incentive by meeting one of the following combined behaviours*** 1. Credit Status + Track My Rewards + Smart Budget 2. Credit Status + Track My Rewards + Virtual Card (80%) 3. Credit Status + Track My Rewards + Pay Bills 4. Credit Status + Smart Budget + Virtual Card (80%) 5. Credit Status + Smart Budget + Pay Bills 6. Credit Status + Virtual Card (80%) + Pay Bills 7. Track My Rewards + Smart Budget + Virtual Card (80%) • 8. Track My Rewards + Smart Budget + Pay Bills 9. Track My Rewards + Virtual Card (80%) + Pay Bills 10. Smart Budget + Virtual Card (80%) + Pay Bills **Only applies to EasyPay & Pay@ bills. These include municipal rates and taxes, electricity, mobile device accounts, subscriptions and more.*
Campaign incentive:	Qualifying Customers who move up an eBucks Reward Level will be entered into a draw. 1000 customers will be randomly selected in the draw to receive a R200 Mr Delivery Voucher. The draw will take place on: 30 September 2026**.**
Is there a limit on the number of times you can redeem?	Each qualifying participant who move up an eBucks Reward level may redeem only one voucher. The voucher will be accessible via the FNB / RMB App. This offer is available to qualifying participants only and .is limited to the first 1000 customers, or while stock lasts, whichever occurs first.

RMB

Tax Implications	**IMPORTANT NOTICE: 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 and eBucks rewards obtained in respect of this incentive.** You are fully responsible for any tax implications arising from or associated with any receipt, transfer or spend of any prize/s, awards and eBucks rewards due to You for participating in this incentive. You agree that You will not hold Us, FNB / RMB or FirstRand Bank Limited ("the Bank") liable and You hereby fully indemnify the Bank, and hold the Bank completely harmless, against all damages, claims and fines made against You 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 o any prize/s, awards and eBucks rewards or the charges in respect thereof.
Questions about these rules	eBucks Contact Centre: 087 320 3200/care@fnb.co.za. All standard network call rates apply.
Questions about these rules	Contact the promoter(s) on: FNB Private Bank Service Suite: Private Clients Service Desk: 087 575 4727 / PrivateClientsService@ fnb.co .za Private Wealth Service Desk: 087 730 6000 / servicesuite@ fnbprivatewealth.co .za RMB Private Bank Service Suite: 087 575 9411 / servicesuite[@]rmbprivatebank.com. Standard network rates will apply.
Voucher Rules	• The voucher code cannot be split or redeemed over multiple orders. • The voucher code is valid for 6 (six) months after allocation to customer. • The voucher code cannot be exchanged for cash and/or remaining balance cannot be exchanged for cash. • Only the validity of the voucher code will be confirmed. The presenter of the voucher code will not be verified.
How will Incentive Recipients be notified:	1000 customers will be selected in the draw taking place on the 31 July 2026 These 1000 customers will then be notified will be notified by App Notification Text or SMS. The notification/ SMS will contain the voucher code. Please note: While the winner may be asked to take part in publicity for the competition, he/she has the right to refuse to do so.
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. You agree to the sharing of your personal information with third parties to facilitate any deliverable of this competition, such as delivery of the prize. This personal information may include, without limitation, 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 / RMB App to view our FirstRand Customer Privacy Notice.

IMPORTANT

- **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 means costs on an attorney and on 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 used the coupon code. If you use or accept the code, 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 used the code.**
- **You will protect the promoter(s) 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) and such person used the discount code.**

GENERAL RULES

- If you fail to comply with any part of these rules you will be disqualified and you will forfeit any discount(s).
- Unless we say otherwise you must be at least 18 to enter.
- The voucher may not be sold or given to someone else.
- You are responsible for the tax associated with using or accepting any discount.
- You may not attempt to do anything to change the outcome of the campaign in any way.
- The promoter(s) decision is final and no correspondence will be entered into. This means you cannot appeal any decision by the promoter(s).
- 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) reserve the right to change the rules of the campaign. The promoter(s) can change the rules of the campaign throughout the duration of the campaign. For convenience, only, the date on which these rules were last amended will be shown below the heading. It is your responsibility to check the rules for amendments.
- 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.
- Where any dates or times need to be calculated in terms of this agreement, the international standard time: GMT plus two hours will be used.
- While the promoter(s) 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, the promoter(s) 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 or that it no longer applies to you.
- You must send all legal notices to FNB Legal, 3rd Floor, No 1 First Place, Bank City, Johannesburg, 2001.
- This campaign and its rules will be governed by the law of the Republic of South Africa regardless of where you live or work, or where or how you enter.