

**FNB Credit Card, eBucks, Disney and Dischem Campaign
Terms and Conditions**

Date these rules were first published: 26 October 2018

Date these rules were last changed: N/A

Read these campaign rules carefully. These campaign rules (“rules”) explain your rights and duties in connection with this promotion/campaign. If you take part in this promotion, 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 rules.

Promotion Name:	FNB Credit Card, eBucks, Disney and Dischem Campaign
Promoter(s) Name(s):	This Promotion is run by FNB Credit Card and eBucks, business units within FirstRand Bank (“FNB”) Limited (Registration Number. 1929/001225/06) (“FNB Card”) having its principal place of business at FNB Place, Bank City, Cnr Kerk and Diagonal Street, Johannesburg Gauteng, South Africa, 2000. In these rules we refer to the above promoter(s) as “the promoter(s)”, or “us” or “we”. We will refer to participants and winners as “you”.
The Promotion/campaign	<ol style="list-style-type: none"> 1. The campaign is open to selected FNB/RMB Private Bank Credit Cardholders and eBucks Cardholders. 2. FNB/RMB Private Bank Credit Cardholders: <ol style="list-style-type: none"> a. Pay (swipe in store / online) R200 or more with your FNB/RMB Private Bank Credit Card and receive a Disney MicroPopz for every R200 spent. 3. FNB eBucks Cardholders <ol style="list-style-type: none"> a. Pay (swipe in store / online) R200 worth of eBucks or more with your eBucks card & receive an ADDITIONAL Disney MicroPopz for every R200 spent. b. Part payment of eBucks for total purchase price will not qualify if less than R200. 4. Disney MicroPopz are subject to availability. 5. All purchases above R200 must be made before the 16th of December 2018 in order to qualify for this offer. All other purchases will be disqualified from the campaign. 6. Only accounts in good standing will be considered for the campaign reward. 7. Each entry/purchase constitutes full and unconditional acceptance of these Rules. 8. FNB reserves the right to disqualify anyone in breach of these Rules. 9. No telephonic, faxed, emailed or posted entries will be accepted. 10. Qualifying customers: Customers are selected based on whether the customer has met the qualifying campaign selection and eBucks qualifying criteria, as determined by FNB Credit Card.

	<p>11. The reward provided on this offer is subject to change at any time.</p> <p>*Please note the above mention campaign is subject to the Supplier's, which includes Dischem specific terms and conditions and that FNB Credit Card cannot guarantee the performance of any Supplier and will not be liable for any act or default by a Supplier.</p>
Promotion/campaign starts:	15 October 2018 at 08:00am
Promotion/campaign ends:	16 December 2018 at 17:00. The promoter(s) reserve the right to extend the campaign by amending these campaign rules.
Is there a limit on the number of times you can take advantage of the promotion?	There is no limit on the amount of times you may swipe your FNB Credit Card and/or eBucks card.
Eligibility : Who qualifies to take part?	<ul style="list-style-type: none"> • This promotional offering is only open to qualifying FNB/RMB Private Bank Credit Card and eBucks holders; • You are a natural person over the age of 18; • You are in possession of your valid South African ID book or valid passport for identification purposes; • You are FNB / RMB Private Bank Credit Cardholder at the time of purchase; • Your account/s is in good standing. 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: business rescue, collections, liquidation, administration and sequestration proceedings. Legal process excludes debt review as provided for in s86 of the National Credit Act; and • You are not excluded in the categories of people listed below who cannot take part. By entering this Campaign, participants warrant that they do not fall into any of the below mentioned excluded categories of people.
Who cannot take part?	<ul style="list-style-type: none"> • People who do not meet the eligibility criteria above.
Data Usage and Privacy Policy	<p>Participants in the Promotion understand and agree that in order to offer the Promotion; we may collect and use personal information about participants. This personal information may include a participant's first name, last name, email address, mobile number and in certain instances your image. Please note that use of your image by the Promoter, will not entitle you to remuneration. Personal data, which participants provide when they enter the Promotion, may, subject to prevailing law, be used for future marketing activity, unless you notify FNB that you wish to opt out of receiving such marketing communications. We will treat your information in total confidence and will not sell, share or rent this information to any other third parties. We may disclose information if required to do so by law or if it is required to protect the safety, rights or property of the FNB, our members, customers or the public.</p>

<p>General</p>	<p>No correspondence will be entered into regarding either this Promotion or these Rules. In the unlikely event of a dispute, our decision shall be final. We reserve the right to amend, modify, cancel or withdraw any aspect of this Promotion in our sole discretion at any time without liability. We cannot guarantee the performance of any third party and shall not be liable for any act or default by a third party. Participants in this Promotion agree that we will, subject to prevailing law, have no liability whatsoever for any injuries, losses, costs, damage or disappointment of any kind resulting in whole or in part, directly or indirectly from acceptance, misuse or use of this campaign, or from participation in this Promotion. If any provision or part of these Rules is deemed void or otherwise unenforceable in law then that provision or part shall be deemed excluded and the remainder of these Rules shall remain in force. Any violation of these Rules will result in the immediate disqualification of the transgressing participant from the Promotion.</p> <p>If required as a result of changes in legislation or if deemed necessary for any other reason, the Bank reserves the right to terminate this campaign immediately. In the event of such termination, all participants agree to waive any rights that they may have in terms of this campaign and acknowledge that they will have no recourse against the Bank, Visa, their agents and/or promoters.</p> <p>The promoter reserves the right to cancel or amend the promotion and these terms and conditions in the event of a catastrophe, war, civil or military disturbance, act of God or any actual or anticipated breach of any applicable law or regulation or any other event outside of the promoter's control. Any changes to the promotion will be notified to entrants as soon as possible by the promoter. We will not be held liable for any misrepresentation caused due to a copy error, typing error and/or omission that may occur on any of our campaign material.</p> <p>Participants may be invited to participate in Public Relations activities and other marketing initiatives as organised by FNB for the purpose of this competition. Winners of the competition might be asked to participate in Social media advertising, including but not limited to Twitter, Instagram and Facebook by means of high-quality photos that will be displayed on FNB's social media pages as well as in FNB Branches. Please note that participation shall not entitle you to remuneration. Participants and winners reserve the right to refuse such participation. If you consent you agree that you will not be entitled to any remuneration for the use of your image.</p> <p>We will not be held liable for any misrepresentation caused due to a copy error, typing error and/or omission that may occur on any of our campaign material.</p>
<p>Rule Amendments</p>	<ul style="list-style-type: none"> • These Rules cannot be modified or superseded except by us, in our reasonable discretion, in a written revision to these rules. • FirstRand Bank Limited reserves the right to extend the campaign by amending these campaign rules. Notice of this will be posted in these rules.

Questions about these rules

Email us on commentscreditcard@fnb.co.za

IMPORTANT

- You agree to indemnify the promoter(s) fully for any loss or damage the promoter(s) may suffer because you breached the promotion 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 own client scale.
- You also agree to indemnify the promoter(s) for any loss or damage you suffered because you took part in this promotion or used the reward. If you enter yourself, or use or accept the reward, 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 promotion or used the reward.
- You further acknowledge and agree to the fact that the promoters and the Promoter and their agents accept no responsibility for any problems or technical malfunction of any communication network, or any late, lost, incomplete, misdirected, incorrectly submitted, delayed, illegible or corrupted entries.
- 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 promotion rules (b) took part in this promotion or (c) and such person used a reward.

GENERAL RULES

- If the promoter(s) are not able to get hold of you within two days after the draw has been made, and after making reasonable efforts to do so, you will lose your reward and the judges may award it to someone else.
- If you fail to comply with any part of these rules you will be disqualified and you will forfeit any reward(s).
- Unless we say otherwise you must be at least 18 to enter.
- Unless we say otherwise automated or bulk entries will be disqualified.
- The rewards may not be sold or given to someone else.
- The rewards cannot be swapped for cash or a different reward.
- You are responsible for the tax associated with using or accepting any reward.
- You may not attempt to do anything to change the outcome of the promotion in any way.
- The judges' decision is final and no correspondence will be entered into. This means you cannot appeal any decision by the judges.
- The promoter(s) have the right to end this promotion at any time. If this happens you agree to waive (give up) any rights that you may have about this promotion and agree that you will have no rights against the promoter(s).
- The promoter(s) reserve the right to change the rules of the promotion. The promoter(s) can change the rules of the promotion throughout the duration of the promotion. 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 Credit Card Legal Services, 9th Floor, FNB Place, Bank City, Johannesburg, 2001.
- This promotion 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.