



Traditional values. Innovative ideas.

**FNB Credit Card/RMB PRIVATE BANK CREDIT CARD – More holiday fun
with FNB Credit Card/RMB Private Bank Credit Card.**

COMPETITION RULES

Spur Competition Terms and conditions

1. Competition start and end dates are 11 April 2017 and 30 April 2017 respectively.
2. The competition is open to all valid FNB/RMB Private Bank Visa Credit Cardholders who reside in South Africa and are over the age of 18 years.
3. To qualify for the competition, all you need to do is use your FNB Credit Card/RMB Private Bank Credit Card for any purchase at any Spur Steak Ranch restaurant, in South Africa, during the competition period between 11 April 2017 and 30 April 2017 to receive one entry into the draw to win one of 30 (thirty) Spur vouchers to the value of R500 each.
4. Only accounts in good standing will be considered for the prize draw.
5. The prize is a R500 Spur eGift voucher per winner.
6. The prizes must be taken by no later than 30 May 2017.
7. The winners of the competition will be selected by a random system generated draw. This draw will take place on 8 May 2017.
8. If a prize winner cannot accept the prize for any reason whatsoever, a runner up will be drawn.
9. The prize winners will be notified by telephone in the week commencing 8 May 2017, and letters of confirmation will be sent to the winners by mail.
10. The prizes are non-transferable and cannot be exchanged or converted to cash.
11. The competition is not open to employees of FirstRand Bank Limited, and their immediate family members, including their spouse, life partner, parents and children, their agents, third parties or anyone connected to the draw.

12. The winners are required to take part in any publicity resulting from this competition.
13. By participating in this competition, participants agree to be bound by the terms and conditions of this competition.
14. The judge's decision is final and no correspondence will be entered into.
15. If required as a result of changes in legislation or if deemed necessary for any other reason, FirstRand Bank Limited reserves the right to terminate this competition immediately and without notice. In the event of such termination, all participants agree to waive any rights that they may have in terms of this competition and acknowledge that they will have no recourse against FirstRand Bank Limited, Visa, their agents and/or promoters.
16. 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 competition material.
17. Participants in the competition understand and agree that, we may collect and use personal information about participants. This personal information may include participants', first name, last name, email address, mobile number and in certain instances your image. Personal data, which participants provide when they enter the competition, may, subject to prevailing law, be used for future marketing activity of the promoter(s), unless you notify us 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 our safety, rights or property, our members, customers or the public.

eBucks and Engen Competition Terms and conditions

1. Competition start and end dates are 11 April 2017 and 30 April 2017 respectively.
2. The competition is open to all valid FNB and RMB Private Bank Visa Credit Cardholders who reside in South Africa and are over the age of 18 years and who are members of the eBucks rewards Programme.
3. To qualify for the competition, all you need to do is have an existing eBucks account, use your eBucks to pay for fuel or use your eBucks and your FNB/ RMB Private Bank Credit Card to part pay for fuel at any participating Engen during the competition period between 11 April 2017 and 30 April 2017 to receive one entry into the draw to win one of 3 (three) eBucks prizes of eB50 000 each. There is no limit on the number of entries you may have.
4. You may only win once during the Competition period. In the event that your name is drawn for a subsequent draw during this period, you will be automatically disqualified and a runner up will be drawn.
5. Only accounts in good standing and valid, active eBucks accounts will be considered for the prize draw.

6. The prize is eB50 000 per week.
7. The allocation of the eBucks is a once off benefit which will be directly allocated to the winners' eBucks account and will not affect your eBucks reward level.
8. The winners of the competition will be selected by random system generated draw. There will be 3 (three) draws with 1 (one) winner being drawn at each draw.
9. These draws will take place on the following dates:
 - 17 April 2017;
 - 24 April 2017;
10. 1 May 2017 should the draw date be postponed or changed, the new date will be published on FNB.co.za within 2 (two) days of the originally scheduled draw date.
11. If the prize winner cannot accept the prize for any reason whatsoever, a runner up will be drawn.
12. At each draw, one customer will be randomly drawn from all eligible entries received before the closing date and time. Should a business account holder be drawn as the winner, the money will be paid to the holder's eBucks account.
13. The prize winners will be notified by telephone, within 3 (three) days after each draw and a letter of confirmation will be sent to the winner by email.
14. The prize is non-transferable and cannot be exchanged or converted to cash.
15. The competition is not open to employees of FirstRand Bank Limited, and their immediate family members, including their spouse, life partner, parents and children, their agents, third parties or anyone connected to the draw.
16. The winner is required to take part in any publicity resulting from this competition.
17. By participating in this competition, participants agree to be bound by the terms and conditions of this competition.
18. The judge's decision is final and no correspondence will be entered into.
19. If required as a result of changes in legislation or if deemed necessary for any other reason, FirstRand Bank Limited reserves the right to terminate this competition immediately and without notice. In the event of such termination, all participants agree to waive any rights that they may have in terms of this competition and acknowledge that they will have no recourse against FirstRand Bank Limited, Visa, their agents and/or promoters.
20. 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 competition material.
21. Participants in the competition understand and agree that, we may collect and use personal information about participants. This personal information may include participants', first name, last name, email address, mobile number and in certain instances your image. Personal data, which participants provide when they enter the competition, may, subject to prevailing law, be used for future marketing activity of the promoter(s), unless you notify us 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 our safety, rights or property, our members, customers or the public.

CAMPAIGN RULES

Date these rules are applicable: 11 April 2017 to 30 April 2017

Date these rules were last changed: None

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

Campaign Name:	FNB Credit Card/RMB Private Bank Credit Card – More holiday fun with FNB Credit Card/RMB Private Bank Credit Card
Promoter(s) Name(s):	This campaign is run by FNB Credit Card/RMB Private Bank Credit Card/RMB Private Bank Credit Card, a business unit within FirstRand Bank Limited Registration No. 1929/001225/06 together with eBucks having its principal place of business at 10th Floor, FNB Place, First National Bank, Bank City, 30 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 as “you”.
The Offers:	<p>1. Double eBucks on fuel:</p> <ul style="list-style-type: none"> - Get double eBucks when you use your FNB Credit Card/RMB Private Bank Credit Card to fill up with fuel at any fuel station - Double eBucks will only be rewarded to credit cardholders who are on Reward Levels 1, 2 and 3 - To qualify for the double eBucks, cardholders are required to spend an I personalised amount for April 2017 - The double eBucks will automatically be allocated to qualifying customers' eBucks account

	<ul style="list-style-type: none"> - Customers are advised that the allocation of eBucks is a once-off benefit and will not affect their eBucks reward level <p>2. Checkers & Checkers Hyper:</p> <ul style="list-style-type: none"> - FNB customers will have access to exclusive discounts on 6 products at Checkers and Checkers Hyper stores during the campaign period while stocks last. <ul style="list-style-type: none"> 1. La Motte Dry Red Millennium 750ml bottle- Save R10 2. Lancewood Cottage Cheese 250g assorted- Save R8 - In order to redeem the discounts on these products, customers will need to: <ul style="list-style-type: none"> - Visit the “My Coupons” tab on the FNB App; - Select Checkers or Checkers Hyper retailer groups in “My Coupons”; - Click “Redeem all” to receive the coupon code (wicode) for the deals; and - Present the wicode in store for the discount to be applied. - Full coupons Terms and Conditions are available on the FNB App listed with each specific deal. <p>3. Keedo:</p> <ul style="list-style-type: none"> - Get a once off 30% discount off the Keedo winter range when you use your FNB Credit Card/RMB Private Bank Credit Card - Redeemable only on fully priced garments. Accessories are excluded, - Present the promotional code in store for the discount to be applied <p>4. Netflorist:</p> <ul style="list-style-type: none"> - Get R50 off when you spend R250 or more on the NetFlorist website. - Purchases done through the call centre are excluded. - Customers are required to register a user profile on the Netflorist website to begin a purchase. - The coupon is valid for one purchase session only. - The coupon cannot be used in conjunction with any other promotional code. - Customers will need to click on ‘Redeem’ after entering the code in the box provided - Delivery fees are not included - The coupon cannot be used to purchase experiences or jewellery items at NetFlorist & Netjewel - Delivery restrictions may apply on some items. - Please visit the Netflorist website for details.
Campaign opens:	The Campaigns starts on 11 April 2017 at 11:59:59 pm.
Campaign closes:	The Campaigns will continue until 30 April 2017 11:59:59pm. The promoter(s) reserve the right to extend the campaign by amending these campaign rules.
Eligibility: Who qualifies to take part?	This campaign is open to any legal resident of the Republic of South Africa who is a natural person, 18 years of age or older as well as legal entities duly incorporated in accordance with the company laws of the Republic of South Africa and who are members of the eBucks Rewards Programme, have an active eBucks account and who are customers of FNB/RMB Private Bank Credit Card.
How to	Existing FNB Credit Card/RMB Private Bank Credit Card/RMB Private Bank Credit

participate?	Card customers will receive the offers and voucher codes via email, SMS and/or App push notification. Any customer that applies for a new credit card will receive the offers and voucher codes via email, SMS and/or App push notification upon activation of the credit card.
Data Usage and Privacy Policy	Participants in the campaign understand and agree that, in order to offer the campaign, we may collect and use personal information about participants. This personal information may include participants', first name, last name, email address, mobile number and in certain instances your image. Personal data, which participants provide when they enter the campaign, may, subject to prevailing law, be used for future marketing activity of the promoter(s), unless you notify us 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 our safety, rights or property, our members, customers or the public.

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 own 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 discount. If you enter yourself, or use or accept the discount, 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 discount.**
- **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.**

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.
- Any discounts or offers may not be sold or given to someone else.
- You are responsible for the tax associated with using or accepting any offer.
- 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.
- All Partner Terms and Conditions apply.