



## COMPETITION RULES

Date these rules were first published: 1 September 2025

Read these Competition rules ("Rules") carefully. These Rules explain your rights and duties in connection with this Competition. If you take part in this Competition and/or accept any reward, 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 to these Rules.

<b>Competition Name:</b>	<b>Stand a chance to win a Trip for 4 people to Mauritius when funding your FNB Global Account</b>
<b>Promoter(s) Name(s):</b>	This Competition is run by First National Bank ("FNB") a division of FirstRand Bank Limited ("Bank") with Reg. No. 1929/001225/06 having its principal place of business at 1 First Place, Bank City, cnr Simmonds and Pritchard Streets, Johannesburg. In these Rules, reference to "promoter(s)" or "the promoter(s)" or "us" or "we" or "our" means FNB. Reference to "participants" means "you" or "entrant" and subject to the terms, conditions and the rules as set out below.
<b>The Competition Offers:</b>	<ol style="list-style-type: none"><li>1. Customers of FNB &amp; Rand Merchant Private Bank (RMB), a division of the Bank, with a Global Account will be informed via FNB or RMB App notification or email of the Competition.</li><li>2. The eligible Customer must have funded their Global Account with a minimum of R50 000.00 (Fifty thousand rand) during the Competition period which runs from 01 September 2025 to 31 December 2025.</li><li>3. For every R50 000.00 (Fifty thousand rand) funded in the customers Global Account/s during the Competition period, the customer will receive an additional entry into the draw.</li><li>4. A random draw will take place on 20<sup>th</sup> January 2026 where One (1) lucky winner will be selected.</li><li>5. The winner will receive a trip to Mauritius for 4 people (including the winner) to the value of R250 000.00 (Two hundred and fifty thousand rand). The winner of the prize must be one of the people travelling on the trip. The prize is not transferrable and cannot be exchanged for cash.</li><li>6. The winner may travel at any date but by no later than 31 December 2026. The booking of the trip must be concluded by no later than 30 April 2026.</li><li>7. Should the winner not book the trip by 30 April 2026 the prize will be forfeited.</li></ol>
<b>How winners will be chosen:</b>	<ol style="list-style-type: none"><li>1. A random draw will take place on 20<sup>th</sup> January 2026 where One (1) lucky winner will be selected.</li></ol>
<b>How will winners be announced:</b>	<ol style="list-style-type: none"><li>1. The winner will be contacted via email within 30 days after the draw date.</li></ol>

	2. The winners will be announced by email and the winner may be requested to take part in our publicity campaign for the Competition. However, the winner may refuse to do so.
<b>Competition start date:</b>	00:00 on 1 <sup>st</sup> September 2025
<b>Competition closes:</b>	23:59 on 31 <sup>st</sup> December 2025 The promoter(s) reserve the right to extend the Competition by amending these Rules. Notice of this will be posted in a written revision to these Rules.
<b>Eligibility:</b> <b>Who qualifies to take part?</b>	<ul style="list-style-type: none"> <li>Existing Customers of FNB &amp; Rand Merchant Bank (RMB).               <ul style="list-style-type: none"> <li>a. Customers who hold a FNB Global Account, who are over the age of 18 and who reside in South Africa and has a SA Tax number.</li> <li>b. The qualifying account must be in an active status and in good standing with the Bank.</li> <li>c. The qualifying customer must be registered on the FNB/RMB Banking App.</li> <li>d. The qualifying customer must fund their Global Account with and equivalent of R50 000 (Fifty thousand rand) within the competition period to be added into the draw.</li> <li>e. The qualifying customers stand a chance to win a trip to Mauritius for 4 people to the value of R250 000.00 (Two Hundred and Fifty thousand rand) in the draw should they qualify.</li> </ul> </li> </ul>
<b>Who cannot take part?</b>	<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> <ul style="list-style-type: none"> <li>a. Any employee of the promoter(s).</li> <li>b. Any director, member, partner, agent of, or consultant of the promoter(s).</li> <li>c. Any other person who is directly or indirectly controls the promoter(s).</li> <li>d. Any supplier of goods and services in connection with this competition.</li> <li>e. The spouse, life partner, siblings, children, or parents of any of the persons named in a, b, c, or d, above.</li> </ul> <p>Any person whose accounts and credit agreements with FNB or FirstRand Bank Limited are not 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 collections, liquidation and sequestration proceedings. Legal process however excludes debt review as contemplated in S86 of the National Credit Act 2005.</p>

<b>Data Usage and Privacy Policy</b>	<p>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 related marketing activity, 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.</p>
<b>General</b>	<p>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 Competition in our sole discretion at any time without liability. The laws of the Republic of South Africa govern this Competition. 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 Competition.</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 Competition immediately. 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 the Bank and/or promoters.</p> <p>The promoter(s) reserves the right to cancel or amend the Competition 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(s). 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.</p> <p>Participants may be invited to participate in public relations activities and other marketing initiatives as organized. 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 social media pages as well as in FNB Branches. Please note that participation in public relations activities and other marketing initiatives 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 or any other related information.</p>

<b>Tax Implications</b>	<p><b>IMPORTANT NOTICE: TAX IMPLICATIONS</b></p> <ul style="list-style-type: none"> <li>You are fully responsible for any tax implications arising from or associated with any receipt, transfer or spend of any prize/s, awards, or rewards due to you for participating in this competition. You agree that you will not hold the Promotor liable and you hereby fully indemnify the Promotor, and hold the Promotor completely harmless, against all damages, claims and fines made against you or the Promotor, 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 or rewards or the charges in respect thereof</li> </ul>
<b>Rule Amendments</b>	<ul style="list-style-type: none"> <li>These Rules cannot be modified or superseded except by us, in our reasonable discretion, in a written revision to these Rules.</li> <li>We reserve the right to extend the Competition by amending these Rules. Notice of this will be posted in a written revision to these rules.</li> </ul>
<b>Questions about these rules</b>	Email us on <a href="mailto:fxcallme@fnb.co.za">fxcallme@fnb.co.za</a>

### IMPORTANT

- You agree to indemnify the promoter(s) fully for any loss or damage the promoter(s) may suffer because you breached the 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 further agree to indemnify the promoter(s) for any loss or damage you suffered because you took part in this Competition. 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.
- 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 Competition rules or b) took part in this Competition.



## GENERAL RULES

- If you fail to comply with any part of these Rules, you will be disqualified and you will forfeit any reward.
- The reward may not be sold or given to someone else.
- The reward cannot be swapped for a different type of reward.
- You may not attempt to do anything to change the outcome of the Competition 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 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).
- The promoter(s) reserve the right to change the rules of the Competition. The promoter(s) can change the rules of the Competition throughout the duration of the Competition. 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, This Competition and the 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