

#LoveFNBDigital PROMOTION

TERMS AND CONDITIONS

1. The Period of the Promotion

The #LoveFNBDigital promotion (the Promotion) will run from 12 December 2016 at 00:01 (Central African Time) to 13 January 2017 at 23:59 both dates included (hereinafter referred to as the "Promotion Period").

Your entry must be received within this time in order to be eligible and all entries received outside of this time will be automatically discarded.

2. Eligibility to Participate in the Promotion

The promotion is open to qualifying FNB customers and RMB Private Bank customers, who are South African residents and are over the age of 18 years. For clarity it is recorded that FNB App users who reside outside of South Africa are specifically excluded from the Promotion.

By participating in the Promotion you agree to be bound by these terms and conditions.

In order to participate in the promotion you must meet all the qualifying criteria listed below. Failure to do so will result in automatic disqualification and you will not be eligible for a prize.

3. Exclusion from Participation

All Staff of FNB Digital Banking and FNB Brand Marketing, as well as Firstrand Internal Audit are specifically excluded from the Promotion.

Individuals who have won FNB Social Media Competition in last 6 months are also excluded from becoming prize winners in this competition.

4. Qualifying Criteria

You must be a legal resident of South Africa, over the age of 18, and hold an active transactional account with FNB.

You must have linked your profile to the FNB Banking App, and have completed at least 1 (one) financial transaction on the FNB Banking App during the promotion period.

You must have a Twitter and/or Facebook account, and follow @FNBSA on Twitter and/or like the FNBSA page on Facebook.

To enter the promotion you must do one of the following:

- On Twitter: Post a tweet, with an image directed at @FNBSA, including the #LoveFNBDigital hashtag, describing your experience using the FNB Banking App and how it is helping you to create moments that matter.

The numbers of entries are unlimited. Every post counts as one entry to the promotion.

Posts must describe a scenario where you have used the FNB Banking App to be considered.

5. Disqualification from the promotion

You will be disqualified in any of the following instances:

- a) Should an entrant falling within the 'Exclusion' clause category enter and be selected as a winner such entry will be automatically disqualified from the promotion. Another winner will be immediately selected.
- b) If you post any inappropriate comments on social media, including the #LoveFNBAApp hashtag, including but not limited to profanity, hate speech, discriminatory, racial or other abuse. In addition we will promptly remove the post and you will not be allowed to take any further part in the promotion.
- c) In the event that you win, you will be contacted via a direct message on Facebook or Twitter from the @FNBSA account. You will be informed that you are a winner of the promotion and will be required to reply to rbjacobs@fnb.co.za with your South African Identity Number only. Once your Identification Number has been verified that you are an active FNB customer with an active transactional account and a user of the FNB Banking App, you will be contacted via the contact details stored on FNB's customer information system.
 - a. You will forfeit your prize in the event that:
 - i. You do not reply to @FNBSA via direct message within 3 (three) working days with your identity number
 - ii. Your identity number provided is not associated to an FNB customer profile
 - iii. Your customer profile is identified as not being linked to any active transactional account and you have not performed a financial transaction using FNB Banking App during the promotion period.
 - iv. You are not contactable via telephone within 2 (two) days of FNB verifying your eligibility

d) If you are unable, for any reason whatsoever to accept the prize, you will be disqualified.

You are advised that should a winner be disqualified for any reason a new winner will be selected from the remaining participating entries using the original selection criteria

6. Prizes and Restrictions on Prizes

At the end of the promotion period all qualifying entries will be collated.

A panel of at least 5 people comprising FNB Digital Banking and FNB Brand Marketing employees will be constituted to select 4 entries as winners of the promotion.

Four additional entries will be chosen as backup winners, in the event that the winners are uncontactable within 2 business days

The selection criteria is based on the posts that showcase the use of the FNB Banking App and how it enhances their life. The most creative post as agreed by the panel, will be selected as the winner of the promotion.

There will be 4 (four) winners in total.

Each winner will be awarded with R5,000 in cash paid directly to the winner's FNB transactional account.

FNB reserves the right to offer a substitute prize of equal or greater value, and to withdraw the competition at any time, due to circumstances outside its reasonable control

The Bank will not be held responsible for incorrect information supplied by you.

The prize is not exchangeable, transferable nor negotiable.

You may only win once during the Promotion. Once you have won all subsequent entries will be disregarded for selection.

7. The Selection Process

All posts on Twitter from 00h00 on 12 December 2016 to 23h59 on 13 January 2017 with the #LoveFNBDigital and #MomentsThatMatter hashtag will be collated and filtered systematically by 18 January 2017.

The qualifying entries will be distributed to the selection panel members to review and the selection panel will meet on 20 January 2017 to select the winning entries from each group.

The winning entries will be chosen by a unanimous decision by the panel on 20 January 2017.

Judges decision is final and no correspondence will be entered into.

Should the selection date be postponed or changed, the new date will be published on FNB.co.za within 2 (two) days of the originally scheduled selection date.

8. Notification of Winners

In the event that you win, you will be contacted via a direct message Twitter from the official @FNBSA account.

FNB will not request your online banking or app login information, account number/s, card number/s, PINs, passwords or usernames.

Once your Identification Number has been verified that you are an active FNB customer with an active transactional account and a user of the FNB Banking App, you will be contacted via the contact details stored on FNB's customer information system.

An FNB representative will contact you within 2 working days via telephone to confirm your prize and further information related to awarding the prize.

FNB reserves the right to announce the winners on any of FNB's digital channels, Facebook and Twitter via the official FNB accounts respectively.

Prize winners may, on acceptance of the prize, be requested to participate in publicity for broadcast or publishing purposes (at no fee) at a venue determined by the Bank. Winners may also be requested to Tweet or Post a message on their Facebook or Twitter profile (provided they have one) that they have won the prize .

9. General

If required, as a result of changes in legislation or if deemed necessary, the Bank shall have the right to terminate this promotion 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 promotion and acknowledge that they will have no recourse against the Bank.

By entering into or participating in the promotion, no legally enforceable rights in respect of the promotion will arise on the part of the participant in respect of any contractual relationships which might exist.

Participants who qualify and have been entered into the promotion will be deemed to have accepted the promotion rules and agree to be bound by them.

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 promotion and promotional material.

FirstRand Banking Group reserves the right to revise, alter or amend any of the terms and conditions or any associated marketing device relating to this promotion with written notice or publication on www.fnb.co.za.

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An authorised Financial Services and Credit Provider (NCRCP20).

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