

## KEEP YOUR LOAN UP TO DATE **COMPETITION RULES**

Date rules were last amended: 15 February 2017

These rules apply to the Keep your loan up to date competition (“the competition”).

This competition is being run by: FNB Loans, a business unit of First National Bank (FNB). FNB is a division of FirstRand bank Limited, with company registration number: 1929/001225/06.

Please contact us on 087 575 0091 (weekdays during office hours 08h00 – 17h00 and Saturdays 8h00 – 12h00) if you do not understand any part of these rules or if you have any questions about these rules or the competition. By entering the competition, you confirm that you have read and agree to be legally bound to these rules.

### **1. WHEN DOES THE COMPETITION START AND END?**

The competition starts at 08h00 on 20 February 2017 and ends at 18h00 on 30 April 2017 (“closing date”).

This is the competition period.

FNB Loans reserves the right to extend the duration of the competition, subject to these terms and conditions.

The competition will be held over 10 weeks.

### **2. WHO MAY ENTER THE COMPETITION? (WHO QUALIFIES FOR ENTRY INTO THE DRAW?)**

Persons who currently have a Personal Loan with FNB Loans may enter the competition, however to be automatically entered into the draw you must fulfill the following criteria:

- You must have an active loan account at the end of April 2017
- If you have more than one loan account then all of your accounts need to be up to date in order to be included in the competition draw.
- You will be excluded if you under debt counselling, undergoing sequestration or have claimed on your CPP insurance policy.

### **3. WHO MAY NOT ENTER THE COMPETITION**

The following persons may not take part in this competition even if they qualify to enter. They will forfeit (give up) any prizes awarded to them:

- FirstRand Limited and First Rand Bank Limited employees i.e. director(s), member(s), partner(s), employee(s), agencies(s), or consultant(s) relating to this competition.
- Any supplier of goods and services in connection with this competition.
- The spouse, life partner, siblings, children, or parents of any of the persons named above.
- Legal Entities

### **4. HOW TO ENTER?**

Entrants who qualify will be automatically entered into the draw by FNB Loans.

## **5. CAN I ENTER MORE THAN ONCE**

If you (the customer) have more than one loan account and all your accounts are up to date you will be included in the draw.

## **6. PRIZES**

Three separate prizes will be awarded to the three customers at the end of April 2017. Winners will be chosen by an audited random draw. The prizes are as follows:

- A Loan Settlement at 12h00 on the Friday, 5 May 2017
- An Ipad at 12h00 on the Friday, 5 May 2017
- A Smartphone at 12h00 on the Friday, 5 May 2017

## **7. HOW WE WILL DELIVER YOUR PRIZE TO YOU OR HOW YOU CAN COLLECT OR CLAIM YOUR PRIZE**

The Ipad and the Smartphone will be couriered to the customer's physical home or work address, whichever is preferred by the customer. This will be at no cost to the customer. In respect of the Personal Loan settlement, FNB Loans will settle the customers Personal Loan account and provide proof that his/her Personal Loan has been settled.

## **8. HOW WILL WINNERS BE NOTIFIED**

Winners will be notified by telephone during the course of the following week and a confirmation letter will also be sent to the winners by email.

FNB Loans will not publish the winners name on any public platforms such as FNB.co.za, FNBs Facebook, page, Twitter, radio, press, print, unless FNB Loans is granted permission to do so. Note: Winners are not required to give FNB Loans their permission to do so.

## **9. WHAT HAPPENS IF FNB LOANS CANNOT CONTACT THE WINNER OR IF THE WINNER IS NOT ABLE TO TAKE UP THE PRIZE**

If FNB Loans cannot get hold of a prize winner within 7 (seven) days after the prize announcement date, FNB Loans will select another winner through another random draw.

## **10. GENERAL**

- FNB Loans has the right to end this competition at any time. If this happens, FNB Loans will send an SMS or MMS and you agree to waive (give up) any rights that you may have about this competition and acknowledge that you will have no rights against FNB Loans.
- FNB Loans reserves the right to change these rules of the competition. FNB Loans will send an SMS or MMS and you agree to waive (give up) any rights that you may have about this competition and acknowledge that you will have no rights against FNB Loans. For convenience only, the date on which these rules were last amended is shown above. It is your responsibility to check any amendments to these rules.
- These rules and the competition are governed by the law of the Republic of South Africa.
- An auditor will oversee the prize allocation process in order to ensure fairness and correctness. The judge's decision will remain final. FNB Loans will enter into no further correspondence.