

Tap to win eB100 000

Campaign Rules

Date these rules were first published: 27 March 2017

Date these rules were last changed: 27 March 2017

These competition rules ("rules") explain your rights and duties in connection with this Competition. You must read these rules carefully and ensure that you understand them. By participating in the Competition you agree to be bound by these terms and conditions. In order to be eligible for the prize you must meet all the qualifying criteria. Should you fail to do so or do not agree to be bound by these terms and conditions you will be automatically disqualified and not be eligible for a prize.

Campaign Name:	Tap to win eB100 000
The Campaign:	<p>In order to qualify for the competition you need to</p> <ol style="list-style-type: none">Have an existing eBucks accountFNB Banking App - Simply use the FNB Banking App or RMB Private Banking App to perform a contactless payment at any participating retailers during the period of the campaign to get 2 entries into the draw.FNB Contactless Card - Simply use a contactless FNB/RMB Cheque or Credit Card to perform a contactless payment at any participating retailers during the period of the campaign to get 1 entry into the draw. <p>You are advised that the allocation of eBucks is a once-off benefit and will not affect your eBucks reward level.</p> <p>The prizes may not be sold or given to someone else and cannot be exchanged for cash or a different prize.</p>
Campaign opens:	Entries open on 02 April 2017 at 11:59:59 pm
Campaign closes:	<p>Entries close on 28 May 2017 at 11:59:59pm</p> <p>The promoter(s) reserve the right to extend the Campaign. Notice of this will be posted in these rules.</p>
Eligibility: Who qualifies to take part?	<p>This Campaign is open to all FNB customers and RMB Private Bank customers over the age of 18.</p> <p>To be eligible to win each of the prizes, it is necessary for you to transact during the Campaign period.</p> <p>You must be an active and transacting user of the FNB Banking App or RMB Private Banking App at the time of the draw.</p> <p>You must be registered for FNB Pay or RMB Pay and your device must be verified either on the app or on online banking. To register for FNB Pay, simply tap on the FNB Pay icon on the FNB Banking App and follow the prompts.</p> <p>You must have a valid, active qualifying eBucks account at the time of the draw.</p>
Exclusion/Who cannot take part?	<p>The following persons may not take part in this Campaign even if they qualify to take part. They will forfeit (give up) any prizes awarded to them:</p> <ol style="list-style-type: none">Any employee of the promoter(s).

	<p>b) Any other person who is directly or indirectly controls the promoter(s).</p> <p>c) Any supplier of goods and services in connection with this Campaign.</p> <p>d) The spouse, life partner, siblings, children, or parents of any of the persons named in a, b, c, or d above.</p> <p>All Staff of FNB Digital Banking as well as Firstrand Internal Audit are specifically excluded from the Campaign.</p> <p>For clarity, it is recorded that FNB App users outside of South Africa are specifically excluded from the Campaign.</p>
Is there a limit on the number of times you can enter?	<p>You are provided one entry for every FNB/RMB Card transaction and two entries for every FNB Pay phone tap transaction that you perform during the period of the Campaign. There is no limit on the number of entries you may have.</p> <p>Entry into the draw is automatic</p> <p>You may only win once during the Campaign period. In the event that your name is drawn for a subsequent draw during this Campaign, you will be automatically disqualified and another name will be drawn.</p>
Winner's announced on:	<p>There will be 8 (eight) draws with 1 winner being drawn at each draw over a 2 month period.</p> <p>Winners draw will be conducted on the following dates and thereafter published on FNB.co.za within a week:</p> <ol style="list-style-type: none"> 1. 11 April 2017 2. 18 April 2017 3. 25 April 2017 4. 02 May 2017 5. 09 May 2017 6. 16 May 2017 7. 23 May 2017 8. 30 May 2017
How will winner(s) be chosen?	<p>Every month during the Campaign period, one customer will be randomly drawn from all eligible entries received before the closing date and time. Should an entrant falling within the 'Exclusion' clause category enter and be drawn as a winner, such entry will be automatically disqualified from the promotion.</p> <p>Should a business account holder be drawn as the winner, the money will be paid to the holder's eBucks account. The individual that transacted on the business account via the FNB Banking App will not be deemed the winner of the prize.</p> <p>You are advised that should a winner be disqualified for any reasons, a new winner will be re-drawn from the remaining participating entries in accordance with the same draw process and procedure as applicable to the original draw.</p> <p>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</p>
How will winner(s) names be announced?	<p>An FNB representative will notify the winners by telephone within 3 days of the draw dates. Additionally, we may announce the winners on Facebook and Twitter via the official FNB accounts</p>

	<p>respectively</p> <p>Please note: While prize winners may be asked to take part in publicity for the Campaign, prize winners have the right to refuse to do so.</p>
Promoter(s) Name(s):	<p>This Campaign is run by FNB Digital, a business unit within FNB, a division of FirstRand Bank Limited with Reg. No. 1929/001225/06 ("FNB") having its principal place of business at FNB Fairlands. The person responsible for conducting the promotional Campaign on behalf of FNB Digital is Sahil Mungar.</p> <p>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".</p>
Data Usage and Privacy Policy	<p>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. 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.</p> <p>The Bank will not be held responsible for incorrect information supplied by you.</p>
Rule Amendments	<p>These rules cannot be modified or superseded except by us, in our reasonable discretion, in a written revision to these rules posted on www.fnb.co.za and, at eBucks' sole discretion, using other potential official campaign communication methods reasonably calculated to reach a majority of potential participants.</p>
General	<p>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) 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. 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 campaign 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 or from participation in this campaign. The laws of the Republic of South Africa govern this campaign. 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 campaign. If you fail to comply with any part of these rules you will be disqualified and you will forfeit any prize(s). You are responsible for the tax associated with using or accepting any prize. You may not attempt to do anything to change the outcome of the Campaign in any way. 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 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.</p>

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 prize. If you enter yourself, or use or accept the prize, 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 prize. 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 a prize

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