

COMPETITION RULES

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Read these competition rules carefully. These competition rules ("rules") explain your rights and duties in terms of the Royal Agriculture Show Competition which is to be held at the Royal Show Grounds in KZN during the period of 26th of May 2017 until the 4th of June 2017 in order to be a winner of a prize to the value of R10 000.00 **towards a sustainable farm initiative of the winner's choice.**

If you take part in this Competition or accept any offer, these rules will apply to you and you agree that the person running the Competition ("the promoter/s") can assume that you have read and agreed to be legally bound to these Competition rules.

Competition Name:	Royal Agriculture Show Competition
Promoter(s) Name(s):	The promoter of this competition is FNB, a division of FirstRand Bank Limited with Reg. No. 1929/001225/06 ("FNB"). In these rules we refer to the above promoter(s) as "the promoter(s)" or "FNB". We refer to participants and winners as "you".
Entries open and close:	Entries open on 24 May 2017. Entries close on 4 June 2017 at 17h00 FNB Private Wealth has 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 FNB Private Wealth.
Winner/s announced on:	8 June 2017
Eligibility: Who qualifies to take part?	1. All attendees of the Royal Show who enter the lucky draw by filing in details and handing same in at the FNB interactive wall.
Disqualifying Factors: Who cannot take part?	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: a) All FNB staff. b) Staff members who are on notice, subject to disciplinary action or suspended are not eligible for the prize. c) Any supplier of goods and services in connection with this competition. - d.) Any director, member, partner, agent of, or consultant of the promoter(s). - e.) Any other person who is directly or indirectly controls the promoter(s).
How to enter?	• Participant is required to select a key ring that is hooked at the FNB stand • Every participants who gets the key ring will then be required to full in their detail and stand a chance to win the prize • The card competition will be slotted in a box and a random draw shall occur. • You consent that your personal details may be used in order for FirstRand to market to you.
Is there a limit on the number of times you can enter?	Entries are limited to one per an entrant.
How will winner(s) be chosen?	Random Draw

	Please note that the judges' decision is final and binding and no correspondences shall be entered into.
How will winner(s) names be announced?	Winners will be contacted on their cellphone and after 2 attempts to contact the winner and your failure to answer means that the winner, waives (gives up) their right and the Promoter reverses the right to award the prize to the runner-up. Please note: While prize winners may be asked to take part in publicity for the competition, prize winners will not have a right to be paid/reimbursed for participating or partaking in publicity.
Deadline for claiming prize(s)	45 days from the date of the winner being announced. Failure to claim, which is inclusive of the Winner obtaining the relevant consent from the recipient farm in which to conduct the installation etc. of the prize. Should the prize not be claimed within the 45 day period mentioned above the winner, 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 choose to then approach the second runner up and the above rules shall apply.
Prizes	A prize to the value of R10 000.00 to give effect to the winner's idea at a farm of the winner's choice.
Questions about these rules	Email the promoter(s) on tgama@fnb.co.za

GENERAL RULES THAT APPLY:

IMPORTANT:

- **You agree to indemnify the promoter(s) fully for any loss or damage the promoter(s) may suffer because you breached the competition 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 competition or used the prize if applicable. 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 competition 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 competition rules b) took part in this competition or c) any person used a prize.**
- If the promoter(s) are not able to get ahold of you after making reasonable efforts to do so, or you do not claim your prize on time, you will lose your prize and the judges may award it to someone else.
 - If you fail to comply with any part of these rules you will be disqualified and you will give up (forfeit) any prize(s).
 - Unless the promoter(s) say otherwise you must be at least 18 years to enter and be a registered and practising medical doctor in South Africa.
 - The prize is not transferable or redeemable for cash.
 - You may not attempt to do anything to change the outcome of the competition in any way.
 - The judges' decision is final and no correspondence will be entered into. This means you cannot appeal any decision by the judges.
 - In the event that a winner chooses to forfeit the prize, immediately e-mail notification must be sent to tgama@fnb.co.za
 - 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.
 - The Promoters of the competition, shall not be liable for any loss, injury, damage, or claim relating to the provision of any element of this competition or any changes made to the competition at any time. The liability

incurred is not limited to incurred or suffered loss (including but not limited to direct or consequential loss), or personal injury suffered or sustained in connection with either participation in this competition.

- The Promoters 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 the offer material.
- By participating in this competition, no legally enforceable rights in respect of the competition will arise on the part of the participant/you in respect of any contractual relationship which might exist. The participant agrees not to hold the Promoters liable for any and all losses, damages, rights, claims and actions of any kind in connection with this competition or resulting from acceptance, participation, possession, or use of the prize, including, without limitation, personal injuries, death, and property damage, and claims based on publicity rights, defamation or invasion of privacy. The winner/s may be required to grant permission for the use of his/her name and photograph(s) in any advertising and promotional material, or digital media for this promotion and any other future promotions without claim to any compensation.
- You must send all legal notices to FNB Premium Channels Legal, 9 Fredman Drive, 7 Merchant Place, Sandton, 2196.
- This competition 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.