

## #FNBSavingsMonthGoals Twitter Competition - COMPETITION RULES

**Date these rules were first published: 29 June 2021**

**Date these rules were last changed: 29 June 2021**

Read these competition rules carefully. These competition rules (“rules”) explain your rights and duties under this competition. If you take part in this competition or accept any prize, 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 by these competition rules.

<b>Competition Name:</b>	2021 - #FNBSavingsMonthGoals Twitter Competition
<b>Competition Objective:</b>	To kick start customers on their savings goal journey. Customers who enter the Savings Month competition stand a chance to win R2500 daily when they share on twitter using #FNBSavingsMonthGoals
<b>Promoter(s) Name(s):</b>	The promoter of this competition is First National Bank, 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”.
<b>Entries open and close:</b>	Entries open on Thursday, 1 July 2021 at 00:01.  Entries close on Saturday, the 31 July 2021 at 23:59.  The promoter(s) reserves the right to extend the competition. Notice of this will be posted in these rules.
<b>Winners announced on:</b>	Winners will be chosen at random by a computer automated system used on Twitter and the confirmation of winnings will be delivered via a direct message on Twitter DM. The R2,500 prize will be deposited into a FNB savings or investments account of the winner’s choice, minimum opening deposits apply per product. Winners will be notified via DM or a direct tweet from #FNBSa handle so that we can deposit into the account of their choice.
<b>Eligibility: Who qualifies to take part?</b>	The competition is open to all members of the public (excluding those mentioned below), who are over the age of 18, who live in the Republic of South Africa and who engage on the Twitter platform and follow @FNBSa on Twitter.  If you enter the competition, you must adhere to the qualifying criteria.  We will only process the personal information of each participant if received in relation to this competition.  Entering the competition is voluntary and participants must adhere to the qualifying criteria.
<b>Who cannot take part?</b>	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) Any director, member, partner, agent, FirstRand staff member of, or consultant of the promoter(s)  b) Any other person who directly or indirectly controls the promoter(s)  c) The spouse, life partner, siblings, children, or parents of any of the persons named in a, b, or d.  d) Participants that have won in the past 3 months will not be eligible for this prize.
<b>How to enter?</b>	This competition will run on the social media platform Twitter.  To enter the competition the following process needs to be followed:

	<ul style="list-style-type: none"> <li>• A launch tweet will be posted from @FNBSa on Twitter and other social media platforms introducing the public to the competition. This launch tweet describes the mechanisms to take part in the competition.</li> <li>• Each week the request will differ and the customer must action the request – share a goal / tell us how long they have invested etc. based off each week's instruction from @FNBSa tweets in order to opt in for the competition and stand a chance to win.</li> <li>• Make sure your tweet meets the following criteria in order to be entered into the competition: <ul style="list-style-type: none"> <li>○ Any inappropriate tweets will be disqualified; this will include tweets / word(s) containing inappropriate language, imagery or video content and any tweets of a derogatory or discriminative nature.</li> <li>○ Include the required comment and use of the #FNBSavingsMonthGoals</li> </ul> </li> </ul>
<b>Is there a limit on the number of times you can enter?</b>	As an entrant, you will receive 1 (one) entry per tweet into the competition draw. Tweets are not limited, but only 1 (one) entry per tweet will go into the draw.
<b>What is the prize?</b>	Over a period 31 days, or until the end of July 2021, prizes will be awarded and include: R2500 paid into a FNB savings or investments account of the winners choosing, minimum product balances apply. <ul style="list-style-type: none"> <li>• FNB will make contact with the winner for the winner to make a selection of their chosen account. Only FNB Savings and investment accounts are eligible.</li> </ul>
<b>How will winner(s) be chosen?</b>	Winners will be chosen at random by a computer automated system and the confirmation of winnings will be delivered via a direct message. The daily prize will be R2500 paid into a savings or investment account of the winner's choice.  Drawn winners will be vetted against the entry criteria. The promoter (s) reserves the right to choose eligible winners based on relevance of submission.  Each selected winner from the random draw is considered final and no further correspondence shall be entered in this regard.
<b>How will winner(s) names be announced, and prize details communicated?</b>	Once winning tweets have been vetted, winners will be contacted via a direct message (DM) on Twitter directed at them with the Twitter handle of the selected winners. Each winner will need to share their contact details via FNBSa Twitter DM to deposit the money into the relevant savings or investment account
<b>Questions about these rules</b>	Should you have any queries related to the above competition you may engage with the Twitter handle @rbjacobs.  The winners will be notified via a direct message from the Twitter handle @FNBSA
<b>Tax implications for incentives</b>	<b>IMPORTANT NOTICE: TAX IMPLICATIONS</b>  We strongly recommend that You obtain independent professional advice regarding any tax implications arising from the receipt of any prize/s in respect of this incentive.  You are fully responsible for any tax implications arising from or associated with any receipt, transfer or spend of any prize/s or awards due to You for participating in this incentive.  You agree that You will not hold Us or FirstRand Bank Limited ("the Bank") liable and You hereby fully indemnify the Bank, and hold the Bank completely harmless, against all

	damages, claims and fines made against You or the Bank, 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 and eBucks rewards or the charges in respect thereof.
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### **GENERAL RULES THAT APPLY**

- You may not send any emails or post or tweet anything that is derogatory or harmful to the promoter(s) or any other person. By tweeting any ideas you warrant to the promoter(s) that you are the sole creator, designer, author or owner of the idea and that you have the right to submit the idea.
- You may not misuse the competition in any way. This includes sending content for commercial purposes or distributing spam or malicious code.
- Tweets and posts must not contain any content that is normally prohibited by the FirstRand Group, such as explicit or offensive content.
- You may not attempt to do anything to change the outcome of the competition in any way. If the competition involves voting, you may not vote for yourself. Automated or bulk entries will be disqualified.
- You agree that the promoter(s) have the absolute discretion to decide if your actions constitute any of the actions prohibited above and to end your participation in the competition immediately and take appropriate legal action against you.
- The promoter(s) can put in place such technical or other remedies it considers appropriate to prevent abuse, or to protect any sites or our systems or other users.
- The prizes cannot be swapped for cash or a different prize.

#### **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 mean 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 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 (natural or legal), if such loss, damage or expense was incurred because you: a) breached the competition rules; or b) took part in this competition; or c) any person used a prize.**

- If the promoter(s) are not able to get hold 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.
- 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) have the right to amend these competition rules and/or 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 and claims 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 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.