



how can we help you?

Campaign: Guaranteed 50% back in eBucks on your first home loan repayment
 Date these rules were first published: 1 May 2018
 Date these rules were last amended: 1 July 2020
 The following Value Proposition terms and conditions and general rules apply:

Value proposition Name:	eBucks Incentive - Earn 50% back in eBucks on your first FNB home loan repayment.
Promoter(s) Name(s):	This Value Proposition is run by FNB Home Finance and Private Banking Lending, divisions of FirstRand Bank Limited with Reg. No. 1929/001225/06 ("FNB") having its principal places of business at Fairland, Menlyn and Sandton in collaboration with eBucks. In these rules we refer to the above promoter(s) as "the promoter(s)", or "us" or "we". We will refer to participants as "you".
The Value Proposition	Customers who apply for an FNB home loan can qualify to earn 50% back in eBucks on their first successful FNB home loan basic repayment amount provided the home loan application was submitted via any FNB internal sales channel. Basic repayment amount includes the minimum monthly required repayment to cover interest and capital. The basic repayment amount excludes any fees, charges, additional voluntary payments, Insurance and Assurance premiums.
Value Proposition opens:	The Value Proposition starts on 1 May 2018.
Value Proposition closes:	This offering, and any applicable amendment to this Value Proposition, is reviewable at the Bank's discretion. This Value Proposition will be available for specified periods as determined by the Bank. The Bank reserves the right to vary or cancel the benefits under the 50% back in eBucks on your first home loan repayment offering from time to time.
Eligibility: Who qualifies to take part?	This Value Proposition is open to any legal resident of the Republic of South Africa who is a natural person, 18 years of age or older or a South African Legal Entity, who applies for a home loan via any FNB internal sales channel which is granted by FNB and registered in the Deeds Office, who are members of the eBucks Rewards Program at the time of the bond registration and whose first basic repayment is due on/or after 1 May 2018.
How to participate?	To qualify for the 50% back in eBucks incentive, an application for a First Bond, First Bond Future Use or Switch loan must be submitted via any FNB internal sales channel, approved by FNB and registered in the Deeds Office.
Products to which the Value Proposition is Applicable	FNB Home Finance Home Loan and FNB Wealth Home Loan, Single Facility and Structured Loan.
Value Proposition Terms and Conditions	<ul style="list-style-type: none"> • Only applicable to First Bond and First Bond Future Use applications submitted on or after 1 July 2020 via any FNB internal sales channel, approved by FNB and registered in the Deeds Office. • Home loans switched from other institutions from 21 November 2018. • Legal Entities must be registered in South Africa. • The customer/s must have an open and active eBucks account at time of registration of the bond. • In the case of multiple applicants (limited to 4 applicants), the 50% (fifty percent) back in eBucks will be split equally between the applicants who have an open eBucks account. Should only one of the applicants have an eBucks account, the full 50% (fifty percent) back in eBucks will be paid to this applicant. • In the case of Legal Entities, the 50% (fifty percent) back in eBucks will only be paid to an eBucks account in the name of the Legal Entity. Where a Private Bank Lending juristic entity does not have an open eBucks account at the time of registration of the bond, the 50% (fifty percent) back in eBucks will be allocated to the person/s that have signed as surety/ sureties for the Wealth Home Loan, Single Facility and/ or Structured Loan. If there are two or more sureties, the 50% (fifty percent) back in eBucks will be allocated equally amongst the sureties (limited to 4 sureties). If the surety/ sureties do not have an open eBucks at the time of registration of the bond, then the 50% (fifty percent) back in eBucks will be forfeited. • In order to participate in this value proposition, the monthly repayments must be serviced by Debit Order or Salary Stop Order only. Should the monthly repayments

	<p>be serviced by way of Debit Order, the Debit Order must run through an FNB/ RMB Single Facility transactional account.</p> <ul style="list-style-type: none"> • The first Debit Order run must be successful. • All the customer/s' FirstRand Bank Limited (FSR) accounts must be in Good Standing. Good Standing means that none of the customer/s' accounts or credit agreements are overdrawn, in arrears, or be subject to any legal process with any FSR entity. Legal process means any legal proceedings in any court of law involving you and any of the FSR entities, including but not limited to: business rescue, collections, liquidation, administration and sequestration proceedings. • The 50% (fifty percent) back in eBucks will be calculated on the basic home loan repayment. The basic repayment is the minimum monthly required repayment to cover interest and capital. The basic home loan repayment excludes fees, additional voluntary payments, Insurance and Assurance premiums. • The 50% (fifty percent) back in eBucks will be allocated to the successful and qualifying applicant's eBucks account by the end of the second month following the successful receipt of the first monthly repayment due. • Number of eBucks will be limited to eB61 000. <p>Exclusions:</p> <ul style="list-style-type: none"> • Natural persons without a valid South African 13-digit Identity number and Legal Entities not registered in South Africa. • Switch applications submitted prior to 21 November 2018. • Further Loans, release of Surety and Substitution of Debtor applications. • Applications that are not submitted through any FNB internal sales channel. All applications that originate from a Mortgage Originator are excluded. • The "Move Home, not your Home Loan" benefit will be excluded from this Value Proposition (customers) that preferred to receive the "Move Home, not your Home Loan" benefit instead of the 50% back in eBucks benefit). The "Move Home, not your Home Loan" benefit will then be applied to the loan and not the 50% back in eBucks. • Home loan applications with more than 4 applicants are excluded from this value proposition. • Applications submitted through nav»Home prior to 1 November 2016.
<p>Is there a limit on the number of times you can qualify for the Value Proposition offer?</p>	<p>No limit, this applies to each home loan successfully registered during the campaign period where all campaign T's and C's have been met.</p>
<p>Data Usage and Privacy Policy</p>	<p>Participants in the Value Proposition understand and agree that, in order to offer the Value Proposition we may collect and use personal information about participants. This personal information may include the participants', first name, and last name, email address, mobile number and in certain instances your image. Personal data, which participants provide when they enter the Value Proposition, may, subject to prevailing law, be used for future marketing activity, unless you notify us that you wish to opt out of receiving such marketing communications, in which case 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 the safety, rights or property of FNB, eBucks, our members, customers or the public.</p>
<p>Rule Amendments</p>	<p>These rules cannot be modified or superseded except by us, in our reasonable and sole discretion, in a written revision to these rules posted on the nav» Home or using other potential official Value Proposition communication methods reasonably calculated to reach a majority of potential participants. Participants will be bound by the rules applicable as at date of application. A copy of these rules can be found on the FNB website (www.fnb.co.za).</p>
<p>Definitions</p>	<p>"Basic repayment" means the minimum monthly required repayment to cover interest and capital. This excludes fees, additional voluntary payments, Insurance and Assurance premiums.</p>

IMPORTANT

- You agree to indemnify the promoters fully for any loss or damage the promoters may suffer because you breached the Value Proposition rules. This means you agree to reimburse the promoters 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 promoters for any loss or damage you suffered because you took part in this Value Proposition or used the eBucks allocated to you. If you use or accept the eBucks allocated, you understand that you do so of your own free will. This means that you cannot hold the promoters legally responsible for any loss or damage or legal expenses you suffered because you took part in this Value Proposition or used the eBucks allocated to you.
- You will protect the promoters 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 Value Proposition rules b) took part in this Value Proposition.

GENERAL RULES

- No correspondence will be entered into regarding either this Value Proposition or these rules.
- In the unlikely event of a dispute, our decision shall be final.
- We reserve the right to amend, modify, cancel or withdraw any aspect of this Value Proposition at our sole discretion at any time without any liability.
- The promoter(s) reserve the right to change the rules of the Value Proposition. The promoter(s) can change the rules of the Value Proposition throughout the duration of the Value Proposition. 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 laws of the Republic of South Africa govern this Value Proposition, regardless of where you live or work.
- 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 Value Proposition and any eBucks allocated will be forfeited.
- The once off eBucks allocation may not be sold or given to someone else.
- The eBucks allocation cannot be swapped for cash or a different type of reward.
- You are responsible for any tax associated with using or accepting the eBucks allocation and we will not increase the value of the allocation to compensate for such charges.
- You may not attempt to do anything to change the outcome of the Value Proposition in any way.
- While you may be asked to take part in publicity for the Value Proposition, you have the right to refuse to do so.
- Where any dates or times need to be calculated in terms of this Value Proposition, 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.