

FNB and Engen 1app Voucher Campaign

CAMPAIGN RULES

Date these rules were first published: 1 October 2023

Date these rules were last changed: N/A

Read these Campaign rules carefully. These Campaign rules explain your rights and duties in connection with this Campaign. If you take part in this Campaign and/or accept any discount, these rules will apply to you, and you agree that the promoter(s) can assume that you have read and agreed to be legally bound by these Campaign rules.

Campaign Name:	FNB and Engen 1app Voucher Campaign
Promoter(s) Name(s):	This campaign is run by FNB-eBucks, a business unit within First National Bank, a division of FirstRand Bank Limited (Registration No. 1929/001225/06 ("eBucks")). An Authorised Financial service and Registered Credit provider. Having its principal place of business at 2nd Floor, 6 Merchant Place, 9 Fredman Street, Sandton, Gauteng, South Africa, 2000 in collaboration with Engen. 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 person responsible for conducting the promotional campaign on behalf of eBucks is Bruce Gibbs- Partner Growth Manager.
The Voucher:	This offer entitles selected FNB customers to a R250 fuel voucher at any Engen in South Africa: <ul style="list-style-type: none">• A user can apply their unique promotional code only once during the campaign period.• The voucher has a cash value but cannot be redeemed for cash.• Access to and use of the Engen 1app will be subject to Engen's Terms and Conditions and Privacy Statement applicable to all who use the platform.• Income or other taxes relating to the discount, if any, are the sole responsibility of the participants.• The voucher will be made available around 15 November till 31 December 2023 on the FNB App.
Campaign opens:	The Campaign starts on 1 October 2023 at 00:00:01am.
Campaign closes:	The Campaign ends on 31 October 2023 at 11:59:59pm. The promoter(s) reserve the right to extend the Campaign by amending these Campaign rules.
Eligibility: Who qualifies to take part?	This Campaign is open to any legal resident of the Republic of South Africa who is a natural person, 18 years of age or older, has an FNB transactional account, and is a member of the eBucks Rewards Programme. This is applicable to the first 1828 customers.
How to qualify?	<ul style="list-style-type: none">• Selected customers in the campaign, will receive an App Push Notification message on the FNB App.• The selected customers must have an FNB Virtual Card or be eligible to create an FNB Virtual Card.• To qualify customers must create or load their FNB Virtual Debit, Credit, or Fusion Virtual Card to a digital wallet (Apple Pay, Google Pay, Samsung Pay, Garmin Pay, Fitbit Pay or SwatchPAY!) and spend on fuel at Engen, between 1 October 2023 and 31 October 2023.• There will be no minimum spend required to qualify for the voucher.

	<ul style="list-style-type: none"> • Customers who qualify will be sent a R250 Engen 1app voucher code via the FNB App. • The vouchers are limited to the first 1828 customers. • This campaign is limited to one voucher per customer. • Vouchers will be issued within fourteen business days after the end of the campaign. • The voucher will be valid from the date of issue to 31 December 2023 for redemption on the Engen 1app. Once the voucher is loaded on the Engen 1app wallet the funds remain available for 3 years.
<p>How to participate?</p>	<p>STEP 1:</p> <p>The codes will be loaded on the FNB App. To retrieve the code:</p> <ul style="list-style-type: none"> • Tap “Buy” on the home screen of the FNB App; • Tap “Vouchers + coupons”; • Your voucher code will appear under the Vouchers tab. <p>STEP 2:</p> <p>To redeem the voucher on the Engen 1app use your promotional code;</p> <ul style="list-style-type: none"> • Download the Engen 1app from the App Store or Google Play Store,

	<ul style="list-style-type: none"> • Register using your email address or a social account, • Navigate to your 1 Wallet, tap on your 1 Card and then tap on Top Up 1 Card to enter your Top Up Code; • To use your code, select 1 Card as your payment method.
Products to which the Discount is Applicable (“discounted item”):	This offer is valid for fuel purchases at Engen.
Is there a limit on the number of times you can use the discount voucher?	The promotional code can only be redeemed once during the campaign period.
Important – Tax Implications	<p>We strongly recommend that you obtain independent professional advice regarding any tax implications arising from the receipt, transfer or spend of any prize/s, awards or eBucks rewards.</p> <p>You are fully responsible for any tax implications arising from or associated with any receipt, transfer or spend of any prize/s, awards or eBucks rewards due to you for participating in this competition/campaign.</p> <p>You agree that you will not hold us or FirstRand Bank Limited ("the Bank") liable and you hereby fully indemnify us and/or the Bank, and hold us and/or the Bank completely harmless, against all damages, claims and fines made against us and/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.</p>
Data Usage and Privacy Policy	Participants in the Campaign understand and agree that, in order to offer the Campaign, eBucks 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. Personal data, which participants provide when they enter the Campaign, may, subject to prevailing law, be used for future eBucks marketing activity, unless you notify eBucks that you wish to opt out of receiving such marketing communications. eBucks will treat your information in total confidence and will not sell, share or rent this information to any other third parties. eBucks may disclose information if required to do so by law or if it is required to protect the safety, rights or property of the eBucks, our members, customers or the public. System downtime occurs from time to time and neither FNB, the retailer nor its agents will be held liable for any unforeseeable system breakdowns.
General	No correspondence will be entered into regarding either this Campaign or these rules. In the unlikely event of a dispute, eBucks' decision shall be final. eBucks reserves the right to amend, modify, cancel or withdraw any aspect of this Campaign in its sole discretion at any time without notice or liability. eBucks 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 eBucks 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, misuse or use of a code, 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.

Rule Amendments	These rules cannot be modified or superseded except by eBucks, in its reasonable discretion, in a written revision to these rules posted on the eBucks website (https://www.ebucks.com/web/eBucks/legal/termsandconditions) and, at eBucks' sole discretion, using other potential official campaign communication methods reasonably calculated to reach a majority of potential participants. A copy of these rules can be found on the eBucks website at https://www.ebucks.com/web/eBucks/legal/termsandconditions .
Questions about these rules	Email us on: Malcom.Mathabire@eBucks.com

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 code. If you use or accept the code, 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 code.**
- **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 the discount code.**

GENERAL RULES

- If you fail to comply with any part of these rules you will be disqualified and you will forfeit any discount(s).
- Unless we say otherwise you must be at least 18 to enter.
- The discount code may not be sold or given to someone else.
- You are responsible for the tax associated with using or accepting any discount.
- You may not attempt to do anything to change the outcome of the Campaign in any way.
- The promoter(s) decision is final and no correspondence will be entered into. This means you cannot appeal any decision by the promoter(s).
- 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 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.
- 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.