



FNB 99cents Back to School Campaign

CAMPAIGN RULES

Date these rules were first published:

03 December 2025

Date these rules were last changed: N/A

Read these Campaign rules carefully. These Campaign rules ("rules") explain your rights and duties in connection with this Campaign. If you take part in this Campaign and/or accept any reward, 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 these Campaign rules. These terms and conditions must be read in conjunction with the partners terms and conditions.

Campaign Name:	FNB 99cents Back to School 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 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 Offer:	FNB Easy, Aspire, Premier, Private Clients, Private Wealth and RMB Private Bank Debit, Credit or Fusion account holders get a discount to buy Student Prince synthetic school shoes for R0,99 (ninety-nine cents) or get R139 (one hundred and thirty-nine rands and zero cents) off any school shoes at Pep Stores nationwide.
How to Participate:	<u>FNB account holders:</u> <ul style="list-style-type: none">• Use your qualifying FNB Easy, Aspire, Premier, Private Clients, Private Wealth and RMB Private Bank Debit, Credit or Fusion Debit card at Pep Stores to make a qualifying purchase.• Scan your +more rewards card.• There is a minimum spend requirement of R300 (three hundred rands) excluding the price of the shoes or more to qualify for the discount.
Discount Rules	<ol style="list-style-type: none">1. The discount will be allocated automatically at the point of sale.2. The discount is limited to one (1) pair of Student Prince synthetic school shoes or one (1) pair of any school shoes per customer.3. The promotional discount is available only while stocks last.4. The discount can only be redeemable in one transaction of minimum R300 (three hundred rands).5. Qualifying items include purchase of any items at PEP stores but excludes airline and data purchases, and purchases made at PEP Home and PEP Cellular. The minimum spend amount of R300 or more must exclude the value of the school shoes in your basket at checkout6. The discount will only be given for the purchase of the school shoes therefore at least one pair of the original price Student Prince synthetic school shoes or any school shoes need to be included in the transaction.



	7. This discount may not be used in conjunction with any other discounts, coupon or voucher of any kind.
Campaign start date:	00:00:01am on 04 January 2026
Campaign closes:	11:59:59 pm 14 February 2026 Or as long as stocks last. We reserve the right to end or extend the Campaign by amending these campaign rules. Notice of this amendment will be posted in these 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 at the time of participating and has an FNB Debit, Credit or Fusion account.
Who cannot take part?	<ul style="list-style-type: none"> Customers who do not meet the eligibility criteria above. FNB/RMB Private Bank Business and FNB Business account holders.
Products to which the Campaign is Applicable:	The Campaign is applicable to Student Prince synthetic school shoes will be on discount or get R139.00 (one hundred and thirty-nine rands and zero cents) off any qualifying pair of school shoes.
Is there a limit on the number of times you can participate?	Each customer is limited to receive this discount on only one (1) pair of school shoes.
Data Usage and Privacy Policy	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 and mobile number. Personal data, which participants provide when they participate in the campaign, may, subject to prevailing law, be used for future related marketing activity, unless you notify us that you wish to opt out of receiving such marketing communications. 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 members, customers or the public.
General	No correspondence will be entered into regarding either this campaign 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 campaign in our sole discretion at any time without liability. 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 required as a result of changes in legislation or if deemed necessary for any other reason, the Bank reserves the right to terminate this campaign immediately. In the event of such termination, all participants agree to waive any rights that they may have in terms of this campaign and acknowledge that they will have no recourse against the Bank, their agents and/or promoters.

The promoter reserves the right to cancel or amend the promotion and these terms and conditions in the event of a catastrophe, war, civil or military disturbance, act of God or any actual or anticipated breach of any applicable law or regulation or any other event outside of the promoter's control. Any changes to the promotion will be notified to entrants as soon as possible by the promoter. We 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 our campaign material.

Participants may be invited to participate in Public Relations activities and other marketing initiatives as organised by FNB for the purpose of this campaign. Campaign Participants might be asked to participate in social media advertising, including but not limited to Twitter, Instagram and Facebook by means of high-quality photos that will be displayed on FNB's social media pages as well as in FNB Branches. Please note that participation shall not entitle you to remuneration. Participants reserve the right to refuse such participation. If you consent, you agree that you will not be entitled to any remuneration for the use of your image.

We 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 our campaign material.

System downtime may occur; we will not be held responsible for inability to access and/or purchase deals due to system failure.



Tax Implications	<p>IMPORTANT NOTICE: TAX IMPLICATIONS</p> <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 and eBucks rewards obtained in respect of this incentive.</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 and eBucks rewards due to You for participating in this incentive.</p> <p>You agree that You will not hold Us, FNB 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.</p>
Rule Amendments	<ul style="list-style-type: none"> • These Rules cannot be modified or superseded except by us, in our reasonable discretion, in a written revision to these rules. • FirstRand Bank Limited reserves the right to extend the campaign by amending these campaign rules. Notice of this will be posted in these rules. • Rules can be found on FNB's website: https://www.fnb.co.za/about-fnb/legal-matters/promotions-terms-and-conditions.html
Questions and queries about these rules	<p>eBucks call centre: 087 320 3200 (Standards network rates apply) Email us at: Care@fnb.co.za</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 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. 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.
- 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 or b) took part in this Campaign.

GENERAL RULES

- If you fail to comply with any part of these rules, you will be disqualified and you will forfeit any reward.
- The reward may not be sold or given to someone else.
- The reward cannot be swapped for a different type of reward.
- 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 made 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) 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.
- 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.