

Back to School with Pick n Pay

CAMPAIGN RULES

Date these rules were first published: 8 November 2025

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.

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| Campaign Name: | Back to School with Pick n Pay |
| 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 2 nd Floor, 6 Merchant Place, 9 Fredman Street, Sandton, Gauteng, South Africa, 2000, in collaboration with Pick n Pay Retailers Pty Ltd (Pick n Pay). 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: | Spend R500 or more on qualifying items at Pick n Pay and receive R100 voucher |
| Campaign opens: | 29 December 2025 |
| Campaign closes: | 25 January 2026 |
| Eligibility: Who qualifies to take part? | This promotion is exclusively for FNB retail customers who are registered smart shoppers and are legal residents of the Republic of South Africa who is a natural person, 18 years of age or older at the time of purchase and has an FNB/RMB Private banking account and is a member of the eBucks Rewards Programme. Customers need to have registered their Smart Shopper profile at least 10 days prior to making their qualifying purchase. |
| How to participate? | <p>Spend a minimum of R500 on qualifying items by swiping your FNB card at Pick n Pay Hypers, Supers, Clothing, online or on Pick n Pay asap! during the campaign period.</p> <p>A R100 voucher will be allocated to your Smart Shopper profile 7-10 days after the qualifying transaction starting from 5 January 2026. You will need to load your voucher before it can redeemed. If you have opted in to receive communication from Smart Shopper, an SMS push notification or email will be sent to you to notify you that you have been allocated a voucher.</p> <p>Vouchers can be redeemed at any Pick n Pay Supermarket, Pick n Pay Liquor Pick n Pay Hypermarket or Pick n Pay Clothing only within two weeks of it being allocated, by swiping your qualifying FNB card and spending a minimum of R100. To redeem their vouchers, customers must swipe the same Smart Shopper card, which was used when completing the Qualifying Transaction and customers must pay with their FNB card, no other tender type will be accepted.</p> <p>First 20,000 customers to qualify will receive the voucher.</p> <p>Qualifying items are listed below.</p> |
| Products to which the Campaign is Applicable: | <ul style="list-style-type: none">• Vouchers cannot be exchanged for cash or refunded |

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| | <ul style="list-style-type: none"> The promo code cannot be combined with other promotions |
| Is there a limit on the number of times you can participate? | Single use per customer. |
| 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. 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. |
| 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> |
| 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 . |
| Contact for Enquiries | eBucks Contact Centre: 087 320 3200 |

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).
- The discount code may not be sold or given to someone else.
- You may not attempt to do anything to change the outcome of the campaign in any way.
- 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.

ANNEXURE A

| Division | Category (CM) | Sub Category (CM) | Sub Category Name | BMC | BMC Name |
|----------|---------------|--------------------|-------------------|------------------------------------|--------------------------------|
| GMD | 40460 | School Luggage | 5002873 | School | M59010301 SCHOOLBAGS |
| GMD | 40460 | School Luggage | 5002873 | School | M59010302 SCHOOL BACKPACKS |
| GMD | 40460 | School Luggage | 5002873 | School | M59010303 SCHOOL TROLLEYS |
| GMD | 40460 | School Luggage | 5002873 | School | M59010304 CHARACTER LUNCH BAGS |
| GMD | 40460 | School Luggage | 5002873 | School | M59010305 CHARACTER BACKPACK |
| GMD | 40460 | School Luggage | 5002873 | School | M59010306 CHARACTER TROLLY BAG |
| GMD | 40116 | Stationery | 5002988 | Reference & Magazines | M85010103 MAPS & DICTIONARIES |
| GMD | 40116 | Stationery | 5002989 | Book wrap / Covers / Tags | M85010201 BOOK WRAP |
| GMD | 40116 | Stationery | 5002989 | Book wrap / Covers / Tags | M85010202 BROWN KRAFT ROLLS |
| GMD | 40116 | Stationery | 5002989 | Book wrap / Covers / Tags | M85010203 BOOK LABELS/COVERS |
| GMD | 40116 | Stationery | 5002989 | Book wrap / Covers / Tags | M85010204 POLY/ADHESIVE ROLLS |
| GMD | 40116 | Stationery | 5002990 | Office / Scholastic Books | M85010301 HARD COVER BOOKS |
| GMD | 40116 | Stationery | 5002990 | Office / Scholastic Books | M85010302 SOFT COVER BOOKS |
| GMD | 40116 | Stationery | 5002990 | Office / Scholastic Books | M85010303 EXAM/EXEC PADS |
| GMD | 40116 | Stationery | 5002990 | Office / Scholastic Books | M85010304 PEN CARBON BOOKS |
| GMD | 40116 | Stationery | 5002991 | Writing Pads & Envelopes & Postage | M85010401 WRITING&ADHESIV PADS |
| GMD | 40116 | Stationery | 5002991 | Writing Pads & Envelopes & Postage | M85010402 ENVELOPES/POSTAGE |
| GMD | 40116 | Stationery | 5002991 | Writing Pads & Envelopes & Postage | M85010403 OFFICE LABELS |
| GMD | 40116 | Stationery | 5002992 | Filing, Folders and Accessories | M85010501 LEVER ARCH FILES |
| GMD | 40116 | Stationery | 5002992 | Filing, Folders and Accessories | M85010502 RING BINDERS |
| GMD | 40116 | Stationery | 5002992 | Filing, Folders and Accessories | M85010503 FILING SLEEVES |
| GMD | 40116 | Stationery | 5002992 | Filing, Folders and Accessories | M85010504 STORAGE FILES |
| GMD | 40116 | Stationery | 5002992 | Filing, Folders and Accessories | M85010505 FILING INDEXES |
| GMD | 40116 | Stationery | 5002992 | Filing, Folders and Accessories | M85010506 FLIP & DISPLAY FILES |
| GMD | 40116 | Stationery | 5002992 | Filing, Folders and Accessories | M85010507 FILING ACCESS |
| GMD | 40116 | Stationery | 5001634 | Adhesives | M85010602 GLUE |
| GMD | 40116 | Stationery | 5001634 | Adhesives | M85010603 ADHESIVE TAPE/REUSEA |
| GMD | 40116 | Stationery | 5002993 | Writing and Drawing Instruments | M85010701 PENS |
| GMD | 40116 | Stationery | 5002993 | Writing and Drawing Instruments | M85010702 PENCILS & LEADS |
| GMD | 40116 | Stationery | 5002993 | Writing and Drawing Instruments | M85010703 MARKERS |
| GMD | 40116 | Stationery | 5002994 | Stickers / Stamps and Labels | M85010801 LABELS & STICKERS |
| GMD | 40116 | Stationery | 5002994 | Stickers / Stamps and Labels | M85010802 STAMPS & PADS |
| GMD | 40116 | Stationery | 5001639 | Correctional | M85010901 ERASERS |
| GMD | 40116 | Stationery | 5001639 | Correctional | M85010902 CORRECTION |
| GMD | 40116 | Stationery | 5002995 | Punches & Staplers | M85011001 STAPLERS & ACCESS |
| GMD | 40116 | Stationery | 5002995 | Punches & Staplers | M85011002 PUNCHES |
| GMD | 40116 | Stationery | 5002996 | Cutting | M85011101 SCISSOR & SHARPENER |
| GMD | 40116 | Stationery | 5002996 | Cutting | M85011102 CUTTING EQUIPMENT |
| GMD | 40116 | Stationery | 5002997 | School Accessories | M85011201 DRAWING ACCESS |
| GMD | 40116 | Stationery | 5002997 | School Accessories | M85011202 MEASURING ACCESS |
| GMD | 40116 | Stationery | 5002997 | School Accessories | M85011203 PENCIL & BOOK BAGS |
| GMD | 40116 | Stationery | 5002998 | Office Accessories | M85011301 OFFICE ACCESS |
| GMD | 40116 | Stationery | 5002999 | Planning Tools | M85011401 PLANNING ACCESS |
| GMD | 40116 | Stationery | 5002999 | Planning Tools | M85011402 PRESENTATION ACCESS |
| GMD | 40116 | Stationery | 5003000 | Paper | M85011501 WHITE OFFICE PAPER |
| GMD | 40116 | Stationery | 5003000 | Paper | M85011502 SPECIALISED PAPER AN |
| GMD | 40116 | Stationery | 5003000 | Paper | M85011503 FAX & TILL ROLLS |
| GMD | 40116 | Stationery | 5003000 | Paper | M85011505 CUBES & ACCESS |
| GMD | 40116 | Stationery | 5003000 | Paper | M85011506 DICTIONARIES |
| GMD | 40116 | Stationery | 5003000 | Paper | M85011507 STUDENT SETS |
| GMD | 40116 | Stationery | 5003000 | Paper | M85011508 WRITING BOARDS |
| GMD | 40485 | Arts & Crafts | 5001636 | Arts And Crafts | M85011701 COLOURING / ACTIVITY |
| GMD | 40485 | Arts & Crafts | 5001636 | Arts And Crafts | M85011702 COLOURING ACCESS |
| GMD | 40485 | Arts & Crafts | 5001636 | Arts And Crafts | M85011703 PAINT & BRUSHES |
| GMD | 40485 | Arts & Crafts | 5001636 | Arts And Crafts | M85011704 DOUGH |
| GMD | 40485 | Arts & Crafts | 5001636 | Arts And Crafts | M85011705 CRAFT ACCESS |
| GMD | 40485 | Arts & Crafts | 5001636 | Arts And Crafts | M85011706 NOVELTY SETS |
| GMD | 40116 | Stationery | 5003231 | Calculators and sets | M85011805 CALCULATORS & SETS |
| GMD | 40486 | Cards & Gift Wraps | 5001524 | Cards And Giftwrap | M85060104 GIFT WRAP |
| GMD | 40494 | Kitchen Storage | 5001756 | Kitchen Storage | M88010301 FOOD STORE CONTAINER |
| GMD | 40494 | Kitchen Storage | 5001756 | Kitchen Storage | M88010302 DRINKING BOTTLES (HY |
| GMD | 40494 | Kitchen Storage | 5001756 | Kitchen Storage | M88010303 LUNCH BOXES&BAGS |
| Clothing | 40566 | Schoolwear | 5000473 | Schoolwear Tops | C25590101 C PT T/SHIRTS |
| Clothing | 40566 | Schoolwear | 5000473 | Schoolwear Tops | C25590202 B BUTTON UP SHIRT |
| Clothing | 40566 | Schoolwear | 5000473 | Schoolwear Tops | C25590501 C JACKETS |
| Clothing | 40566 | Schoolwear | 5000473 | Schoolwear Tops | C25590502 B JERSEYS |
| Clothing | 40566 | Schoolwear | 5000474 | Schoolwear Bottoms | C25590301 A SHORTS |
| Clothing | 40566 | Schoolwear | 5000474 | Schoolwear Bottoms | C25590302 B BOYS LONG PANTS |
| Clothing | 40566 | Schoolwear | 5000474 | Schoolwear Bottoms | C25590401 A PT SHORTS |
| Clothing | 40566 | Schoolwear | 5000474 | Schoolwear Bottoms | C25590402 B BATHER |
| Clothing | 40566 | Schoolwear | 5000474 | Schoolwear Bottoms | C25590403 C SWIMBRIEF |
| Clothing | 40566 | Schoolwear | 5000477 | Schoolwear Socks | C25590601 A WHITE ANKLETS |
| Clothing | 40566 | Schoolwear | 5000477 | Schoolwear Socks | C25590602 B GREY ANKLETS |
| Clothing | 40566 | Schoolwear | 5000477 | Schoolwear Socks | C25590701 C GREY LONG SOCKS |
| Clothing | 40566 | Schoolwear | 5000479 | Schoolwear Footwear | C25590801 C BOYS FWEAR |
| Clothing | 40566 | Schoolwear | 5000479 | Schoolwear Footwear | C25590901 A GIRLS FWEAR |
| Clothing | 40566 | Schoolwear | 5000483 | Schoolwear Department Sales | C25590101 PROMOTIONS DEPT SALE |
| Clothing | 40566 | Schoolwear | 5000485 | Schoolwear Accessories | C25570101 H HOMEWEAR PROMOT |
| Clothing | 40566 | Schoolwear | 5000473 | Schoolwear Tops | C25590201 A OPEN NECK SHIRT |