

**FNB eBucks Unlimited SLOW Lounge Access
CAMPAIGN RULES**

Date these rules were first published: 15 July 2022

Date these rules were last changed: 30 September 2022

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 prize, 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 eBucks Unlimited SLOW Lounge Access
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 Services and Registered Credit provider having its principal place of business at 1 st Floor, 7 Merchant Place, 9 Fredman Drive, 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 campaign:	<p>For a limited time only, our qualifying clients can enjoy unlimited complimentary access to the SLOW Domestic and SLOW International Lounges. Plus, you can enter with a complimentary guest per entry and enjoy all that the SLOW Lounges have to offer.</p> <p>For FNB Premier Account holders this campaign offering applies to the SLOW Domestic Lounges only.</p>
How to participate:	<p>To access a SLOW Lounge, you need to generate a QR code on the FNB or RMB Private Bank App and scan it at the Lounge entrance or swipe your qualifying FNB or RMB Private Bank card, and scan your accompanying boarding pass(es) at the Lounge entrance.</p> <p>Secondary cardholders also benefit from the main cardholder's complimentary visits and can access the Lounge by swiping their qualifying secondary card and scanning their boarding pass at the Lounge entrance.</p> <p>For access to be granted, the name on the bank card needs to match the name on the boarding pass.</p>
Access rules and fees:	<p>Guest complimentary access Qualifying FNB Premier, FNB Private Clients, FNB Platinum Business, FNB Enterprise Business, FNB Healthcare & Private Business and RMB Private Bank Business clients, can access the lounge with one complimentary guest or child (aged 2 to 18 years) per entry. Qualifying FNB Private Wealth and RMB Private Bank clients can access the lounge with one complimentary guest and one complimentary child (aged 2 to 18 years) per entry. A fee will apply for each guest or child thereafter.</p> <p>Children younger than the age of 2 years enter the SLOW Lounge for free. These visits do not count against the cardholder's allocated complimentary visits.</p> <p>Peak Time rules Peak time rules will continue to apply for FNB Premier, FNB Private Clients and FNB Platinum Business cardholders during the campaign period. This means that during the set peak times complimentary visits will apply for only you as the cardholder and you will be charged a fee for each guest or child (aged 2 to</p>

18 years) you enter the SLOW Lounge with, regardless of your available complimentary visits. Peak times are as follows (Applicable to SLOW Domestic Lounges only):

- Monday to Friday: 15h00-17h30
- Sunday 15h00-17h30

Applicable fees

A fee will only be charged if

- (1) the client does not meet the qualifying criteria (including the monthly eBucks rewards qualifying criteria)
- (2) the client's FirstRand Bank accounts are not in good standing, or
- (3) for every additional guest over and above the limit stipulation in this campaign.

A fee of R250 per person per entry will be charged at the SLOW Domestic Lounges and R400 per person per entry at SLOW International.

Does this apply to SLOW Domestic and International Lounges?

The campaign applies to both SLOW Domestic and International Lounges according to normal Airport Lounge access criteria and rules, namely:

- FNB Premier clients may use their complimentary visits at SLOW Domestic Lounges only. A fee of R400 per person per entry will be charged at SLOW International.
- FNB Private Clients, FNB Platinum Business, FNB Enterprise Business, FNB Healthcare & Private Business and RMB Private Bank Business clients may use their complimentary visits at SLOW Domestic Lounges and the SLOW International Lounge located at O.R Tambo International Airport.
- FNB Private Wealth and RMB Private Bank clients may use their complimentary visits at SLOW Domestic Lounges, the SLOW International Lounge located at O.R Tambo International Airport and selected Bidvest Premier Lounges where a SLOW Lounge is not present in the same airport terminal.

Where are the SLOW Lounges located?

The SLOW airport lounges can be found past the security check-in gates in the domestic terminals of O.R. Tambo, Lanseria, King Shaka and Cape Town International Airports, as well as the international terminal of O.R. Tambo International Airport.

Campaign starts on:

Campaign starts on 15 July 2022 at 00:00:01am.

Campaign ends on:

Campaign ends on 15 January 2023 at 11:59:59 pm. The promoter(s) reserve the right to extend the Campaign by amending these Campaign rules.

What if I have unlocked bonus visits that are valid for use during the campaign period?

If you book flights with eBucks Travel and unlock bonus SLOW Lounge visits, for you and your child (aged 2 to 18 years), that are valid for use within the campaign period, the bonus visits will be used first. Thereafter your first guest or child (aged 2 to 18 years) will receive complimentary access as per the campaign rules. If you wish to access the lounge with more than one guest, you will be charged for each guest or child (aged 2 to 18 years) thereafter.

<p>Is there a limit on the number of times a customer can enter the SLOW lounge?</p>	<p>No, you can enjoy complimentary SLOW Lounge visits an unlimited number of times until 15 January 2023.</p>
<p>Is there a limit on the amount of time that can be spent at the SLOW lounge?</p>	<p>You are permitted to access the SLOW Domestic Lounges 90 minutes before your boarding time.</p> <p>There is no limit on the amount of time you can spend at the SLOW International Lounge.</p>
<p>Eligibility: Who qualifies to take part?</p>	<ul style="list-style-type: none"> • 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 entry, has a qualifying FNB/RMB Private Bank transactional account that is in good standing and is a qualifying member of the eBucks Rewards Programme at the point of entry. • This campaign is open to all FNB Premier, FNB Private Clients, FNB Private Wealth and RMB Private Bank clients. Also included are FNB Platinum Business, FNB Enterprise Business, FNB Healthcare & Private Business and RMB Private Bank Business clients. • Excluded from the campaign are FNB Easy, FNB Aspire, FNB Gold Business clients and all clients whose FirstRand accounts are not in good standing.
<p>Privacy: Data Usage and Policy</p>	<p>Participants in the Campaign understand and agree that, in order to offer the Campaign, eBucks may collect and use personal information about participants. 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. For more information on how we treat your personal information, please visit the Privacy section of the FNB website.</p>
<p>General</p>	<p>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. 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.</p> <p>Participants may be invited to participate in Public Relations activities and other marketing and social media advertising initiatives as organized by FNB as a result of this Campaign however, participants reserve the right to refuse such participation.</p>

<p>Tax Implications</p>	<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>
<p>Rule Amendments</p>	<p>These Rules cannot be modified or superseded except by FNB, in its reasonable discretion, in a written revision to these Rules posted on the FNB website and, at FNB' 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.</p>
<p>Contact for enquiries</p>	<p>eBucks Travel Desk: Travel@eBucks.com or call 087 587 2835 Standard call rates apply.</p>

IMPORTANT

- You agree to indemnify the promoters fully for any loss or damage the promoters may suffer because you breached the Campaign 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 means 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 Campaign 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 promoters legally responsible for any loss or damage or legal expenses you suffered because you took part in this Campaign or used the prize.
- 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 Campaign rules b) took part in this Campaign or c) and such person used a prize.

GENERAL RULES

- You may not attempt to do anything to change the outcome of the Campaign in any way.
- 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.