

FNB & Clicks
'25 Festive Campaign
CAMPAIGN RULES

Date these rules were first published: 1 November 2025

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.

Campaign Name:	FNB & Clicks '25 Festive 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 6 Merchant Place, 2nd Floor, Fredman Drive, Sandton, Johannesburg, Gauteng, South Africa, 2000, in collaboration with Clicks Group (Pty) Ltd. 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 Offers:	<ol style="list-style-type: none">1. eBucks qualifying Aspire, Premier, Private Clients, Private Wealth and RMB Private Banking customers can earn additional eBucks Rewards when they spend at Clicks either instore or online.2. eBucks rewards will be calculated and allocated per month based on the total spend per customer for qualifying purchases in that month as per the normal eBucks rules for Clicks.3. Customers will receive their additional eBucks rewards each month after their normal monthly allocation payout.4. The additional eBucks will only be paid on the minimum spend on the specific month. Combined spend over two months will not be used to calculate the eBucks reward.5. The number of qualifying customers is limited per month, based on their product holding:

	<p>a. FNB Aspire account holders spend using their FNB Virtual Credit Card or Fusion Virtual Credit Card:</p> <p>i. Limited to the first 10 000 customers to make the minimum qualifying spend of R600 collectively over the month using their Virtual Credit Card or Fusion Virtual Credit Card with the additional reward capped at eB250/R25 for the month.</p> <p>b. FNB Premier, Private Clients, Private Wealth, Fusion and RMB Private Bank account holders spend using their Virtual Credit Card or Fusion Virtual Credit Card:</p> <p>i. Limited to the first 15 000 customers across the above products to make the minimum qualifying spend of R1 200 collectively over the month using their Virtual Credit Card or Fusion Virtual Credit Card, with the additional earn capped at eB1200/R120 per the table below.</p> <table><tr><th>Reward Level</th><th>Additional Reward Earn Rate</th><th>Minimum Spend</th><th>Maximum Earn</th></tr><tr><td>Level 1</td><td>2%</td><td>R1 200</td><td>R24</td></tr><tr><td>Level 2</td><td>4%</td><td>R1 200</td><td>R48</td></tr><tr><td>Level 3</td><td>6%</td><td>R1 200</td><td>R72</td></tr><tr><td>Level 4</td><td>8%</td><td>R1 200</td><td>R96</td></tr><tr><td>Level 5</td><td>10%</td><td>R1 200</td><td>R120</td></tr></table> <p>6. Normal earn rules and caps will not be impacted by this campaign. Members must first meet all their eBucks qualifying criteria in order to qualify for the additional rewards related to this campaign.</p>	Reward Level	Additional Reward Earn Rate	Minimum Spend	Maximum Earn	Level 1	2%	R1 200	R24	Level 2	4%	R1 200	R48	Level 3	6%	R1 200	R72	Level 4	8%	R1 200	R96	Level 5	10%	R1 200	R120
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Campaign start date:	00:00:01am on 01 November 2025																								
Campaign closes:	11:59:59pm pm 31 December 2025 The promoter(s) 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?	<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 making a purchase,																								

	has an FNB Aspire, Premier, Private Clients, Private Wealth or R RMB Private Bank transactional account and is a qualifying member of the eBucks Program.
Who cannot take part?	<ul style="list-style-type: none"> • Customers who do not meet the eligibility criteria above. • FNB Business & Commercial accounts • FNB Easy accounts
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 a participant's first name, last name, email address, mobile number and in certain instances your image. Personal data, which participants provide, 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. 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 eBucks, our 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, 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. 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. 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.
Tax Implications	IMPORTANT NOTICE: 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 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 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.
Queries	Email us at: Care@fnb.co.za

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 mean 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 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.