Stand a Chance to Win Return LIFT Tickets

COMPETITION RULES
Date these rules were first published: 15 April 2026

Date these rules were last changed: 15 June 2026

Read these Competition rules carefully. These Competition rules explain your rights and duties in connection with this Competition. If you take part in this Competition 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 Competition rules.

Competition Name:	Stand a Chance to Win Return LIFT Tickets, valid for 1 year
Promoter(s) Name(s):	This Competition is run by First National Bank, a division of FirstRand Bank Limited (Registration No. 1929/001225/06 ("FNB"), an Authorised Financial Services and Registered Credit Provider having its principal place of business at First Place, Bank City, cnr Simmonds and Pritchard Streets, Johannesburg, Gauteng, South Africa, 2000, in collaboration with LIFT. 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". These rules must be read in conjunction with Terms and Conditions and subject to LIFT's Terms and Conditions.
How to enter?	Customers can stand a chance to Win Return LIFT Tickets, as set out below: • Book a LIFT flight on the FNB or RMB Private Bank App on eBucks PayDay (15th of June 2026 between 00:00 and 23:59) to qualify for the draw. • Bookings can be to any LIFT destination on any travel date. • The main member who is making the booking must be travelling to qualify to enter the draw to stand a chance win a free economy return LIFT ticket. • The main member can book multiple LIFT tickets on eBucks PayDay. All tickets will qualify for the draw. • Payments of the LIFT tickets can be made with either Rands and/or eBucks. • For personal accounts, the main member must hold a qualifying FNB Easy, Aspire, Premier, Private Clients, Private Wealth or RMB Private Bank account and qualify for eBucks Rewards.
Entries start and close date:	Entries open and close on eBucks PayDay,15 June 2026 between 00:00 to 23:59 The promoter(s) reserve the right to extend or conclude the Deal by amending these rules. This campaign is initially scheduled for 15 June 2026 between

	00:00 to 23:59. However, the Promoter reserves the right, in its discretion, to repeat or extend the campaign in future months on the same or similar terms, in which case these Terms and Conditions will continue to apply, with the relevant dates updated accordingly.
The Competition prizes	Competition entries are subject to the purchase of LIFT tickets through eBucks Travel on eBucks PayDay. Five customers will each win a return economy flight with LIFT, valid for 1 year of travel.
How will winner(s) be chosen?	Customers who book LIFT flight/s on the FNB or RMB Private Bank App during the eBucks Pay Day (15th of June 2026 between 00:00 and 23:59) will be entered into: • A random draw that will take place at the end of each PayDay month during the Competition period to determine 5 (five) potential winners. • The selected entries drawn will be checked to establish whether they meet the Competition qualifying and eligibility criteria, and if so that selected entry drawn will be the prize winner, subject to us being able to contact such winner/s within 14 - 21 business days of the draw taking place using the primary contact details recorded on the winners' eBucks account. • If the qualifying criteria to enter the Competition are not met, a further random draw will take place until a randomly selected, valid entry meets the eligibility criteria. • If the prize winner cannot be reached telephonically for any reason whatsoever through no fault of the Promoter after 3 days and at least 3 attempts, the prize will be awarded to the next eligible entrant drawn second or third, and so on, in the order of selection. • The random draw will be overseen by the Legal, Risk & Compliance team at eBucks. The winner/s will be drawn from the transactional sales data for the Competition period. Should the Competition draw be postponed to another date for any reason whatsoever, the new date will be published on the FNB Website within (4) four days of the original draw date. • If after 21 business days, the Promoter has not succeeded in contacting 10 prize winners (including replacement draws where applicable) per month, the Promoter will conduct a further random entry draw. The above-mentioned process will be followed once again. • This process will continue until the Promoter has successfully contacted all prize winners per month. • Please note that potential winners will be asked verification questions to ascertain if they are not part of the excluded persons before prizes can be allocated.

How will winner(s) names be announced?	The prize winners will be contacted telephonically within 14- 21 business days of the draw taking place. If a prize winner cannot accept the prize for any reason whatsoever or cannot be reached through after reasonable attempts and at no fault of the Promoter, the prize will be awarded to the next eligible entrant drawn. Winners will be announced in the following month. The prize winner/s may be announced on eBucks.com, provided they consent to the announcement which will be obtained during the winner verification and contact process.
How will winners receive the Prize	The promo code and accompanying terms and conditions will be sent to the winners via email. To redeem the prize, a return ticket must be booked on www.LIFT.co.za and the promo code inserted prior to payment being made.
Is there a limit on the number of times you can enter?	There is no limit on the number of entries. Every LIFT ticket purchased on eBucks PayDay will count as an entry into the draw.
Eligibility: Who qualifies to take part?	This Competition is open to any legal resident of the Republic of South Africa who is a natural or juristic person, 18 years of age or older at the time of entry and is a qualifying member of the eBucks Rewards Programme with FNB Easy, Aspire, FNB Premier, FNB Private Clients, FNB Private Wealth and RMB Private Bank account. The categories of people listed below who cannot take part:
Who cannot take part?	The following persons may not take part in this Competition, will be disqualified if they do and will forfeit any prizes that may have been awarded to them: a) Any employee of the promoter(s). b) Any director, member, partner, agent of, or consultant of the promoter(s). c) Any other person who directly or indirectly controls the promoter(s). d) Any supplier of goods and services in connection with this Competition. e) The spouse, life partner, siblings, children, or parents of any of the persons named in a, b, c, or d, above
Data Usage and Privacy Policy	Participants in the Competition understand and agree that, in order to offer the Competition, we may collect and use personal information about participants. Personal information will be processed in accordance with applicable data protection laws, including the Protection of Personal Information Act 4 of 2013 (“POPIA”). This personal information may include participants’, first name, last name, email address, mobile number and in certain instances your image. We

	will treat your information in total confidence and will not sell, share or rent this information to any other third parties.
General	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 Competition in our sole discretion at any time without liability, acting reasonably. The laws of the Republic of South Africa govern this Competition. 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 Competition. 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 Competition immediately. In the event of such termination, all participants agree to waive any rights that they may have in terms of this Competition and acknowledge that they will have no recourse against the Bank 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 Competition 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 competition material.
Tax Implications	**IMPORTANT NOTICE: TAX IMPLICATIONS** **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 competition.** 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 competition. 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.

Rule Amendments	• 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 competition by amending these competition rules. Notice of this will be posted in these rules.

IMPORTANT

- You agree to indemnify the promoter(s) fully for any loss or damage the promoter(s) may suffer because you breached the Competition 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 further agree to indemnify the promoter(s) for any loss or damage you suffered because you took part in this Competition. 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 Competition.
- 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 Competition rules or b) took part in this Competition.

GENERAL RULES

- If you fail to comply with any part of these rules you will be disqualified and you will forfeit any prize.
- The prize may not be sold or given to someone else.
- The prize cannot be swapped for a different type of prize.
- You may not attempt to do anything to change the outcome of the Competition 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 Competition at any time. If this happens, you agree to waive (give up) any rights that you may have about this Competition and agree that you will have no rights against the promoter(s).
- The promoter(s) reserve the right to change the rules of the Competition. The promoter(s) can change the rules of the Competition throughout the duration of the Competition. 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 Competition 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.