

**Feel like a million eBucks Festive Competition  
Partner deals (One Day Only & Incredible Connection)**

**COMPETITION RULES**

**Date these rules were first published: 13 January 2020**

**Date these rules were last changed: N/A**

Read these competition rules carefully. These competition rules (“rules”) explain your rights and duties in connection with this competition. If you take part in this competition 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 competition rules.

<b>Competition Name:</b>	<b>Feel like a million eBucks Festive Competition One Day Only &amp; Incredible Connection</b>
<b>Promoter(s) Name(s):</b>	This competition is run by FNB-eBucks, a business unit within First National Bank, a Division of FirstRand Bank Limited Registration No. 1929/001225/06 (“eBucks”), having its principal place of business at 10th Floor, FNB Place, First National Bank, Bank City, 30 Diagonal Street, Johannesburg, Gauteng, South Africa, 2000, in collaboration with various partners as mentioned above. The people responsible for conducting the promotional competition on behalf of eBucks is Bruce Gibbs, Partner Growth Manager at eBucks. 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”.
<b>The Offers:</b>	eBucks Members who make <b>One Day Only &amp; Incredible Connection</b> purchases (in-store or online) within the dates specified below as per competition period, may qualify for the entry into the competitions listed below:  <b><u>One Day Only</u></b> Spend using your FNB/RMB Cheque, Credit, Private Banking card and/or eBucks at One Day Only during the week of the 13 <sup>th</sup> to the 19 <sup>th</sup> of January 2020 and stand a chance to win 1 of 4 One Day Only Vouchers to the value of R500 each.  <b><u>Incredible Connection</u></b> Spend minimum of R2999 once off or accumulatively during the competition period and stand a chance to win your share of R5000 in Incredible Connection gift cards worth R1000 each. Spend using your FNB/RMB Cheque, Credit, Private Banking card and/or eBucks during the week of 13 <sup>th</sup> to 19 <sup>th</sup> January 2020.
<b>Competitions opens:</b>	13 January 2020
<b>Competition closes:</b>	19 January 2020  The promoter(s) reserve the right to extend the competition by amending these competition rules.
<b>Eligibility: Who qualifies to take part?</b>	These competitions are 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 and is a member of the eBucks Rewards Programme and who has received communication relating to the offer.
<b>Who cannot take part?</b>	The following persons may not take part in this competition even if they qualify to take part. They will forfeit (give up) any prizes 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) The spouse, life partner, siblings, children, or parents of any of the persons named in a, b, or c, above.
<b>How to participate?</b>	The eBucks members will receive an in-App Message or a SMS prompting them to spend at OneDayOnly and Incredible Connection using their FNB/RMB Cheque, credit or private banking card or eBucks.

	Visit eBucks.com to view the competitions specific to each partner and visit the relevant partner website. Participants must pay by using their eBucks or FNB Cheque or Credit Card, or a combination of both.
<b>Is there a limit on the number of times you can enter?</b>	No, each purchase made to the amount of R2999 (once-off or cumulatively) will count as an automatic entry.
<b>How will winner(s) be chosen?</b>	By random draw from all eligible entries received before the closing date and time. The draw will take place on 27 January 2020. The random entries drawn will be checked to establish whether they meet the competition qualifying and eligibility criteria. The random draws will be overseen by the Legal, Risk & Compliance team. The winner 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 eBucks website within 4 (four) days of the original draw date. If the eligibility and qualifying criteria are not met or if a potential winner cannot be contacted within 2 (two) days after the first attempt through no fault of eBucks, further random draws will take place for entries that meet the eligibility and qualifying criteria and these entries drawn will be assessed as aforesaid by the panel of judges to determine the final winners.
<b>How will winner(s) names be announced?</b>	Winners will be informed telephonically by eBucks.
<b>When will winners be announced?</b>	On or before 30 January 2020 at 23:59pm.
<b>Deadline for claiming prizes?</b>	04 February 2020. Should the winners fail to claim their prizes by the aforementioned date, the prizes will be awarded to entrants who came 2nd or 3rd position respectively.
<b>How will winners receive prizes?</b>	Winners will receive SMS's with voucher codes from FNB or One Day Only.  The Voucher may not be sold or given to someone else.  Please note that the voucher may not be sold or transferred to any person other than the selected winner. FNB/eBucks will not be held accountable or responsible for any interception of the awarded prize or liable for any losses once delivery of the prize has been confirmed.
<b>Data Usage and Privacy Policy</b>	Participants in the competitions understand and agree that, to offer the competitions, eBucks may collect and use personal information about participants for the purposes that it has been provided. This personal information may include participants', first name, last name, email address, mobile number and in certain instances your image, with the necessary consent. 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.
<b>General</b>	<ul style="list-style-type: none"> <li>• The promoter(s) decision is final. No correspondence will be entered into regarding this competition or these rules. This means you cannot appeal any decision by the promoter(s)</li> <li>• In the unlikely event of a dispute, eBucks' decision shall be final.</li> <li>• eBucks reserves the right to end, amend, modify, cancel or withdraw any aspect of this competition in its sole discretion at any time without notice or liability. 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).</li> <li>• 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</li> <li>• eBucks cannot guarantee the performance of any third party and shall not be liable for any act or default by a third party.</li> <li>• 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 these competitions.</li> </ul>

	<ul style="list-style-type: none"> <li>• The laws of the Republic of South Africa govern these competitions.</li> <li>• 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.</li> <li>• Any violation of these rules will result in the immediate disqualification of the transgressing participant from the competitions and you will forfeit the prize.</li> <li>• System downtime occurs from time to time and neither FNB, the retailer nor its agents will be held liable for any unforeseeable system breakdowns. You may not attempt to do anything to change the outcome of the competition in any way</li> <li>• 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</li> <li>• While the promoter(s) may allow you extra time to comply with your obligations or decide not to exercise some or all 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.</li> <li>• You must send all legal notices to FNB Legal, 3rd Floor, No 1 First Place, Bank City, Johannesburg, 2001.</li> </ul>
<b>Tax Implications</b>	<p><b>IMPORTANT NOTICE: TAX IMPLICATIONS</b></p> <p><b>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.</b></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>
<b>Rule Amendments</b>	<p>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 (<a href="https://www.ebucks.com/web/eBucks/legal/termsandconditions">https://www.ebucks.com/web/eBucks/legal/termsandconditions</a>) and, at eBucks sole discretion, using other potential official competition communication methods reasonably calculated to reach a majority of potential participants. A copy of these rules can be found on the eBucks website at <a href="https://www.ebucks.com/web/eBucks/legal/termsandconditions">https://www.ebucks.com/web/eBucks/legal/termsandconditions</a>).</p>
<b>Questions about these rules</b>	<p>Email us on: <a href="mailto:Bruce.Gibbs@ebucks.com">Bruce.Gibbs@ebucks.com</a></p>

**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 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 competition or used the code. If you enter yourself, or 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 competition 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 competition rules b) took part in this competition or c) and such person used the discount code.**