

**FNB Credit Card
iStore Campaign Terms and Conditions**

Date these rules were first published: 4 October 2017

Date these rules were last changed: 10 March 2022

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

Campaign Name:	FNB Credit Card iStore Campaign
Promoter(s) Name(s):	This Campaign is run by FNB Credit Card (“FNB Card”), a business unit of First National Bank (“FNB”), a division of FirstRand Bank Limited (Registration Number. 1929/001225/06) having its principal place of business at 2 First Place, Bank City, Simmonds Street Johannesburg Gauteng, South Africa, 2000. In these rules we refer to the above promoter(s) as “the promoter(s)”, or “us” or “we” or “the Bank”. We will refer to participants as “you” or “their” or “customers” or “cardholders”.
The Campaign	<p><u>About the campaign:</u> The campaign is open to selected FNB Visa Credit Cardholders, this includes Aspire, Premier, Private Clients, Private Wealth, RMB Private Bank and Signet Credit Cardholders who reside in South Africa and are over the age of 18 years.</p> <p><u>The Campaign deal is as follows:</u></p> <ol style="list-style-type: none">1. Customers will receive a Budget facility repayment term fixed at prime on selected Apple device purchases from iStore. Prime rate at the time of purchase will be fixed for the customers budget duration and will not be affected by further prime rate amendments.2. iStore will allow the Customer to trade in their Apple device and receive up to 50% of the purchase value back at the end of the trade-in period. The trade-in is dependent on and subject to iStore’s trade-in terms and conditions.3. The full budget term is determined by the device, the trade-in percentage and selected trade-in term. Budget term/durations will be displayed on the product list for each device.

4. The product list containing the applicable Apple devices which can be purchased for the purposes of this campaign can be found in store at your nearest iStore.
5. Customers must purchase the selected devices on their straight facility, which will reduce the limit by the purchase amount. Once a purchase is made, FNB Card will transfer the purchase and limit onto a budget facility with the promotional interest rate of prime. The customer will not be able to transfer the purchase from straight to budget. The transfer from straight to budget may take up to three (3) to five (5) working days, during which time, customers will be charged their normal personalised interest rate. Customers will not be refunded for the difference between their personalised interest rate and the promotional interest rate for the period during which the transaction is moved from straight to budget.
6. The campaign is limited to two (2) Apple devices per credit card account (includes all cardholders). Should more than two devices be purchased in a single transaction, the two most expensive devices will be placed on the promotional rate. The other devices will be placed on the customer's personalized rate.
7. Accessories that form part of the purchases by customers are not included in the FNB budget deal and are to be excluded / separated from the device purchase.
8. Customers may settle the FNB Credit Card budget terms with the trade in amount received, however should the Customer not elect to trade in the device and settle the outstanding balance allocated to their budget facility at the end of the trade in period, the full repayment period for the budget portion allocated to the device will be applied.
9. Customer is liable for the full budget term/duration, which is not to be misunderstood for the trade in term/duration.
10. There are no penalties associated with early settlement of the budget plan.
11. All refunds on the products are subject to the merchants' terms and conditions.
12. Refunds will not automatically settle the budget plan of the product that has been taken up.
13. In order to settle the budget facility, customers must contact FNB Credit Card to effect the settlement with the funds received from and refund/trade in.
14. Customers will remain liable for the full purchase price, fees and interest irrespective if the purchase/s is subsequently returned to the iStore.

To qualify for the campaign and to benefit from the prime interest rate on your iStore purchase, you need to:

1. Purchase an applicable device from the product list at any iStore in South Africa on your FNB Credit Card straight facility during the period of 04th October 2017 to 31st March 2023 (Also available on online platforms).
2. Should a transaction be swiped on budget incorrectly, FNB Credit Card will amend the transaction and place reliance on the Proof of Delivery document.
3. Customers must have a limit available to cover the total amount of the purchase price. Where credit card accounts have been prefunded, and used to purchase devices, only what was used in terms of the credit limit will qualify for the budget transfer and promotional interest rate.
4. The campaign is only available to customers who take up the trade-in option with iStore and sign the proof of delivery agreement. All purchases made without the trade-in option or signed proof of delivery agreement will not be transferred to budget and will not benefit from the promotional interest rate.

Further Terms and Conditions:

1. The campaign is further, only applicable to purchases made on your FNB Credit Card facility which must be repaid within your selected budget repayment term.
2. Should the customer default in any payments towards the purchase the campaign will no longer apply and the fixed interest rate will fall away and the customer's personalized interest rate will be re-instated, changing the monthly payment due.
3. If customer requires a copy of their Proof of Delivery, iStore must be contacted.
4. All device related queries must be referred to iStore.
5. All transaction queries to be referred to FNB Credit Card.
6. By participating in this campaign, customers agree to be bound by the terms and conditions of this campaign.
7. If required as a result of changes in legislation or if deemed necessary for any other reason, FNB reserves the right to terminate this campaign immediately. In the event of such termination, all customers agree to waive any rights that they may have in terms of this campaign and acknowledge that they will have no recourse against FirstRand Bank Limited, Visa, their agents and/or promoters.
8. No correspondence will be entered into regarding either this Promotion or these Rules. 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 Promotion in our sole discretion at any time without liability. We cannot guarantee the

	<p>performance of any third party and shall not be liable for any act or default by a third party. Customers in this Promotion agree that we 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 prize, or from participation in this Promotion. The laws of the Republic of South Africa govern this Promotion. 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 Promotion.</p> <p>9. Customers who participate in the campaign understand and agree that, in order to offer the campaign, we may collect and use personal information about customers. This personal information may include customers', first name, last name, email address, mobile number and in certain instances your image. If we use your image, you shall not be entitled to remuneration. Personal data, which customers provide when they enter the campaign, may, subject to prevailing law, be used for future marketing activity of the promoter(s), unless you notify us 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 our safety, rights or property, our members, customers or the public.</p> <p>10. 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.</p> <p>11. The campaign fixed rate is at prime at the time of the offer and acceptance.</p>
Campaign starts:	4 October 2017
Campaign ends:	31 March 2023 at 11:59:59 pm.
Eligibility: Who qualifies to take part?	<ul style="list-style-type: none"> • You are a natural person over the age of 18; • You are in possession of your valid South African ID book or valid passport for identification purposes; • Where you are an existing FNB Credit Cardholder your account; • Your account is and remains in good standing. This means that none of your FNB and FirstRand Bank accounts and credit agreements should be overdrawn, or be in arrears, or be in default, or be subject to any legal process with FNB or FirstRand Bank. Legal process means any legal proceedings in any court

	<p>of law involving you and FNB or FirstRand Bank, including but not limited to: business rescue, collections, liquidation, administration and sequestration proceedings. Legal process excludes debt review as provided for in s86 of the National Credit Act; and</p> <ul style="list-style-type: none"> You are not excluded in the categories of people listed below who cannot take part. By entering and accepting this Campaign, participants warrant that they do not fall into any of the below mentioned excluded categories of people.
Who cannot take part?	<ul style="list-style-type: none"> People who do not meet the eligibility criteria above. The following products are excluded from this campaign: FNB / RMB Business, Debit and Fusion, products/cardholders. (Please note this is not an exhaustive list)
Data Usage and Privacy Policy	<p>By participating in this campaign, You understand and agree that the Promoters of this campaign may collect and use your information that you provide to iStore, in order to offer the Campaign to You. This personal information may include a participant's first name, last name, email address and mobile number. 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 the FNB, our members, consumers or the public.</p>
General	<p>No correspondence will be entered into regarding either this Campaign or these Rules. 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 Campaign in our sole discretion at any time without liability. We 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 we 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 this limited access to SLOW Lounges (see SLOW Lounge for their Ts and Cs), or from participation in 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>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 campaign immediately. In the event of such termination, all participants agree to waive any rights that they may have in terms of this campaign and acknowledge that they will have no recourse against the Bank, Visa, their agents and/or promoters.</p>

	<p>The promoter reserves the right to cancel or amend the campaign 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 campaign 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 campaign material.</p> <p>Participants may be invited to participate in Public Relations activities and other marketing initiatives as organised by FNB for the purpose of this competition. Winners of the competition might be asked to participate in Social media advertising, including but not limited to Twitter, Instagram and Facebook by means of high-quality photos that will be displayed on FNB's social media pages as well as in FNB Branches. Please note that participation shall not entitle you to remuneration. Participants and winners reserve the right to refuse such participation. If you consent you agree that you will not be entitled to any remuneration for the use of your image.</p> <p>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.</p>
Rule Amendments	<ul style="list-style-type: none"> • 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 campaign by amending these campaign rules. Notice of this will be posted in these rules.
Queries about these rules	<p>Queries to be referred to FNB Credit Card at creditcardpromotions@fnb.co.za</p>

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 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 promoter(s) legally responsible for any loss or damage or legal expenses you suffered because you took part in this campaign or used the prize.
- You further acknowledge and agree to the fact that the promoters and the Promoter and their agents accept no responsibility for any problems or technical malfunction of any communication network, or any late, lost, incomplete, misdirected, incorrectly submitted, delayed, illegible or corrupted entries.
- 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 a prize.

GENERAL RULES

- If the promoter(s) are not able to get hold of you within seven days after your reply has been made, and after making reasonable efforts to do so, you will lose the offer.
- If you fail to comply with any part of these rules you will be disqualified and you will forfeit any benefit.
- Unless we say otherwise you must be at least 18 to enter.
- You may not attempt to do anything to change the outcome of the campaign in any way.
- The promoters' decision is final and no correspondence will be entered into. This means you cannot appeal any decision by the promoters.
- 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 Credit Card Legal Services, 2 First Place, Bank City, Simmonds Street, Johannesburg, 2001.
- 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.