

COMPETITION RULES



RMB
PRIVATE BANK

Traditional values. Innovative ideas.

Win your insurance premium in eBucks

Date these rules were first published: 14th July 2015

Date these rules were last changed: None

Read these competition rules carefully. These competition rules ("rules") explain your rights and duties under this competition. If you take part in this competition or accept any prize, these rules will apply to you and you agree that the person running the competition ("the promoter/s") can assume that you have read and agreed to be legally bound these competition rules.

COMPETITION NAME: WIN YOUR INSURANCE PREMIUM IN EBUCKS.

Promoter(s) Name(s):

- The promoter of this competition is FNB, a division of FirstRand Bank Limited with Reg. No. 1929/001225/06 ("FNB"). First National Bank – a Division of FirstRand Bank Limited. An Authorised Financial Services and Credit Provider (NCRCP20). In these rules we refer to the above promoter(s) as "the promoter(s)" or "FNB". We refer to participants and winners as "you".

Entries open and close:

- Entries open on the 14th July 2015
- Entries close on the 14th August 2015
- All entries, fully completed as required, must be received by the promoter(s) before (12:00 pm) on the closing date. The promoter(s) reserve the right to extend the competition. Notice of this will be posted in these rules.

Winner's announced on:

- The draw will take place on the 1st September 2015 and the winner will be announced within 48 hours of the draw taking place. If this date is postponed for any reason the new date will be published on our website.

Prize

- The prize will be allocated in eBucks subject to the following rules:
- The Winner will receive his/her insurance premium paid up for a year for a specific property for which the insurance policy has been updated which will be allocated in eBucks. The maximum eBucks that will be allocated is 100 000 eBucks.
- (For example: if the client's monthly premium on his insurance premium is R800, which translates to R9 600 per annum, the client will receive 96 000 eBucks only and not the full 100 000 eBucks. If the client's monthly premium is R1 200 per month, client's annual premium will be R14 400 of which we will only pay 100 000 eBucks)
- The prize is not redeemable for cash and is not transferable to any person other than the drawn winner.
- We reserve the right to substitute the prize for other prizes of equal or greater value. Income or other taxes relating to the prizes, if any, are the sole responsibility of the prize winner.

Eligibility: Who qualifies to take part?

- There are no entry fees. This competition is open to all individuals over the age of 18 who live in the Republic of South Africa and submit an updated insurance policy for all properties which the Bank holds as collateral for your current loan(s).
- The insurance policy for each piece of collateral needs to have the correct interest noting ie First National Bank - a division of FirstRand Bank Limited.
- An expired policy will not qualify as an entry into the draw.
- Each entry constitutes full and unconditional acceptance of these Rules. We reserve the right to disqualify anyone in breach of these Rules.



COMPETITION NAME: WIN YOUR INSURANCE PREMIUM IN EBUCKS.

Who cannot take part?	<ul style="list-style-type: none">• 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:<ol style="list-style-type: none">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 is 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.
How to enter?	<ul style="list-style-type: none">• Submit an updated insurance policy for all properties which the Bank holds as collateral for your current loan(s).• The insurance policy for each piece of collateral needs to have the correct interest noting ie First National Bank - a division of FirstRand Bank Limited.• The insurance policy cannot be an expired policy.• Submit the insurance policy to the respective email address below:<ul style="list-style-type: none">• RMB Private Bank: insurance.renewals@rmbprivatebank.com
Is there a limit on the number of times you can enter?	<ul style="list-style-type: none">• Only once ALL insurance policies for a client have been updated, will the client qualify to be entered into the draw.
How will winner(s) be chosen?	<ul style="list-style-type: none">• By random draw from all eligible entries received before the closing date and time. The random entry drawn will be checked to establish whether it meets the eligibility criteria for the competition and if so that entry will be the competition winner, subject to us being able to contact the winner within 2 (two) business days of the draw taking place.• If the eligibility criteria are not met further random draws will take place until a randomly selected valid entry meets the eligibility criteria. If a potential winner cannot be contacted through no fault of us 2 business (two) days after the first attempt, the prize will be awarded to the next eligible winner.
How will winner(s) names be announced?	<ul style="list-style-type: none">• The prize winner will be notified telephonically or via email after the draw on the 1st September 2015. While the prize winner may be asked to take part in publicity for the competition, the prize winner has the right to refuse to do so.
Questions about these rules	<ul style="list-style-type: none">• Email the promoter(s) on insurance.renewals@rmbprivatebank.com



GENERAL RULES THAT APPLY:

- Site refers to any website or mobile site or social network site on which this competition will be run. This includes but isn't limited to sites like Facebook, Twitter, Foursquare or Pinterest.
- If the competition requires you to post anything, your post must be original and written by you. For purposes of these rules "post" includes, but isn't limited to any written material or visual or audio material such as an image file, a photo, a sound or video clip. You may not use somebody else's post or work as your post, or as part of your post. If you are allowed to quote content from another source, you must state clearly who the author is. Any post that the promoter(s) believe to constitute plagiarism will be disqualified.
- You may not post updates that are derogatory or harmful to the promoter(s), the site, or any other person. By posting any content you warrant to the promoter(s) and the sites that you are the sole creator, designer, author or owner of the work and that you have the right to post the work.
- You may not misuse the site or competition in any way. This includes posting content for commercial purposes or distributing spam or malicious code or using the site to collect the personal data or content of other users or direct visitors to other sites or pages.
- Posts must not contain any content that is normally prohibited on the site such as explicit or offensive content.
- You agree that the promoter(s) have the absolute discretion to decide if your actions constitute any of the actions prohibited above and to end your participation in the competition immediately and take appropriate legal action against you. The promoter(s) may also immediately remove any posts that they reasonably believe constitute any prohibited content without notice to you.
- You must comply with the terms & conditions and privacy policies of the site.
- By posting the submission you give the promoter(s) a world-wide, royalty free and non-exclusive license to reproduce, modify, adapt and publish any content you have posted on the site for purposes of the competition for the purpose of promoting the products and services of the promoter(s). The promoter(s) will not publish your name or photograph unless the promoter(s) have your consent to do so.
- The promoter(s) are not responsible for the sites. The promoter(s) cannot control how they operate, when or if they are available, or what content they carry. Even though the promoter(s) run the competition on the site the promoter(s) do not endorse the third party, its site, its products, or services or any content on the site. You use the site at your own risk. You must take all necessary measures to protect yourself from risks, such as viruses and other destructive code.
- You must obtain at your own expense all equipment and services that are necessary to gain access to the site to take part in this competition.
- The promoter(s) can put in place such technical or other remedies it considers appropriate to prevent abuse, or to protect any sites or our systems or other users.
- You understand that this competition is not in any way being sponsored, endorsed or administered by, or associated with any social network site. You fully release the owners of those social network sites from any legal responsibility to you or any other person. By participating in this competition, you understand that you are providing information to the promoter(s) and not to the owners of such social network sites.
- If you don't comply with this clause your posts can be deleted and you will not be allowed to access the site or take part in the competition.

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 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 competition or used the prize.
 - 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) any person used a prize.
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- If the promoter(s) are not able to get hold of you after making reasonable efforts to do so, or you do not claim your prize on time, you will lose your prize and the judges may award it to someone else.
- If you fail to comply with any part of these rules you will be disqualified and you will give up (forfeit) any prize(s).
- Unless the promoter(s) say otherwise you must be at least 18 to enter.
- Unless the promoter(s) say otherwise entry is restricted to one entry per person and multiple entries will be disqualified.
- Unless the promoter(s) say otherwise you can only win a prize once.
- The prizes may not be sold or given to someone else.
- You may not attempt to do anything to change the outcome of the competition in any way.
- The judges' decision is final and no correspondence will be entered into. This means you cannot appeal any decision by the judges.
- 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, 2001.
- 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.
- Participants in the Competition understand and agree that, in order to offer the Competition, we may collect and use personal information about participants. This personal information may include participants', first name, last name, email address, mobile number and in certain instances your image. Personal data, which participants provide when they enter the Competition, may, subject to prevailing law, be used for future marketing activity, 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 the safety, rights or property of our members, customers or the public.