



nav» WIN A HAVAL COMPETITION RULES

Date these rules were first published 10 March 2025

Date these rules were last changed: n/a

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 by these competition rules.

Competition Name:	nav» WIN A HAVAL
Promoter(s) Name(s):	<p>The promoter of this competition is nav» from FNB, a business unit of First National Bank, a division of FirstRand Bank Limited with Reg. No. 1929/001225/06 (“FNB”).</p> <p>In these rules we refer to the above promoter(s) as “the promoter(s)” or “FNB”. We refer to participants and winners as “you”.</p>
Entries open and close:	<p>Entries open on 10 March 2025</p> <p>Entries close on 9 June 2025</p> <p>All entries, fully completed as required, must be received by the promoter(s) before the closing date.</p> <p>The promoter(s) reserve the right to extend the competition. Notice of this will be posted in these rules.</p>
What is the prize?	<ul style="list-style-type: none">• The prizes are as follows:<ul style="list-style-type: none">○ Mission 1: 10 March 2025 to 13 April 2025<ul style="list-style-type: none">▪ 1 (one) of 10 (ten) PlayStation 5 Slimline's; or▪ 1 (one) of 20 (twenty) R2000 (Two thousand rand) KFC vouchers.○ Mission 2: 14 April 2025 to 11 May 2025<ul style="list-style-type: none">▪ 1 (one) of 10 (ten) iPhone 16 Pros; or▪ 1 (one) of 20 (twenty) R2000 (Two thousand rand) Nike vouchers.○ Mission 3: 12 May 2025 to 9 June 2025<ul style="list-style-type: none">▪ 1 (one) x Haval H6 GT vehicle; or▪ 1 (one) of 5 (five) customers get fuel for a year in eBucks which can be used at Engen to the value of R 60 000 (Sixty thousand rand) (eBucks i.e. eB 600 000). Note: Customers can choose to use their eBucks for fuel at Engen or at other qualifying eBucks partners. <p>Customers will have until 9 June 2025 to complete all entries. Product images depicting prizes are for illustrative purposes only. The Promoters shall solely determine the specifications and colour of the vehicle to be won and the Promoter’s decision is final. The vehicle prize does not include the costs of travel or accommodation to accept and take delivery of the prize.</p> <p>The winner will be required to provide all necessary information and documentation required for the registration of the vehicle to the relevant parties involved.</p> <p>Once the vehicle is registered in the winner’s name, they take full responsibility, including the vehicle’s insurance in their respective names.</p>

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	<p>Vehicle warranty, technical details and service plan will be explained to the winner by a Haval representative.</p> <p>Upon acceptance of the prize by the Winner, all risk related to the vehicle transfers to the Winner. The Promoter accepts no liability for any loss, damage or theft of the Prize or any requirements or additional costs associated with the Prize.</p> <p>The vehicle prize Winner will be requested to produce both their Smart ID Card / ID Book and a valid South African Driver's Licence or that of their nominated driver should the Haval Prize Winner not possess a valid driver's licence.</p> <p>Without limitation of the generality of the above clauses, the vehicle prize does not include servicing and maintenance of the vehicle, fuel, insurance, or any additional enhancements to the vehicle after the prize has been awarded.</p> <p>If a customer does not have an eBucks account and wins fuel for a year, an eBucks account will be opened for the winner.</p> <p>Customers are eligible to win a prize in mission 1, mission 2 and mission 3. If the customer wins a prize in mission 1, it does not forfeit their chances of winning in a future mission.</p> <p>The Nike and KFC vouchers will expire by 01 February 2026</p>
When will the prizes be sent?	The vouchers will be sent by FNB or RMB Private Bank based on the customer's main banked relationship by 1 September 2025.
Winner/s announced on:	<p><i>Mission 1: on or before 31 May 2025;</i></p> <p><i>Mission 2: on or before 30 June 2025;</i></p> <p><i>Mission 3: on or before 30 August 2025;</i></p>

Eligibility: Who qualifies to take part?	<p>Open to all qualifying individuals, commercial business owners or business that are registered in terms of the laws of the Republic:</p> <ul style="list-style-type: none"> • Are over the age of 18 • Are First National Bank (FNB) banked/ RMB Private Bank (RMB PB) banked customers residing in South Africa • The individual or business owner needs to hold a qualifying cheque transactional account • The business needs to be registered in South Africa and be a sole proprietor, single or multi-member entity • The business needs to be CIPC Registered entity and KYC Compliant • Have access to nav» on their banking app within the competition and draw period • Have completed the specified actions required • Ensure that all FirstRand Bank accounts are active and in good standing <p>If a consumer wishes to enter the competition, they must adhere to the qualifying criteria.</p>
Who cannot take part?	<p>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:</p> <p>a) Any employee of the promoter(s).</p>

	<p>b) Any director, member, partner, agent of, or consultant of the promoter(s).</p> <p>c) Any other person who directly or indirectly controls the promoter(s).</p> <p>d) Any supplier of goods and services in connection with this competition.</p> <p>e) The spouse, life partner, siblings, children, or parents of any of the persons named in a, b, c, or d, above.</p> <p>f) Any person whose accounts and credit agreements with FNB or FirstRand Bank Limited are not in good standing. <i>This means that none or 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 of law involving you and FNB or FirstRand Bank, including but not limited to: collections, liquidation and sequestration proceedings. Legal process however excludes debt review as contemplated in S86 of the National Credit Act 2005.</i></p> <p>However, even if the aforesaid disqualified persons participate in the competition or is subsequently disqualified, these competition rules will continue to apply between the disqualified persons and FNB.</p>
<p>How to enter?</p>	<p>Customers must complete any of the following tasks during the Competition open and close dates to enter to win their share of the prizes.</p> <p><u>App tasks</u></p> <p>1 (one) task = 1 (one) entry. The more tasks you complete, the more entries into the competition you will have.</p> <p>Private banked customers</p> <p>nav» Money</p> <ul style="list-style-type: none"> • My net worth View or edit your Net Worth balance sheet. 1 (one) entry per mission. • Smart budget Create or edit a smart budget with a category. 1 (one) entry per budget completed or edited. Max 3 (three) smart budgets for the full competition period. • Credit status View your Credit status. 1 (one) entry per mission. • Available funds View expected payments in available funds. 1 (one) entry per mission. <p>nav» Car</p> <ul style="list-style-type: none"> • Car garage Load your vehicle in the nav» Car garage. 1 (one) entry per vehicle loaded. The vehicle must be registered to the entrant. • Car value estimate View your car value estimate. 1 (one) entry per vehicle. The vehicle must be registered to the entrant. • Car licence renewal Renew your car licence disc on nav» Car. 1 (one) entry per licence disc renewed and paid for. • My Fines

	<p>Pay your outstanding fines on nav» Car. 1 (one) entry per fine paid. Max 1 (one) fine paid per mission.</p> <ul style="list-style-type: none"> • Protect my vehicle Get a car insurance quote. Limited to 3 (three) vehicles. 1 (one) entry per vehicle. • Vehicle finance View your pre-approval for a car loan on nav» Car. 1 (one) entry per view per mission. <p>nav» Marketplace</p> <ul style="list-style-type: none"> • Search for a home, car or service on nav» Marketplace. 1 (one) entry per completed search per category, per mission. Includes all categories. • Complete a transaction, rating, and review with a provider on nav» Marketplace. 1 (one) entry per completed transaction, rating & review. Max 3 (Three) entries per mission. • Submit a service request (job posting) on nav» Marketplace. 1 (one) entry per completed job posting. Max 3 (Three) entries per mission. • Asset marketplace <ul style="list-style-type: none"> ○ Search for a home or vehicle on the nav» Marketplace. 1 (one) entry per search, per mission. ○ List your home or vehicle to sell on the nav» Marketplace. 1 (one) entry per unique home or vehicle listed. The home or vehicle must be registered to the entrant.
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<p>How to enter?</p>	<p><u>Thank you app tasks</u></p> <p>1 (one) task = 200 (two hundred) entries. .</p> <p>Private banked customers</p> <p>nav» Money</p> <ul style="list-style-type: none"> • Savings goal Create a Savings goal. 200 (two hundred) entries per savings goal set (active savings goals with cash investment account opened and active. This is the account that you will be prompted to opt into when opening a savings goal) - Max 1 (one) savings goal per mission. • Wills & legacy planning Draft a will on nav» your banking app (yourself or via assistance from a FNB/RMB PB representative) and ensure it is signed and stored with a branch. 200 (two hundred) entries per single will. • Money coach Complete a Money coach mission. All activities within a money coach mission need to be completed. 200 (two hundred) entries per specific money coach mission completed. <p>nav» Car</p>
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- **Car coach**

Complete a car coach mission. All activities within a car coach mission need to be completed. 200 (two hundred) entries per specific car coach mission completed.

Social media tasks

1 (one) task = 100 (one hundred) entries.

The more tasks you complete, the more entries into the competition you will have.

Private banked customers

Customer must find the special competition badges when completing the following tasks:

- View your credit status, my available funds, track my spend, my net worth and set up a smart budget alert
- Search for a car and home or post a service request on nav» Marketplace
- Load your car in the nav» Car garage and view your car value estimate
- Register your business on nav» Marketplace, update your profile and respond to service requests

Hereafter the customer will have to find and screenshot the special competition badges and post them to social media:

- X (formerly Twitter) – Post to their feed
- Facebook – Comment on the FNB page
- Instagram – Post on their story

Each badge will get you 100 (one hundred) additional entries into the competition draw. The customer will have to ensure they tag @fnbsa and include the hashtag **#FNBnavLife or #RMBnavLife**

Customers who do not follow the specific posting instructions listed above, will not receive the additional entries outlined above.

There are a total of 13 (thirteen) special competition badges, and users will receive 100 (one hundred) additional entries for each special competition badge found and posted to the correct social media platform with the associated hashtag.

Customers who are not FNB or RMB PB banked and have not performed at least one app task, will not earn additional entries for social tasks.

If a customer is selected as a winner by means of completing social media tasks, the RB Jacobs Team will contact the potential winner on the social media platform of entry to verify their banking relationship. The Team will request the customer's or business owners Name, Surname, Business name (if a business owner), Contact details (email address and contact number) and ID number. If the customer or business owner does not respond within 21 days, the prize will be forfeited.

The promoter is not liable if the customer incorrectly screenshots a screen with sensitive personal information and posts this to social media. Only the competition badge should be posted to social media.

By participating in this competition, contestants agree to abide by the social media posting guidelines set forth by the promoter. Contestants must only use the official hashtags as specified in the competition's mission statement. Any post containing unauthorized or unapproved hashtags may result in disqualification at the discretion of the organizer.

Additionally, contestants must ensure that their social media content aligns with the values and objectives of the competition. Any post that is deemed inappropriate, misleading, or in violation of the competition rules may lead to immediate disqualification. The promoter reserves the right to monitor, review, and take action against any content that does not adhere to these guidelines.

By participating, contestants acknowledge and accept these terms as binding.

Offer & product tasks

Click and view an offer or product
 1 (one) task = 100 (one hundred) entries.

Customers are limited to one “click and view” of an offer or product per mission i.e. a Customer can earn only 100 entries each per mission.

Private banked customers

Customer must click and view the associated offer or product when completing the following tasks:

- View your **credit status, my available funds, track my spend, my net worth** and set up a **smart budget alert with nav» Money**
- **Search** for a car and home or **post** a service request on **nav» Marketplace**
- **Load your car** in the garage and view your **car value estimate** with **nav» Car**

See below for a list of qualifying offers and products:

Offer and Product names	Offer and Product category
Device deals	Connect
Earn Rewards	Connect
Prepaid Airtime	Connect
Car Insurance Quote	Insure
Funeral Switch	Insure
Health Cash Plan	Insure
Life & Legacy Plan	Insure
Life Insurance Switch	Insure
FNB Life Customized	Insure
Funeral Insurance	Insure
Cover the whole family	Insure
Dynamic Life» Home	Insure
Top-Up Debt Protection	Insure
FNB Gap Cover	Insure
Home Insurance Switch	Insure
More cover for yourself	Insure
Debt Protection Plan	Insure
Portable Possessions	Insure
Debt Protection Plan	Insure
First Warranty	Insure
Scratch And Dent	Insure
FNB Tyre &Rim	Insure

Savings Account	Invest
Horizon Series Unit Trust	Invest
New Will	Invest
Will Review	Invest
Fixed Deposit	Invest
Retirement Annuity	Invest
Savings Goals	Invest
Increase Regular Transfer	Invest
Set-up Regular Transfer	Invest
Tax Free Deposit	Invest
Unit trust	Invest
Retirement Annuity	Invest
Tax free savings	Invest
Overdraft Increase	Lend
New Overdraft	Lend
RF Limit Increase	Lend
Revolving Facility	Lend
Credit Card Upgrade	Lend
Credit Card Increase	Lend
New Credit Card	Lend
Temporary Loan	Lend
Personal Loan	Lend
Available funds	Lend
Home Loan Readvance	Lend
Home Loan Switch	Lend
Alternative Energy Solutions	Lend
Home Loan	Lend
WesBank Vehicle Finance	Lend
Personal loans	Lend
Credit Card	Lend
Temporary loans	Lend
Revolving facilities	Lend
Overdraft	Lend
Vehicle asset finance	Lend
Student loan	Lend
Earn More eBucks	Lifestyle
The ENTERTAINER	Lifestyle
eBucks Games	Lifestyle
GuardMe emergency help	Lifestyle
BiB audio library	Lifestyle
Kauai	Lifestyle
QuickBus - Bus bookings	Lifestyle
Starbucks	Lifestyle
SLOW Lounge	Lifestyle
eBucks Travel	Lifestyle
Udemy courses	Lifestyle

	Wimpy	Lifestyle
	Connect products	Lifestyle
	eBucks shop	Lifestyle
	Savings Goal	Lifestyle
	eBucks store	Lifestyle
	Marketplace Services	Lifestyle
	Licence renewals	Lifestyle
	Tyre and rim	Lifestyle
	First warranty	Lifestyle
	Scratch and dent	Lifestyle
	Care donation	Lifestyle
	Fusion Increase	Transact
	Fusion Account	Transact
	Fusion Upgrade	Transact
	Virtual Card	Transact
	Global Virtual Card	Transact
	Scan to Pay and Save	Transact
	Free Scheduled Payments	Transact
	Card Expiry	Transact
	Use Cash@Till and Save	Transact
	Send Money	Transact
	Speak to your Advisor	Transact
	Fusion	Transact
	Cheque	Transact

This list is limited to all active offers and products available on the FNB and RMB Private Bank App. If any new offers and products have been made available once these terms and conditions have been published, those offers and products would not qualify as an “Offer & product” task entry.

Is there a limit on the number of times you can enter?	Yes, some tasks have been capped per a specified time period, per number of competition badges, per offers and switches available .
How will winner(s) be chosen?	<ul style="list-style-type: none"> • By a random draw from all eligible entries received before the closing date and time. The draw will take place as follows: <ul style="list-style-type: none"> ○ Mission 1: on or before 31 May 2025 ○ Mission 2: on or before 30 June 2025 ○ Mission 3: on or before 30 August 2025 • The random entries drawn will be checked to establish whether they meet the competition qualifying and eligibility criteria. • Should the competition draw be postponed to another date for any reason whatsoever, the new date will be published on the FNB / RMB PB website and communicated to customers within 5 (five) days of the original draw date-

<p>How will winner(s) be chosen?</p>	<ul style="list-style-type: none"> • If the eligibility and qualifying criteria are not met, the next customer on a rank randomized list that meet the eligibility and qualifying criteria will be chosen and contacted. Hereafter if the customer is un-contactable and does not respond within a period of 30 days, this customer forfeits their prize and one redraw will take place. If the second batch of winners are un-contactable and does not respond within 30 days, these customers forfeit their prizes and the prizes will be forfeited and used for future competitions or donated to a good cause – linked to FirstRand Care. • The Winner shall have no claim for damages or any other claim whatsoever, arising from such forfeit against the Promoter or their directors, members, partners, employees, agents, consultants, suppliers, contractors and sponsors.
<p>How will winner(s) names be announced?</p>	<p>Social media customers will be validated via Direct message by the RB Jacobs on Facebook, X (formerly Twitter) or Instagram, to confirm that the customer is banked with either FNB or RMB Private Bank.</p> <p>Winners will be notified using the following communication channels:</p> <ul style="list-style-type: none"> ○ Vouchers via call, SMS & App Push Notification (APN) ○ Other prizes via call, email and App Push Notification (APN) <p>Customers should ensure that their personal details on their account are up to date and/or correct.</p> <p><u>Please note:</u> Prize winners may be asked to take part in publicity for the competition, however, prize winners have the right to refuse to do so.</p>
<p>How do I use/redeem a gift voucher?</p>	<p>Vouchers can be used in-store and redeemed at point of sale at KFC and Nike stores only.</p> <p>The distribution of vouchers will be conducted through an SMS and APN notification from FNB / RMB PB, eBucks will be loaded to the customers eBucks account, the PlayStation 5 Slimline's and iPhone 16 Pros will be delivered to the customers home and the Haval H6 GT will need to be picked up from the Haval dealer.</p>
<p>Deadline for claiming prize(s)</p>	<p>Customers have 30 (thirty) days to claim their prize. This begins from the date on which the first written communication was made via App Push Notification (APN) or email. Hereafter their prize is forfeited and a redraw will take place. After a redraw takes place, if there are unclaimed prizes at the end of the second 30 (thirty) day period, the Bank reserves the right to make use of these prizes for future campaigns or to donate to a good cause linked to FirstRand Care.</p> <p>eBucks prizes do not have to be claimed, this will be deposited directly in the consumers eBucks account.</p>
<p>Questions about these rules</p>	<p>Should you have any queries related to the above competition contact us on your banking App.</p> <p>FNB App / RMBPB App > Contact Us > Select queries/complaint/Suggestion >Perform Login> Relates to nav» Navi -gate Life</p>

General Rules



IMPORTANT – PRIVACY MATTERS

Participants in this competition understand and agree that for us to offer this competition, we may collect and use personal information about participants. This personal information may include your first name, last name, email address, mobile number, ID number and in certain instances your image. For more information about the FirstRand Group, our solutions and your privacy, go to our website and/or your banking App to view our **FirstRand Customer Privacy Notice**.

IMPORTANT – LIABILITY

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 also agree to indemnify the promoter(s) for any loss or damage you suffered because you took part in this competition or received or used any benefit or prize. If you enter yourself, or accept or use the prize or any benefit, 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 accepted or used any benefit or prize.

We cannot guarantee the performance of any third party and shall not be liable for any act or default by a third party.

- FNB must receive your entry before the published closing date and time. FNB must also receive your entry in the correct format. You will lose the right to take part or claim any prize that may have been awarded to you if you don't enter on time or in the correct format.
- If FNB is not able to get hold of you to after making reasonable efforts to do so, FNB can award it to someone else. If you don't claim your prize on time, you will lose your right to any prize.
- If you are in breach of these rules, you will be disqualified and you will lose your right to any prize(s).
- You may not sell the prize or give it to someone else. You may not swap the prize for cash or for a different prize.
- You may not do anything to change the outcome of the competition in any way.
- 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.
- The judges' decision is final and no correspondence will be entered into. This means you cannot appeal any decision by the judges.
- You may not vote for yourself where the competition involves voting.
- You must collect your prize before the deadline. You must be able to provide proof of your identity.
- If required, FNB may need to change the prizes.
- 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).
- FNB can change the rules of the competition at any time. For convenience only, the date on which these general rules were last changed by FNB are published below the heading. It is your responsibility to check the rules for any changes.
- If you need to create and submit something in order to enter this competition such as an idea or a photo, you must have created it yourself and it must be original. You must not copy or use another person's ideas, work or photos without their permission. By submitting anything, you warrant to FNB that you are the sole creator, designer, author or owner of the work and that you have the right to use or submit the work. If we believe anything you submit or post may be plagiarism or be an infringement of another person's intellectual property rights, we may remove your submission without notice to you and you will be disqualified.
- You may not submit anything that could be offensive or may offend or harm FNB or any person. Do not submit anything that contains explicit or offensive content.
- You agree that FNB alone can decide if your actions are prohibited or inappropriate. FNB can also decide to end your participation in the competition immediately. FNB can also take appropriate legal action against you.



- You must at your own expense, obtain all equipment and services that are necessary to take part in this competition.
- If the prize involves international travel, you must have a valid passport and obtain the necessary Visas. FNB is not responsible if you cannot arrange this on time. You must arrange your own insurance and are responsible for any other expenses or costs not specifically included as part of the prize.
- You must comply with the rules of any third-party service provider. This includes but is not limited to, any airline, transport service, accommodation provider and venue.
- You may be responsible to obtain and pay for certain licenses necessary to use a prize. Unless otherwise stated such additional items or costs are not included as part of the prize.
- Where any dates or times need to be calculated, the international standard time: GMT plus two hours will be used.
- While FNB 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, FNB 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 by FNB or that they no longer apply to you.
- 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.
- You must send all legal notices to FNB Legal, 3rd Floor, No 1 First Place, Bank City, Johannesburg, 2001.
- The laws of the Republic of South Africa will apply to this competition regardless of where you live or work, how or where you enter.

IMPORTANT – 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 or eBucks rewards.

You are fully responsible for any tax implications arising from or associated with any receipt, transfer or spend of any prize/s, awards or eBucks rewards due to you for participating in this competition.

You agree that you will not hold us or FirstRand Bank Limited ("the Bank") liable and you hereby fully indemnify us and/or the Bank, and hold us and/or the Bank completely harmless, against all damages, claims and fines made against you us and/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.