

FNB APP USAGE & PENETRATION CAMPAIGN 2025 – COMPETITION RULES

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, understand and agreed to be legally bound by these competition rules.

Competition Name:	FNB APP USAGE & PENETRATION CAMPAIGN 2025
Promoter(s) Name(s):	<p>The promoter of this competition is FNB Namibia Limited.</p> <p>FNB refers to First National Bank of Namibia Limited, a division of FirstRand Namibia Limited with Reg. No. 2002/0180.</p> <p>In these rules, we refer to the above promoter(s) as “the promoter(s).” We refer to participants and winners as “you.”</p>
Entries open and close:	Entries open at 08h00 on 22 May 2025 and close at 23h59 on 19 August 2025. The promoter(s) reserves the right to extend the competition. Notice of such extension will be posted on FNB’s website.
Who cannot take part?	<p>The following persons may not take part in this competition even if they qualify to take part:</p> <ol style="list-style-type: none"> The staff members of FNB. In exception of the branch E-migrator as they have a separate monthly competition. Should they however participate and win any prizes, such prizes will be deemed as forfeited and returned.
How to enter and qualifying criteria?	<p>To qualify you must complete eligible transactions via the FNB App during the campaign period.</p> <p>Only airtime and electricity purchases via the FNB App will qualify to participate.</p> <p>USSD transactions are excluded from this competition.</p>
Is there a limit on the number of times you can enter?	<p>1. Weekly Prize (N\$500 eWallet/Pay2cell for 2 Customers)</p> <ul style="list-style-type: none"> Customers must purchase airtime and/or electricity via the FNB App during the campaign period. Each transaction qualifies as an entry the more transactions, the higher the chances. Selection is based on transaction activity, not amount spent Two winners will be selected through a weekly draw Reward: N\$500 eWallet/pay2cell voucher for each winner. <p>2. Monthly eWallet Voucher (N\$2,000 per Month for 2 Customers)</p> <ul style="list-style-type: none"> Customers must purchase at least two (2) airtime and/or electricity purchases via the FNB App within the month. Selection is based on transaction activity, amount spent. The competition will reset each month, allowing new customers to win. Reward: N\$2,000 eWallet/pay2cell voucher per winner (2 winners per month).

	<p>3. Grand Prize – iPhone 16 Pro (End of Campaign Cycle)</p> <ul style="list-style-type: none"> At the end of the campaign period (April 22 – Aug 19, 2025), one customer will be selected at random from the pool of those who made a minimum of 5 airtime and/or electricity purchases via the FNB App over the entire 3month period of the campaign. Reward: 1x iPhone 16 Pro (valued at N\$26,000). <p>4. Branch Staff Internal Competition (N\$1,000 eWallet per Cluster, Monthly)</p> <ul style="list-style-type: none"> N\$1,000 eWallet voucher will be awarded monthly to the Top Performing E-Migrator in each of the 4 Clusters(Windhoek Central, Coastal & Central North, Far North, Southern Cluster) To qualify, an E-Migrator must: Register the highest number of new clients on the FNB App within their cluster. Actively promote the App's features, including the zero-rated benefit for MTC users. Ensure new clients complete at least one successful transaction (airtime or electricity purchase via the App). Reward: N\$1,000 eWallet/pay2cell voucher per top E-Migrator, per cluster, per month.
What is the prize?	<p>1. Weekly Prize (N\$500 eWallet for 2 Customers)</p> <p>2. Monthly eWallet Voucher (N\$2,000 per Month for 2 Customers)</p> <p>3. Grand Prize – iPhone 16 Pro (Final Campaign Prize)</p> <p>4. Branch Staff Competition (N\$3,000 per Month for Top Performer)</p>
How will winner(s) be chosen?	<ul style="list-style-type: none"> FNB Data team will use a matrix to conduct the draws. Winners will be chosen at random by the Data team via a drawing matrix The grand prize winner will be selected from the top 3 customers with the highest cumulative spend on airtime and electricity via the FNB App and the data team will select the winner.
How and when will winner(s) names be announced, and prize details communicated?	<ul style="list-style-type: none"> Weekly Competition: Winners will be announced the day after the end of each week. Monthly Competition: Winners will be announced the day after the end of each month. E-Migrators Monthly Competition: Winners will be announced the day after the end of each month. Grand Prize: The winner will be announced the day after the campaign ends. <p>The names of the winners will be announced on any media platform determined by FNB. By participating, you consent to the disclosure of your name and surname on social media as a winner in this competition.</p> <p>Please note: While winners' names will be announced on social media platforms, they may also be required to participate in promotional activities, including the use of their images.</p>
Questions about these rules	Should you have any queries related to the above competition you may contact FNB Marketing Division by calling 061 2992222
Tax implications for incentives	<p>IMPORTANT NOTICE: TAX IMPLICATIONS</p> <p>We strongly recommend that you obtain independent professional advice regarding any tax implications arising from the receipt or transfer of any prize/s obtained in respect of this incentive.</p>

	<p>You are fully responsible for any tax implications arising from or associated with any receipt, transfer of any prize/s due to you for participating in this incentive.</p> <p>You agree that you will not hold FNB Namibia Ltd. ("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 and awards or the charges in respect thereof.</p>
Data Usage and Privacy Policy	<ul style="list-style-type: none"> • By entering, you agree that FNB may use your name for competition-related promotions. • Personal data will be processed in accordance with FirstRand's Privacy Policy: https://www.fnbnamibia.com.na/legal/privacyPolicy.html.

GENERAL RULES THAT APPLY

- Prizes cannot be exchanged for cash or transferred.
- If a winner cannot be reached within 10 business days, the prize will be forfeited.
- Any attempts to manipulate or fraudulently enter the competition will result in disqualification.
- The decision of the promoter(s) is final, and no correspondence will be entered into.
- FNB reserves the right to amend or terminate the competition at any time.

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 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 (natural or legal), if such loss, damage or expense was incurred because you: a) breached the competition rules; or b) took part in this competition; or c) any person used a prize.