

# FNB eBucks, Clicks and Engen Campaign

## CAMPAIGN RULES

Date Published: 1 August 2026

Read these Campaign rules carefully. These Campaign rules ("Rules") explain your rights and duties in connection with this Campaign. If you take part in this Campaign 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 Rules.

| <b>Campaign Name:</b>       | FNB eBucks, Clicks & Engen Campaign ("Campaign")                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |              |                   |         |       |         |       |         |       |         |       |         |       |
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| <b>Promoter(s) Name(s):</b> | <p>This Campaign is run by FNB-eBucks, a business unit within First National Bank, a division of FirstRand Bank Limited (Registration No. 1929/001225/06 ("eBucks")). An Authorized Financial Services and Registered Credit Provider, having its principal place of business at 2nd Floor, 6 Merchant Place, 9 Fredman Street, Sandton, Gauteng, South Africa, 2000</p> <p>in collaboration with:</p> <p>1. Clicks Group (Pty) Ltd</p> <p>2. Engen.</p> <p>In these Rules, we refer to the above promoter(s) as "the promoter(s)", or "us" or "we" or "eBucks". We will refer to participants as "you".</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |              |                   |         |       |         |       |         |       |         |       |         |       |
| <b>The Campaign:</b>        | eBucks members could earn an additional R4 per litre on fuel purchases at Engen provided that fuel purchases are made exclusively at Engen using an FNB or RMB Private Bank virtual credit card and the member meets the prescribed minimum spend at Clicks within the same calendar month using an FNB or RMB Private Bank virtual credit card, as further detailed below.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |              |                   |         |       |         |       |         |       |         |       |         |       |
| <b>Campaign Reward</b>      | <p>Depending on your eBucks reward level, you could earn an additional R4 per litre, possibly totaling an earn of up to R12 per litre.</p> <p>The additional R4 per litre will be paid out by the 20<sup>th</sup> of the month following your spend.</p> <p>Standard eBucks earn rules and caps will not be impacted by this Campaign and remain applicable.</p> <p>Full details are available at <a href="http://www.ebucks.com">www.ebucks.com</a>.</p> <p>Members must first meet all their eBucks qualifying criteria to qualify for the additional rewards related to this Campaign.</p> <p>Reward split by Banking Segment:</p> <p>FNB Aspire: R0.60 additional per litre on both Physical and Virtual Credit Card spend</p> <p>FNB Premier, Private Clients, Private Wealth, Signet and RMB: R0.10 additional per litre for spend on Physical Card across all Reward Levels.</p> <p>The additional reward for Virtual Credit Card spend for this Campaign will be calculated based on the member's eBucks reward level as shown below:</p> <table><tr><th>Reward Level</th><th>Additional Reward</th></tr><tr><td>Level 1</td><td>R0.20</td></tr><tr><td>Level 2</td><td>R0.40</td></tr><tr><td>Level 3</td><td>R0.80</td></tr><tr><td>Level 4</td><td>R2.00</td></tr><tr><td>Level 5</td><td>R4.00</td></tr></table> | Reward Level | Additional Reward | Level 1 | R0.20 | Level 2 | R0.40 | Level 3 | R0.80 | Level 4 | R2.00 | Level 5 | R4.00 |
| Reward Level                | Additional Reward                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |              |                   |         |       |         |       |         |       |         |       |         |       |
| Level 1                     | R0.20                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |              |                   |         |       |         |       |         |       |         |       |         |       |
| Level 2                     | R0.40                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |              |                   |         |       |         |       |         |       |         |       |         |       |
| Level 3                     | R0.80                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |              |                   |         |       |         |       |         |       |         |       |         |       |
| Level 4                     | R2.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |              |                   |         |       |         |       |         |       |         |       |         |       |
| Level 5                     | R4.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |              |                   |         |       |         |       |         |       |         |       |         |       |
| <b>How to qualify?</b>      | There are 3 behaviors to complete to qualify for the Campaign reward.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |              |                   |         |       |         |       |         |       |         |       |         |       |

|                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |        |         |         |         |                 |           |                |           |     |           |
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|                                                                     | <p>Should 1 or more behaviors not be completed, this will result in automatic disqualification.</p> <ul style="list-style-type: none"> <li>• Behavior 1: Fuel up exclusively at Engen for the duration of the calendar month.</li> <li>• Behavior 2: Spend the applicable minimum during the calendar month at Clicks per the table below.</li> <li>• Behavior 3: Use your qualifying FNB or RMB Private Bank virtual credit card to make payments for behaviors 1 &amp; 2.</li> </ul> <p>Minimum spend at Clicks during the calendar month per bank segment:</p> <table border="1"> <tr> <td>Aspire</td><td>R650.00</td></tr> <tr> <td>Premier</td><td>R850.00</td></tr> <tr> <td>Private Clients</td><td>R1 000.00</td></tr> <tr> <td>Private Wealth</td><td>R1 250.00</td></tr> <tr> <td>RMB</td><td>R1 350.00</td></tr> </table>                                                                                                                                                                                                                                                                                                                                                      | Aspire | R650.00 | Premier | R850.00 | Private Clients | R1 000.00 | Private Wealth | R1 250.00 | RMB | R1 350.00 |
| Aspire                                                              | R650.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |        |         |         |         |                 |           |                |           |     |           |
| Premier                                                             | R850.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |        |         |         |         |                 |           |                |           |     |           |
| Private Clients                                                     | R1 000.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |        |         |         |         |                 |           |                |           |     |           |
| Private Wealth                                                      | R1 250.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |        |         |         |         |                 |           |                |           |     |           |
| RMB                                                                 | R1 350.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |        |         |         |         |                 |           |                |           |     |           |
| <b>Campaign opens:</b>                                              | The Campaign starts on 1 August 2026 at 00:00:01.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |        |         |         |         |                 |           |                |           |     |           |
| <b>Campaign closes:</b>                                             | <p>The Campaign will initially run for 3 months and be assessed on a month-to-month basis after the first 3 months.</p> <p>The promoter(s) reserve the right to end the Campaign by amending these Campaign rules.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |        |         |         |         |                 |           |                |           |     |           |
| <b>Is there a limit on the number of times a customer can earn?</b> | Standard eBucks earn rules and caps will not be impacted by this Campaign and remain applicable.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |        |         |         |         |                 |           |                |           |     |           |
| <b>Eligibility:</b><br><br><b>Who qualifies to take part?</b>       | <p>This Campaign is 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 making a qualifying purchase and has an FNB Aspire, Premier, Private Clients, Private Wealth or RMB Private Bank transactional account and is a qualifying member of the eBucks Program.</p> <p>The FNB Easy banking segment does not qualify for this reward.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |        |         |         |         |                 |           |                |           |     |           |
| <b>Data Usage and Privacy Policy</b>                                | <p>Participants in the Campaign understand and agree that in order to offer the Campaign, eBucks 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. 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 program, our members, customers or the public. System downtime occurs from time to time and neither FNB, the retailer nor its agents will be held liable for any unforeseeable system breakdowns.</p>                                                                                                                                                                                                                                                                                                                                                                                           |        |         |         |         |                 |           |                |           |     |           |
| <b>General</b>                                                      | <p>No correspondence will be entered into regarding either this Campaign or these Rules. In the unlikely event of a dispute, eBucks' decision shall be final. eBucks reserves the right to amend, modify, cancel or withdraw any aspect of this Campaign in its sole discretion at any time without notice or liability. eBucks 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 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 this Campaign. The laws of the Republic of South Africa govern this Campaign. If any provision or part of these Rules are 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> |        |         |         |         |                 |           |                |           |     |           |

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| Tax Implications            | <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 voucher/s, awards and eBucks rewards obtained in respect of this Campaign.</b></p> <p>You are fully responsible for any tax implications arising from or associated with any receipt, transfer or spend of any voucher/s, awards and eBucks rewards due to You for participating in this Campaign.</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 voucher/s, awards and eBucks rewards or the charges in respect thereof.</p> |
| Rule Amendments             | <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 Campaign communication methods reasonably calculated to reach most 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>                                                                                                                                                                                                                                                                                                                                                                                               |
| Questions about these rules | <p>eBucks Contact Centre Tel:087 320 3200 / Standard call rates apply.<br/>Email:care@ebucks.com</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 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 Campaign. If you use or accept the reward, 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 obtained the reward.**
- **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 the reward.**

#### GENERAL RULES

- If you fail to comply with any part of these rules, you will be disqualified and you will forfeit any reward(s).
- Unless we say otherwise you must be at least 18 years old to enter.
- You are responsible for the tax associated with using or accepting any reward.
- You may not attempt to do anything to change the outcome of the Campaign in any way.
- The promoter(s) decision is final, and no correspondence will be entered into. This means you cannot appeal any decision by the promoter(s).
- 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 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 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.