



CHANNEL ISLANDS 10-YEAR ANNIVERSARY CAMPAIGN RULES

Date these rules were first published: 01 October 2025

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

Campaign Name:	FNB Channel Islands 10-year anniversary – Guernsey
Promoter(s) Name(s):	The promoter of this competition is FirstRand Bank Limited, Guernsey Branch trading as FNB Channel Islands with Reg. No. 1929/001225/06 ("FNBCI"). In these terms and conditions, we refer to the above promoter(s) as "the promoter(s)" or "FNBCI". We refer to participants and winners as "you".
Campaign Period	The campaign opens on 1 st October 2025 at 00:01am Guernsey time. The campaign closes on 31 st January 2026 at 4:00pm Guernsey time. The promoter(s) reserve the right to extend the campaign. Notice of this will be posted in these rules.
What is the offer:	Open a new 6- or 12-month FNB Channel Islands fixed deposit account. Invest 50,000 or more in GBP and earn 3.6% or 3.8% in annual interest. <ul style="list-style-type: none">• 6 months £50k (Fifty Thousand Great British Pounds) + 3.6% Annual Equivalent Rate (AER)• 12 months £50k (Fifty Thousand Great British Pounds) + 3.8% Annual Equivalent Rate (AER) This offer is only available to newly introduced funds to your FNB Channel Islands portfolio. These rates are only for GBP Fixed Deposit Accounts.
Eligibility: Who qualifies to take part?	This campaign is open to all individuals over the age of 18 who live in Guernsey and meet the Qualifying criteria as published on the FNB Channel Islands Website. 1. This campaign is valid from the 1 st of October 2025 to the 31 st of January 2026. 2. This campaign is open to all new and existing customers of FNB Channel Islands who reside in or based in Guernsey 3. All new customers must meet the eligibility criteria of FNB Channel Islands to participate in this campaign. 4. The campaign is only applicable to new monies/funds introduced into the customer's FNB Channel Islands portfolio. 5. The campaign is applicable to all 6- or 12-month fixed deposit accounts, funded with 50,000 or more in GBP. 6. Once the term of the fixed deposit ends, original monies deposited, and bank interest earned will be paid to the nominated bank account. 7. The funds may be reinvested at the published rates available on the FNB Channel Island website at point of maturity and the campaign rates will not be applicable on the reinvested funds. 8. FNBCI has the right to stop this campaign for any reason deemed appropriate, with no notice period required. 9. The terms and conditions for the FNBCI fixed deposit account will be applicable to new account opened.
Deadline for offer	All completed application forms must be received before 4pm on the 31 st January 2026 Guernsey time.
Questions about these rules	Should you have any queries related to the above campaign you may engage directly via e-mail at: info@fnbci.co.uk



General Rules

IMPORTANT – PRIVACY MATTERS

Participants in this campaign understand and agree that for us to offer this campaign, 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 FNB 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 campaign terms and conditions. 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 or received or used any benefit. If you enter yourself, or accept or use the 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 campaign or accepted or used any benefit.

You will protect FNBCI 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 terms and conditions,
- b) took part in this campaign or c) any person used a benefit.

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



- FNBCI must receive your application before the published closing date and time. FNBCI must also receive your entry in the correct format. You will lose the right to take part if you don't enter on time or in the correct format.
- If you are in breach of these terms and conditions, you will be disqualified and you will lose your right to any benefit.
- You may not do anything to change the outcome of the campaign in any way. FirstRand Bank Limited Guernsey Branch trading as FNB Channel Islands is regulated by The Guernsey Financial Services Commission and licensed under The Banking Supervision (Bailiwick of Guernsey) Law, 2020.
- 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 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).
- FNBCI can change the rules of the campaign at any time. For convenience only, the date on which these general rules were last changed by FNBCI are published below the heading. It is your responsibility to check the rules for any changes.
- Where any dates or times need to be calculated, the international standard time, GMT plus one hour, will be used, and from 25 October 2025, the international standard time, GMT plus two hours, will be used.
- While FNBCI 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, FNBCI 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 FNBCI or that they no longer apply to you.
- The clauses in these terms and conditions 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 Second Floor, Le Marchant House, Le Truchot, St Peter Port, Guernsey, GY11GR.
- The laws of the Bailiwick of Guernsey will apply to this campaign regardless of where you live or work.

IMPORTANT – TAX IMPLICATIONS

We strongly recommend that you obtain independent professional advice regarding any tax implications arising from the receipt, transfer, or spending 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 spending of any prize/s, awards, and eBucks rewards or the charges in respect thereof.