



FNB CHANNEL ISLANDS 10YR ANNIVERSARY CAMPAIGN Terms and Conditions – December 2025

Date these rules were first published: December 2025

Date these rules were last changed: 22nd January 2026

Read these campaign rules carefully. These campaign terms and conditions explain your rights and duties under this campaign. If you take part in this campaign or accept any prize, these terms and conditions 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 terms and conditions.

Campaign Name:	FNB CHANNEL ISLANDS 10YR ANNIVERSARY CAMPAIGN
Promoter(s) Name(s):	<p>The promoter of this competition is FirstRand Bank Limited, Guernsey Branch trading as FNB Channel Islands with Reg. No. 1929/001225/06 (“FNBCI”).</p> <p>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”.</p>
Campaign open and close:	<p>The campaign opens on 20th October 2025 at 00:01am in South Africa, Namibia and Botswana.</p> <p>The campaign closes on 30th April 2026 at 4:00pm in South Africa, Namibia and Botswana</p> <p>The promoter(s) reserve the right to extend the campaign. Notice of this will be posted in these rules.</p>
What is the offer:	<p><i>Open a new 6- or 12-month FNB Channel Islands fixed deposit account and invest 25,000 (Twenty-Five Thousand) or more in GBP, USD or EUR and earn an additional 0.3% in interest. This offer is only available to newly introduced funds to you FNB Channel Islands portfolio.</i></p>
Eligibility: Who qualifies to take part?	<p>This campaign is open to all individuals over the age of 18 who live in South Africa, Namibia and Botswana and meet the Qualifying criteria as published on the FNB Channel Islands Website.</p> <ol style="list-style-type: none">1. This campaign is valid from the 20th of October 2025 to the 30th of April 2026.2. This campaign is open to all new and existing customers of FNB Channel Islands.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 25 000 (Twenty Five Thousand) or more in USD, GBP or EUR.

	<p>6. Once the term of the fixed deposit ends, the funds will mature and be paid out into the nominated account.</p> <p>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.</p> <p>8. FNBCI has the right to stop this campaign for any reason deemed appropriate, with no notice period required.</p>
<p>Who cannot take part?</p>	<p>The following persons may not take part in this offer even if they qualify to take part. They will forfeit (give up) any prizes awarded to them:</p> <p>a) Any person whose accounts and credit agreements with FNB or FirstRand Bank Limited are not in good standing. <i>This means that none of 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>Terms and Conditions related to this offer</p>	<ol style="list-style-type: none"> 1. This campaign is valid from the 20th of October 2025 to the 30th of April 2026. 2. This campaign is open to all new and existing customers of FNB Channel Islands. 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 customers FNB Channel Islands portfolio. 5. The campaign is applicable to all 6- or 12-month fixed deposit, funded with 25,000 (Twenty-Five Thousand) or more in USD, GBP or EUR. 6. Once the term of the fixed deposit ends, the funds will mature and be paid out into the nominated account. 7. The funds can 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 30th April 2026
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) 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.
- 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 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 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.