



## TERMS AND CONDITIONS:FNB BUSINESS PETROL DEBIT CARD AA EMERGENCY ROADSIDE ASSISTANCE

These are the Terms and Conditions that govern AA Emergency Roadside Assistance benefits provided by FNB, a division of FirstRand Bank Limited ("FNB"). AA Emergency Roadside Assistance ("the AA") benefits are automatically included as part of your FNB Business Debit Petrol Card. These Terms and Conditions are to be read together with FNB Business Transactional Account and Debit Card Terms and Conditions and the Pricing Guide, available on the FNB website. We can change these terms and condition by providing you with reasonable notice.

### 1. Benefits summary

- 1.1 The AA Emergency Roadside Assistance benefits ("the benefits") are only available to valid FNB Petrol Debit Cardholders.
- 1.2 The benefits are available in the Republic of South Africa only.
- 1.3 If you breach any provision of any agreement you concluded with us or if you in excess of your transactional account we may at our sole discretion suspend/cancel the benefits. We will notify you if your benefits are suspended/cancelled.
- 1.4 The motor vehicle that is covered under this service are a motorcar, motorbike, caravan, trailer, 4x4 or light commercial vehicle (LCV), with a gross vehicle mass (GVM) of less than 3,5 tons, which can be legally used on South African public roads and where the motor vehicle dimension does not exceed 5.5m in length, 2.5m in width or 2.6m in height. The motor vehicle must be in a roadworthy condition.
- 1.5 The benefits are available if the motor vehicle breakdown is caused by mechanical or electrical failure only. If the vehicle is involved in an accident, the cardholder may contact our dedicated AA call centre number but all services rendered by the AA will be for the account of the FNB Petrol Debit Cardholder.
- 1.6 The benefits are applicable to the motor vehicle used by the FNB Petrol Debit Cardholder at the time of the incident.
- 1.7 The benefits are not transferable and must be used at the time of breakdown.
- 1.8 Benefits cannot be saved for another day or sometime in the future.
- 1.9 Off road tracks and trials are not covered in this service.
- 1.10 FNB will only cover the roadside benefit provided the breakdown or incident is on a public accessible road.
- 1.11 The benefits will only cover mechanical or electrical breakdowns of the motor vehicle and only if the mechanical or electrical failure of the motor vehicle is of such a nature that the underlying problem prevents the vehicle from being operated at all, or impedes the vehicle's operation to such an extent, that it is very difficult, nearly impossible, or else dangerous to operate;
- 1.12 The benefits do not include storage fees, replacements parts or their transport, vehicle repairs, charges for help arranged directly by the FNB Petrol Debit Cardholder or charges for help given to you by a private person.

### 2. How the benefit works

- 2.1 The benefits must be arranged through our dedicated AA call centre telephone number on 0860 70 60 50, standards rates apply.
- 2.2 For the service to be rendered, the FNB Petrol Debit Cardholder should present the AA with their name, proof of identity and valid FNB Petrol Debit Card number in order for it to be validated.

### 3. The following benefits are included

Service	Service Entitlement
AA road patrol and battery services	<p>This service is available 24/7/365 days a year. The primary objective of the AA's patrol and battery services is to <b>effect on-the-spot mobility at the side of the road</b>. The service is available in the major metropolitan areas of South Africa: Gauteng (Johannesburg, Pretoria and Vaal Triangle), Cape Town, Port Elizabeth, Bloemfontein, Mbombela, Pietermaritzburg, Durban and Polokwane. The areas listed here are subject to change from time to time, at the discretion of FNB and the AA (Major Metropolitan Areas). These services are limited to 40 (forty) kilometres round trip. Thereafter the FNB Petrol Debit Cardholder will be liable for cost of any additional kilometers.</p> <p><b>Services offered include:</b></p> <ul style="list-style-type: none"><li>• Flat tyre change-The AA will change the flat tyre if you have a spare tyre.</li></ul>



	<ul style="list-style-type: none"> <li>• Out of fuel - Provision of fuel to a maximum of 10 liters. The FNB Petrol Debit Cardholder is responsible to pay for the cost of the fuel.</li> <li>• Jump-start-The AA will attempt to jump-start your motor vehicle.</li> <li>• Mobile battery replacements- If your battery cannot be jump started, the AA Battery Patrol can sell you and fit a new battery on-the-spot. The mobile battery replacement service is subject to availability. The FNB Petrol Debit Cardholder will be responsible for the cost of the new battery.</li> <li>• Key lockout service -The AA will pay for locksmith services up to a maximum amount of R500 (five hundred Rand) excluding VAT or a maximum amount as publish on the FNB website from time to time, if your keys are locked in your car. The AA will not pay for locksmith services to repair and replace locks, ignition switches or for cutting keys. If the incident is outside Major Metropolitan Areas, the FNB Petrol Debit Cardholder will be liable for the additional costs over and above the maximum amount. The costs will be subject to the locksmith specialist rates.</li> </ul>
<b>Urban tow – mechanical and electrical breakdowns</b>	<p>The service is available 24/7/365 days a year. The primary objective of the AA tow truck service is to tow the motor vehicle to the nearest AA accredited and/or preferred dealer/repairer/yard from the breakdown scene or to the FNB Petrol Debit Cardholder's choice of destination within 40 (forty) kilometres, from the breakdown scene. The service is limited to 40 (forty) kilometres, thereafter the FNB Petrol Debit Cardholder will be required to pay for any additional kilometres. The FNB Petrol Debit Cardholder or the FNB Petrol Debit Cardholder's insurance company will be liable for the costs.</p>
<b>Rural tow – mechanical and electrical breakdowns</b>	<p>A rural tow is defined as an assistance that takes place outside of Major Metropolitan Areas. This service is available 24/7/365 days a year. The primary objective of the AA tow truck service is to tow the motor vehicle to the nearest AA accredited and/or preferred dealer/repairer/yard from the breakdown scene or to the FNB Petrol Debit Cardholder's choice of destination within 40 (forty) kilometres from the breakdown scene. The service is limited to 40 (forty) kilometres, thereafter the FNB Petrol Debit Cardholder will be required to pay for any additional kilometres. The FNB Petrol Debit Cardholder or the Petrol Debit Cardholder's insurance company will be liable for the costs.</p>
<b>Accident towing/Attempted theft</b>	<p>In the event of an accident, the AA will arrange for the motor vehicle to be towed to the nearest AA accredited and/or preferred dealer/repairer/yard from the accident scene or to the FNB Petrol Debit Cardholder's choice of destination. The FNB Petrol Debit Cardholder or the FNB Petrol Debit Cardholder's insurance company will be liable for the costs.</p>
<b>24-hour Car hire or Accommodation facility.</b>  <b>(available if broken down more than 100km from home)</b>	<p><b>24-hour car hire</b>-In the event that the FNB Petrol Debit Cardholder selects this option and the motor vehicle has broken down more than 100km from FNB Petrol Debit Cardholder's home, the AA will arrange for 24-hour car hire to complete the journey or to return home. The hired vehicle will be a Group B vehicle (subject to availability). This service is limited to R560 (five hundred and sixty Rand) excluding VAT, per incident or a maximum amount as publish on the FNB website from time to time. The rental agreement for the motor vehicle hire is between the FNB Petrol Debit Cardholder and the rental company. This service is subject to the terms and conditions set by the car hire company i.e. must be in possession of a valid credit card and driver's license. All costs over and above the 24-hour rental rate will be for the FNB Petrol Debit Cardholder's account. The FNB Petrol Debit Cardholder will further be liable for any deposits required by the rental company. The benefit excludes fuel, toll and one-way delivery cost.</p> <p><b>Overnight accommodation</b> -If the FNB Petrol Debit Cardholder selects the accommodation option and the motor vehicle has broken down more than 100km from FNB Petrol Debit Cardholder's home and provided that the Cardholder has elected to forfeit the 24-hour car hire option above, the FNB Petrol Debit Cardholder will be allowed to make their own arrangements for accommodation and then claim back post the event. The overnight accommodation service is limited to R560 (five hundred sixty Rand) excluding VAT per incident or a maximum amount as publish on the FNB website from time to time.</p> <p>The cardholder is to make their own accommodation arrangements for the night and then claim back from the AA post the event. The FNB Petrol Debit Cardholder</p>



	<p>must contact the AA directly to establish what information must be submitted with the claim and where the claim must be submitted to.</p> <p>The FNB Petrol Debit Cardholder must pay for any extra costs incurred, such as laundry, mini-bar, videos and meals directly to the hotel before leaving.</p> <p><b>NB: The FNB Petrol Debit Cardholder will only be able to utilise one of the services per incident. The Petrol Debit Cardholder will be liable for any costs incurred should they opt to extend either benefit.</b></p>
<b>Stand by You</b>	<p>In the event that a vehicle has broken down, and the FNB Petrol Debit Cardholder feels unsafe, the AA will provide an armed security guard to wait with the FNB Petrol Debit Cardholder holder until AA roadside service arrives. The service is available in major metropolitan Areas: Johannesburg, Pretoria, Vaal Triangle, Durban, Pietermaritzburg, Port Elizabeth, East London, Cape Town, Rustenburg, Bloemfontein, Kimberley, Polokwane, Witbank, Middelburg, Nelspruit and Brits Therefore, should the Stand by You Service be requested in an area not covered by the Service, the AA will at the request of the FNB Petrol Debit Cardholder contact the South African Police Service (SAPS) to dispatch a SAPS officer to stand guard with the FNB Petrol Debit Cardholder while they wait for the AA services to arrive.</p> <p>The objective of the roadside security response service is to provide security to customers who require roadside assistance. This will consist of the AA sending an armed security response officer to the scene of the incident, to secure the scene and wait with the FNB Petrol Debit Cardholder until the AA technical service arrives.</p> <p><b>NB: Note that the AA cannot guarantee the turnaround time or arrival of the SAPS officer.</b></p> <p>The Stand by You Service can only be requested if the breakdown of the vehicle occurred at the roadside and not at any other location. To obtain the Stand by You Service, the FNB Petrol Debit Cardholder must request the Service from the AA Emergency Call Centre at the same time of requesting roadside assistance if they are feeling unsafe. The AA will not automatically dispatch the Service to the FNB Petrol Debit Cardholder.</p> <p>FNB Petrol Debit Cardholder can only activate the Stand by You Service by contacting our dedicated AA Emergency Call Centre. The Cardholder must provide sufficient information to enable the AA to locate where he/she is stranded.</p> <p>The Stand by You Service can only be used in conjunction with roadside assistance rendered by the AA. A FNB Petrol Debit Cardholder will not be entitled to use the Service in isolation.</p> <p>You accept that there may be possible delays to respond to a FNB Petrol Debit Cardholders' call-out, which are beyond the AA and Security's control, may be experienced in certain areas due to traffic patterns, weather conditions, peak service demands experienced by the security company, limited available Security fleet capacity and other relevant factors.</p> <p>On arrival at the scene of the incident, the security response officer will wait with the FNB Petrol Debit Cardholder as long as the security response officer deems necessary and provided that no immediate threatening, emergency situation arises in the vicinity of the attending security response officer which may require the withdrawal of the security response officer from the scene of the incident prior to the arrival of the AA. The AA will endeavour to arrive at the scene of the incident prior to the departure of the security response officer from the scene of incident.</p> <p>Under no circumstances will the security response officer or the AA assist the FNB Petrol Debit Cardholder in providing an escort service, transportation or home security service. The attending security response officer will not be permitted to provide the Cardholder any form of roadside assistance.</p> <p>The security company as an independent contractor will render the Service provided in these terms and conditions to the FNB Petrol Debit Cardholder on behalf of the AA. Please take note that the services of the Security company, the</p>



	AA and FNB cannot guarantee safety or prevention of loss, injury and damage of whatsoever nature.
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4. **Other important information**

The AA accepts no liability for loss or damage to the vehicle or any of its parts or accessories while it is unattended, or while it is in the care or under the control of any contractor or garage or its employees or any other person. FNB similarly do not accept this liability. The AA will help in any way possible to resolve disputes with AA appointed contractors where loss or damage occurred while the vehicle was in the care or control of these contractors. Where the vehicle is towed, the AA accepts no responsibility for the safekeeping or transport of the FNB Petrol Debit Cardholder's personal belongings, which will have to be removed from the vehicle before towing. FNB and the AA reserve the right to refuse any service or benefit where the AA service is being abused, used fraudulently or is no longer valid.

**FNB is not legally responsible to FNB Petrol Debit Cardholder's for service interruptions or failures on the part of the AA. Should a service interruption or failure occur and the FNB Petrol Debit Cardholder's incurs and settles reasonable expenses for the services covered under AA Emergency Roadside Assistance benefits, FNB will help in any way possible to assist the FNB Petrol Debit Cardholder to obtain a refund for reasonable expenses incurred and where applicable only up the maximum amount as reflected in these terms and conditions for each benefit.**