

RMB PRIVATE BANK MAIN BANKED RULES

Date these rules were first published: 17 September 2019

Date these rules were last changed: 01 April 2026



These rules apply to certain benefits you may receive from time to time if you are main banked with RMB Private Bank, a division of FirstRand Bank Limited Registration Number 1929/001225/06. You must read these rules and make sure that you understand your rights and obligations.

WHAT DO WE MEAN BY MAIN BANKED?

Main Banked means that all your income you declare at the time of applying for a Loan Product is deposited into your RMB Private Bank current account with us and meet RMB Private Bank qualifying criteria, as stipulated in these rules, from time to time.

WHAT DO WE MEAN BY BANK, US OR WE?

FirstRand Bank Limited (Registration No. 1929/001225/06)

WHAT ARE THE QUALIFYING CRITERIA?

In addition to holding an RMB Private Bank current account, you must meet the following criteria, as well as the criteria stipulated in your agreement, to qualify for the benefits mentioned in these rules:

- All your accounts with FirstRand Bank Limited must be in good standing; and
- All your income must be deposited into your current account monthly; and
- The income you declare when applying for your Loan Product will be monitored monthly.

WHAT BENEFITS ARE APPLICABLE TO YOU?

Should you hold any of the qualifying accounts, and meet the qualifying criteria, you will be regarded as being main banked with RMB Private Bank and you will receive the following benefits:

- A discount on your agreed debit interest rate (as per your agreement with us) applicable to the following loan applications:
 - Home Loan
 - Islamic Home Loan
 - Single Facility
 - Structured Loan
 - Securities Based Loan

(Hereinafter referred to as the “Loan Product”)

The above is inclusive of a Substitution of Debtor, Loan Term Amendment, Further Lending or Scheme offering.

WHAT DOES GOOD STANDING MEAN?

Good standing means that none of your accounts or credit agreements should be overdrawn, or be in arrears, or be in default, or be subject to any legal process with any FSR* entity. **Legal process** means any legal proceedings in any court of law involving you and any of the FSR entities, including but not limited to business rescue, collections, liquidation, administration and sequestration proceedings.

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CAN WE CHANGE THE QUALIFYING CRITERIA?

We may, at our sole discretion, change any of the qualifying criteria from time to time. Should we choose to do so, we will amend these rules.

WHERE CAN THE RMB PRIVATE BANK MAIN BANK RULES BE VIEWED ON THE WEBSITE?

The RMB Private Bank Main Bank Rules can be accessed via the official RMB Private Bank website. To locate these rules, please follow the steps below:

- Visit the RMB Private Bank homepage.
- Navigate to the “Menu” section.
- Select the “Legal” option.
- Click on “Terms and Conditions.”
- From the list of available documents, choose “RMB Private Bank Main Bank Rules.”

WHERE CAN THE LIST OF CURRENT ACCOUNTS BE FOUND ON THE RMB WEBSITE?

The list of RMB Private Banks current accounts can be viewed using the following navigation:

- Visit RMB Private Bank Homepage
- Navigate to Bank
- Select current account

HOW WILL YOU KNOW WHEN THESE RULES CHANGE?

We will publish the amended rules on our website and notify you.

WHEN WILL YOU BE BOUND BY CHANGES TO THE RULES?

Material Changes:

- Means any changes that have a serious result, could lead to a disadvantage or penalty to you or that changes the relationship between us.
- Should we make material changes to these rules, you will be bound by the changes 30 (calendar) days after we publish the amended rules on our website.

Non-material Changes:

- Means any changes that do not result in a penalty to you or is not to your disadvantage.
- Should we make non-material changes to these rules, you will be bound by the changes from the date that we publish the amended rules.

Once we notify you that the rules have been updated, it is your responsibility to ensure that you read and understand the updated rules.

WILL YOU ALWAYS QUALIFY FOR THE BENEFITS IN TERMS OF THESE RULES?

We set the qualifying criteria and determine what benefits may apply to you. You must meet the qualifying criteria set out in these rules from time to time. Should we amend the rules, it could result in you no longer meeting the qualifying

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criteria, in which case you will no longer receive the benefits in terms of these rules.

WHAT EXCLUSIONS ARE APPLICABLE?

In addition to the above, you will also not qualify for the benefit in the following instances:

- If you are an employee of the Bank who also receives a staff rate benefit as set out in the Staff Offering Policy.
- If you apply for a Scheme offering in the Private Client and Private Wealth segment;
- If you are a juristic entity;
- Trusts with three or more Trustees;
- If you apply for a home loan secured by a pension fund;
- If you hold any loan product that is subject to a fixed interest rate;
- If your loan product is subject to a debt review consent order or debt review restructuring payment plan consented to by yourself and us; and/or
- If there are three or more applicants on the same loan product.
- Income and rate benefits will not be considered for sureties linked to the Loan Product;

WHICH AGREEMENTS, PRODUCT RULES AND TERMS AND CONDITIONS APPLY?

- These rules must be read together with the agreements, product rules and terms and conditions applicable to your Loan Products (in respect of which you may receive the debit interest discount).
- If there is a conflict between the provisions of your agreement (including rules, terms and conditions) and these rules, the provisions in your agreement will apply.
- 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.

TAX IMPLICATIONS

You are responsible for any tax associated with using or accepting any benefit in terms of these rules.

RIGHT TO RECEIVE BENEFIT

Notwithstanding any of the above, the grant of any benefit in terms of these rules is at our sole discretion.

*FSR means FirstRand Limited, FirstRand Bank Limited (which includes First National Bank, RMB Private Bank, WesBank and Rand Merchant Bank), FirstRand Investment Management

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Holding Limited (Ashburton), Direct Axis SA (Pty) Ltd, FirstRand Life Assurance Limited, each business unit, branch and/or representative office, any connected companies, subsidiary companies, its associates, cessionaries, delegates or successors in title and/or appointed third parties (like its authorised agents, advisors, partners and contractors).