

An Authorised Financial Services and Credit Provider  
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## **RMB PRIVATE BANK REWARDS TERMS AND CONDITIONS**

From 1 July 2013 qualifying RMB Private Bank clients can earn rewards whenever they swipe their participating RMB Private Bank Cheque Card, Credit Card or Petro/Fuel Card (linked to a RMB Private Bank Credit Card) and when they purchase prepaid airtime or prepaid electricity using RMB Private Bank's electronic channels or when they have an active smart phone, tablet or laptop contract.

Qualifying RMB Private Bank clients are also rewarded with discounts on uncapped ADSL data through FNB Connect, complimentary services through the eBucks Lifestyle Desk as well as complimentary access to SLOW and Bidvest Lounges.

Read these Terms and Conditions carefully and keep a copy for your records.

If you do not understand any part of these Terms and Conditions call eBucks on 087 320 3200 or the RMB Private Bank Service Suite 0860 674 446.

The effective date of these Terms and Conditions is 1 July 2013.

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## 1. WHAT IS “RMB PRIVATE BANK REWARDS”?

RMB Private Bank Rewards allows qualifying RMB Private Bank clients to earn:

- up to 100% back in rewards on your active smart device (smart phone, tablet or laptop) monthly contract fee;
- up to 15% back on your fuel (including Gautrain tickets), airtime and electricity purchases;
- up to 5% on your grocery purchases;
- up to 3% on your everyday shopping purchases;
- up to 100% discount on your uncapped ADSL data monthly subscription fee;
- a 12 month complimentary Priority Pass membership and up to 10 complimentary entries into Priority Pass lounges (at participating airports outside of South Africa),
- up to 5 complimentary Avis Point 2 Point local transfers;
- complimentary entries into the SLOW or Bidvest airport lounges (at participating airports within South Africa) and up to 2 complimentary entries into SLOW in the City.

RMB Private Bank clients must be registered members of the eBucks Rewards Programme in order to earn rewards on their smart device, fuel, airtime, electricity, grocery or everyday shopping purchases.

## 2. WHAT REWARDS ARE OFFERED BY RMB PRIVATE BANK TO ITS QUALIFYING CLIENTS?

Rewards on smart device	Qualifying clients can earn rewards based on their active smart phone, tablet or laptop monthly contract fee and their banking behaviour.
Rewards on fuel (including Gautrain tickets)	Qualifying clients can earn rewards based on their qualifying fuel and Gautrain tickets purchases and their banking behaviour.
Rewards on airtime	Qualifying clients can earn rewards based on their qualifying prepaid airtime purchases and their banking behaviour.
Rewards on electricity	Qualifying clients can earn rewards based on their qualifying prepaid electricity purchases and their banking behaviour.
Rewards on groceries	Qualifying clients can earn rewards based on their qualifying grocery purchases and their banking behaviour.
Rewards on everyday shopping	Qualifying clients can earn rewards based on their qualifying shopping purchases and their banking behaviour.
Discount on uncapped ASDL data through FNB Connect	Qualifying clients can receive a discount based on their uncapped ASDL data monthly subscription fee and their banking behaviour.
Lifestyle Desk Rewards	Qualifying clients can receive a 12 month complimentary Priority Pass membership, up to 10 complimentary entries into participating Priority Pass lounges (outside of South Africa) and up to 5 complimentary Avis Point 2 Point local transfers based their banking behaviour. eBucks Lifestyle Desk Rewards Terms and Conditions apply and are available from the eBucks Lifestyle Desk at 087 575 0050 or 011 377 5211 or email eBucksLifestyle@ebucks.com.
Lounge Rewards	Qualifying clients can receive complimentary entries into the SLOW and Bidvest Lounges (at participating airports within South Africa) as well as complimentary entries into SLOW in the City based their banking behaviour.

Visit [www.rmbprivatebank.com](http://www.rmbprivatebank.com) for more information.

**Note: Clients are responsible for any tax implications on any reward or discount received through RMB Private Bank Rewards. We recommend that you obtain independent professional advice regarding the tax consequences on any reward or discount received from RMB Private Bank Rewards.**

## 3. HOW DO I QUALFY TO EARN REWARDS - IF I AM AN INDIVIDUAL OR JOINT ACCOUNT HOLDER?

There are 5 levels of rewards.

To qualify for Reward Level 1 you need to:

- Have an active RMB Private Bank Cheque or Single Facility account and:
  - ensure it has a sufficient deposit of at least R33 000 per month; or
  - ensure it has a sufficient deposit of at least R100 000 over the previous 3 months; or
  - maintain a minimum balance in the account of at least R100 000 throughout the month.
- Ensure all your accounts are in good standing (refer to definition of good standing in 19 below).

**OR:**

- Have an active RMB Private Bank Credit Card Facility with at least R10 000 spend each month.
- Ensure all your accounts are in good standing (refer to definition of good standing in 19 below).

To qualify for Reward Levels 2, 3, 4 or 5 you need to:

- Have an active RMB Private Bank Cheque or Single Facility account and:
  - ensure it has a sufficient deposit of at least R33 000 per month; or
  - ensure it has a sufficient deposit of at least R100 000 over the previous 3 months; or
  - maintain a minimum balance in the account of at least R100 000 throughout the month.
- Have an active RMB Private Bank Credit Card Facility.
- Ensure all your accounts are in good standing (refer to definition of good standing in 19 below).

#### 4. HOW DO I QUALFY TO EARN REWARDS IF I AM NOT AN INDIVIDUAL OR JOINT ACCOUNT HOLDER?

To qualify for Reward Levels 2, 3, 4 or 5 you need to:

- Have an active RMB Private Bank Cheque or Single Facility account and:
  - ensure it has a sufficient deposit of at least R33 000 per month; or
  - ensure it has a sufficient deposit of at least R100 000 over the previous 3 months; or
  - maintain a minimum balance in the account of at least R100 000 throughout the month.
- Ensure all your accounts are in good standing (refer to definition of good standing in 19 below).

#### 5. WHAT IS MY REWARD LEVEL?

Once you have qualified for RMB Private Bank Rewards, your reward level is determined by the number of reward level points you accumulate in a calendar month (except if you are on reward level 1 where you will not accumulate points).

Your reward level will determine your reward and discount percentage.

#### 6. HOW DO I ACCUMULATE REWARD LEVEL POINTS?

You accumulate reward level points based on your banking behaviour.

There are a variety of ways to accumulate reward level points (visit [www.rmbprivatebank.com](http://www.rmbprivatebank.com) for more information).

You don't have to fulfil all of the criteria regarding your banking behaviour, but the more criteria you fulfil, the higher your reward level will be.

At the end of each calendar month we calculate how many points you have accumulated and this determines your reward level as follows:

Reward Level	Reward Level Points
5	>18,000 points
4	>16,000 points
3	>12,000 points
2	>0 points
1	0 points

#### 7. HOW DO I EARN REWARDS ON SMART DEVICES?

To qualify to earn rewards on your smart device contract you must meet all of the conditions set out on [www.rmbprivatebank.com](http://www.rmbprivatebank.com) as well as conditions 3 and 4 above.

#### 8. HOW DO I EARN REWARDS ON FUEL AND GAUTRAIN TICKETS?

To qualify to earn rewards on your fuel and Gautrain tickets purchases you must meet all of the conditions set out on [www.rmbprivatebank.com](http://www.rmbprivatebank.com) as well as conditions 3 and 4 above.

If the following happens, you will not earn any rewards, even if you qualify for rewards on fuel:

- If any fuel retailer refuses to accept any of the cards for any reason.  
Note: Merchants alone decide what cards they will accept from consumers to pay for fuel. RMB Private Bank cannot force a merchant to accept a specific card to pay for fuel.
- If RMB Private Bank cannot identify a qualifying transaction for any reason you won't qualify for fuel rewards. This includes a situation where the fuel retailer didn't process the transaction correctly or as a fuel transaction. This applies at the time the transaction was processed by the fuel retailer. This means you will not earn rewards even if you can later prove it was a fuel transaction.
- If you pay for fuel outside the Republic of South Africa. Only fuel purchases in the RSA qualifies for fuel rewards.
- If your account was dormant or closed at the time.
- If your card or account was used fraudulently.

#### 9. HOW DO I EARN REWARDS ON AIRTIME, ELECTRICITY, GROCERIES AND EVERYDAY SHOPPING PURCHASES?

To qualify to earn rewards on your prepaid airtime, prepaid electricity, groceries and everyday shopping purchases you must meet all of the conditions set out on [www.rmbprivatebank.com](http://www.rmbprivatebank.com) as well as conditions 3 and 4 above.

If the following happens, you will not earn any rewards on groceries:

- If any merchant refuses to accept any of the cards for any reason.  
Note: Merchants alone decide what cards they will accept from consumers. RMB Private Bank cannot force a merchant to accept a specific card.
- If RMB Private Bank cannot identify a qualifying transaction for any reason. This includes a situation where the merchant didn't process the transaction correctly or as a grocery purchase. This applies at the time the transaction was processed by the merchant. This means you will not earn rewards even if you can later prove it was a grocery purchase.
- If you pay for groceries outside the Republic of South Africa. Only grocery purchases in the RSA qualifies for rewards.
- If your account was dormant or closed at the time.
- If your card or account was used fraudulently.

#### 10. HOW DO I EARN AN UNCAPPED ADSL DATA DISCOUNT THROUGH FNB CONNECT?

To qualify to earn a discount on uncapped ADSL data through FNB Connect you must meet all of the conditions set out on [www.rmbprivatebank.com](http://www.rmbprivatebank.com) as well as conditions 3 and 4 above.

#### 11. HOW DO I EARN REWARDS THROUGH THE EBUCKS LIFESTYLE?

To qualify to earn rewards through the eBucks Lifestyle Desk you must meet all of the conditions set out on [www.rmbprivatebank.com](http://www.rmbprivatebank.com) as well as conditions 3 and 4 above.

#### 12. HOW DO I EARN REWARDS THROUGH THE SLOW AND BIDVEST LOUNGES?

To qualify to earn rewards through the SLOW and Bidvest Lounges you must meet all of the conditions set out on [www.rmbprivatebank.com](http://www.rmbprivatebank.com) as well as conditions 3 and 4 above.

#### 13. CAN I EARN FUEL (including GAUTRAIN TICKETS), AIRTIME AND ELECTRICITY REWARDS?

Yes, from 1 July 2013 you can earn up to 15% back in rewards on your fuel (including Gautrain tickets), airtime and electricity purchases.

#### 14. CAN I HAVE A DIFFERENT EARN LEVEL FOR FUEL (including GAUTRAIN TICKETS), AIRTIME AND ELECTRICITY REWARDS?

No, you will be rewarded at the same rate for rewards on fuel (including Gautrain tickets), airtime and electricity.

#### 15. HOW ARE REWARDS CALCULATED?

Type of Rewards	How are they calculated?	Form
Smart Devices	Rewards are based on your active smart phone, tablet or laptop contract monthly subscription fee. You will get a certain percentage of your monthly subscription fee back in rewards. The amount you will earn back in rewards depends on your monthly subscription fee and your reward level which is determined by your banking behaviour.	You will earn your rewards in the form of eBucks.
Fuel and Gautrain tickets	Rewards are based on how much fuel and Gautrain tickets you purchase every month on your participating RMB Private Bank Cheque Card, Credit Card or Petro/Fuel Card (Linked to your Credit Card). You will get a certain percentage of your qualifying fuel and Gautrain ticket purchases back. The amount you will earn back in rewards depends on how much fuel and Gautrain tickets you have purchased and your reward level which is determined by your banking behaviour.	You will earn your rewards in the form of eBucks.
Airtime	Rewards are based on how much prepaid airtime you purchase every month through RMB Private Bank's electronic channels. Electronic channels	You will earn your rewards in the form of eBucks.

	specifically exclude card purchases and Telephone Banking. You will get a certain percentage of your airtime purchases back. The amount you will earn back in rewards depends on how much airtime you have purchased through RMB Private Bank's electronic channels, and your reward level which is determined by your banking behaviour.	
Electricity	Rewards are based on how much prepaid electricity you purchase every month through RMB Private Bank's electronic channels. Electronic channels specifically exclude card purchases and Telephone Banking. You will get a certain percentage of your electricity purchases back. The amount you will earn back in rewards depends on how much electricity you have purchased through RMB Private Bank's electronic channels, and your reward level which is determined by your banking behaviour.	You will earn your rewards in the form of eBucks.
Groceries	Rewards are based on how much groceries you purchase every month on your participating RMB Private Bank Cheque or Credit Card. Grocery purchases will be identified by the internationally recognised Merchant Category Code (MCC) 5411. You will get a certain percentage of your qualifying grocery purchases back. The amount you will earn back in rewards depends on how much you have purchased and your reward level which is determined by your banking behaviour.	You will earn your rewards in the form of eBucks.
Everyday Shopping	Rewards are based on how much you purchase every month on your participating RMB Private Bank Cheque or Credit Card excluding your fuel, Gautrain ticket and grocery purchases. You will get a certain percentage of your qualifying everyday shopping purchases (excluding fuel, Gautrain and grocery purchases) back. The amount you will earn back in rewards depends on how much you have purchased and your reward level which is determined by your banking behaviour.	You will earn your rewards in the form of eBucks.
Uncapped ADSL data discount	The value of the discount you will earn depends on your reward level which is determined by your banking behaviour.	You will earn your rewards in the form of a discount.
eBucks Lifestyle Desk Rewards	Rewards are based your reward level which is determined by your banking behaviour.	You will earn your rewards in the form of complimentary Priority Pass membership (for a period of 12 months), complimentary Priority Pass lounge entries (as participating airport lounges outside of South Africa) or complimentary Avis Point 2 Point local transfers.
SLOW and Bidvest Lounge Rewards	Rewards are based your reward level which is determined by your banking behaviour.	You will earn your rewards in the form of complimentary entries into SLOW Airport Lounges, SLOW in the City and Bidvest Airport Lounges.

Visit [www.rmbprivatebank.com](http://www.rmbprivatebank.com) for more information.

## 16. IS THERE A LIMIT ON THE REWARDS I CAN EARN?

### Rewards on Smart Devices:

The rewards on smart devices are limited to a maximum payout of eB5 000 (R500) per month.

### Rewards on Fuel and Gautrain tickets:

- The spend for rewards on fuel and Gautrain tickets is limited to a maximum of R5 000 per month.
- Rewards on fuel and Gautrain tickets purchases are capped at 20% of your total monthly Card purchases (excluding cash transactions).

### Rewards on Airtime:

The spend for rewards on prepaid airtime purchases is limited to a maximum of R1 000 per month.

### Rewards on Electricity:

The spend for rewards on prepaid electricity purchases is limited to a maximum of R3 000 per month.

### Rewards on Groceries:

- The spend for rewards on groceries is not limited for clients on Reward Levels 1 and 2.
- The spend for rewards on groceries is limited to a maximum of R15 000 per month for clients on Reward Levels 3, 4 or 5.
- For clients on Reward Levels 3, 4 or 5 whose spend for rewards on groceries is greater than R15 000 per month, they will also earn rewards on their spend above R15 000 but at flat rate of 1%.
- Rewards on grocery purchases are capped at 20% of your total monthly Card purchases (excluding cash transactions).

### Rewards on Everyday Shopping:

- The spend for rewards on everyday shopping is not limited for clients on Reward Levels 1 and 2.
- The spend for rewards on everyday shopping is limited to a maximum of R30 000 per month for clients on Reward Levels 3, 4 or 5.
- For clients on Reward Levels 3, 4 or 5 whose spend for rewards on everyday shopping is greater than R30 000 per month, they will also earn rewards on their spend above R30 000 but at flat rate of 1%.

### Uncapped ADSL data discount:

Up to a maximum monthly discount of 100% off your subscription fee through FNB Connect which is limited to a maximum discount amount of R399.00 per month.

### eBucks Lifestyle Desk Rewards:

- Complimentary Priority Pass membership is limited to 12 months.
- Priority Pass lounge entries are limited to complimentary 10 entries per annum.
- Avis Point 2 Point transfers are limited to complimentary 5 transfers per annum.

Note: eBucks Lifestyle Desk Rewards Terms and Conditions apply and are available from the eBucks Lifestyle Desk at 087 575 0050 or 011 377 5211 or email [eBucksLifestyle@ebucks.com](mailto:eBucksLifestyle@ebucks.com).

### SLOW and Bidvest Lounge Rewards

- Reward Levels 2, 3, 4 and 5: SLOW and Bidvest Lounge entries are limited to the cardholder, one guest and children under 18.
- Reward Level 1: Each card holder, guest or child who enters the SLOW or Bidvest Lounge will be counted as individual entries and you will be limited to 8 entries per month per qualifying account.
- SLOW in the City entries are limited to 2 complimentary entries per month.

## 17. HOW AND WHEN ARE REWARDS PAID?

### Rewards on smart devices, fuel (including Gautrain tickets), airtime, electricity, grocery and everyday shopping:

Rewards are allocated by the 8<sup>th</sup> of each month, based on the rewards earned during the previous calendar month.

**Note:** eBucks Terms & Conditions apply, visit [www.ebucks.com](http://www.ebucks.com).

### Uncapped ADSL data discount:

RMB Private Bank clients will automatically receive their reward (in the form of a discount) as part of FNB Connect's monthly billing process.

## 18. HOW DO I KNOW WHAT REWARDS I HAVE EARNED?

If you have chosen to receive your statements via email only you will receive a monthly Rewards and Benefits statement. The rewards you have earned on smart device, fuel (including Gautrain tickets), airtime, electricity, groceries and everyday shopping for the month will be shown on your monthly Rewards and Benefit statement.

You can also check what rewards you have earned using the following RMB Private Bank service channels:

- Online Banking;
- Our Service Suite.

Rewards paid in eBucks will be shown on your eBucks statement.

**Note:** Your RMB Private Bank Cheque or Single Facility or Credit Card Facility statement will not show the rewards you have earned on smart device, fuel (including Gautrain tickets), airtime, electricity and grocery, everyday shopping. Any reference to rewards earned on your RMB Private Bank Cheque or Credit Card Facility statement may not be a true reflection of rewards earned. This is due to rewards being calculated on a calendar month and your account billing cycle may not be a calendar month.

## 19. GENERAL TERMS AND CONDITIONS

- The reward is non-transferable and cannot be exchanged or converted to cash.
- You must ensure that the eBucks displayed under your account profile (online banking) are correct. You must bring any errors to our attention in writing within thirty (30) days after we display the eBucks under your profile.
- If you have a dispute about your rewards as shown on your monthly Rewards and Benefits statement, you must contact us on 0860 674 446 within 30 days.
- We can amend these Terms and Conditions and the RMB Private Bank Rewards at any time. We will notify you of any changes.
- These Terms and Conditions must be read together with the information on [www.rmbprivatebank.com](http://www.rmbprivatebank.com) and your account and card terms and conditions.
- We may end your participation in the RMB Private Bank Rewards at any time and for any reason, on notice to you including on the following reasons:
  - We believe your behaviour was inappropriate, constituted misconduct, fraud, and/or is an abuse of RMB Private Bank Rewards.
  - You breached these, or any other terms and conditions relevant to the RMB Private Bank Rewards.
  - Your account/s is not in good standing.
- “Good Standing” means that none of your RMB Private Bank and FirstRand Bank Limited accounts and credit agreements should be overdrawn, or be in arrears, or be in default, nor should the account holder be undergoing sequestration, or be subject to any legal process with RMB Private Bank or FirstRand Bank Limited as defined in our Terms and Conditions.
- RMB Private Bank’s “Electronic Channels” mean any of the following channels: online banking, cellphone banking or the RMB Private Bank’s App for Smart Devices.
- We can end RMB Private Bank Rewards immediately, if required because of changes in legislation or if we believe it is necessary for any other reason. We will notify you if we elect to end RMB Private Bank Rewards.
- South African Law governs this RMB Private Bank Rewards.
- Rewards cannot be earned on cash withdrawals, transfers, travellers' cheques, foreign exchange, accounts or cash payments, or casino gambling transactions.
- eBucks earned on linked RMB Private Bank Credit Cards will be credited into the primary member's eBucks account.
- Spend on RMB Private Bank Electron or Debit cards do not qualify for Rewards.
- eBucks earned on a Joint Account will be allocated as follows, the qualifying spend on the Joint Account will be split equally between the number of individuals who have authority to transact on the account. eBucks will then be allocated to each individual who has authority to transact on the account and an eBucks account according to their respective reward level. Note: Individuals who have authority to transact on a Joint Account must have an eBucks account in order to earn eBucks (if they do not, they will not earn eBucks).
- Individual accounts or Joint Accounts involving individuals (personal account) will be treated independently of accounts in the name of a legal entity or Joint Accounts involving legal entities (non personal accounts) when it comes to the qualifying criteria (sections 3 and 4) as well as when it comes to calculating rewards.
- Accounts in the name of a legal entity or Joint Accounts involving legal entities (non personal accounts) that meet the qualifying criteria (section 4) will qualify for Reward Levels 2, 3, 4 or 5. They will not be on Reward Level 1.
- These terms and conditions must be read with the eBucks Rewards Programme terms and conditions located at [www.ebucks.com/web/eBucks/legal/termsandconditions](http://www.ebucks.com/web/eBucks/legal/termsandconditions) and the eBucks Lifestyle Desk Terms and Conditions available from the eBucks Lifestyle Desk at 087 575 0050 or 011 377 5211 or email [eBuckslifestyle@ebucks.com](mailto:eBuckslifestyle@ebucks.com). The eBucks Rewards Programme and eBucks Lifestyle Desk terms and conditions will prevail in the event of any inconsistencies.