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www.rmbprivatebank.com

Reg. No. 1929/001225/06 NCA Reg. No. NCRCP20

An Authorised Financial Services and Credit Provider.



RMB Private Bank Rewards Terms and Conditions

Qualifying clients of RMB Private Bank can earn rewards whenever they swipe their participating RMB Private Bank Cheque Card, Credit Card or Petro Card (linked to a RMB Private Bank Credit Card) and when they purchase prepaid airtime or prepaid electricity using RMB Private Banks electronic channels, send or receive foreign currency with FNB Forex or when they have an active FNB Smartphone, Tablet or Laptop contract or a qualifying FNB Connect Contract.

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

Read these Terms and Conditions carefully and keep a copy for your records. These terms and conditions are to be read together with the general Terms and Conditions for the eBucks programme available on www.ebucks.com

These terms and conditions must be read with the eBucks Rewards Programme terms and conditions and eBucks Lifestyle Terms and Conditions available from eBucks Lifestyle at 087 575 0050 or 011 377 5211 or email eBuckslifestyle@ebucks.com. The eBucks Rewards Programme and eBucks Lifestyle terms and conditions will prevail in the event of any inconsistencies.

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 on 087 575 9411.

IMPORTANT NOTICE: TAX IMPLICATIONS

We strongly recommend that you obtain independent professional advice regarding any tax implications arising from the receipt, accumulation, transfer or spend of any rewards, benefits, discounts or eBucks. Transfer refers to the transfer of rewards, benefits, discounts or eBucks to another person, business or entity.

You agree that You will not hold Us, RMB Private Bank or FirstRand Bank Limited ("the Bank") liable and You hereby fully indemnify the Bank, and hold the Bank completely harmless, against all damages, claims and fines made against

You 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, accumulation, transfer or spend of any rewards, benefits, discounts or eBucks, or the charges in respect thereof.

You are fully responsible for any tax implications arising from or associated with any rewards, benefits, discounts or eBucks received, accumulated, transferred or spent, due to You being a Member of, or participating in, the eBucks Rewards Programme, or due to You being a customer of the Bank.

The effective date of these Terms and Conditions is 01 July 2015.

1 OVERVIEW

As a qualifying RMB Private Bank client you have access to rewards at the highest level. You will get access to:

- Up to 40% back in eBucks on your qualifying FNB Connect contract or when loading FNB Connect prepaid airtime.
- Up to 15% back in eBucks on your Uber rides.
- Up to 15% back in eBucks when you fill up with fuel at any fuel station and/or buy Gautrain tickets.
- Up to 3% back in eBucks on your RMB Private Bank Credit Card and up to 1.5% back on your RMB Private Bank Cheque Card whenever you swipe.
- Up to 6% back in eBucks on your RMB Private Bank Credit Card and up to 3% back on your RMB Private Bank Cheque Card whenever you shop online or purchase internationally.



- Up to 5% back in eBucks on your RMB Private Bank Credit Card and up to 2.5% back on your RMB Private Bank Cheque Card whenever you buy groceries.
- Up to 15% back in eBucks when you shop at Checkers & Shoprite.
- Up to 15% back in eBucks when you buy prepaid electricity electronically through FNB.
- Up to 15% back in eBucks when you load all networks* prepaid airtime electronically through FNB.
- Up to 100% back in eBucks on your active FNB Tablet, Smartphone or Laptop contract monthly subscription fee.
- Up to 50% back in eBucks on your transaction charges when you send or receive foreign currency online with FNB Forex.
- Up to 100% back in eBucks on your transaction charges when receiving foreign currency regularly by authorising FNB Forex to convert these funds on your behalf with a standing instruction.
- up to 100% discount on your uncapped ADSL data monthly contract through FNB Connect;
- a 12 month complimentary Priority Pass membership and up to 12 complimentary entries into Priority Pass lounges per annum (at participating airports outside of South Africa),
- up to 8 complimentary Avis Point2Point local transfers per annum (in an economy class vehicle);
- Access to Airport and Business Lounges - complimentary entries into the SLOW or Bidvest airport lounges (at participating airports within South Africa) and up to 4 complimentary entries into SLOW in the City.

* 'All networks' refers to all cellular networks other than FNB Connect.

2 HOW DO I QUALIFY TO EARN REWARDS?

2.1 Individual or Joint account holders

2.1.1 To qualify for Reward Level 1 you need to have an active RMB Private Bank Cheque or Single Facility and:

- 2.1.1.1 ensure it has a sufficient deposit of at least R44 500 per month; or
- 2.1.1.2 ensure it has a sufficient deposit of at least R150 000 over the previous 3 months; or
- 2.1.1.3 maintain a minimum balance in the account of at least R100 000 throughout the month.
- 2.1.1.4 ensure all your accounts are in good standing (refer to definition of good standing in clause 6 below).

2.1.2 OR, Have an active RMB Private Bank Credit Card Facility with at least R10 000 spend each month or R30 000 spend over the previous 3 months; and

- 2.1.2.1 ensure all your accounts are in good standing.

2.1.3 To qualify for Reward Levels 2, 3, 4 or 5 you need to have an active RMB Private Bank Cheque or Single Facility and:

- 2.1.3.1 ensure it has a sufficient deposit of at least R44 500 per month; or
- 2.1.3.2 ensure it has a sufficient deposit of at least R150 000 over the previous 3 months; or
- 2.1.3.3 maintain a minimum balance in the account of at least R100 000 throughout the month.
- 2.1.3.4 have an active RMB Private Bank Credit Card Facility.
- 2.1.3.5 ensure all your accounts are in good standing.

2.2 Non Individual or Joint account holders

2.2.1 To qualify for Reward Levels 2, 3, 4 or 5 you need to have an active RMB Private Bank Cheque or Single Facility and:

- 2.2.1.1 ensure it has a sufficient deposit of at least R44 500 per month; or
- 2.2.1.2 ensure it has a sufficient deposit of at least R150 000 over the previous 3 months; or
- 2.2.1.3 maintain a minimum balance in the account of at least R100 000 throughout the month.
- 2.2.1.4 Ensure all your accounts are in good standing.



3 HOW DO I COLLECT REWARD LEVEL POINTS?

- 3.1 Once you have qualified for RMB Private Bank Rewards, your reward level is determined by the number of reward level points you collect in a calendar month (except if you are on reward level 1 where you will not collect points).
- 3.2 Your reward level will determine your reward and discount percentage.
- 3.3 You collect reward level points based on your banking behaviour.
- 3.4 There are a variety of ways to collect reward level points (visit www.rmbprivatebank.com or www.ebucks.com for more information).

3.5 Banking Behaviour points

- 3.5.1 In order to collect points for not using a branch, all transactions including deposits made by third parties must not be done in a branch.
- 3.5.2 In order to collect points for electronic payments and transfers, all payment and transfers made during the month must be done via either Online Banking, Cell phone Banking or the RMB Private Bank App (excluding lotto, data, prepaid Airtime and prepaid electricity purchases). Any payment or transfer carried out through the Service Suite or through your Private Banker will disqualify you from getting these points.
- 3.5.3 If you have multiple qualifying accounts that entitle you to collect points for the same behaviour, you will only collect points for your combined behaviour across the multiple accounts. For example, if you have 2 (two) investment accounts, one with an average monthly balance of R50 000 and the other with an average monthly balance of R250 000 you will only collect 3,000 points for having investment account with an average monthly balance of R300 000. You will not collect 1,000 points for having an investment account with an average monthly balance of R50 000 and a further 3,000 points for having another investment account with an average balance monthly of R250 000.
- 3.5.4 Any RMB Private Bank client who has already entered into an FNB Smart Device contract in the period 01 July 2014 to 30 June 2015 will continue to receive 1000 points for take up. FNB Smart Device contracts entered into after 30 June 2015 will be not be eligible for points. Clients will still qualify to earn eBucks back on the contract fee as per 5.1 1

3.6 Discretionary Wealth Mandate Points

- 3.6.1 Discretionary Wealth Mandate points are awarded to both individual clients and South African Registered Trusts (by way of a resolution, points may be allocated to one nominated beneficiary).
- 3.6.2 Offshore Trusts are excluded.
- 3.6.3 An individual or South African Registered Trust may only earn a maximum of 6000 points.
- 3.6.4 Should the client hold a Discretionary Wealth Mandate with a portfolio that includes a FNB Securities/Ashburton Full Discretionary or Bespoke Mandate, the client will only earn the points that they qualify for in terms of the Discretionary Wealth Mandate.

3.7 Full Discretionary Mandate with FNB Securities/Ashburton Portfolio Management

- 3.7.1 Full Discretionary Mandate with FNB Securities/Ashburton Portfolio Management points apply to individual clients only.
- 3.7.2 All offshore investments and holdings are excluded.
- 3.7.3 FSP's including IFA and 3rd Party clients of Ashburton and FNB Securities are excluded.

3.8 Non Discretionary/Stockbroking points

- 3.8.1 Non-Discretionary (non-advisory) Mandate with FNB Securities or Share Investor points apply to individual clients only.
- 3.8.2 All offshore investments and holdings are excluded.
- 3.8.3 FSP's including IFA and 3rd Party clients of Ashburton and FNB Securities are excluded.
- 3.8.4 Points earned are based on trade value at month-end for the previous month OR the last 6 months on non-discretionary accounts.
- 3.8.5 Trade volume is based on consideration, namely net of fees (excludes all CIS, corporate actions, journal, fee and zero brokerage transactions).



- 3.8.6 Points earned on client level, namely a maximum of 6000 points can be earned regardless of whether a client holds multiple accounts across the disciplines; however, the total portfolio value across all accounts is taken into account when calculating portfolio value for the month; excluding GTP and Credit Suisse offshore holdings.
- 3.8.7 Discretionary Mandate points are awarded to both individual clients and South African Trusts (by way of a resolution, points may be allocated to a nominated beneficiary).
- 3.8.8 Offshore Trusts are excluded.
- 3.8.9 An individual or juristic entity may only earn a maximum of 6000 points.

3.9 **Non Discretionary/Stockbroking points**

- 3.9.1 Non-Discretionary (non-advisory) Mandate with FNB Securities or Share Investor points apply to individual clients only.
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- 3.9.4 Trade volume is based on consideration, namely net of fees (excludes all CIS, corporate actions, journal, fee and zero brokerage transactions).
- 3.9.5 Points earned on client level, namely a maximum of 6000 points can be earned regardless of whether a client holds multiple accounts across the disciplines; however, the total portfolio value across all accounts is taken into account when calculating portfolio value for the month; excluding GTP and Credit Suisse offshore holdings.

3.10 **Home Loans points**

- 3.10.1 Home Owner's Cover is not limited to FNB Insurance, but must be updated at least once in a 12 month period. Please contact your banker for more information
- 3.10.2 Home loan points do not apply to vacant land

3.11 **Credit product points**

- 3.11.1 In order to collect points for using your Overdraft Facility, your Overdraft utilisation must be between 20% and 100% of your Overdraft Facility for at least 24 hours of a business day.

4 **WHAT DO RMB PRIVATE BANK CLIENTS EARN REWARDS ON?**

4.1 **FNB Smart Devices**

- 4.1.1 RMB Private Bank clients can earn up to 100% back in eBucks on their active FNB Smart Device (Smartphone, Tablet or Laptop) monthly contract fee deducted from their RMB Private Bank account.
- 4.1.2 The amount you will earn back in eBucks depends on your monthly subscription fee and your reward level which is determined by your banking behaviour.
- 4.1.3 eBucks payout for FNB Smart Devices is limited to a maximum of eB5 000 per month
- 4.1.4 To qualify to earn rewards on your FNB Smart Device (Smartphone, Tablet or Laptop) contract you must meet all of the conditions set out on www.fnb.co.za.com or www.ebucks.com

4.2 **Fuel, Gautrain and Uber spend**

- 4.2.1 RMB Private Bank clients can earn up to 15% back in eBucks on their fuel, Gautrain and Uber spend
- 4.2.2 You can fill up at any fuel station, but you must pay for your fuel through the fuel station pay point
- 4.2.3 You only earn eBucks on Uber rides taken domestically.
- 4.2.4 The amount on which you earn eBucks is limited to 20% of your total monthly qualifying RMB Private Bank Cheque and Credit Card spend or a total rand spend (on fuel, Gautrain tickets and Uber rides only) of R5 000 per month, whichever occurs first.
- 4.2.5 If the following happens, you will not earn any rewards, even if you qualify for rewards on fuel:
 - 4.2.5.1 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.
 - 4.2.5.2 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.



4.2.5.3 If you pay for fuel outside the Republic of South Africa. Only fuel purchases in the Republic of South Africa qualify for fuel rewards.

4.2.5.4 If your account was dormant or closed at the time.

4.2.5.5 If your card or account was used fraudulently.

4.3 **FNB Connect contracts and prepaid airtime**

4.3.1 RMB Private Bank clients can earn up to 40% back in eBucks on their FNB Connect contract or when loading FNB Connect prepaid airtime.

4.3.2 You earn eBucks on FNB Connect prepaid airtime bought via FNB's electronic banking channels.

4.3.3 Electronic channels include Online Banking, Cellphone Banking or the RMB Private Bank App and specifically exclude card purchases and Telephone Banking.

4.3.4 The amount on which you earn eBucks is limited to a total monthly rand spend (on qualifying FNB Connect contracts and/or prepaid airtime purchases only) of R625.

4.4 **Prepaid Airtime (all networks other than FNB Connect)**

4.4.1 RMB Private Bank clients can earn up to 15% back in eBucks on qualifying prepaid airtime purchases (excluding FNB Connect prepaid airtime).

4.4.2 You earn eBucks on prepaid airtime bought via RMB Private Banks electronic banking channels.

4.4.3 Electronic channels include Online Banking, Cellphone Banking or the RMB Private Bank App and specifically exclude card purchases and Telephone Banking.

4.4.4 The amount on which you earn eBucks is limited to a total monthly rand spend (on qualifying all networks prepaid airtime purchases only) of R1 000.

4.5 **Prepaid Electricity**

4.5.1 RMB Private Bank clients can earn up to 15% back in eBucks on qualifying prepaid electricity purchases.

4.5.2 Rewards are based on how much prepaid electricity you purchase every month through RMB Private Bank's electronic channels.

4.5.3 Electronic channels include Online Banking, Cellphone Banking or the RMB Private Bank App and specifically exclude card purchases and Telephone Banking

4.5.4 The amount on which you earn eBucks is limited to a total monthly rand spend (on qualifying prepaid electricity purchases only) of R3 000.

4.6 **Groceries**

4.6.1 RMB Private Bank clients can earn up to 5% back in eBucks on your RMB Private Bank Credit Card and up to 2.5% back on your RMB Private Bank Cheque Card whenever you buy groceries.

4.6.2 The amount on which you earn eBucks is limited to 20% of your total monthly qualifying RMB Private Bank Cheque and Credit Card spend or a total rand spend (on Grocer) of R15 000 per month, whichever occurs first.

4.6.3 Rewards are based on how much groceries you purchase (**excluding Checkers & Shoprite purchases**) every month on your participating RMB Private Bank Cheque or RMB Private Bank Credit Card.

4.6.4 Grocery purchases will be identified by the internationally recognised Merchant Category Code (MCC) 5411 and include both in-store and online purchases

4.6.5 If you are on reward level 1, the amount on which you earn eBucks at your grocer shopping reward rate is limited to a total monthly rand spend (on qualifying grocer purchases only) of R15 000 on your qualifying RMB Private Bank Cheque and/or RMB Private Bank Credit Card. Thereafter, you will earn eBucks on grocer shopping purchases made using your RMB Private Bank Credit Card at a flat rate of 0.6%.

4.6.6 If you are on reward level 2, the amount on which you earn eBucks at your grocer shopping reward rate is limited to a total monthly rand spend (on qualifying grocer purchases only) of R15 000 on your qualifying RMB Private Bank Cheque and/or RMB Private Bank Credit Card. Thereafter, you will earn eBucks on grocer shopping purchases made using your RMB Private Bank Credit Card at a flat rate of 0.9%.



- 4.6.7 If you are on reward level 3, 4 or 5, the amount on which you earn eBucks at your grocer shopping reward rate is limited to a total monthly rand spend (on qualifying grocer purchases only) of R15 000 on your qualifying RMB Private Bank Cheque and/or RMB Private Bank Credit Card. Thereafter, you will earn eBucks on grocer shopping purchases made using your RMB Private Bank Credit Card at a flat rate of 1%.
- 4.6.8 eBucks are not earned on any grocery Cheque transactions made after the R15 000 Grocery threshold has been reached.
- 4.6.9 When calculating the maximum qualifying grocery purchases, credit card purchases are included first. For example, if you spend R12 000 on groceries using your credit card and R10 000 using your cheque card, the credit card spend (R12 000) will be taken into account first and thereafter the cheque card spend (R3 000) will be included to get to the maximum qualifying grocery purchases of R15 000.

4.7 **Checkers & Shoprite**

- 4.7.1 RMB Private Bank clients can earn up to 15% back in eBucks on qualifying Checkers and Shoprite purchases.
- 4.7.2 The amount on which you earn eBucks is limited to 20% of your total monthly qualifying RMB Private Bank Cheque and RMB Private Bank Credit Card spend or a total rand spend (on Checkers & Shoprite purchases only) of R15 000 per month, whichever occurs first. Thereafter, you will earn eBucks on your Checkers & Shoprite purchases made using your RMB Private Bank Credit Card at a flat rate of 1%.
- 4.7.3 Your RMB Private Bank Credit Card spend is considered first towards the spend limit.
- 4.7.4 You will not earn eBucks on Checkers & Shoprite purchases above the R15 000 spend limit made using your RMB Private Bank Cheque Card.
- 4.7.5 Rewards are based on the Rand value of goods and services you purchase every month, using your participating RMB Private Bank Cheque or RMB Private Bank Credit Card, from the following retail outlets of Shoprite Checkers (Pty) Ltd situated in South Africa:
- 4.7.5.1 Shoprite,
 - 4.7.5.2 Shoprite Hyper,
 - 4.7.5.3 Checkers,
 - 4.7.5.4 Checkers Hyper,
 - 4.7.5.5 Liquor Shop,
 - 4.7.5.6 Checkers Food Services; and
 - 4.7.5.7 U-Save.
- 4.7.6 Transactions exclude purchases at Medirite Pharmacies, Money Markets, Computicket, Computicket–Travel and cash at till withdrawals.

4.8 **Shopping – Card Swipes**

- 4.8.1 RMB Private Bank clients can earn up to 3% back in eBucks on your RMB Private Bank Credit Card and up to 1.5% back on your RMB Private Bank Cheque Card whenever you swipe.
- 4.8.2 If you are on reward level 1, the amount on which you earn eBucks at your shopping reward rate is limited to a total monthly rand spend (on qualifying card swipes only) of R30 000 on your qualifying RMB Private Bank Cheque and/or RMB Private Bank Credit Card. Thereafter, you will only earn eBucks on shopping purchases made using your RMB Private Bank Credit Card at a flat rate of 0.6%
- 4.8.3 If you are on reward level 2, the amount on which you earn eBucks at your online shopping reward rate is limited to a total monthly rand spend (on qualifying online purchases only) of R30 000 on your qualifying RMB Private Bank Cheque and/or RMB Private Bank Credit Card. Thereafter, you will earn eBucks on online shopping purchases made using your RMB Private Bank Credit Card at a flat rate of 0.9%
- 4.8.4 If you are on reward level 3, 4 or 5, the amount on which you earn eBucks at your shopping reward rate is limited to a total monthly rand spend (on qualifying card swipes only) of R30 000 on your qualifying RMB Private Bank Cheque and/or RMB Private Bank Credit Card. Thereafter, you will earn eBucks on shopping purchases made using your RMB Private Bank Credit Card at a flat rate of 1%.
- 4.8.5 Your RMB Private Bank Credit Card spend is considered first towards the spend limit. For example, if you spend R25 000 on shopping using your credit card and R10 000 using your cheque card, the credit card spend (R25 000) will be taken into account first and thereafter the cheque card spend (R5 000) will be included to get to the maximum qualifying shopping purchases of R30 000.

4.9 **Online Shopping**



- 4.9.1 RMB Private Bank clients can earn up to 6% back in eBucks on your RMB Private Bank Credit Card and up to 3% back on your RMB Private Bank Cheque Card whenever you shop online.
- 4.9.2 Qualifying 'Online shopping' means, the Rand value of purchases, using qualifying RMB Private Bank Credit or Cheque Cards, of goods and services made by any 'card not present' transaction (i.e. purchase via a website), excluding online grocery purchases.
- 4.9.3 If you are on reward level 1, the amount on which you earn eBucks at your online shopping reward rate is limited to a total monthly rand spend (on qualifying online purchases only) of R10 000 on your qualifying RMB Private Bank Cheque and/or RMB Private Bank Credit Card. Thereafter, you will earn eBucks on online shopping purchases made using your RMB Private Bank Credit Card at a flat rate of 0.6%.
- 4.9.4 If you are on reward level 2, the amount on which you earn eBucks at your online shopping reward rate is limited to a total monthly rand spend (on qualifying online purchases only) of R10 000 on your qualifying RMB Private Bank Cheque and/or RMB Private Bank Credit Card. Thereafter, you will earn eBucks on online shopping purchases made using your RMB Private Bank Credit Card at a flat rate of 0.9%.
- 4.9.5 If you are on reward level 3, 4 or 5, the amount on which you earn eBucks at your online shopping reward rate is limited to a total monthly rand spend (on qualifying online purchases only) of R10 000 on your qualifying RMB Private Bank Cheque and/or RMB Private Bank Credit Card. Thereafter, you will earn eBucks on online shopping purchases made using your RMB Private Bank Credit Card at a flat rate of 1%.
- 4.9.6 Your RMB Private Bank Credit Card spend is considered first towards the spend limit.
- 4.9.7 You will not earn eBucks on online shopping purchases above the R10 000 spend limit made using your RMB Private Bank Cheque Card.
- 4.10 International Shopping**
- 4.10.1 RMB Private Bank clients can earn up to 6% back in eBucks on your RMB Private Bank Credit Card and up to 3% back on your RMB Private Bank Cheque Card whenever you purchase internationally.
- 4.10.2 Qualifying 'International Shopping' means the Rand value of purchases, using qualifying RMB Private Bank Credit or Cheque Cards, of goods and services in any foreign denominated currency. Conversion to rand is made at the rate at the time of purchase. This excludes any 'card not present' transaction (i.e. purchase via a website) denominated in foreign currency.
- 4.10.3 If you are on reward level 1, the amount on which you earn eBucks at your international shopping reward rate is limited to a total monthly rand spend (on qualifying international purchases only) of R20 000 on your qualifying RMB Private Bank Cheque and/or RMB Private Bank Credit Card. Thereafter, you will earn eBucks on international shopping purchases made using your RMB Private Bank Credit Card at a flat rate of 0.6%.
- 4.10.4 If you are on reward level 2, the amount on which you earn eBucks at your international shopping reward rate is limited to a total monthly rand spend (on qualifying international purchases only) of R20 000 on your qualifying RMB Private Bank Cheque and/or RMB Private Bank Credit Card. Thereafter, you will earn eBucks on international shopping purchases made using your RMB Private Bank Credit Card at a flat rate of 0.9%.
- 4.10.5 If you are on reward level 3, 4 or 5, the amount on which you earn eBucks at your international shopping reward rate is limited to a total monthly rand spend (on qualifying international purchases only) of R20 000 on your qualifying RMB Private Bank Cheque and/or RMB Private Bank Credit Card. Thereafter, you will earn eBucks on international shopping purchases made using your RMB Private Bank Credit Card at a flat rate of 1%.
- 4.10.6 Your RMB Private Bank Credit Card spend is considered first towards the spend limit.
- 4.10.7 You will not earn eBucks on international shopping purchases above the R20 000 spend limit made using your RMB Private Bank Cheque Card.
- 4.10.8 Please note that for certain shopping purchases made in Lesotho, Namibia or Swaziland, you will earn eBucks at your shopping (swipes) reward rate, and not at your international shopping reward rate.
- 4.11 FNB Forex Online Charges**
- 4.11.1 RMB Private Bank Clients can earn up to 50% back in eBucks on your transaction charges when you send or receive foreign currency online with FNB Forex.
- 4.11.2 Rewards are based on qualifying transaction charges accrued when foreign currency is sent or received online with FNB Forex.
- 4.11.3 The rewards on FNB Forex Online payment fees are not limited.



- 4.11.4 The eBucks you earn will be paid in the month after the transaction was done.
- 4.11.5 All FNB Forex transactions must be done using Online Banking, except where you have a standing instruction with FNB Forex to transact on your behalf.
- 4.11.6 You only earn rewards on transaction charges on FNB Forex inward and outward payments in a foreign currency (not South African Rand).
- 4.11.7 You do not earn rewards on foreign notes, travellers' cheques, foreign currency account (FCA) funding, customer foreign currency account (CFC) funding, cash passport, PayPal™, MoneyGram™ or any other foreign exchange products.
- 4.11.8 You also do not earn rewards when you are transacting on a special discount or pensioner pricing.
- 4.12 FNB Forex standing orders**
 - 4.12.1 RMB Private Bank Clients can earn up to 100% back in eBucks on your transaction charges when receiving foreign currency regularly by authorising FNB Forex to convert these funds on your behalf with a standing instruction.
 - 4.12.2 Rewards are based on qualifying transaction charges accrued when receiving foreign currency regularly by authorising FNB Forex to convert these funds on your behalf with a standing instruction.
 - 4.12.3 You do not earn eBucks on foreign notes, travellers' cheques, foreign currency account (FCA) funding, customer foreign currency (CFC) account funding, cash passport, PayPal™, MoneyGram™ or any other foreign exchange products.
 - 4.12.4 You also do not earn eBucks when you are transacting on a special discount or pensioner pricing.
- 4.13 Uncapped ADSL data discount**
 - 4.13.1 Qualifying clients can receive a 100% discount on their uncapped ADSL data monthly contract through FNB Connect.
 - 4.13.2 To qualify to earn a discount on uncapped ADSL data through FNB Connect you must meet all of the conditions set out on www.fnb.co.za or www.ebucks.com
 - 4.13.3 Maximum discount amount is R399.00 per month.
- 4.14 Lounge Rewards**
 - 4.14.1 To qualify to earn rewards through the SLOW and Bidvest Lounges you must meet all of the conditions set out on www.rmbprivatebank.com. If you do not qualify for rewards (i.e. you are not on a reward level) the fee per entry is R250 for the Domestic Lounges and R500 for the International Lounges.
 - 4.14.2 SLOW Lounge Rewards Terms and Conditions apply and are available from www.rmbprivatebank.com.
 - 4.14.3 SLOW Domestic Lounge access is limited to 90 minute prior to boarding time.
 - 4.14.4 Bidvest Premier Lounge access is limited to 120 minutes for Domestic Lounges and 240 minutes for International Lounges prior to boarding time. You may be charged for stays beyond this time limit at the applicable rate for the Lounges. Should you leave the Lounge for any reason after the expiry of this time limit, you will be charged at the applicable rate for re-entering the Lounge.
 - 4.14.5 Reward Levels 2, 3, 4 and 5: SLOW and Bidvest Lounge entries are limited to the cardholder, one guest and children under 18.
 - 4.14.6 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 2 entries per month as a qualifying client.
 - 4.14.7 Linked (secondary) cheque or credit cards share the visits allocated to primary. cardholder (i.e. visits are allocated at account level and not on a cardholder level).
 - 4.14.8 SLOW in the City entries are limited to 4 complimentary entries per month.
- 4.15 eBucks Lifestyle Rewards**
 - 4.15.1 Qualifying clients can receive a 12 month complimentary Priority Pass membership.
 - 4.15.2 Depending on your reward level you could qualify for up to 12 (twelve) complimentary visits to Priority Pass lounges per year, calculated from 1 January to 31 December.
 - 4.15.3 For complimentary Priority Pass membership you must have already purchased international travel tickets prior to requesting Priority Pass membership.
 - 4.15.4 It can take up to 15 (fifteen) business days after you request Priority Pass membership through eBucks Lifestyle for your Priority Pass membership card to be delivered to your nominated physical address.
 - 4.15.5 Your available complimentary visits will depend on the reward level you are on in the month you visit the Priority Pass lounge.



- 4.15.6 You are responsible for the cost of all Priority Pass lounge visits for you and your visitors other than any complimentary visits that you may be entitled to.
- 4.15.7 The cost per person for a visit is currently US\$ 27 (twenty seven US dollars) and is subject to change without notice.
- 4.15.8 For further information concerning the Priority Pass lounges, their operating hours and their Conditions of Use please visit <https://www.prioritypass.com>.
- 4.15.9 Depending on your reward level you could qualify for up to 8 complimentary Avis Point2Point one way transfers per year in an economy class vehicle, calculated from 1 January to 31 December.
- 4.15.10 Your available complimentary transfers will depend on the reward level you are on in the month you request the transfer.
- 4.15.11 For further information concerning Avis Point2Point and their Terms and Conditions please visit <http://www.avispoint2point.co.za>.
- 4.15.12 Rewards are based on your reward level which is determined by your banking behaviour.
- 4.15.13 eBucks Lifestyle Rewards Terms and Conditions apply and are available from eBucks Lifestyle at 087 575 0050 or 011 377 5211 or email eBuckslifestyle@ebucks.com.

5 HOW AND WHEN ARE REWARDS PAID?

- 5.1 Rewards are allocated around the 8th of each month, based on the rewards earned during the previous calendar month.
- 5.2 Uncapped ADSL data discount: clients of RMB Private Bank will automatically receive their reward (in the form of a discount) as part of FNB Connect's monthly billing process.
- 5.3 Rewards paid in eBucks will be shown on your eBucks statement.
- 5.4 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 will be shown on your monthly Rewards and Benefit statement.
- 5.5 You can also check what rewards you have earned using the following RMB Private Bank service channels:
 - 5.5.1 eBucks.com
 - 5.5.2 Online Banking;
 - 5.5.3 Our Service Suite.
- 5.6 Your RMB Private Bank Cheque or Single Facility or RMB Private Bank Credit Card Facility statement will not show the rewards you have earned on FNB Smart Device, fuel, Gautrain tickets, airtime, electricity, grocery, Checkers & Shoprite purchases and shopping. Any reference to rewards earned on your RMB Private Bank Cheque or RMB Private Bank 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.

6 GENERAL

- 6.1 Rewards cannot be exchanged or converted to cash.
- 6.2 For card purchases, the date the reward is earned will be the date the merchant posts the transaction, and not necessarily the date the transaction takes place. We cannot guarantee what date the merchant will post the transaction and will not be held liable where a reward is earned in another month to which the transaction took place.
- 6.3 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.
- 6.4 If you have a dispute about your rewards as shown on your monthly Rewards and Benefits statement, you must contact us on 087 730 6000 within 30 days, failing which they will be deemed to be correct.
- 6.5 We can amend these Terms and Conditions and the RMB Private Bank Rewards at any time. We will notify you of any changes.
- 6.6 These Terms and Conditions must be read together with the information on www.rmbprivatebank.com, www.ebucks.com and your account and card terms and conditions.
- 6.7 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:



- 6.7.1 We believe your behaviour was inappropriate, constituted misconduct, fraud, and/or is an abuse of RMB Private Bank Rewards.
- 6.7.2 You breached these, or any other terms and conditions relevant to the RMB Private Bank Rewards.
- 6.7.3 Your account/s is not in good standing. Good standing means: all your FirstRand Bank Limited accounts and credit agreements must be in good standing. This means that none of your FirstRand Bank Limited accounts and credit agreements should be overdrawn, or be in arrears, or be in default, or be subject to any legal process with FirstRand Bank Limited. Legal process means any legal proceedings in any court of law involving you and FirstRand Bank Limited, including but not limited to: business rescue, collections, liquidation and sequestration proceedings. Legal process however excludes debt review as envisaged in S86 of the National Credit Act 2005.
- 6.8 RMB Private Bank' "Electronic Channels" mean any of the following channels: online banking, cellphone banking or the RMB Private Bank App.
- 6.9 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.
- 6.10 South African Law governs this RMB Private Bank Rewards.
- 6.11 Rewards cannot be earned on cash withdrawals, transfers, travellers' cheques, foreign exchange, accounts or cash payments, or casino gambling transactions.
- 6.12 eBucks earned on linked RMB Private Bank Credit Cards will be credited into the primary member's eBucks account.
- 6.13 Spend on RMB Private Bank Electron or Debit cards do not qualify for Rewards.
- 6.14 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).
- 6.15 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. Please note that scheduled transfers from joint accounts into investment products will not earn 2000 points.
- 6.16 Individuals linked to estate late accounts or entity accounts, will not qualify for RMB Private Bank rewards until the estate is completely wound up.
- 6.17 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.
- 6.18 You are able to send your eBucks to another eBucks member. For more information on the rules applicable to eBucks transfers please refer to the eBucks terms and conditions located at www.ebucks.com
- 6.19 If the following happens, you will not earn any rewards on grocery purchases, shopping purchases, or Checkers & Shoprite purchases:
 - 6.19.1 If any merchant refuses to accept any of the cards for any reason.
 - 6.19.2 Note: Merchants alone decide what cards they will accept from consumers. RMB Private Bank cannot force a merchant to accept a specific card.
 - 6.19.3 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.
 - 6.19.4 If you pay for groceries outside the Republic of South Africa. Only grocery purchases in the Republic of South Africa qualify for rewards.
 - 6.19.5 If your account was dormant or closed at the time.
 - 6.19.6 If your card or account was used fraudulently.
 - 6.19.7 If the goods or services purchased do not qualify for rewards.