

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 electricity using RMB Private Bank's 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 complimentary services through eBucks Lifestyle as well as complimentary access to SLOW and Bidvest Premier 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 Rewards Programme available on www.ebucks.com and the 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 1 January 2017.

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 related SIM spend (which excludes smart device purchases, any other device purchases and any device premiums linked to an FNB Connect contract), FNB Connect top-up or FNB Connect prepaid airtime purchases.
- Up to 100% back in eBucks on your active FNB Tablet, Smartphone or Laptop contract monthly subscription fee.
- Up to 15% back in eBucks when you fill up with fuel at any fuel station in South Africa, on your Gautrain spend and/or on domestic Uber rides.
- Up to 3% back in eBucks on your RMB Private Bank Credit Card and a flat rate of 0.25% back on your RMB Private Bank Cheque Card whenever you shop in-store, or when shopping internationally.
- Up to 6% back in eBucks on your RMB Private Bank Credit Card and a flat rate of 0.5% back on your RMB Private Bank Cheque Card whenever you shop online.

- Up to 5% back in eBucks on your RMB Private Bank Credit Card and a flat rate of 0.25% back on your RMB Private Bank Cheque Card whenever you buy groceries.
- Up to 15% back in eBucks on your Qualifying Shoprite Checkers Purchases.
- Up to 15% back in eBucks when you buy prepaid electricity electronically through RMB Private Bank's electronic channels.
- Up to 15% back in eBucks calculated on your monthly premiums for your FNB Life Cover Policy
- Up to 50% back in eBucks on your transactional charges when you send or receive foreign currency online with FNB Forex or via the RMB Private Bank App using your smart phone or on your transactional charges when receiving foreign currency regularly by authorising FNB Forex to convert these funds on your behalf with a standing instruction. Up to 15% back in eBucks calculated on your monthly premiums for your FNB Life Cover Policy.
- A 12-month complimentary Priority Pass membership and up to 12 complimentary entries into international (outside the borders of South Africa) Priority Pass lounges per annum, depending on your reward level. All Domestic (within the borders of South Africa) will be charged accordingly.
- In order to qualify for the complimentary annual membership, you need to order the Priority Pass online.
- Complimentary entries only apply to international lounges and South African lounges will be billed at USD 27.
- Up to 8 complimentary Avis Point2Point local transfers per annum (in an economy class vehicle) when booked via eBucks.com;
- Access to Airport and Business Lounges - complimentary entries into the SLOW or Bidvest Premier Airport lounges (at participating airports within South Africa) and up to 4 complimentary entries into SLOW in the City.

2 HOW DO I QUALIFY TO EARN REWARDS?

The following Qualification Criteria applies to earn eBucks on your RMB Private Bank Account or Single Facility:

- 2.1.1 Have an active RMB Private Bank Cheque Account or Single Facility and ensure that it had a minimum deposit of at least R44 500 in the previous month or ensure that it has a minimum deposit over 3 months of at least R150 000 or maintain a minimum monthly balance of at least R100 000;
- 2.1.2 Have an active RMB Private Bank Cheque Account for Professionals* and ensure that it had a minimum deposit of at least R32 500 in the previous month or ensure that it has a minimum deposit over 3 months of at least R100 000 or maintain a minimum monthly balance of at least R100 000;
- 2.1.3 Have an active RMB Private Bank Cheque Account for Spouses and ensure that it had a minimum deposit of at least R16 500 in the previous month or ensure that it has a minimum deposit over 3 months of at least R150 000 or maintain a minimum monthly balance of at least R100 000;
- 2.1.4 Have an active RMB Private Bank Credit Card;
- 2.1.5 Log into the RMB Private Bank App at least once a month using your own banking profile if you are under 60 (You are exempt from this rule if you are over the age of 60); and
- 2.1.6 Ensure all your FirstRand Bank accounts are Active and in Good Standing.
- 2.2 If you stop meeting any of the aforementioned Qualification Criteria set out above, you will not qualify to earn eBucks.
- 2.3 If you only have an active RMB Private Bank Cheque Account or Single Facility and not an RMB Private Bank Credit Card, you will qualify to earn eBucks on reward level 1 only, as long as you have 1000 (one thousand) points based on your banking behaviour and You meet the rest of the Qualifying Criteria set out above.
- 2.4 If you only have an active RMB Private Bank Credit Card and not an active RMB Private Bank Cheque Account or Single Facility, you will qualify to earn eBucks on reward level 1 only, as long as you have 1000 (one thousand) points based on your banking behaviour, you meet the rest of the Qualifying Criteria as set out above and you spend at least R10 000 per month or R30 000 over three months on your RMB Private Bank Credit Card.

*The RMB Private Bank Cheque Account for Professionals is only offered to Actuaries, Accountants, Engineers, Lawyers and Architects registered with a professional body and under the age of 35 years.

3 HOW DO I COLLECT REWARDS LEVEL POINTS?

- 3.1 Your Rewards Rate (the percentage of your qualifying purchases that you earn back in eBucks) is determined by your Rewards Level. Your Rewards Level is determined by how many points you have collected in a calendar month. This notwithstanding, in order to reach Rewards Level two and above you will need to hold both an RMB Private Bank Credit Card and an RMB Private Bank Cheque Account or Single Facility. If you only hold one of these accounts, you will remain on Rewards Level one irrespective of how many points you may have collected at any given time.
- 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).

Rule	Points
<u>How you bank in general</u>	
Update your contact details at least once in a 12-month period via RMB Private Bank Online Banking and allow RMB Private Bank to communicate with you by giving them consent to market to you and choose to receive all your statements via email only	1 000
Do all your payments and transfers via RMB Private Bank's electronic banking channels You will not collect these points if any transaction is made inside a branch, or via the RMB Private Bank Service Suite, including banker issued statements	1 000
Complete at least four financial transactions a month using the RMB Private Bank App	2 000
<u>Use your RMB Private Bank Cheque Account</u>	
Maintain a minimum monthly balance in your Cheque Account of: <ul style="list-style-type: none"> • Between R50 000 and R74 999 • Between R75 000 and R99 999 • R 100 000 or more 	1 500 2 000 3 000
Have at least six monthly debit orders on your RMB Private Bank Cheque Account	1 000

Use your RMB Private Bank Credit Card or Cheque Account

<p>Spend on your RMB Private Bank Credit Card in a calendar month of:</p> <ul style="list-style-type: none"> • Between R12 500 and R24 999 • Between R25 000 and R49 999 • Between R50 000 and R99 999 • R100 000 or more <p>Spend excludes EFTs and transfers</p>	<p>1 000 1 500 2 000 3 000</p>
<p>Use your RMB Private Bank Credit Card or Cheque Account to shop online or swipe internationally</p> <ul style="list-style-type: none"> • Between R1 500 and R2 499 • Between R2 500 and R4 999 • Between R5 000 and R9 999 • R10 000 or more 	<p>1 000 1 500 2 000 3 000</p>
<p>Total monthly spend on your RMB Private Bank Credit Card:</p> <ul style="list-style-type: none"> • Between 50% and 74.9% of your total monthly spend is on your RMB Private Bank Credit Card • Between 75% and 99.9% of your total monthly spend is on your RMB Private Bank Credit Card • 100% of your total monthly spend is on your RMB Private Bank Credit Card 	<p>1 000 2 000 3 000</p>
<p>Have an Auto Payment set up on your RMB Private Bank Credit Card from your RMB Private Bank Cheque Account</p>	<p>1000</p>
<p align="center"><u>Use RMB Private Bank's value-added services and products</u></p>	
<p>Have an FNB Savings and Cash Investment Account and maintain a minimum monthly balance of:</p> <ul style="list-style-type: none"> • Between R75 000 and R124 999 • Between R125 000 and R299 999 • Between R300 000 and R499 999 • R500 000 or more 	<p>1 500 2 000 3 000 4 000</p>
<p>Have a scheduled transfer or scheduled payment of at least R5 000 per month into a 7 Day Notice, 32 Day Notice account, Tax-Free Cash Deposit, Flexi Fixed Deposit or MyFirstSavings account and maintain a minimum monthly balance of R30 000 in the same account</p>	<p>2 000</p>
<p>Have an FNB Global Account and maintain a minimum monthly balance of either:</p> <ul style="list-style-type: none"> • 3 500 Australian dollars, euros, British pounds or US dollar <p>OR</p> <ul style="list-style-type: none"> • 25 000 Chinese renminbi <p>OR</p> <ul style="list-style-type: none"> • 250 000 Indian rupees 	<p>3 000</p>

Have an FNB Channel Islands Current Account and maintain a minimum monthly balance of 5000 British pounds	4 000
Have an FNB Channel Islands Call, 32 Day Notice or Fixed Deposit Account and maintain a minimum monthly balance of <ul style="list-style-type: none"> Between 10 000 and 24 999 euros, British pounds or US dollar 25 000 or more euros, British pounds or US dollar 	3 000 5 000
Have a non-discretionary mandate with FNB Share Investor or FNB Securities and maintain a minimum trade value in listed shares of: <ul style="list-style-type: none"> R25 000 in the previous month or R150 000 over the last six months R75 000 in the previous month or R450 000 over the last six months R150 000 in the previous month or R900 000 over the last six months FNB Securities means local or global account	2 000 3 000 4 000
Maintain a minimum portfolio value and have a full/bespoke/wealth discretionary mandate with RMB Private Bank of: <ul style="list-style-type: none"> Between R3 000 000 and R4 999 999 Between R5 000 000 and R9 999 999 R10 million or more 	3 000 4 000 6 000
Have an FNB/ RMB Private Bank Tax Free Shares Account and: <p>Make a minimum monthly payment of at least R2 500</p> OR <p>Make an annual contribution of R30 000 in the current tax year</p> <p>Tax year runs from 1 March – 28 February</p>	500 1 000
Maintain a minimum monthly balance in an FNB Unit Trust of: <ul style="list-style-type: none"> R300 000 R1 000 000 	1 000 2 000
Make a monthly payment of at least R2 500 into an FNB Unit Trust	1 000
1. Have an FNB Home Loan, One Account with a minimum outstanding balance of R100 000 and ensure you have submitted an updated HOC (Home Owners Cover) policy schedule to the bank within the last 12 months. 2. Your FNB Home Loan or One Account meets requirement (1) above and you have a debit order or salary stop order setup on the account	1 000 1 000
Have an active RMB Private Bank Single Facility with a minimum outstanding balance of R100 000 and ensure that you have submitted an updated Home Owners Cover policy schedule to the bank (i.e. Updated in the last 12 months)	1 000

<p>The usage of your Single Facility is:</p> <ul style="list-style-type: none"> • Between 70% - 79.9% • Between 80% and 90% 	<p>3000 5000</p>
<p>Draft your Will with FNB appointed as executor and keep your signed Will in FNB's custody with the signed date not older than 5 years.</p>	<p>1 000</p>
<p>Have a FNB Life Cover Policy and pay your monthly premium(s) from your RMB Private Bank Cheque Account or Single Facility.</p> <p>FNB Life Cover also referred to as Simplified and Customised Life Cover, excludes Funeral Cover, Accidental Death Cover, Hospital Cash Cover and all types of Credit Life Cover.</p>	<p>1 000</p>
<p><u>Make use of the following RMB Private Bank credit products</u></p>	
<p>Have an Overdraft facility with a credit limit of at least R40 000 on your RMB Private Bank Cheque Account of which you have used between 40% and 100% of the facility limit.</p>	<p>2 000</p>
<p>Have a Revolving Loan with a credit limit of at least R40 000 of which you have used between 40% and 100% of the facility limit.</p>	<p>3 000</p>
<p><u>Use WesBank Products</u></p>	
<p>Have an FNB Vehicle Finance or Wesbank account (excludes VW and Toyota Financial Services) and:</p> <ul style="list-style-type: none"> • Allow WesBank to communicate with you by giving them consent to market to you • Login to WesBank Online at least once a month 	<p>1 000 1 000</p>

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 payments 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).
- 3.5.3 Any payment or transfer carried out through the Service Suite or through your Private Banker will disqualify you from getting these points.
- 3.5.4 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.

3.6 **Discretionary/ Full discretionary/ Bespoke 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 and points may only be allocated to one nominated beneficiary).
- 3.6.2 Full/bespoke/wealth discretionary mandates are limited to those full/bespoke/wealth discretionary mandates held with RMB Private Bank including FNB Securities and Ashburton.
- 3.6.3 Full Discretionary Mandate with FNB Securities/Ashburton Portfolio Management points apply to individual clients only.
- 3.6.4 FSP's including IFA and 3rd Party clients of Ashburton and FNB Securities are excluded from earning points under this category.
- 3.6.5 An individual, South African Registered Trust or juristic entity may only earn a maximum of 6000 points.
- 3.6.6 All offshore investments, offshore holdings and offshore trusts are excluded from earning points under this category.

3.7 **Non-Discretionary/Stockbroking points**

- 3.7.1 A non-discretionary (non-advisory) Mandate held with FNB Securities or Share Investor points apply to individual clients only.
- 3.7.2 All offshore investments, offshore holdings and offshore trusts are excluded from earning points under this category.
- 3.7.3 FSP's including IFA and 3rd Party clients of FNB Securities are excluded from earning points under this category.
- 3.7.4 Points earned are based on trade value at month-end for the previous month OR the last 6 months on non-discretionary accounts.
- 3.7.5 Trade volume is based on consideration, namely net of fees (excludes all CIS, corporate actions, journal, fee and zero brokerage transactions).
- 3.7.6 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 Credit Suisse offshore holdings.
- 3.7.7 Offshore Trade made on GTP is included.

3.8 **Home Loans points**

- 3.8.1 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.
- 3.8.2 Home loan points do not apply to vacant land.

3.9 **Credit product points**

- 3.9.1 In order to collect points for using your Overdraft Facility, your Overdraft utilisation must be between 40% and 100% of your Overdraft Facility for at least 24 hours of a business day.
- 3.9.2 In order to collect points for using your Revolving Loan, your Revolving Loan utilisation must be between 40% and 100% of your Revolving Loan Facility on the last day of the month for a full 24 hours.

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 rewards level which is determined by your banking behaviour.
- 4.1.3 eBucks pay-out for FNB Smart Devices is limited to a combined monthly total rand spend of R500.
- 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 the FNB or eBucks websites.

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 you will not earn eBucks if you pay for fuel through the pay point at the convenience store at the fuel station.
- 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/or Credit Card spend or a total rand spend (on domestic fuel purchases, Gautrain spend and domestic 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

- 4.3.1 RMB Private Bank clients can earn up to 40% back in eBucks their qualifying FNB Connect contract (which includes data and voice services only) related SIM spend (which exclude smart device purchases, any other device purchases and any device premiums linked to an FNB Connect contract), FNB Connect top-up purchases or FNB Connect prepaid airtime purchases.
- 4.3.2 You earn eBucks on FNB Connect prepaid airtime or FNB Connect top-up purchases made via RMB Private Bank's electronic 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 contract (which includes data and voice services only) related SIM spend (which exclude smart device purchases, any other device purchases and any device premiums linked to an FNB Connect contract), FNB Connect top-up purchases or FNB Connect prepaid airtime purchases) of R1000.

4.4 **Prepaid Electricity**

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

4.4.2 Rewards are based on how much prepaid electricity you purchase every month through RMB Private Bank's electronic 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 prepaid electricity purchases only) of R3 000.

4.5 **Groceries**

4.5.1 RMB Private Bank clients can earn up to 5% back in eBucks on your RMB Private Bank Credit Card and a flat rate of 0.25% back on your RMB Private Bank Cheque Card whenever you buy groceries.

4.5.2 The amount on which you earn eBucks is limited to 20% of your total monthly qualifying RMB Private Bank Cheque and Credit Card spend.

4.5.3 The amount at which you earn eBucks at your grocer reward rate is limited to a total monthly rand spend (on qualifying card swipes only) of R15 000 per month, on your qualifying RMB Private Bank Credit Card and/or Cheque Account.

4.5.4 Thereafter, you will earn eBucks on purchases made using your RMB Private Bank Credit Card at a rate of 0.5% for level 1, 0.9% for level 2 and 1% for level 3, 4 & 5.

4.5.5 You will not earn eBucks on grocery shopping above the R15 000 spend limit made using your RMB Private Bank Cheque Account.

4.5.6 Your RMB Private Bank Credit Card spend is considered first towards the spend limit.

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

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

4.6 **Shoprite Checkers**

4.6.1 RMB Private Bank clients can earn up to 15% back in eBucks on qualifying Checkers and Shoprite purchases.

4.6.2 The amount on which you earn eBucks is limited to 20% of your total monthly qualifying RMB Private Bank Cheque Account and/or RMB Private Bank Credit Card spend.

4.6.3 The amount on which you earn eBucks at your Checkers & Shoprite reward rate is limited to a total monthly rand spend (on qualifying card swipes only) of R15 000 on your qualifying RMB Private Bank Credit Card and/or Cheque Account.

4.6.4 Thereafter, you will earn eBucks on purchases made using your RMB Private Bank Credit Card at a flat rate of 1%.

4.6.5 Your RMB Private Bank Credit Card spend is considered first towards the spend limit.

- 4.6.6 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:
- Shoprite,
 - Shoprite Hyper,
 - Checkers,
 - Checkers Hyper,
 - Liquor Shop,
 - Checkers Food Services; and
 - U-Save.
- Transactions exclude purchases at Medirite Pharmacies, Money Markets, Computicket, Computicket-Travel and cash at till withdrawals.

4.7 **In-store Shopping - Includes domestic and international shopping**

- 4.7.1 RMB Private Bank clients can earn up to 3% back in eBucks on your RMB Private Bank Credit Card and a flat rate of 0.25% back on your RMB Private Bank Cheque Card whenever you swipe.
- 4.7.2 Shopping spend limits apply irrespective of whether you shop domestically or internationally.
- 4.7.3 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 Credit Card and/or Cheque Account.
- 4.7.4 Thereafter, you'll earn eBucks on in-store shopping using your Private Wealth Credit Card at a rate of 0.5% for level 1, 0.9% for level 2 and 1% for level 3, 4 & 5.
- 4.7.5 You will not earn eBucks on in-store shopping above the R30 000 spend limit made using your RMB Private Bank Cheque Account Card and your RMB Private Bank Credit Card spend is considered first towards the spend limit.

4.8 **Shopping - Online**

- 4.8.1 RMB Private Bank clients can earn up to 6% back in eBucks on your RMB Private Bank Credit Card and a flat rate of 0.5% back on your RMB Private Bank Cheque Card whenever you shop online.
- 4.8.2 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.
- 4.8.3 The amount on which you earn eBucks at your online shopping reward rate is limited to a total monthly rand spend (on qualifying online spend only) of R10 000 on your qualifying RMB Private Bank Credit Card and/or Cheque Account.
- 4.8.4 Thereafter, you will earn eBucks on online spend made using your RMB Private Bank Credit Card at a rate of 0.5% for level 1, 0.9% for level 2 and 1% for level 3, 4 & 5.
- 4.8.5 You will not earn eBucks on online spend above the R10 000 spend limit made using your RMB Private Bank Cheque Account.
- 4.8.6 Your RMB Private Bank Credit Card spend is considered first towards the spend limit.

4.9 **FNB Forex Online Charges & Standing Orders**

- 4.9.1 RMB Private Bank Clients can earn up to 50% back in eBucks on your transactional charges when you send or receive foreign currency online with Forex or via the RMB Private Bank App using your smart phone or on your transactional charges when receiving foreign currency regularly by authorising FNB Forex to convert these funds on your behalf with a standing instruction.
- 4.9.2 Rewards are based on qualifying transactional charges accrued when foreign currency is sent or received online with FNB Forex.

- 4.9.3 The rewards on FNB Forex Online payment fees are not limited.
- 4.9.4 The eBucks you earn will be paid in the month after the transaction was done.
- 4.9.5 All FNB Forex transactions must be done using Online Banking or via RMB Private Bank App, except where you have a standing instruction with FNB Forex to transact on your behalf.
- 4.9.6 You only earn rewards on transactional charges on FNB Forex inward and outward payments in a foreign currency (not South African Rand).
- 4.9.7 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.
- 4.9.8 You also do not earn rewards when you are transacting on a special discount or pensioner pricing.

4.10 **FNB Life**

- 4.10.1 You will qualify to receive a percentage of your monthly premium(s) back in eBucks, if as a policyholder of a FNB Life Cover Policy, you pay your premium from your RMB Private Bank cheque account or Single Facility.
- 4.10.2 The premium back in eBucks will be calculated based on the sum total of the monthly premium(s) paid for all the FNB Life Cover Policies that you have with FNB Life, should you hold more than one FNB Life Cover Policy with them.
- 4.10.3
- 4.10.4 Monthly premium(s) paid in relation to Your FNB Life Cover Policy must be paid on the due date contractually agreed between You and FNB Life from an active RMB Private Bank cheque account or Single Facility.
- 4.10.5 No premium reduction will be awarded in any month where premium(s) are not paid; either because you did not make the payment that month on the due date as contractually agreed with FNB Life, FNB Life were unable to successfully deduct your premium through a pre-authorized debit order or due to the fact that FNB Life has chosen to waive your fee that month for any reason.
- 4.10.6 Only the premium payer of the insurance premium(s) will qualify for a premium reduction in eBucks in relation to any FNB Life Cover Policy.

4.11 **Lounge Rewards**

- 4.11.1 To qualify to earn rewards through the SLOW and Bidvest Premier Lounges you must meet all of the qualifying criteria set out above. 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. All entries into the SLOW Lounges and Bidvest Premier Lounges will be charged for and if you meet the qualifying criteria for complimentary entries the charges will be reversed.
- 4.11.2 Complimentary entries are shared between SLOW Lounges and Bidvest Premier Lounges. Linked (secondary) cheque or credit cards share the complimentary entries allocated to the primary cardholder (i.e. complimentary entries) the charges will be reversed.
- 4.11.3 Complimentary entries are shared between SLOW Lounges and Bidvest Premier Lounges. Linked (secondary) cheque or credit cards share the complimentary entries allocated to the primary cardholder (i.e. complimentary entries are allocated at account level and not on a cardholder level). If you have utilised all your complimentary entries, the fee per individual entry is R125 for the Domestic Lounges and, R250 for the International Lounges except for children between the ages of 2 and 18 years where the fee is R50 per child.
- 4.11.4 SLOW Domestic Lounge access is limited to 90 minute prior to boarding time.

- 4.11.5 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.
- 4.11.6 The main account holder is permitted to take a maximum of 2 (two) children into a Bidvest Premier Lounge per visit.
- 4.11.7 Children under the age of 2 years enter the SLOW Lounges and Bidvest Premier Lounges are free meaning that their entry does not count towards your complimentary entries. Children over the age of 2 and under the age of 18 years will be considered a guest if you are on reward level 1, 2 or 3.
- 4.11.8 Qualifying clients on all reward levels are limited to the use of 1 (one) complimentary entry per month for their guest or child from their complimentary entries. If your second guest enters the SLOW Lounges or Bidvest Premier Lounges, you will be charged accordingly.
- 4.11.9 Reward Level 1: as a qualifying client, you will be allocated 12 (twelve) complimentary entries per calendar year. Each card holder, guest or child who enters the SLOW Lounges or Bidvest Premier Lounge will be counted as individual entries.
- 4.11.10 Rewards Level 2: as a qualifying client, you will be allocated 24 (twenty-four) complimentary entries per calendar year. Each card holder, guest or child who enters the SLOW Lounges or Bidvest Premier Lounge will be counted as individual entries.
- 4.11.11 Reward Level 3: as a qualifying client, you will be allocated 48 (forty-eight) complimentary entries per calendar year. Each card holder, guest, or child who enters the SLOW Lounges or Bidvest Premier Lounges will be counted as individual entries.
- 4.11.12 Reward Level 4 and 5: as a qualifying client, you will have unlimited complimentary entries per calendar year, subject to clause 4.11.8 above. Each card holder, guest or child who enters the SLOW Lounges or Bidvest Premier Lounges will be counted as individual entries. Only the card holder and children under the age of 18 years have unlimited complimentary entries.
- 4.11.13 Complimentary entries are determined on or about the 8th day of every month based on your reward level, and is applicable until the 7th day of the next month. Complimentary entries not utilised will not roll over to the next calendar year, except for the month of January where the allocation from the month of December will be applicable until the 7th day of January.
- 4.11.14 SLOW in the City entries are limited to 4 complimentary entries per month.

4.12 **eBucks Lifestyle Rewards**

- 4.12.1 Qualifying clients can receive a 12-month complimentary Priority Pass membership.
- 4.12.2 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.
- 4.12.3 For complimentary Priority Pass membership, you must have already purchased international travel tickets prior to requesting Priority Pass membership.
- 4.12.4 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.
- 4.12.5 Your available complimentary visits will depend on the reward level you are on in the month you visit the Priority Pass lounge.
- 4.12.6 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.
- 4.12.7 The cost per person for a visit is currently US\$ 27 (twenty-seven US dollars) and is subject to change without notice.
- 4.12.8 For further information concerning the Priority Pass lounges, their operating hours and their Conditions of Use please visit www.prioritypass.com.

- 4.12.9 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 when booked online through the Point2Point Booking Engine on eBucks.com.
- 4.12.10 Your available complimentary transfers will depend on the reward level you are on in the month you request the transfer.
- 4.12.11 For further information concerning Avis Point2Point and their Terms and Conditions please visit. www.avispoint2point.co.za.
- 4.12.12 Rewards are based on your reward level which is determined by your banking behaviour.
- 4.12.13 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 how you used your account(s) during the previous calendar month.
- 5.2 Rewards paid in eBucks will be shown on your eBucks statement.
- 5.3 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.
- 5.4 You can also check what rewards you have earned using the following RMB Private Bank service channels:
 - 5.4.1 eBucks.com
 - 5.4.2 Online Banking;
 - 5.4.3 Our Service Suite
- 5.5 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, Shoprite Checkers 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 accounts and credit agreements must be in good standing. This means that none of your 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 FirstRand Bank. 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's "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 Temporary cards do not qualify for Rewards.
- 6.14 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
- 6.15 If the following happens, you will not earn any rewards on grocery purchases, shopping purchases, or Shoprite Checkers purchases:
- 6.15.1 If any merchant refuses to accept any of the cards for any reason.
 - 6.15.2 Note: Merchants alone decide what cards they will accept from consumers. RMB Private Bank cannot force a merchant to accept a specific card.
 - 6.15.3 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.
 - 6.15.4 If you pay for groceries outside the Republic of South Africa. Only grocery purchases in the Republic of South Africa qualify for rewards.
 - 6.15.5 If your account was dormant or closed at the time.
 - 6.15.6 If your card or account was used fraudulently.
 - 6.15.7 If the goods or services purchased do not qualify for rewards.
- 6.16 Once a consumer who has an RMB Private Bank Cheque account for Professionals* turns the age of 35 (thirty-five), the consumer will no longer qualify to earn rewards based on the criteria set out above for a RMB Professionals Cheque account and will be required to meet the qualifying criteria set out above for a RMB Private Bank Cheque account.
- 6.17 You must ensure that you meet the qualifying criteria or collect sufficient points in order to earn rewards. RMB Private Bank will not be responsible for ensuring you meet the qualifying criteria or collect sufficient points in order to move up a reward level.