



RMB Private Bank Young Professionals Value Proposition Terms & Conditions

Date: 22 July 2025

RMB Private Bank Young Professionals Value Proposition:

As part of the RMB Private Bank Young Professionals Value Proposition you will benefit from:

- 50% discount on an RMB Private Bank Fusion/Current account monthly fee OR 50% discount on a standalone RMB Private Bank Credit Card monthly fee.
- The monthly account fee on your RMB Private Bank Current Account/Fusion Account, being waived for a period of 6 months* from the account open date.
- R50 (fifty rands) being invested in an FNB Share Zero account from the date that you begin paying your monthly account fee.

Eligibility (Qualifying) Requirements:

- You must have completed or are in the final year of completing your studies in one of the following fields:
 - Accounting
 - Actuarial Science
 - Architecture
 - Computer Science
 - Information Technology
 - Engineering
 - Medicine
 - Judicial and Legal
 - Data Science
- This qualification is to be attained through one of the pre-selected, prestigious South African tertiary institutions - USAF (Membership board - Universities South Africa (usaf.ac.za))
- You are between the ages of 18 and 30.

Rules:

- The Young Professionals value proposition will expire upon you reaching the age of 30.
- The R50 (fifty rands) investment into the FNB Share Zero Account will not be applicable for the duration that your monthly account fee is being waived.
- Once you reach the age of 30 you will no longer be entitled to the reduced monthly account fee, waived monthly account fee for a period of 6 months, or the investment of R50 (fifty rands) into an FNB Share Zero Account, you will pay the standard RMB Private Bank Current/Fusion monthly account fee as per the pricing guide which is available on our website.
- Should you close your RMB Private Bank Account or move to an FNB Transactional Account, you will no longer qualify for the RMB Private Bank Young Professionals Value Proposition.
- If any of your accounts are no longer in good standing you will fail to qualify for the RMB Private Bank Young Professionals Value Proposition.
- We reserve the right to change the above Terms and Conditions of the RMB Private Bank Young Professionals Value Proposition.

For more information, contact your RMB Private Advisor or contact your Team of Private Service Advisors on SecureChat® via the RMB Private Bank App.

PRIVATE BANKING

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To access the RMB Private Bank Account Terms and Conditions, please refer to: www.rmbprivatebank.com > Legal > Terms and Conditions > RMB Private Bank General - Terms and Conditions

*Only applicable to students in their final year of studies