

RMB PRIVATE BANK APP MILLION EBUCKS PROMOTION

TERMS AND CONDITIONS

1. The Period of the Promotion

The RMB Private Bank App million eBucks promotion (the Promotion) will be run from 20 July 2014 to 20 October 2014 both dates included (hereinafter referred to as the "Promotion Period").

2. Eligibility to Participate in the Promotion

The promotion is open to qualifying RMB Private Bank customers, who are South African residents and are over the age of 18 years. For clarity it is recorded that RMB Private Bank App users outside of South Africa are specifically excluded from the Promotion.

By participating in the Promotion you agree to be bound by these terms and conditions.

In order to participate in the promotion you must meet all the qualifying criteria listed below. Failure to do so will result in automatic disqualification and you will not be eligible for a prize.

3. Exclusion from Participation

All Staff of FNB Mobile & Connect, as well as Firstrand Internal Audit are specifically excluded from the Promotion.

4. Qualifying Criteria

You must be an active and transacting user of the RMB Private Bank App for Smartphones and Tablets or RMB Private Banking App at the time of the draw.

You must be using the latest version of the RMB Private Bank App, available on smartphone app stores, at the time of the draw.

You must have downloaded the RMB Private Bank App from the relevant App store (i.e. Apple App Store, Google Play, Windows Mobile App Store, or BlackBerry App World) and successfully installed it to your device.

You must have linked the RMB Private Bank App via, RMB Private Bank Online Banking, or any FNB ATM.

You must have a valid, active qualifying eBucks account at the time of the draw.

Business Banking customers are also eligible to enter the competition, but are required to have a valid and active eBucks Pro account at the time of the draw.

You must have used the RMB Private Bank App during the period of the Promotion to perform and complete any of the following transactions:

- a) Geo Payments;
- b) Payment to beneficiaries;
- c) Once Off Payments;
- d) Send Money (eWallet);
- e) Purchase of an iTunes voucher;
- f) Purchase of prepaid Airtime, data or SMS bundles;
- g) Purchase of prepaid Electricity;
- h) Purchase of FNB Connect Top Up Bundles;
- i) Play LOTTO or Powerball;
- j) Complete a Zimbabwe Money Transfer;
- k) Take up a Pre-Approved Temporary Loan; and/or
- l) Do Share Investing or Stock Broking transaction, i.e. buying or selling an instrument.

You are provided one entry for every qualifying transaction that you perform during the period of the Promotion. There is no limit on the number of entries you may have.

5. Disqualification from the promotion

You will be disqualified in any of the following instances:

- a) Should an entrant falling within the 'Exclusion' clause category enter and be drawn as a winner such entry will be automatically disqualified from the promotion,
- b) In the event that you win, you will be contacted telephonically on the cellphone number and/or email address linked to your customer profile on the draw date. Should we be unable to contact you after three attempts within two days of the draw, you will be

disqualified from the competition and the prize will be forfeited by you. We will then draw another winner from the remaining entries. It is your responsibility to ensure that your contact information is correct and up to date at all times.

c) If you are unable, for any reason whatsoever to accept the prize, you will be disqualified.

In the event that a customer opens an eBucks account after the draw, he/she will be immediately disqualified from the Promotion.

You are advised that should a winner be disqualified for any reason a new winner will be re-drawn from the remaining participating entries in accordance with the same draw process and procedure as applicable to the original draw.

6. Prizes and Restrictions on Prizes

Every month during the promotional period one customer will be drawn from the qualifying entries and will be awarded the prize of 1,000,000 eBucks. Additionally, the winning customers stand the chance to win a further 500,000 eBucks if they shared the Competition information on Facebook or Twitter **prior** to the draw in which they were selected for the 1 000 000 eBucks.

The first qualifying period will run from 20 July 2014 to midnight on 20 August 2014. The second period is from 21 August 2014 to midnight on 20 September 2014 and the last qualifying period is from 21 September to midnight on 20 October 2014. Accordingly to stand a chance to win each of the prizes it is necessary to transact in each of the promotion periods.

The Bank will ask for proof that you have shared the competition information via Facebook or Twitter. If you are unable to provide proof that satisfies the Bank, you will not be awarded the additional amount of 500 000 eBucks.

You are advised that the allocation of eBucks is a once off benefit and will in no way affect your eBucks reward level.

Should a business account holder be drawn as the winner the money will be paid to the eBucks Pro account. The individual that transacted on the business account via the RMB Private Bank App will not be deemed the winner of the prize.

The Bank will not be held responsible for incorrect information supplied by you.

The prize is not exchangeable, transferable nor negotiable.

You may only win once during the Promotion. In the event that your name is drawn for a subsequent draw during this promotion, you will be automatically disqualified and another name will be drawn.

The Bank may require winners to be photographed, identified or published in the media during or after the acceptance of the prize.

7. The Draw

There will be 3 (three) draws with the winner being drawn at each draw. Winners will be selected by random draw.

The draw for the prizes will take place on the following dates:

- 1) 22 August 2014
- 2) 24 September 2014
- 3) 22 October 2014

Should the draw date be postponed or changed, the new date will be published on rmbprivatebank.mobi and/or rmbprivatebank.com within 2 (two) days of the originally scheduled draw date.

8. Notification of Winners

An FNB representative will notify the winners by telephone within 2 days of the draw dates. Additionally, we may announce the winners on Facebook and Twitter via the official FNB accounts respectively.

Prize winners may, on acceptance of the prize, be requested to participate in publicity for broadcast or publishing purposes (at no fee) at a venue determined by the Bank. Winners may also be requested to Tweet or Post a message on their Facebook or Twitter profile (provided they have one) that they have won the prize.

9. Judges and Disputes

In the event of a dispute, the judges' decision is final and no correspondence will be entered into.

10. General

If required, as a result of changes in legislation or if deemed necessary, the Bank shall have the right to terminate this promotion immediately and without notice. In the event of such termination, all participants agree to waive any rights that they may have in terms of this promotion and acknowledge that they will have no recourse against the Bank.

By entering into or participating in the promotion, no legally enforceable rights in respect of the promotion will arise on the part of the participant in respect of any contractual relationships which might exist.

Participants who qualify and have been entered into the promotion will be deemed to have accepted the promotion rules and agree to be bound by them.

We will not be held liable for any misrepresentation caused due to a copy error, typing error and/or omission that may occur on any of our promotion and promotional material.

FirstRand Banking Group reserves the right to revise, alter or amend any of the terms and conditions or any associated marketing device relating to this promotion with written notice or publication on www.rmbprivatebank.com or www.rmbprivatebank.mobi

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