



RMB Private Bank Start the Year Right Invest (Stand to win 1 of 4 R50 000 prizes towards your savings goals) 2026

Date these Rules were first published: 19 February 2026

Date these Rules were last changed: 19 February 2026

Please read these campaign Rules carefully as they explain rights and duties applicable to all participants. Participants hereby agree that the Promoters, RMB Private Bank and/or the Bank can assume that each participant has read and agrees to these Rules which can be accessed on www.rmbprivatebank.co.za.

Competition Name:	This campaign shall be known as the “Start the Year Right client competition 2026 (Stand to win R50 000 towards your savings goals)”
Promoter(s) Name(s):	<p>The promoter of this competition is RMB, a division of FirstRand Bank Limited with Reg. No. 1929/001225/06 (“RMB”).</p> <p>In these rules we refer to the above promoter(s) as “the promoter(s)” or “RMB”. We refer to participants and winners as “you”.</p> <p>OR</p> <p>The promoter of this competition is RMB/FNB Cash and Wealth Investments, a business unit of First National Bank, a division of FirstRand Bank Limited with Reg. No. 1929/001225/06 (“RMB”).</p> <p>In these rules we refer to the above promoter(s) as “the promoter(s)” or “RMB”. We refer to participants and winners as “you”.</p>
Entries open and close:	<p>Entries open on Monday, 26 January 2026 at 00:00.</p> <p>Entries close on Tuesday, 31 March 2026 at 00:00.</p> <p>All entries, fully completed as required, must be received by the promoter(s) before (time) on the closing date.</p> <p>The promoter(s) reserve the right to extend the competition. Notice of this will be posted in these rules.</p>
What is the reward offered under this campaign?	<p>WEALTH & INVESTMENTS</p> <p>New accounts: 2 prizes of R50 000 (Fifty Thousand rand) towards a savings goal.</p> <p>CASH INVESTMENTS</p> <p>New accounts: 2 prizes of R50 000 (Fifty Thousand rand) towards a savings goal.</p>
Eligibility: Who qualifies to take part?	This competition is open to all individuals over the age of 18 who live in the Republic of South Africa and who have a Premier transactional account.
Who cannot take part?	<p>The following individuals may not participate, in the Campaign, and will forfeit any benefits regardless of whether they meet the eligibility requirements above:</p> <ol style="list-style-type: none"> any employee of the Promoter. any director, member, partner, agent, or consultant of the Promoter. a person who directly or indirectly controls the Promoter either directly or indirectly. any third-party supplier of goods and/or services in Relation to this Campaign; and <p>any spouse, life partner, sibling(s), child(ren), or parent(s) of any person who falls within the categories of a, b, c, or d, above</p>

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<p>How to enter?</p>	<p>Here are the ways in which you can earn an entry into the lucky draw:</p> <p>For new clients:</p> <ol style="list-style-type: none"> 1. Open and fund a savings goal on the FNB App to enter the draw to win R50 000 (Fifty Thousand rand).
<p>Is there a limit on the number of entries you can make?</p>	<p>There is no limit to the number of times one can enter. Multiple entries are allowed.</p>
<p>How will the winners be chosen?</p>	<ol style="list-style-type: none"> 1. Winners will be chosen randomly using an electronically generated draw process overseen by Risk and Compliance. 2. The final draw will take place on 30 April 2026. 3. Contacted winners will need to confirm that they accept their winning for the promoter to pay out the winnings.
<p>Data Privacy</p>	<p>Participants understand and agree that, to offer the Campaign, the Promoter may collect and use certain limited personal information of Participants. Such limited personal information may include Participants', full names, email address, mobile number and in specific instances, transactional activity. The Promoter undertakes to treat Participants' personal information in confidence and will not sell, share (unless required in terms of the Campaign or applicable law) or rent such personal information to any third party. The Promoter may disclose Participants' personal information if required to do so (i) by applicable law or i (ii) to protect the safety, rights or property of the Promoter, its members, customers, or the public. The Promoter may process Participants' personal information, provided for purposes of this Campaign, for future marketing activity, unless any Participant(s) notify the Promoter that they wish to opt out of receiving any such marketing communication(s).</p>
<p>Questions about the Rules</p>	<p>Email us at: IPP@fnb.co.za or</p> <p>Call us on: 087 320 4321</p> <p>Standard network rates apply.</p>

General Rules

IMPORTANT – PRIVACY MATTERS

Participants in this competition understand and agree that for us to offer this competition, we may collect and use personal information about participants. This personal information may include your first name, last name, email address, mobile number, ID number and in certain instances your image. For more information about the FirstRand Group, our solutions and your privacy, go to our website and/or your RMB/FNB App to view our **FirstRand Customer Privacy Notice**.



IMPORTANT – LIABILITY

You agree to indemnify the promoter(s) fully for any loss or damage the promoter(s) may suffer because you breached the competition rules. This means you agree to reimburse the promoter(s) for the following: any loss or damage they suffer, any expenses and costs they paid or are responsible for. Legal costs mean costs on an attorney and own client scale.

You also agree to indemnify the promoter(s) for any loss or damage you suffered because you took part in this competition or received or used any benefit or prize. If you enter yourself, or accept or use the prize or any benefit, you understand that you do so of your own free will. This means that you cannot hold the promoter(s) legally responsible for any loss or damage or legal expenses you suffered because you took part in this competition or accepted or used any benefit or prize.

You will protect RMB/FNB from being held legally responsible for the loss or damage or legal expenses of another person (legal or natural) if such loss or damage or expense was incurred because you: a) breached the competition rules b) took part in this competition or c) any person used a prize.

We cannot guarantee the performance of any third party and shall not be liable for any act or default by a third party.

- RMB Private Banking must receive your entry before the published closing date and time. RMB Private Bank must also receive your entry in the correct format. You will lose the right to take part or claim any prize that may have been awarded to you if you don't enter on time or in the correct format.
- If RMB Private Bank is not able to get hold of you to after making reasonable efforts to do so, RMB Private Banking can award it to someone else. If you don't claim your prize on time, you will lose your right to any prize.
- If you are in breach of these rules, you will be disqualified and you will lose your right to any prize(s).
- You may not sell the prize or give it to someone else. You may not swap the prize for cash or for a different prize.
- You may not do anything to change the outcome of the competition in any way.
- The promoter(s) can put in place such technical or other remedies it considers appropriate to prevent abuse, or to protect any sites or our systems or other users.
- The judges' decision is final and no correspondence will be entered into. This means you cannot appeal any decision by the judges.
- You may not vote for yourself where the competition involves voting.
- You must collect your prize before the deadline. You must be able to provide proof of your identity.
- If required, RMB Private Banking may need to change the prizes.
- The promoter(s) have the right to end this competition at any time. If this happens you agree to waive (give up) any rights that you may have about this competition and agree that you will have no rights against the promoter(s).
- RMB Private Banking can change the rules of the competition at any time. For convenience only, the date on which these general rules were last changed by RMB Private Banking are published below the heading. It is your responsibility to check the rules for any changes.
- If you need to create and submit something in order to enter this competition such as an idea or a photo, you must have created it yourself and it must be original. You must not copy or use another person's ideas, work or photos without their permission. By submitting anything, you warrant to RMB Private Banking that you are the sole creator, designer, author or owner of the work and that you have the right to use or submit the work. If we believe anything you submit or post may be plagiarism or be an infringement of another person's intellectual property rights, we may remove your submission without notice to you and you will be disqualified.
- You may not submit anything that could be offensive or may offend or harm RMB Private Banking or any person. Do not submit anything that contains explicit or offensive content.
- You agree that RMB Private Banking alone can decide if your actions are prohibited or inappropriate. RMB Private Banking can also decide to end your participation in the competition immediately. RMB Private Banking can also take appropriate legal action against you.
- You must at your own expense, obtain all equipment and services that are necessary to take part in this competition.



- If the prize involves international travel, you must have a valid passport and obtain the necessary Visas. RMB Private Banking is not responsible if you cannot arrange this on time. You must arrange your own insurance and are responsible for any other expenses or costs not specifically included as part of the prize.
- The advertised dates and times of prizes involving travel or tickets to events cannot change. The prize will not include the cost of transport, accommodation, spending money or food, unless otherwise stated and agreed. This means you will be responsible for organising and paying for your own transport to the venue, accommodation, food and spending money.
- You must comply with the rules of any third-party service provider. This includes but is not limited to, any airline, transport service, accommodation provider and venue.
- You may be responsible to obtain and pay for certain licenses necessary to use a prize. Unless otherwise stated such additional items or costs are not included as part of the prize.
- Where any dates or times need to be calculated, the international standard time: GMT plus two hours will be used.
- While RMB Private Banking may allow you extra time to comply with your obligations or decide not to exercise some or all of our rights, or waive certain requirements, RMB Private Banking can still insist on the strict application of any or all of its rights at a later stage. You must not assume that this means that the rules have been changed by RMB/FNB or that they no longer apply to you.
- The clauses in these rules are severable. This means that if any clause in these rules is found to be unlawful, it will be removed and the remaining clauses will still apply.
- You must send all legal notices to RMB/FNB Legal, 3rd Floor, No 1 First Place, Bank City, Johannesburg, 2001.
- The laws of the Republic of South Africa will apply to this competition regardless of where you live or work, how or where you enter.

IMPORTANT – TAX IMPLICATIONS

We strongly recommend that you obtain independent professional advice regarding any tax implications arising from the receipt, transfer or spend of any prize/s, awards or eBucks rewards.

You are fully responsible for any tax implications arising from or associated with any receipt, transfer or spend of any prize/s, awards or eBucks rewards due to you for participating in this competition.

You agree that you will not hold us or FirstRand Bank Limited ("the Bank") liable and you hereby fully indemnify us and/or the Bank, and hold us and/or the Bank completely harmless, against all damages, claims and fines made against you us and/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, transfer or spend of any prize/s, awards and eBucks rewards or the charges in respect thereof.

Additional rules for social media competitions

- Social network site refers to any social network site on which RMB Private Banking may host a competition. This may include sites like Facebook, Twitter, Tik Tok, Pinterest or Instagram.
- If you need to create and submit something in order to enter this competition such as an idea or a photo, you must have created it yourself and it must be original. You must not copy or use another person's ideas, work or photos without their permission. By posting or submitting anything, you warrant to RMB Private Banking and the social network sites, that you are the sole creator, designer, author or owner of the work and that you have the right to use or submit the work.
- If we believe anything you submit or post may be plagiarism or be an infringement of another person's intellectual property rights, we may remove the post or submission without notice to you and you will be disqualified.



- You may not submit anything that could be offensive or may offend or harm RMB Private Banking, any person or any social network site. Do not submit anything that contains explicit or offensive content. If in doubt, don't post or submit it.
- You may not abuse the site or competition in any way. This includes posting content for commercial purposes or distributing spam or malicious code or using the site to collect the personal data or content of other users or direct visitors to other sites or pages.
- You agree that RMB Private Banking alone can decide if your actions are prohibited or inappropriate. RMB Private Banking can also decide to end your participation in the competition immediately. RMB Private Banking can also take appropriate legal action against you.
- RMB Private Banking can also immediately remove any posts that they reasonably believe contain prohibited or inappropriate content without notice to you.
- You must comply with the terms & conditions and privacy policies of any website or social network site.
- By posting a submission you give RMB Private Banking a world-wide, royalty free and non-exclusive license to reproduce, modify, adapt and publish any content you have posted or submitted for purposes of the competition to promote RMB Private Banking, or its products and services.
- If the competition is run on any social network site you understand that this competition is not in any way being sponsored, endorsed or administered by, or associated with any social network site. You fully release such social network sites from any legal responsibility to you or any other person. By participating in this competition, you understand that you are providing information to RMB Private Banking and not to the social network site. RMB Private Banking is not responsible for any social network site. RMB Private Banking does not control how they operate, when or if they are available, or what content they carry. Even though RMB Private Banking may run certain competitions on social network sites, RMB Private Banking does not endorse the third party, its site, its products, or services or any content on the site. You use the site at your own risk. You must take precautions to protect yourself from risk, such as viruses and other destructive code.
- RMB Private Banking can put in place such technical or other remedies it considers appropriate to prevent abuse, or to protect any sites or social network sites, its systems, employees or ex-employees, or other users.