

An Authorised Financial Services and Credit Provider
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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 an RMB Private Bank Credit Card) and when they purchase prepaid airtime or prepaid electricity using RMB Private Bank's electronic channels or when they have an active FNB Smartphone, Tablet or Laptop 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.

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 0860 674 446.

The effective date of these Terms and Conditions is 01 July 2014.

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1. WHAT IS “RMB PRIVATE BANK REWARDS”?

RMB Private Bank Rewards allows qualifying clients of RMB Private Bank to earn:

- up to 100% back in rewards on their active FNB Smart Device (Smartphone, Tablet or Laptop) monthly contract fee;
- up to 15% back in rewards on their fuel (including Gautrain tickets), Checkers & Shoprite, airtime and electricity purchases;
- up to 5% back in rewards on their grocery purchases (excluding Checkers & Shoprite);
- up to 3% back in rewards on their shopping (excluding grocery and Checkers & Shoprite) purchases;
- up to 100% discount on their uncapped ADSL data monthly contract through FNB Connect;
- up to 500MB of free monthly 3G data (exclusive for FNB Smartphone, Tablet or Laptop contract holders)
- a 12 month complimentary Priority Pass membership and up to 10 complimentary entries into Priority Pass lounges (at participating airports outside of South Africa),
- up to 5 complimentary Avis Point 2 Point local transfers (in an economy class vehicle);
- complimentary entries into the SLOW or Bidvest airport lounges (at participating airports within South Africa) and up to 2 complimentary entries into SLOW in the City.

Clients of RMB Private Bank must be registered members of the eBucks Rewards Programme in order to earn rewards on their smart device, fuel, airtime, electricity, grocery, Checkers & Shoprite or shopping purchases as well as to have access to eBucks Lifestyle Rewards.

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 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.

You agree that you will not hold Us, FNB 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.

2. WHAT REWARDS ARE OFFERED BY RMB PRIVATE BANK TO ITS QUALIFYING CLIENTS?

Rewards on FNB Smart Device	Qualifying clients can earn rewards based on their active FNB Smartphone, Tablet or Laptop monthly contract fee and their banking behaviour.
Rewards on fuel (including Gautrain tickets)	Qualifying clients can earn rewards based on their qualifying fuel and Gautrain tickets purchases and their banking behaviour.
Rewards on airtime	Qualifying clients can earn rewards based on their qualifying prepaid airtime purchases and their banking behaviour.
Rewards on electricity	Qualifying clients can earn rewards based on their qualifying prepaid electricity purchases and their banking behaviour.
Rewards on groceries	Qualifying clients can earn rewards based on their qualifying grocery purchases (excluding Checkers & Shoprite) and their banking behaviour.
Rewards on Checkers & Shoprite	Qualifying clients can earn rewards based on their qualifying Checkers and Shoprite purchases and their banking behaviour. “Qualifying Checkers and Shoprite purchases” means, the Rand value of purchases, using qualifying RMB Private Bank Credit or Cheque Cards, of goods and services from Shoprite, Shoprite Hyper, Checkers, Checkers Hyper, Liquor Shop, Checkers Food Services and U-Save retail outlets of Shoprite Checkers (Pty) Limited situated in South Africa, excluding transactions at MediRite Pharmacies, Money Markets, Computicket, Computicket-Travel and cash at till withdrawals.

Rewards on shopping	Qualifying clients can earn rewards based on their qualifying shopping purchases and their banking behaviour. When earning rewards on qualifying Groceries or Checkers and Shoprite purchases clients will not earn additional shopping rewards on those purchases.
Data Rewards	Qualifying clients can receive a discount on their uncapped ASDL data monthly contract through FNB Connect. Qualifying clients can earn free data on their FNB issued prepaid SIM linked to their active FNB Smart Device
eBucks Lifestyle Rewards	Qualifying clients can receive a 12 month complimentary Priority Pass membership, up to 10 complimentary entries into participating Priority Pass lounges (outside of South Africa) and up to 5 complimentary Avis Point 2 Point local transfers in an economy class vehicle based on their banking behaviour. 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
Lounge Rewards	Qualifying clients can receive complimentary entries into the SLOW and Bidvest Lounges (at participating airports within South Africa) as well as complimentary entries into SLOW in the City based their banking behaviour.

Visit www.rmbprivatebank.com or www.ebucks.com for more information.

3. HOW DO I QUALIFY TO EARN REWARDS IF I AM AN INDIVIDUAL OR JOINT ACCOUNT HOLDER?

There are 5 levels of rewards.

To qualify for Reward Level 1 you need to:

- Have an active RMB Private Bank Cheque or Structured Facility and:
 - ensure it has a sufficient deposit of at least R33 000 per month; or
 - ensure it has a sufficient deposit of at least R100 000 over the previous 3 months; or
 - maintain a minimum balance in the account of at least R100 000 throughout the month.
- Ensure all your accounts are in good standing (refer to definition of good standing in 20 below).

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
- Ensure all your accounts are in good standing (refer to definition of good standing in 20 below).

To qualify for Reward Levels 2, 3, 4 or 5 you need to:

- Have an active RMB Private Bank Cheque or Structured Facility and:
 - ensure it has a sufficient deposit of at least R33 000 per month; or
 - ensure it has a sufficient deposit of at least R100 000 over the previous 3 months; or
 - maintain a minimum balance in the account of at least R100 000 throughout the month.
- Have an active RMB Private Bank Credit Card Facility.
- Ensure all your accounts are in good standing (refer to definition of good standing in 20 below).

4. HOW DO I QUALIFY TO EARN REWARDS IF I AM NOT AN INDIVIDUAL OR JOINT ACCOUNT HOLDER?

To qualify for Reward Levels 2, 3, 4 or 5 you need to:

- Have an active RMB Private Bank Cheque or Structured Facility and:
 - ensure it has a sufficient deposit of at least R33 000 per month; or
 - ensure it has a sufficient deposit of at least R100 000 over the previous 3 months; or
 - maintain a minimum balance in the account of at least R100 000 throughout the month.
- Ensure all your accounts are in good standing (refer to definition of good standing in 20 below).

5. WHAT IS MY REWARD LEVEL?

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). Your reward level will determine your reward and discount percentage.

6. HOW DO I COLLECT REWARD LEVEL POINTS?

You collect reward level points based on your banking behaviour.

There are a variety of ways to collect reward level points (visit www.rmbprivatebank.com or www.ebucks.com for more information).

You don't have to fulfil all of the criteria regarding your banking behaviour, but the more criteria you fulfil, the higher your reward level will be.

At the end of each calendar month we calculate how many points you have accumulated and this determines your reward level as follows:

Reward Level	Reward Level Points
5	>18,000 points
4	>16,000 points
3	>12,000 points
2	>=0 points
1	n/a

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 R50 000 and the other with an average monthly of R250 000 you will only collect 3,000 points for having investment account with an average monthly of R300 000. You will not collect 1,000 points for having an investment account with an average monthly of R50 000 and a further 3,000 points for having another investment account with an average monthly of R250 000.

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.

7. HOW DO I EARN REWARDS ON FNB SMART DEVICES?

To qualify to earn rewards on your FNB Smart Device contract you must meet all of the conditions set out on www.rmbprivatebank.com or www.ebucks.com as well as conditions 3 and 4 above.

8. HOW DO I EARN REWARDS ON FUEL AND GAUTRAIN TICKETS?

To qualify to earn rewards on your fuel and Gautrain tickets purchases you must meet all of the conditions set out on www.rmbprivatebank.com or www.ebucks.com as well as conditions 3 and 4 above.

If the following happens, you will not earn any rewards, even if you qualify for rewards on fuel:

- 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.
- 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.
- If you pay for fuel outside the Republic of South Africa. Only fuel purchases in the Republic of South Africa qualify for fuel rewards.
- If your account was dormant or closed at the time.
- If your card or account was used fraudulently.

9. HOW DO I EARN REWARDS ON AIRTIME, ELECTRICITY, GROCERIES, CHECKERS & SHOPRITE AND SHOPPING PURCHASES?

To qualify to earn rewards on your prepaid airtime, prepaid electricity, groceries, Checkers & Shoprite and shopping purchases you must meet all of the conditions set out on www.rmbprivatebank.com or www.ebucks.com as well as conditions 3 and 4 above.

If the following happens, you will not earn any rewards on grocery purchases, shopping purchases, or Checkers & Shoprite purchases:

- If any merchant refuses to accept any of the cards for any reason.
Note: Merchants alone decide what cards they will accept from consumers. RMB Private Bank cannot force a merchant to accept a specific card.
- 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.
- If you pay for groceries outside the Republic of South Africa. Only grocery purchases in the Republic of South Africa qualify for rewards.
- If your account was dormant or closed at the time.
- If your card or account was used fraudulently.
- If the goods or services purchased do not qualify for rewards.

10. HOW DO I EARN AN UNCAPPED ADSL DATA DISCOUNT THROUGH FNB CONNECT?

To qualify to earn a discount on uncapped ADSL data through FNB Connect you must meet all of the conditions set out on www.rmbprivatebank.com or www.ebucks.com as well as conditions 3 and 4 above.

11. HOW DO I EARN 3G DATA REWARDS (FOR FNB SMART DEVICE HOLDERS)?

To qualify to earn 3G data rewards you must have an active FNB Smart Device and meet all of the conditions set out on www.rmbprivatebank.com or www.ebucks.com as well as conditions 3 and 4 above.

12. HOW DO I EARN REWARDS THROUGH EBUCKS LIFESTYLE?

To qualify to earn rewards through eBucks Lifestyle you must be an eBucks member and meet all of the conditions set out on www.rmbprivatebank.com or www.ebucks.com as well as conditions 3 and 4 above.

13. HOW DO I EARN REWARDS THROUGH THE SLOW AND BIDVEST LOUNGES?

To qualify to earn rewards through the SLOW and Bidvest Lounges you must meet all of the conditions set out on www.rmbprivatebank.com as well as conditions 3 and 4 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.

14. CAN I EARN FUEL (including GAUTRAIN TICKETS), CHECKERS & SHOPRITE, AIRTIME AND ELECTRICITY REWARDS?

Yes you can earn up to 15% back in rewards on your fuel (including Gautrain tickets), Checkers & Shoprite, airtime and electricity purchases.

15. CAN I HAVE A DIFFERENT EARN LEVEL FOR FUEL (including GAUTRAIN TICKETS), AIRTIME AND ELECTRICITY REWARDS?

No, you will be rewarded at the same rate for rewards on fuel (including Gautrain tickets), airtime and electricity.

16. HOW ARE REWARDS CALCULATED?

Type of Rewards	How are they calculated?	Form
FNB Smart Devices	Rewards are based on your active FNB Smartphone, Tablet or Laptop contract monthly subscription fee. You will get a certain percentage of your monthly subscription fee back in rewards. The amount you will earn back in rewards depends on your monthly subscription fee and your reward level which is determined by your banking behaviour.	You will earn your rewards in the form of eBucks.
Fuel and Gautrain tickets	Rewards are based on how much fuel and Gautrain tickets you purchase every month on your participating RMB Private Bank Cheque Card, Credit Card or Petro Card (linked to your Credit Card). You will get a certain percentage of your qualifying fuel and Gautrain ticket purchases back. The amount you will earn back in rewards depends on how much fuel and Gautrain tickets you have purchased and your reward level which is determined by your banking behaviour.	You will earn your rewards in the form of eBucks.
Airtime	Rewards are based on how much prepaid airtime you purchase every month through RMB Private Bank' electronic channels. Electronic channels specifically exclude card purchases and Telephone Banking. You will get a certain percentage of your airtime purchases back. The amount you will earn back in rewards depends on how much airtime you have purchased through RMB Private Bank' electronic channels, and your reward level which is determined by your banking	You will earn your rewards in the form of eBucks.

	behaviour.	
Electricity	Rewards are based on how much prepaid electricity you purchase every month through RMB Private Bank' electronic channels. Electronic channels specifically exclude card purchases and Telephone Banking. You will get a certain percentage of your electricity purchases back. The amount you will earn back in rewards depends on how much electricity you have purchased through RMB Private Bank's electronic channels, and your reward level which is determined by your banking behaviour.	You will earn your rewards in the form of eBucks.
Groceries	Rewards are based on how much groceries you purchase (excluding Checkers & Shoprite purchases) every month on your participating RMB Private Bank Cheque or Credit Card. Grocery purchases will be identified by the internationally recognised Merchant Category Code (MCC) 5411. You will get a certain percentage of your qualifying grocery purchases back. The percentage you get back on your RMB Private Bank Credit Card will be double the rate you get back on your RMB Private Bank Cheque Card. The amount you will earn back in rewards depends on how much you have purchased and your reward level which is determined by your banking behaviour.	You will earn your rewards in the form of eBucks.
Checkers & Shoprite	<p>Rewards are based on the Rand value of goods and services you purchase every month , using your participating RMB Private Bank Cheque or Credit Card, from:</p> <ul style="list-style-type: none"> • Shoprite, • Shoprite Hyper, • Checkers, Checkers Hyper, • Liquor Shop, • Checkers Food Services; and • U-Save retail outlets of Shoprite <p>Checkers (Pty) Ltd situated in South Africa, excluding transactions at Medirite Pharmacies, Money Markets, Computicket, Computicket – Travel and cash at till withdrawals.</p> <p>You will get a certain percentage of your qualifying Checkers & Shoprite purchases back. The amount you will earn back in rewards depends on how much you have purchased and your reward level which is determined by your banking behaviour.</p>	You will earn your rewards in the form of eBucks.
Shopping	Rewards are based on how much you purchase every month on your participating RMB Private Bank Cheque or Credit Card excluding your fuel, Gautrain ticket, Checkers & Shoprite and grocery purchases. You will get a certain percentage of your qualifying shopping purchases (excluding fuel, Gautrain, Checkers & Shoprite and grocery purchases) back. The percentage you get back on your RMB Private Bank Credit Card will be double the rate you get back on your RMB Private Bank Cheque Card. The amount you will earn back in rewards depends on how much you have	You will earn your rewards in the form of eBucks.

	purchased and your reward level which is determined by your banking behaviour.	
Uncapped ADSL data discount	The value of the discount you will earn depends on your reward level which is determined by your banking behaviour.	You will earn your rewards in the form of a discount.
Free monthly 3G data	The amount of free monthly data you will earn on your FNB issued prepaid SIM depends on your reward level which is determined by your banking behaviour. This reward is exclusive to active FNB Smart Device contract holders)	You will earn your rewards in the form of free monthly 3G data
eBucks Lifestyle Rewards	Rewards are based on your reward level which is determined by your banking behaviour. For complimentary Priority Pass membership you must have already purchased international travel tickets prior to requesting Priority Pass membership.	You will redeem your rewards in the form of complimentary Priority Pass membership (for a period of 12 months), complimentary Priority Pass lounge entries (as participating airport lounges outside of South Africa) or complimentary Avis Point 2 Point local transfers.
Lounge Rewards	Rewards are based on your reward level which is determined by your banking behaviour.	You will earn your rewards in the form of complimentary entries into SLOW Airport Lounges, SLOW in the City and Bidvest Airport Lounges.

Visit w www.rmbprivatebank.com or www.ebucks.com for more information.

17. IS THERE A LIMIT ON THE REWARDS I CAN EARN?

Rewards on FNB Smart Devices:

The rewards on FNB Smart Devices are limited to a maximum payout of eB5 000 (R500) per month.

Rewards on Fuel and Gautrain tickets:

- The spend for rewards on fuel and Gautrain tickets is limited to a maximum of R5 000 per month.
- Rewards on fuel and Gautrain tickets purchases are capped at 20% of your total monthly Card purchases (excluding cash transactions).

Rewards on Airtime:

The spend for rewards on prepaid airtime purchases is limited to a maximum of R1 000 per month.

Rewards on Electricity:

The spend for rewards on prepaid electricity purchases is limited to a maximum of R3 000 per month.

Rewards on Groceries (excluding on Checkers & Shoprite):

- If you are on reward level 1, your reward rate is 0.6% on the first R15 000 of qualifying grocery purchases (maximum eB 900) and 0.6% on credit card grocery purchases after R15 000.
- If you are on reward level 2, your reward rate is 0.9% on the first R15 000 of qualifying grocery purchases (maximum eB1 350) and 0.9% on credit card grocery purchases after R15 000.
- If you are on reward level 3, your reward rate is 1.6% on the first R15 000 of qualifying grocery purchases (maximum eB2 400) and 1% on credit card grocery purchases after R15 000.
- If you are on reward level 4, your reward rate is 2.5% on the first R15 000 of qualifying grocery purchases (maximum eB3 750) and 1% on credit card grocery purchases after R15 000.
- If you are on reward level 5, your reward rate is 5% on the first R15 000 of qualifying grocery purchases (maximum eB7 500) and 1% on credit card grocery purchases after R15 000.
- Note:
 - The reward rate on qualifying cheque card grocery purchases will be half of the above reward rates and cheque card purchases do not earn eBucks on grocery purchases above R15 000 (excluding RMB Private Bank Business Cheque card).
 - 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.

Rewards on Checkers & Shoprite:

- The spend for rewards on Checkers & Shoprite is not limited for clients on Reward Levels 1.

- The spend for rewards on Checkers & Shoprite is limited to a maximum of R15 000 per month for clients on Reward Levels 2, 3, 4 or 5.
- For clients on Reward Levels 2, 3, 4 or 5 whose spend for rewards on Checkers & Shoprite is greater than R15 000 per month, they will also earn rewards on their spend above R15 000 but at flat rate of 1%.
- Rewards on Checkers & Shoprite purchases are capped at 20% of your total monthly Card purchases (excluding cash transactions).
- Clients who are not on a Rewards Level will get 0.5% of your qualifying Checkers & Shoprite purchases back in eBucks.
- Purchases are capped at 30% of your total monthly Card purchases and your eBucks earn is capped at eB 10 000 per month.

Rewards on Shopping (excluding Checkers & Shoprite):

- If you are on reward level 1, your reward rate is 0.6 % on the first R30 000 of qualifying shopping purchases (maximum eB1 800) and 0.6% on credit card shopping purchases after R30 000.
- If you are on reward level 2, your reward rate is 0.9% on the first R30 000 of qualifying shopping purchases (maximum eB2 700) and 0.9% on credit card shopping purchases after R30 000.
- If you are on reward level 3, your reward rate is 1.2% on the first R30 000 of qualifying shopping purchases (maximum eB3 600) and 1% on credit card shopping purchases after R30 000.
- If you are on reward level 4, your reward rate is 1.5% on the first R30 000 of qualifying shopping purchases (maximum eB4 500) and 1% on credit card shopping purchases after R30 000.
- If you are on reward level 5, your reward rate is 3% on the first R30 000 of qualifying shopping purchases (maximum eB9 000) and 1% on credit card shopping purchases after R30 000.
- Note:
 - The reward rate on qualifying cheque card shopping purchases will be half of the above rates and cheque card shopping purchases do not earn eBucks on purchases above R30 000 (excluding RMB Private Bank Business Cheque card).
 - When calculating the maximum qualifying shopping purchases credit card purchases are included first. 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.

Uncapped ADSL data discount:

Clients can earn up to a maximum monthly discount of 100% off their subscription fee through FNB Connect which is limited to a maximum discount amount of R399.00 per month.

3G Data Rewards:

Clients can earn up to a maximum of 500MB per month depending on their Reward Level.

eBucks Lifestyle Rewards:

Priority Pass Membership

- As long as you have booked and paid for an international flight, you are entitled to one complimentary Priority Pass one year membership valid for 12 (twelve) months from the date that your Priority Pass membership card was issued.
- 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.

Priority Pass lounge entries

- Depending on your reward level you could qualify for up to 10 (ten) complimentary visits to Priority Pass lounges per year, calculated from 1 January to 31 December.
- Your available complimentary visits will depend on the reward level you are on in the month you visit the Priority Pass lounge.
- 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.
- The cost per person for a visit is currently US\$ 27 (twenty seven US dollars) and is subject to change without notice.
- For further information concerning the Priority Pass lounges, their operating hours and their Conditions of Use please visit <https://www.prioritypass.com>

Avis Point 2 Point transfer

- Depending on your reward level you could qualify for up to 5 (five) complimentary Avis Point 2Point one way transfers per year in an economy class vehicle, calculated from 1 January to 31 December.
- Your available complimentary transfers will depend on the reward level you are on in the month you request the transfer.
- For further information concerning Avis Point 2 Point and their Terms and Conditions please visit <http://www.avispoint2point.co.za>

Note: eBucks Lifestyle Terms and Conditions apply and are available from eBucks Lifestyle at 087 575 0050 or 011 377 5211 or email eBucksLifestyle@ebucks.com.

SLOW and Bidvest Lounge Rewards

- Reward Levels 2, 3, 4 and 5: SLOW and Bidvest Lounge entries are limited to the cardholder, one guest and children under 18.
- 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 8 entries per month as a qualifying client.
- 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).
- SLOW in the City entries are limited to 2 complimentary entries per month.

18. HOW AND WHEN ARE REWARDS PAID?

Rewards on FNB Smart Devices, fuel (including Gautrain tickets), airtime, electricity, grocery, Checkers & Shoprite and shopping:

Rewards are allocated by the 8th of each month, based on the rewards earned during the previous calendar month.

Note: eBucks Terms & Conditions apply, visit www.ebucks.com.

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.

3G Data Rewards:

Clients of RMB Private Bank receive their free 3G data on their FNB issued Cell C prepaid SIM card by 8th of each month.

19. HOW DO I KNOW WHAT REWARDS I HAVE EARNED?

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 on FNB Smart Device, fuel (including Gautrain tickets), airtime, electricity, groceries, Checkers & Shoprite purchases and shopping for the month will be shown on your monthly Rewards and Benefit statement.

You can also check what rewards you have earned using the following RMB Private Bank service channels:

- eBucks.com
- Online Banking;
- Our Service Suite.

Rewards paid in eBucks will be shown on your eBucks statement.

Note: Your RMB Private Bank Cheque or Structured Facility or Credit Card Facility statement will not show the rewards you have earned on smart device, fuel (including Gautrain tickets), airtime, electricity, grocery, Checkers & Shoprite purchases and shopping. Any reference to rewards earned on your RMB Private Bank Cheque or 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.

20. GENERAL TERMS AND CONDITIONS

- The reward cannot be exchanged or converted to cash.
- 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.
- 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.
- If you have a dispute about your rewards as shown on your monthly Rewards and Benefits statement, you must contact us on 0860 674 446 within 30 days, failing which they will be deemed to be correct.
- We can amend these Terms and Conditions and the RMB Private Bank Rewards at any time. We will notify you of any changes.
- These Terms and Conditions must be read together with the information on www.rmbprivatebank.com and www.ebucks.com and your account and card terms and conditions.
- 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:
 - We believe your behaviour was inappropriate, constituted misconduct, fraud, and/or is an abuse of RMB Private Bank Rewards.
 - You breached these, or any other terms and conditions relevant to the RMB Private Bank Rewards.
 - Your account/s is not in good standing.
- "Good Standing" means that none of your RMB Private Bank and FirstRand Bank Limited accounts and credit agreements should be overdrawn, or be in arrears, or be in default, nor should the account holder be undergoing

sequestration, or be subject to any legal process with RMB Private Bank or FirstRand Bank Limited as defined in our Terms and Conditions.

- RMB Private Bank' "Electronic Channels" mean any of the following channels: online banking, cellphone banking or the RMB Private Bank App for smart devices.
- 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.
- South African Law governs this RMB Private Bank Rewards.
- Rewards cannot be earned on cash withdrawals, transfers, travellers' cheques, foreign exchange, accounts or cash payments, or casino gambling transactions.
- eBucks earned on linked RMB Private Bank Credit Cards will be credited into the primary member's eBucks account.
- Spend on RMB Private Bank Electron or Debit cards do not qualify for Rewards.
- 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).
- 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.
- 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.
- These terms and conditions must be read with the eBucks Rewards Programme terms and conditions located at www.ebucks.com/web/eBucks/legal/termsandconditions and eBucks LifestyleTerms 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.