

Single Facility



RMB
PRIVATE BANK

Traditional values. Innovative ideas

Combine your current account and loan account into an effective Single Facility

DEBIT AND CREDIT BALANCE FUNCTIONALITY

The RMB Private Bank Single Facility is a true one account. It uses the concept of debt consolidation and offers both debit and credit balance functionality together with industry leading transactional banking.

It is no longer necessary to maintain both a current account and a loan account as the Single Facility combines these two accounts into one.

The feature that defines the Single Facility is a single balance at any one time. It is structured around the principle that interest is calculated on your outstanding balance daily. So whenever the outstanding balance on your loan is reduced, you save interest.

IMMEDIATE ACCESS TO YOUR FUNDS

The Single Facility gives you current account flexibility on your loan account. For example, debit order payments can be collected from this account while deposits made into the account will save you interest at the rate charged on your facility.

MANAGE YOUR FINANCES

The Single Facility makes your banking more convenient and cost effective. It helps you to manage your finances as your short-term cash flow fluctuates and financial circumstances change.

BENEFITS OF THE SINGLE FACILITY

- A dedicated Private Banker and access to a team of Fiduciary, Lending, Wealth Management and Foreign Exchange Specialists
- Access to the 24/7 Service Suite
- Transact via our many innovative channels including Online Banking and the RMB Private Bank Banking App
- Free card delivery and replacement. No annual card Fees
- Additional Cards

- Free subscription to our self-service electronic channels
- Free Debit Order and salary switching to your new RMB Private Bank Cheque Account
- Smartphone's and Tablets at discounted prices over a 24 month period with 0% interest
- InContact messaging that alerts you of activity in your account.
- Safer online shopping - Online Secure requires a One Time PIN (OTP) that is sent to your cellphone to validate your purchases
- E-Bucks earned on point of sale purchases
- Depending on your reward level you can get eBucks Discounts of up to 40% off your purchases in the eBucks Shop and selected local and international flights when you book through the eBucks Lifestyle
- Tiered interest rates on your credit balance
- Individually priced interest rates on your debit balance
- An option to nominate additional users on your facility
- A choice of pricing options

SINGLE FACILITY CHARGES

A variety of fee structures are available on the Single Facility and you can choose the one that best suits you.

Refer to the RMB Private Bank Pricing Guide for more information.

CONTACT US FOR MORE INFORMATION

As an RMB Private Bank client, you can use a channel that best suits your needs in order to apply for this innovative and customised solution:

- Call your Private Banker directly
- Contact the Service Suite on 087 575 9411 available 24 hours a day 7 days a week
- Visit www.rmbprivatebank.com