

Transactional Banking



RMB
PRIVATE BANK

Traditional values. Innovative ideas

Efficient and effective Transactional Banking

MANAGE, GROW AND PROTECT YOUR WEALTH WHILE ACCESSING UNIQUE REWARDS AND BENEFITS

RMB Private Bank's Transactional Banking solution offers the ultimate ease of doing business and day-to-day transactional efficiency, to ensure that your regular banking needs match the pace of your life.

Our wide range of innovative banking products allow you to manage, grow and protect your wealth, while qualifying for unique rewards and benefits.

OUR RANGE OF BANKING SOLUTIONS INCLUDE:

- Cheque account and credit card
- Business accounts
- Exclusive rewards and benefits

GROWING YOUR WEALTH BY EFFECTIVELY MANAGING YOUR DAY-TO-DAY BANKING NEEDS

As an RMB Private Bank client, you have direct access to our market-leading online banking facilities, a dedicated Private Banker and a 24/7 Service Suite. This means that our Transactional Banking solution ensures that your day-to-day banking runs smoothly, and that your banking needs are taken care of when you and your family need it the most.

The **RMB Private Bank Cheque Card Account** features:

- An **overdraft** facility to assist you in effectively managing your cash flow. You will only be charged for the facility if you use it and qualify for a rebate of 7.5% if you do not exceed your monthly limit
- A **switching** capability allows us to seamlessly switch your salary and debit orders on your behalf when transferring your account to us from another institution
- A **zero-fee** benefit if you consistently maintain a credit balance of R100 000 or more in your account
- An additional online **FNB Securities Stockbroking Account** with no monthly fees to trade on the secure online platform
- As well as **Global Account** that attracts no monthly fees and allows you to invest in foreign currency onshore

In addition to the above, the **RMB Private Bank Credit Card** assists you with your more significant purchases by offering **up to 55-day interest free credit** benefit.

IF YOU ARE AN RMB PRIVATE BANK CHEQUE ACCOUNT AND CREDIT CARD HOLDER, YOU BENEFIT FROM

- An interest rate personalised to your profile on your overdraft and credit card
- A tailored overdraft or credit limit to suit your needs
- Automated payment solutions to help you determine your monthly repayments on your overdraft/credit card usage
- Purchase flexibility that enables you to withdraw funds and make local and international in-store purchases
- Enhanced in-store security with Visa's Chip and PIN technology
- Safer online shopping as a One Time PIN (OTP) sent to your mobile phone is required to validate purchases
- Free additional cards and courier delivery

By holding both the RMB Private Bank Cheque and Credit Card you qualify for our **Bundled Pricing Option** that offers you **free** and **unlimited:**

- Card purchases
- Electronic payments and transfers
- Cash withdrawals at any ATM
- Cheque payments
- Value Added Services such as:
 - Pay & Clear Now (make immediate payments to participating banks within 60 minutes)
 - eWallet (send money to anyone with a valid South African mobile number, even if they do not have a bank account)
 - Geo Payments (make and receive payments using the mobile app when you are in close proximity to another RMB Private Bank client)

FOREX CAPABILITIES

Our Forex services are designed to meet your international banking needs. Whether you are travelling, sending or receiving money globally, managing imports and exports or foreign investments, our team of experts are equipped to advise you.

- Forex via online banking, our mobisite and the RMB Private Bank App
- Load foreign beneficiaries, send foreign currency online, and convert funds from abroad using online banking
- Payments can be automatically processed if you receive money on a recurring basis



Transactional Banking

- A zero-fee Global Account allows you to diversify your investments while saving

INVESTMENT DEPOSITS

With RMB Private Bank, you can access low-risk Investment Deposits to complement your investment portfolio. These are typically zero-fee solutions that help you to achieve your investment goals, while allowing you the option that gives you access to your funds when you need it the most.

- Immediate access to funds: Call and Money Market Accounts
- Access some or all funds after placing notice: MyNotice Deposit, 7 Day Notice Deposit and 32 Day Interest Plus
- Access a portion of funds immediately: Flexi Fixed Deposit
- Term investments: Inflation-Linked Deposit, Fixed Deposit or Term Deposits

Clients over the age of 55 benefit from preferential rates with a minimum investment of R10 000 on selected investment accounts.

eBUCKS REWARDS WITH RMB PRIVATE BANK

As an RMB Private Bank cheque account or credit card client, you qualify for unique rewards and benefits.

eBucks is one of South Africa's leading multi-partner loyalty programmes that **rewards** you for swiping your cheque or credit card when making purchases. RMB Private Bank clients can earn up to:

- Earn up to 6% back in eBucks whenever you shop online or do international purchases
- Earn up to 3% back in eBucks whenever you swipe your credit card
- Earn up to 15% back in eBucks when you fill up with fuel at any fuel station and buy Gautrain tickets
- Earn up to 15% back in eBucks when you shop at Checkers & Shoprite
- Earn up to 15% back in eBucks when you buy prepaid airtime or prepaid electricity through FNB
- Earn up to 5% back in eBucks whenever you buy groceries
- Earn up to 100% back in eBucks on your active FNB Tablet, Smartphone or Laptop contract monthly subscription fee
- Earn up to 50% back in eBucks on your transaction charges when you send or receive foreign currency online with FNB Forex
- Earn up to 100% back in eBucks on your transaction charges when receiving foreign currency regularly by authorising FNB Forex to convert these funds on your behalf with a standing instruction

You also have exclusive access to the following **benefits**:

- Free Unlimited access to SLOW and Bidvest Lounges, depending on your reward level
- Free Comprehensive Global Travel Insurance
- Free AA Emergency Roadside Assistance and Stand By You on a linked RMB Private Bank Petro card
- Free Take Me Home designated driver service on a linked RMB Private bank Petro card
- Free Instant Accounting or Instant Financial Management online solutions, which use your electronic bank statements to generate financial statements and reports to provide you with an overview of your financial position
- Enjoy the exclusive service of eBucks Lifestyle where a dedicated lifestyle assistant can help with all your travel arrangements, gifting services and lifestyle experiences
- In addition you will have access to the following complimentary and discount services:
 - Access to Priority Pass - the world's largest independent airport lounge access program offering its members access to over 700 airport lounges worldwide
 - AVIS Point2Point - your personal transfer service ensuring you will always get to where you are going in style
 - 15% discount on Speed Pass - a VIP meet and assist airport service

ACCESSING TRANSACTIONAL BANKING

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 24/7 Service Suite on 0860 67 4446
- Visit www.rmbprivatebank.com