

RMB Private Bank Credit Card Account and Credit Facility Terms and Conditions of Use

Rand Merchant Bank - a division of FirstRand Bank Limited Reg. No. 1929/001225/06
An Authorised Financial Services and Registered Credit Provider (NCRCP20)



Traditional values. Innovative ideas.

Effective Date: 1 July 2017

These terms and conditions form part of the agreement which governs the use of the Credit Card Account and Credit facility and further regulates the relationship between the Bank and the Cardholder. The use of the Credit Card Account and/or the Credit facility will be deemed as your acceptance of all the terms and conditions governing the agreement.

Sections of this Document

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Section A:

Terms and Conditions applicable to both the Credit Card Account and Credit facility

1. Issue of the Credit Card Account and grant of the Credit facility

- 1.1 The issue of the Credit Card Account and grant of the Credit facility are subject to these Credit Card Account and Credit facility Terms and Conditions of Use as published and amended by us from time to time.
- 1.2 The Credit Card Account is a Financial Services Product (a deposit-taking and transacting product) as defined in the Financial Advisory and Intermediary Services Act 37 of 2002.
- 1.3 The Credit facility is a facility with a credit limit as defined in Section 8(3) of the National Credit Act 34 of 2005.
- 1.4 If you are granted a Credit facility, the Credit facility is attached to and maintained in association with the Credit Card Account therefore the Credit facility will not be granted in the absence of the Credit Card Account.
- 1.5 The Credit Card Account is independent of the Credit facility and may be granted in the absence of the Credit facility.

2. Acceptance of these Terms and Conditions

- 2.1 By applying for and using the Credit Card Account and/or the Credit facility, your action will be deemed as acceptance of all the terms and conditions governing the agreement.
- 2.2 Should you have entered into this agreement electronically, telephonically or in writing such mechanisms utilised to enter into this agreement shall be valid, binding and undisputed.
- 2.3 These terms and conditions are applicable to all customers save where the headings indicate otherwise.

3. General obligations when you use the Credit Card Account and/or the Credit facility

- 3.1 The Credit Card Account and/or Credit facility issued in your name is intended for your use only.
- 3.2 You must not use the Credit Card Account and/or the Credit facility for any illegal transactions. It is your responsibility to determine if a transaction is lawful before you use the Credit Card Account and/or Credit facility.
- 3.3 Your Credit Card Account and/or Credit facility must not be used to participate in online gambling activities and for the purchase of online foreign lottery tickets.

- 3.4 If you use the Credit Card Account and/or Credit facility outside the Common Monetary Area, you must comply with applicable Exchange Control Regulations. (For further information on Exchange Control Regulations you may phone RMB Private Bank Credit Card Customer Care on 087 575 9411).
- 3.5 You warrant to the Bank that the granting of and the use of the Credit Card Account and/or Credit facility will not in any way be a contravention of the Exchange Control Regulations or any similar regulations promulgated from time to time and that you will comply with all relevant Exchange Control requirements. In addition, you are reminded that Exchange Control Regulations currently stipulate that Cardholders in whose names one or more bank credit and/or debit cards have been issued, may be permitted to make permissible foreign exchange payments for small transactions, e.g. imports over the Internet, by means of such credit and/or debit cards. Payments are limited to R 50 000.00 per transaction. This dispensation does not absolve you from ad valorem excise and custom duties or from complying with the requirements imposed by Customs.
- 3.6 We are obliged to report transactions that occur outside the Common Monetary Area to the South African Reserve Bank, the South African Revenue Service and/or the Financial Intelligence Centre.
- 3.7 Any transaction or payment in a currency other than South African Rand ("Rand") will be converted to Rand at Visa's prevailing rate of exchange on the date of processing of the transaction to your Credit Card Account and/or Credit facility. The transaction will appear on your monthly account statement in Rand.
- 3.8 Be aware that merchants may not process the transaction on the date of the transaction. This can result in exchange rate differences, which you will be liable for.
- 3.9 Should a merchant manually override the processing of a transaction, you will be liable for that transaction.
- 3.10 Use of the Credit Card Account and/or Credit facility to access and transact over our other delivery channels like electronic or telephone banking is subject to the terms and conditions of such other channels.
4. **General obligations when you use the Credit Card**
 - 4.1 The Credit Card remains our property and you must return it to us immediately on our request.
 - 4.2 The Credit Card is a Visa-branded card, issued by us under license from Visa. As soon as you receive the Credit Card, you must sign the back of it in ink.
 - 4.3 You can change your Credit Card PIN at your own discretion at any RMB ATM, RMB branch, on Online banking and on the RMB Private Bank App.



- 4.5 When a Credit Card has been re-issued to you, the PIN you used for your previous Credit Card will still be valid.
- 4.6 You must keep the Credit Card safe and the PIN secret and separate from the Credit Card.
- 4.7 The Credit Card, Credit Card details and PIN will enable you to perform transactions at merchants, operate the Credit Card at ATM's and perform transactions via our access channels.
- 4.8 You must only use the Credit Card in the period stated on the front of the Credit Card, unless it is cancelled before the expiry date in terms of clause 14 below. After this period the Credit Card will be invalid.
- 4.9 When a Credit Card is used to buy goods or services from a merchant, you must sign a transaction voucher and/or apply your PIN, as required by the merchant. Should you be issued with a contactless, chip & PIN Credit Card you may be required to merely scan your credit card within the wireless range of the point of sale device depending on the value of the transaction.
- 4.10 You must sign a cash withdrawal voucher when using the Credit Card to draw cash other than from an ATM.
- 4.11 Your VISA Credit Card together with the PIN can be used to withdraw cash up to a maximum value of R1 500 (if cash is available) from selected point of sale devices at selected merchants from your Credit Card Account and/or Credit Facility when buying goods or services.
- 4.12 If the transaction takes place by mail order, telephone order or other access channels you will be asked for certain Credit Card related information before you may use these channels to transact.
- 4.13 You may transact at merchants who accept Visa or Visa Electron branded Credit Cards (as applicable depending on your Credit Card type) and we will subsequently debit your Credit Card Account and/or Credit facility. You are liable to repay us for all monies debited to your Credit facility.
- 4.14 You may, at the discretion of the merchants, use the Credit Card for fuel and fuel-related purchases.
- 4.15 The Visa Electron Credit Card is for electronic use only which means that it can be used at an electronic point of sale device or at an ATM.
- 4.16 If you have been issued with a contactless chip & PIN Credit Card, the contactless functionality will only be available at selected merchants on the contactless functionality will only be available at selected merchants on low value transactions.
- 4.17 If the contactless functionality is available it enables customers to transact by holding their Credit Card within the wireless range of the point of sale device without you swiping or using the point of sale device pin pad to key in your Credit Card Pin.
- 4.18 If you have more than one contactless card, please ensure that they are kept separately, to avoid collision transactions which is when both cards are debited.
- 5. Petro Card**
- 5.1 You may use the Petro Card at selected merchants to buy fuel and fuel-related products (including petrol, diesel, oil, additives and lubricants) and motor vehicle spares, parts and accessories.
- 5.2 You may also use the Petro Card to pay for motor vehicle repairs, vehicle maintenance services and toll fees.
- 5.3 You may only use the Petro Card in the Common Monetary Area.
- 5.4 You may link the Petro Card to your Credit Card Account and/or Credit Facility or you may have a separate Standalone Petro Card Account and/or Standalone Petro Credit Facility in your name.
- 6. General information**
- 6.1 We will not be liable if a merchant refuses to accept the Credit Card or honour a transaction.
- 6.2 It is our decision to authorise a transaction. We will not be liable if we do not authorise a transaction.
- 7. Unauthorised use of the Credit Card, Credit Card Account and Credit facility**
- 7.1 You must take all reasonable steps to prevent any unauthorised use of the Credit Card and/or Credit facility and/or PIN details and/or Credit Card Account.
- 7.2 In the event of your Credit Card being stolen, lost or retained by the ATM and where your Credit Card details or your PIN have been compromised, you must notify RMB Private Bank Credit Card immediately by calling 0800 110 132 / 087 575 9406.
- 7.3 Provided you were not negligent in safeguarding the Credit Card or in reporting the Credit Card lost or stolen, you will not be liable for unauthorised and fraudulent transactions that occur on the Credit Card as a result of the loss or theft, except for PIN-based transactions.
- 7.4 Lost Card Protection ("LCP") is provided to you at no additional cost. LCP will protect you against unauthorised and fraudulent use of the Credit Card. This excludes PIN-based transactions, if the Credit Card is lost or stolen.
- 7.5 If you are negligent in reporting, the Credit Card lost or stolen or an unauthorised or fraudulent transaction on the Credit Card, you will not be covered for LCP and will be responsible for all unauthorised and fraudulent use of the Credit Card.
- 7.6 If you are negligent in safeguarding the Credit Card or Credit Card details, you will not be covered by LCP and will be responsible for all unauthorised and fraudulent use of the Credit Card.
- 7.7 Any delay in reporting the Credit Card lost or stolen will be regarded as negligence and you will have to prove to us that you were not negligent.
- 7.8 Any unauthorised transaction made by using the Credit Card and PIN solely with the PIN functionality or non-swiping Credit Card transactions, will not be covered by us and will be your sole responsibility.
- 7.9 You indemnify FRB and accept full liability for all specific and related losses as a result of any fraudulent activity in the event that you refuse or decline a request by FRB to have a Credit Card cancelled and re-issued for whatever reason at FRB's sole discretion.**
- 8. System malfunctions**
- We are not liable for any direct or indirect loss suffered by you arising from any malfunction, failure or delay in any ATM, electronic point of sale device, access channel or shared networks.
- 9. Authority to debit your Credit Card Account and/or Credit facility**
- 9.1 Each time you use the Credit Card or the Credit Card details to access your Credit Card Account and/or your Credit facility to



- transact, we will debit your Account and/or Credit facility with the amount of the purchase, cash withdrawal or transfer(s).
- 9.2 You must repay us for all payments that we have made or will make to a merchant for any debit transaction which has been processed to your Credit facility.
- 9.3 All payments we or you have made to a merchant for any transaction are final and irreversible, unless a reversal is allowed by the Visa rules and regulations as published by Visa from time to time.
- 9.4 A dispute between you and any merchant will not affect our right to debit your Credit Card Account and/or Credit facility and receive payment (if applicable).
- 9.5 All debits are processed in Johannesburg.
- 10. Additional Credit Cards**
- 10.1 Additional Credit Cards linked to your Credit Card Account and/or Credit facility may be issued to people you have chosen to receive a Credit Card. Credit Cards are issued in their names. These people are referred to as additional credit cardholders.
- 10.2 The issue of additional Credit Cards will not change the credit limit on your Credit facility.
- 10.3 It is your responsibility to ensure that additional credit cardholders comply with the terms of this agreement.
- 10.4 You must ensure that you and any additional credit cardholders do not exceed your credit limit on the Credit facility.
- 10.5 Transactions made by additional credit cardholder's using the additional Credit Card, interest, fees and charges relating to the additional Credit Card, will be debited to your Credit Card Account and/or Credit facility.
- 10.6 You will be liable for all amounts owed to us derived from the use of the additional Credit Card. This means that we will recover from you the full amount owed to us on the Credit facility.
- 10.7 You may only end the additional credit cardholder's right to use the Credit Card if you tell us in writing that you wish to do so and you must ensure that the additional Credit Card is destroyed. When destroying the additional Credit Card, you must cut through the magnetic stripe and Credit Card number so that the Credit Card cannot be used again. Should you fail to destroy the Credit Card you will be liable for any transactions on your Credit Card Account and/or Credit facility after the notification of termination of this additional Credit Card.
- 11. Statements, Payments and Deposits**
- 11.1 Account Statements**
- 11.1.1 We will send you a monthly combined Credit Card Account and/or Credit facility statement (monthly account statement).
- 11.1.2 Your monthly account statement will show your transactions for the month, advise you of any deposits you have made, all amounts charged to your Credit Card Account and/or Credit facility since your previous monthly account statement, the total amount payable (if any), which is the full outstanding amount which you owe us, the minimum monthly amount payable and due to us (if any), and the due date by which you must pay this amount.
- 11.1.3 The full outstanding amount on the Credit facility is due and payable monthly, but you may defer payment by paying the minimum monthly amount that is stipulated in the monthly account statement.
- 11.1.4 Should you have a dispute in respect of the monthly account statement, you must advise us in writing within thirty (30) days of the statement date. Unless you let us know in writing that there is an error on the monthly account statement, the statement sent to you will be final and binding.
- 11.1.5 Should you not receive your monthly account statement, you must bring this to the attention of RMB Private Bank Credit Card Division, failing which we will regard it as being received.
- 11.1.6 On the Credit facility, interest will accrue in the normal course on the transaction amount unless it is established that it was correctly disputed.
- 11.1.7 When this agreement ends, you will no longer receive your monthly account statement.
- 11.1.8 A certificate signed by any authorised employee of the Bank (whose appointment or authority it shall not be necessary to prove) shall constitute prima facie evidence of the outstanding balance owing and/or due and payable by you to the Bank and/or the rate of interest payable by you and/or any other amount owing and/or due and payable by you to the Bank in terms hereof and/or any other matter arising from or related to your Credit facility.
- 11.2 Payments and deposits**
- 11.2.1 You can pay the full outstanding amount on the Credit facility on or before the due date shown on the monthly account statement. Alternatively, you may defer payment of the full amount outstanding over an extended period, but you must pay at least the minimum monthly amount by the due date shown on the monthly account statement.
- 11.2.2 You must expressly instruct us if payments made into your straight facility are intended to be allocated to the budget facility.
- 11.2.3 Your payment or deposit may not reach us on the same day as you make it, due to possible delays and the time it takes to be processed. We consider your payment or deposit to have gone through only once we receive the funds at RMB Private Bank Credit Card's Division in Johannesburg and the funds are reflecting as a credit on your Credit Card Account and/or Credit facility, as evidenced by our systems. Please allow for this when making your payment.
- 11.2.4 If a payment is sent to us by post, we will only credit your Credit Card Account and/or Credit facility when we receive the funds at RMB Private Bank Credit Card's Division in Johannesburg. The risk of the postal payment being intercepted lost or stolen while in transit to us remains your risk until the payment is received at RMB Private Bank Credit Card's Division in Johannesburg.
- 11.2.5 You may cancel or settle your Credit facility at any time, by paying the amount you owe there under, with or without giving advance notice to us. You are obliged to ensure payment of (a) the unpaid balance of your Credit facility; (b) the unpaid interest charges; and (c) all other fees and charges that may be due.
- 11.2.6 All payments we receive on the Credit facility will be credited as applicable, first to interest, then to expenses incurred by us in collecting any amount you owe us, then to charges and fees, and lastly to the due and payable transaction amounts.
- 11.2.7 Should your Credit facility be in arrears for thirty (30) days or more, you are not allowed to transact on your Credit facility. You may still transact on the Credit Card Account.



11.2.8 You must always use your account number as a reference when making a payment or deposit into your Credit Card Account and/or Credit facility. Your payment will be considered to be received as per clause 11.2.3 above.

12. Charges and fees

- 12.1 A Credit Card Account Fee will be charged for the administration and maintenance of your Credit Card Account.
- 12.2 A Credit Facility Fee will be charged for the administration and maintenance of your Credit facility.
- 12.3 If you are granted a Credit facility in addition to your Credit Card Account a separate Credit Facility Fee will be charged over and above the Credit Card Account Fee for the Credit Card Account.
- 12.4 Apart from the credit related charges to your Credit facility, your Credit Card Account will be debited for non-credit related charges.
- 12.5 You may get a copy of our pricing guide from your Private Banker or by contacting the RMB Private Bank Service Suite on ServiceSuite@rmbprivatebank.com.
- 12.6 Fees and charges are reviewed annually or at any time at our discretion in which event you will be given a thirty (30) business days notice before the change is effected.
- 12.7 Once debited to your Credit Card Account and/or Credit facility, fees and charges are non-refundable and will not be reversed.
- 12.8 Charge-backs will only be allowed if it is done in accordance with the Visa Rules and Regulations as published from time to time.
- 12.9 If you have an RMB Cheque and Credit Card your Credit Card Account Fee and Credit facility Fee will be charged directly to your RMB Cheque Account. If you however hold an RMB Credit Card only your Credit Card Account Fee and Credit facility Fee will be charged to your Credit Card Account and/or Credit facility.
- 12.10 You shall not be entitled to defer payment or refuse to make payment of any amounts payable by you in respect of your Credit Card Account and/or Credit facility, on the basis that you have a claim or query regarding any of the services provided for in this agreement.
- 12.11 If your Credit facility goes into arrears, you will be liable for all legal fees and expenses, on the attorney and client scale, including collection commission and tracing fees.
- 12.12 If your Credit Card Account is overdrawn, you will be liable for all legal fees and expenses, on the attorney and client scale, including collection commission and tracing fees.
- 12.13 In terms of common law, the Bank has the right, if necessary where you are in default or breach of this Credit Agreement, to Set-off any outstanding amounts that are due and payable against funds (credits) available in other accounts you have with the Bank.

13. Amendments to these terms and conditions

- 13.1 We may, at our discretion and at any time, amend these terms and conditions.
- 13.2 You will be given notice of the amendments as statement messages in your monthly account statement.
- 13.3 If you are dissatisfied with the amendments, you have the right to end this agreement before the effective date of the amendments, in which case the provisions of clause 14 below shall apply. Unless

you terminate this agreement before the effective date of the amendments, you will be bound by them.

- 13.4 The use of your Credit Card Account and/or Credit facility after the effective date of the amendment would be regarded as your acceptance of the amended terms and conditions.

14. Ending this agreement

- 14.1 You may, at any time, end this agreement by advising us in writing.
- 14.2 You may end the Credit facility agreement without ending the Credit Card Account agreement. However, you may not end the Credit Card Account agreement without ending the Credit facility agreement.
- 14.3 Apart from other valid reasons to end your agreement, where there is fraud or we suspect there may be fraud on your Credit Card Account and/or Credit facility and if we are compelled to do so by law we will suspend both your Credit Card Account and/or Credit facility without notice.
- 14.4 We will suspend your Credit facility without notice if you do not pay us any amount due on time or at all, if you breach any term of this agreement, or if your estate is provisionally or finally sequestrated or placed under administration or debt counselling.
- 14.5 We may, at our discretion, end this agreement and/or your right to use the Credit Card Account and/or your Credit facility. We reserve the right to end the Credit facility agreement if you do not pay us any amount due on time or at all, if you breach any terms of this agreement, or if your estate is provisionally or finally sequestrated or placed under administration or debt counselling.
- 14.6 When your Credit facility and/or your right to use the Credit facility ends, the full amount you owe us will immediately become due and payable. You must then pay us the full amount owing on your Credit facility.
- 14.7 Should you wish to end your Credit Card Account you must destroy the credit card. When destroying the credit card, you must cut through the magnetic stripe and credit card number so the credit card cannot be used again.
- 14.8 If you have a credit balance in your Credit Card Account, the credit balance will be paid by us into an account nominated by you.
- 14.9 Should you fail to destroy the Credit Card in terms of clause 14.7 above, you will be liable for any transactions on your Credit Card Account and/or Credit facility after the notification of termination of this agreement.
- 14.10 Even if this agreement ends, we will be entitled to rely on the rights acquired under this agreement before it ended.

15. Where and how we may contact each other

- 15.1 You agree that the Credit Provider may send you any communication, which includes any document, form or notice by hand, ordinary mail, prepaid registered mail, fax, e-mail, SMS, MMS, RMB Private Bank Online Notification, RMB Private Bank App Notification, printable webpage and/or any other electronic communication method.
- 15.2 Any section 129(1)(a) default notice or section 86(10) termination of debt review notice will be delivered to you by prepaid registered post and/or by hand.
- 15.3 Documents, forms, notices or processes that the Credit Provider must by law serve on you will be served at your <physical address/



employment address /mortgaged property address> as chosen and recorded in the Quotation. (This is your *domicilium citandi et executandi* address, your chosen address to receive legal documents.)

15.4 Any legal notice, form, document or process you want to send to the Credit Provider must be delivered to the following address: 3rd Floor; 1 First Place; Bank City; Corner Simmonds and Pritchard Streets; Johannesburg; 2001.

15.5 Either you or the Credit Provider may change the above addresses to another address by giving each other written notice (by hand; prepaid registered mail or e-mail at the following e-mail address ServiceSuite@rmbprivatebank.com) of the new address. Notice must be given of the change at least ten (10) business days before the change will apply.

15.6 A document; form; notice or process will be treated as having been received by the party to whom it was sent:

- If delivered by hand during normal hours — on the date it was delivered.
- If posted by prepaid registered mail — at 10h00 on the fourth day after the post office issued the registration receipt.
- If posted by ordinary mail — at 10h00 on the fourth day after the document is posted.
- If sent by fax — on the date shown on the receipt the fax machine generates.
- If sent by e-mail or printable webpage — on the date on which the notice was e-mailed.

16. Marketing Consent

You will only be sent marketing material from us in circumstances where you have consented to the receipt of the material and/or consented to your personal details and address being used by or on behalf of RMB, to offer and send you information on services and products from business units and divisions within FirstRand Bank (e.g. RMB, WesBank, RMB) or external companies to FirstRand Bank whether credit related or non-credit related, as the case may be.

17. Request for information

You may request information in respect of your Credit Card and additional Credit Cardholder's account (Credit Card Account or Credit facility) from us either in writing or by calling the RMB Private Bank Credit Card Division on the telephone number shown on your monthly account statement.

18. Other important terms

18.1 The headings in this agreement will not affect the interpretation of it.

18.2 We are obliged by law to regularly update your personal particulars. We may contact you from time to time in this regard and you will be obliged to provide us with the information requested.

18.3 Your information will be kept confidential within FirstRand Group and will not be disclosed by us to any third party unless we are required to do so by law or for the purposes of legal action in the event of your default.

18.4 Should there be abuse detected on your Credit Card Account and/or Credit facility, we reserve the right to impound your Credit Card, which costs you will be liable for.

19. Submitting a Credit Card Account or Credit facility related complaint

19.1 If you wish to lodge a complaint, you have to submit the complaint in writing on the following;

- clientserviceinterventions@rmbprivatebank.com

19.2 On receipt, your written complaint will be acknowledged in writing.

19.3 On receipt your written complaint will be acknowledged and a reference number will be issued to you.

19.4 If you do not get a response within five (5) working days from submitting a complaint, you need to contact the RMB Private Bank Service Suite on 087 575 9411 to check whether your complaint has been received.

19.5 RMB Private Bank Credit Card Complaints will investigate any complaints received. The complaints resolution process is available from your branch, call centre or website.

19.6 If the complaint is resolved and you are satisfied with the outcome, the procedure is concluded and the reference number will be closed.

19.7 If your complaint is unresolved within six (6) weeks or not resolved to your satisfaction, RMB Private Bank Credit Card will provide you with an explanation and reasoning for the decision taken, in writing. FAIS prescribes that you may then submit your complaint to the FAIS Ombudsman or Ombudsman for Banking Services in writing within six (6) months, with the supporting documentation and the reference number supplied.

20. FATCA and POPI Requirements

20.1 For the purposes of this clause "we", "us", "our" and "FSR" refers to FirstRand Bank Limited, the FirstRand Group Limited, any affiliate companies, its associates, sessionaries, delegates or successors in title and/or third parties (like its authorised agents and contractors).

20.2 How we use your information:

- You can refer to our Privacy Policy located online at www.rmbprivatebank.com for more information on our privacy practices.
- FSR collect information from you directly; from your usage of our products and services; from your engagements and interactions with us; from public sources and from third parties.
- Your information will be confidential and will only be processed if you consented thereto; it is necessary to conclude or perform in terms of a contract with you; the law requires it or your, our or a third part, our or a third parties lawful interest is being protected or pursued.
- Information includes amongst others information regarding marital status, national origin, age, language, birth, education, financial, identifying number, e-mail address, physical address, telephone number, online identifier, social media profile, biometric information (like fingerprints, signature or your voice) and your name.
- The processing of information includes the collection, storage, updating, use, making available or destruction thereof.

FSR may process your information for the following reasons (amongst others):



- To comply with legislative, regulatory, risk and compliance requirements (including directives, sanctions and rules), voluntary and involuntary codes of conduct and industry agreements or to fulfil reporting
- To detect, prevent and report theft, fraud, money laundering and other crimes.
- To enforce and collect on any agreement when you are in default or breach of the agreement terms and conditions, like tracing you or to institute legal proceedings against you.
- To conduct market and behavioural research, including scoring and analysis to determine if you qualify for products and services.
- To develop, test and improve products and services for you.
- For historical, statistical and research purposes.
- To process payment instructions (like a debit order).
- To create, manufacture and print payment devices (like a debit card).
- To do affordability assessments, credit assessments and credit scoring.
- To manage and maintain your accounts or relationship with FSR.
- To disclose and obtain information from credit bureaux regarding your credit history.
- To enable you to participate in the debt review process under the National Credit Act, where applicable.
- To enable FSR to deliver goods or documents or notices to you.
- For security, identity verification and to check the accuracy of your information.
- To communicate with you and carry out your instructions and requests.
- For customer satisfaction surveys, promotional and other competitions.

FSR may share your information with the following persons (amongst others) whom has an obligation to keep your information secure and confidential:

- Attorneys, tracing agents, debt collectors and other persons that assist with the enforcement of agreements.
- Debt counsellors, payment distribution agents and other persons that assist with the debt review process under the National Credit Act.
- Payment processing services providers, merchants, banks and other persons that assists with the processing of your payment instructions.
- Insurers, brokers, other financial institutions that assist with the providing of insurance and assurance.
- Law enforcement and fraud prevention agencies and other persons tasked with the prevention and prosecution of crime.
- Regulatory authorities, governmental department, local and international tax authorities and other persons that FSR under the law have to share your information with.
- Credit bureaux.
- FSR's service providers, agents and sub-contractors like couriers and other persons FSR uses to offer and provide products and services to you.

- Persons to whom FSR cedes their rights or delegates their obligations to under agreements.

- 20.3 FSR can process your information outside of the borders of South Africa, according to the safeguards and requirements of the law.
- 20.4 FSR may process your information using automated means (without human intervention in the decision making process) to make a decision about you or your application for any product or service. You may query the decision made about you.
- 20.5 You have the right to access the information FSR has about you by contacting us at FNBComplianceSupport@fnb.co.za or 011 371 8494.
- 20.6 You have the right to request us to correct or delete the information FSR has about you if it is inaccurate, irrelevant, excessive, out of date, incomplete, misleading, obtained unlawfully or no longer authorised to be kept.
- 20.7 You may object on reasonable grounds to the processing of your information. You may not object to the processing of your information if you have provided consent or legislation requires the processing. You must inform us of your objection at care@fnb.co.za.
- 20.8 You have the right to withdraw your consent which allows us to process your information; however we will continue to process your information if permitted by law.
- 20.9 You have the right to file a complaint with FSR or the Information Regulator, once established, about an alleged contravention of the protection of your information.

Take Note: FSR endeavours to stop or prevent any criminal activities including money laundering and terrorist financing. Because of this FSR can do any of the following things if it considers it is necessary to do so, or if South African and international laws, rules regulations restrictions and policies ("the laws") require it to do so:

- FSR may verify (check and confirm) the identity of any customer and entity as well as that of any persons related to or acting on behalf of or involved with such customers or entities. This includes, but is not limited to, mandated persons, directors, signatories, shareholders and related entities. FSR will do this at the start of the business relationship and as often as it or the law considers necessary thereafter.
- FSR can refuse to do business with any person or entity that it considers undesirable.
- FSR will not willingly and knowingly do business with any person that appears on any sanction list as prescribed by legislation or used by it in the management of its risk or that is linked to any person that appears on such sanction list, or linked to any restricted countries or the government agencies of such restricted countries as determined from time to time.
- FSR can end its relationship with a customer.
- FSR can monitor any transactions and instructions.
- FSR can request further information before acting on any instruction or transaction. FSR can verify any transaction or instruction or recipient before processing it. This may result in a delay in FSR carrying out the instruction.
- FSR can refuse to carry out any instruction or transaction.
- FSR can place a hold on any account or facility.



You agree to assist FSR to comply with the laws by providing FSR with all the information and documents it requires. If you fail to do so or provide false information FSR can refuse to enter into a relationship with you, refuse to carry out an instruction or process an instruction and can also end its relationship with you.

Take Note: FSR will not be legally responsible to you, or any person, or customer for any loss or damage, you or they suffer if it does any of the things mentioned above, or anything else necessary to comply with the laws.

Section B:

Terms and Conditions applicable to the Credit Card Account

21. Credit interest on your account

- 21.1 You will earn interest on any credit balance on your Credit Card Account.
- 21.2 Credit interest will be calculated daily over the full statement period and will be credited to your Credit Card Account monthly.
- 21.3 Credit interest rates may be tiered in which case the tiered rates will be shown on your monthly account statement.

Section C:

Terms and Conditions applicable to the Credit facility

22. General obligations when you use the Credit facility (Only applicable to customers who have been granted a Credit facility)

- 22.1 Your Credit facility is hosted in Johannesburg and all transactions are processed in Johannesburg.
- 22.2 By using the Credit facility, you consent to the Bank accessing any information recorded with any credit bureaux. Any information relating to the non-compliance with the terms and conditions of your Credit facility, the application, opening and termination of your Credit facility will be disclosed to and used by another division of the Bank and credit bureaux. All credit bureaux provide a credit profile on persons as well as possibly a credit score on the credit worthiness of persons.

23. Your credit limit

- 23.1 We may refuse to authorise transactions if you have exceeded your credit limit on your Credit facility.
- 23.2 If we accept a transaction that results in you exceeding your credit limit, it does not mean that we have extended or increased your credit limit on any permanent basis and you are obliged to immediately bring your Credit facility in line with the credit limit we contracted at.
- 23.3 We decide the credit limit on the Credit facility and you must ensure that you and any additional cardholders do not exceed this limit.
- 23.4 You are responsible for managing the credit limit on your Credit facility.
- 23.5 You may apply for an increase or contact us to decrease your credit limit. We may contact you from time to time regarding an annual increase if you have not consented to an automatic annual increase.
- 23.6 You may apply to shift your limit between your straight and budget facility, however you will not be allowed to shift more than 80% of your total credit limit to your budget facility.

- 23.7 All limit increases are subject to an affordability assessment.
- 23.8 We may, at our discretion and at any time, reduce the credit limit on your Credit facility. You will be notified of the reduction in writing. The reduction will take place upon the delivery of the written notice to you.
- 23.9 If you exceed your credit limit you will be in breach of this agreement.

24. Interest

24.1 Interest-free period (These principles would apply where the Credit facility is utilised.)

- 24.1.1 If your Credit facility has no interest-free period, you will be charged interest on purchases, fuel and cash transactions from the date of transaction.
- 24.1.2 If you pay the total amount payable, which is the full outstanding amount you owe us, as reflected on your monthly account statement on or before the due date shown on your monthly account statement, no interest will be charged on your Credit facility, except for those transactions in clause 24.2 where interest would have been charged from date of transaction.
- 24.1.3 If you do not pay the full outstanding amount on or before the due date shown on your monthly account statement, you will be charged interest, from the date of each transaction or fee on your Credit facility, on both the statement balance and on any new transactions made on the Credit facility (in other words, you will lose the interest-free period on these new transactions).
- 24.1.4 This means that if you do not pay the full outstanding amount by the due date shown on your statement, the interest-free period will be suspended and interest will continue to be charged from the date of each transaction on your Credit facility, until you have settled the full outstanding amount you owe us.
- 24.1.5 Once settled in full, we may, at our discretion, decide to restore the balance of the interest-free period that is the period from date of full settlement until the due date for payment reflected on your next monthly account statement.
- 24.1.6 Interest is calculated on all fees and charged from date of debit. If you do not pay your fees and charges within the interest-free period, it will attract interest immediately.

24.2 Transactions that will always attract interest immediately

- 24.2.1 Interest will be charged immediately from the transaction date for the following transactions, if the Credit facility is utilised to make these transactions:
- Cash withdrawals;
 - Travellers cheque purchases with the Credit Card and certain forex transaction;
 - Electronic funds transfers which result in a debit balance on your Credit Facility;
 - All budget facility transactions and balance transfers;
 - Fuel or fuel-related transactions on the Petro Card; and
 - Any transaction whereby the Credit Card is not swiped at a point of sale device and considered to be a cash transaction.

24.3 Debit interest calculation

- 24.3.1 Debit interest will be calculated daily, capitalised and charged to your Credit facility monthly at the rate as set out in your quotation and



will not exceed the maximum permissible interest rate allowed under the National Credit Act.

25. Budget facility

- 25.1 On your request, we may, at our discretion, make the budget facility available to you.
- 25.2 This budget facility entitles you to pay for transactions over an extended period as stipulated by you according to our guidelines.
- 25.3 Fluctuations in interest rates may cause the period of payment to be extended or reduced.
- 25.4 Your first budget instalment on a purchase made using your budget facility will only be deducted from your straight facility on the second billing date after the date of your purchase. You can make additional payments into your budget facility at any stage during the budget period.
- 25.5 If you choose to make use of the budget facility, the total amount outstanding, the monthly repayment, the current interest rate and other charges will be shown on your monthly account statement.
- 25.6 If you fail to pay any one instalment by the due date, the whole amount may become immediately due and payable.
- 25.7 You may make additional payments to your budget facility without penalty.
- 25.8 Your monthly budget instalment is debited from your straight facility and not your budget facility.
- 25.9 You must expressly instruct us if payments made into your straight facility are intended to be allocated to the budget facility.

26. Balance transfer option

- 26.1 We may offer you a facility to transfer other debt you may have onto your budget facility.
- 26.2 We will determine and tell you the amount to be transferred ("the transfer amount"), the minimum repayment period and the applicable interest rate, which will apply to the transfer amount when the transfer facility is offered to you.
- 26.3 We may, at our discretion, offer you a preferential interest rate for an agreed period which rate will apply only to the transfer amount for the agreed period, provided you make all repayments by the due date shown on your statement. If you settle the transfer amount before completion of the agreed period, the preferential interest rate would no longer be applicable.
- 26.4 The amount transferred to your Credit facility will show on your monthly account statement.
- 26.5 The transfer amount will be paid into your straight facility. It will be your responsibility to use the transfer amount to pay any other debts you may have.
- 26.6 You will be responsible for closing the account to which the amount is transferred, if you wish to do so. The transfer amount will be deducted from your available credit on your budget account.
- 26.7 We do not guarantee the time period within which the transfer will be made and we will not be responsible for any finance charges you may incur on any of your accounts prior to the transfer from your credit card budget facility to your straight facility.
- 26.8 Your monthly balance transfer instalment is debited from your straight facility.

26.9 In addition to this clause, we have specific terms and conditions that regulate balance transfer campaigns, which you will be notified of.

27. Interest Rate

- 27.1 Your Personalised Interest Rate is derived from the maximum annual interest rate permitted by the National Credit Act, however your Personalised Interest Rate is a variable interest rate and is a discounted rate from the maximum NCA rate, which can fluctuate according to the NCA formula when there is a change in the Repo rate.
- 27.2 The Personalised Interest Rate may change based on the criteria set out in your agreement with us. You will be notified of the changes in accordance with clause 13.2.

28. Auto Payment

- 28.1 In terms of the Auto Payment authorisation, you have the option of paying your Credit facility as indicated on your monthly account statement between the statement date and your payment due date as per the following options:
- Minimum monthly payment amount due (as indicated on your statement);
 - Full amount due;
 - Specified Amount. Please note that the specified amount cannot be below the minimum monthly payment. Should your specified amount be less than the minimum monthly payment reflected on your statement, the minimum amount as reflected on your statement will be deducted;
 - Percentage of the Full amount due (between 5% and 100% of the straight balance);
 - Actual balance settlement (which allows you to settle your full monthly straight balance on the Auto Payment date as selected by you, within the current billing cycle, which will include all debits and credits after the statement date up until the selected Auto Payment date);
 - Full statement balance (which allows you to settle your full statement Credit facility balance is not affected by any debits and credits processed between the statement date and your selected Auto Payment date).
- 28.2 Your Auto Payment authorisation can be obtained electronically, telephonically or in writing signed by you.
- 28.3 We prefer the date of Auto Payment to be your salary date.
- 28.4 In terms of the Auto Payment, we will deduct monthly, by way of a payment instruction to your Bank, on the payment due date, from the account provided by you, the minimum/full/specified amount, in respect of the amounts due on your Credit facility.
- 28.5 The payment instruction to your Bank may be delivered after being authenticated by you where such authentication is required.
- 28.6 Should your payment due date be your salary date, you agree that the bank may move your payment due date as and when your salary date moves.
- 28.7 Should your Auto Payment be returned unpaid, we will make further attempts to debit your nominated account thereafter to ensure a successful payment, which costs you will be liable for.



- 28.8 In the event of your Auto Payment being returned unpaid and where your specified payment due date is not your salary date, the bank has the discretion to change your statement date thereby changing your payment due date (specified Auto Payment date) to coincide with your salary date or any other date we deem suitable to collect via the Auto Payment. You will be notified of these changes as per clause 13.2.
- 28.9 Should your Auto Payment be returned unpaid in the consecutive month, your Auto Payment will be suspended and we will proceed with our collections process.
- 28.10 You confirm that the banking details that appear on your Auto Payment authorisation are correct and reflect an account that is held in your name.
- 28.11 You will be liable for any claims, losses or damages of whatsoever nature arising out of debits made by the Bank to the account as listed in your auto payment authorisation because of insufficient funds, incorrect details or held in the name of any other person.
- 28.12 Missed Auto Payments will not result in the cancellation of the Auto Payment.
- 28.13 You authorise us to verify the banking details as provided by you for the purposes of effecting the Auto Payment.
- 28.14 You confirm that the account provided for this purpose is compliant with the Financial Intelligence Centre Act ("FICA").
- 28.15 Should a required payment be received (direct deposit or electronic transfer) before the Auto Payment is scheduled to run, the Auto Payment will not be processed for that month.
- 28.16 If the bank account from which your Auto Payment is processed is closed by you at any time and your Auto Payment is returned unpaid, then we will be entitled to suspend and/or cancel your Credit facility unless alternate Auto Payment arrangements have been made for the payment of your Credit facility.
- 28.17 Once you have authorised the bank to process an Auto Payment, you may not cancel the Auto Payment.
- 28.18 The Bank may elect to assign or cede your Auto Payment authorisation to a third party.

29. Spousal consent (for Customers married in Community of Property only)

- 29.1 If you are married in Community of Property, your spouse must consent to the conclusion of this agreement. Your failure to obtain spousal consent will result in the nullity of your Credit facility.
- 29.2 Should you have entered into this agreement electronically, telephonically or in writing, the spousal consent declaration obtained shall be valid, binding and undisputed.
- 29.3 Should you have entered into this agreement by falsely declaring that your spouse has consented thereto, you could be charged for fraud.

30. Special arrangements

- 30.1 Should you be unable to meet your financial obligations in terms of your Credit facility, upon you meeting the required criteria, the bank may offer you a special arrangement option which will decrease your monthly repayments and extend the period of repayment, at your request.
- 30.2 If you enter into a special arrangement, it will attract an interest rate of the maximum allowable by the NCA.

31. Debt counselling provisions

- 31.1 Should you believe that you are unable to meet your obligations in terms of the credit agreements you have entered into, you may contact us for assistance in restructuring your debt with us in a manner that would allow you to repay it. We will attempt to assist you where possible.
- 31.2 You must continue to make payments until the debt review is finalised.
- 31.3 Should you apply for debt counselling or enter into a debt re-arrangement agreement or a debt re-arrangement court order is granted you may not incur any further liability on your Credit facility. This means that:
- You may not transact on your Credit facility;
 - You must cancel all debit orders (including insurance debit orders) being processed through your Credit facility immediately. No debit orders will be processed on your Credit facility and will be charged back;
 - Transacting on your Credit facility will result in us pursuing legal action against you.
- 31.4 Should you apply for debt counselling or enter into a debt re-arrangement agreement or a debt re-arrangement court order is granted all value added benefits and rewards provided to you by RMB Private Bank Credit Card, including Automatic Debt Protection, will be suspended and no claims against these will be honored. The same applies should you avail of any premium paying insurance product such as Top Up Debt Protection and Outstanding Balance Assurance (OBA).

32. Alternate dispute resolution

You have the right to:

- Refer any matter or dispute including those relating to allegations of reckless lending about the Credit Provider to an ombudsman with jurisdiction;
- File a complaint about any alleged contravention of the NCA or alleged reckless lending with the National Credit Regulator;
- Make an application to the National Consumer Tribunal if allowed by the NCA.

The contact details to file complaints are:

- The Credit Provider: 0860 100 761 E-mail: care@fmb.co.za Webpage: www.rmbprivatebank.com
- The Ombudsman for Banking Services: Telephone Number: 0860 800 900 Webpage: www.obssa.co.za
- The Credit Ombudsman: Telephone Number: 0861 662 837 Webpage: www.creditombud.org.za
- The National Credit Regulator: Telephone Number: 0860 627 627 Webpage: www.ncr.org.za
- The National Consumer Tribunal: Telephone Number: 012 683 8140/ 012 742 9900 Webpage: www.nct.org.za



Section D:

Reward programmes and Value Added Benefits and Services

33. eBucks Rewards and eBucks Lifestyle

- 33.1 Kindly visit www.eBucks.com for Terms and Conditions pertaining to eBucks Rewards. Updated Terms and Conditions will be available from 1 July 2017.
- 33.2 eBucks Lifestyle Terms and Conditions available from eBucks Lifestyle at 087 575 0050 or 011 377 5211 or email eBuckslifestyle@ebucks.com.
- 33.3 By virtue of accepting these Terms and Conditions, the customer also accepts the Terms and Conditions pertaining to eBucks Rewards.

Section E:

Value Added Benefits and Services

34. Comprehensive Global Travel Insurance

34.1 Benefits Summary

- 34.1.1 This is a summary of the terms, conditions and exclusions of the Travel Policy.
- 34.1.2 The Travel Policy is available on our website www.rmbprivatebank.com, or you may contact the Global Travel Helpdesk and they will send the Travel Policy to you. If anything is unclear, please contact the Global Travel Insurance Help Desk on 0861 490 100.
- 34.1.3 This offer only applies if the cardholder is a South African citizen (or a citizen of other specified countries as detailed in the Policy) under seventy one (71) years of age and purchases their departure and return travel tickets in South Africa (or other specified countries as detailed in the Policy). Please obtain a copy of the Travel Policy as well as the respective schedule of benefits prior to travelling and ensure you fully understand the documents.
- 34.1.4 The maximum number of travellers per cardholder per journey is 8 (eight) for qualifying cardholders.
- 34.1.5 As certain credit card products may be excluded from the benefits under the Travel Policy, the cardholder must contact the Global Travel Insurance Helpdesk prior to the purchase of the travel ticket with the card, to find out which cards are excluded.
- 35.1.6 The policy is applicable to the following FNB credit card payment methods when purchasing return travel tickets: Electronic Transfers, Online Purchases, and Swiping. The purchase must be effected by a qualifying FNB Credit Card.
- 34.1.7 If the cardholder is between seventy one (71) and eighty five (85) years of age, we can offer the cardholder another travel insurance option. You can learn more about our other options by calling Global Travel Insurance Helpdesk call centre on 0861 490 100.
- 34.1.8 The benefits under the Travel Policy will be available for the first ninety (90) days of the cardholder's journey or until the cardholder reaches the final destination set out on his/her travel ticket, whichever occurs first.
- 33.1.9 Medical Services Organisation (MSO) provides emergency assistance while you are travelling internationally. If the cardholder needs assistance they may contact MSO on the telephone number

+27 11 521 4575. The cardholder may "reverse-charge" the call to MSO from anywhere in the world.

- 34.1.10 MSO must approve medical expenses when they are incurred.
- 34.1.11 The maximum accumulation of any benefits payable in respect of any one accident or series of accidents under the policy shall be limited to R10 000 000 (ten million Rand) on RMB Private Bank Comprehensive FREE Cover; limited to R 5 000 000 (five million Rand) on Gold Comprehensive FREE Cover per travel ticket debited to a valid card issued by FirstRand Bank Limited (which has been specifically nominated by the Bank) and is only applicable to cardholders under seventy one (71) years of age.
- 34.1.12 The benefits of the Travel Policy for children under sixteen (16) years old are limited under the Accidental Death and Permanent Total Disablement Section of the Travel Policy.
- 34.1.13 The maximum accumulation of any benefits payable in respect of any one accident or series of accidents under the Accidental Death and Accidental Permanent Disablement section shall be limited to R 250 000 (two hundred and fifty thousand Rand) for Accidental Death and R 750 000 (seven hundred and fifty thousand Rand) for Permanent Total Disablement on RMB Private Bank Comprehensive FREE Cover; limited to R 500 000 (five hundred thousand Rand) on Gold Comprehensive FREE Cover per valid card issued by FirstRand Bank (which has been specifically nominated by the Bank) and is only applicable to cardholders under seventy one (71) years of age.
- 34.1.14 The benefits are summarised in the schedule of benefits below. These benefits are subject to change on reasonable notice to the cardholder.
- 34.1.15 eBucks payments will be handled as follows;
- When a client pays for his/her travel ticket in part using the RMB Private Bank Credit Card and part using eBucks currency as payment, in this instance the customer will receive FREE travel insurance as per the applicable Credit Card used to make the part payment.
 - When a client pays for his/her travel ticket in part using the RMB Private Bank Cheque card and part using eBucks currency as payment, in this instance the customer will receive FREE travel insurance as per the applicable Cheque Card used to make the part payment.
 - When a client pays for his/her travel ticket using the eBucks currency as payment only, in this instance the customer will be governed by the eBucks Travel terms and conditions.
 - When client pays for his/her travel ticket in part using a non RMB Private Bank Cheque/Credit Card, together with eBucks currency as payment, in this instance the client will NOT receive FREE travel insurance cover
- 34.2 Medical Conditions excluded under the Travel Policy (limited to international travel only)**
- 34.2.1 Pre-existing illness if the cardholder received medical advice or treatment six (6) months prior to starting his/her journey, unless you are hospitalised and treated as an in-patient.
- 34.2.2 Routine treatment for chronic, recurring or continuing illness.
- 34.2.3 Acute or chronic psychiatric, psychological or emotional conditions, suicide, self-inflicted injury, alcohol, drugs and narcotics abuse.
- 34.2.4 Cardiac, cardiovascular, vascular and cerebro vascular illness for persons seventy (70) years or older.



- 34.2.5 Physiotherapy charges up to R 2 000 (two thousand rand), except while the cardholder is in hospital.
- 34.2.6 Sexually-transmitted diseases.
- 34.2.7 Human Immunodeficiency Virus ("HIV") positive or have Acquired Immune Deficiency Syndrome ("AIDS") and any derivative, variation or HIV related illness, however caused including but not exclusive to the following:
- Kaposi's Sarcoma;
 - Pneumocystic Jirovecii;
 - Tuberculosis;
 - Cytomegalovirus (C.M.V.);
 - Cryptococcal Meningitis;
 - Disseminated Herpes and/or Shingles Human
- 34.2.8 Pregnancy and/or child birth from 1st day of the 26th week of pregnancy.
- 34.3 Other Travel Policy exclusions**
- 34.3.1 If the cardholder travels in a public conveyance as a non-fare paying passenger.
- 34.3.2 If the cardholder's journey is for emigration purposes.
- 34.3.3 If the cardholder's loss, damage, death, injury, illness, disablement or expense is caused by:
- Participation in professional sports or as a national representative in competitive sporting activities;
 - Participation in dangerous activities, hobbies, interests or sports as set out in the Travel Policy;
 - Wilful exposure to or active participation in war, invasion, act of foreign enemy, hostilities (whether war be declared or not), acts of terrorism, civil war, rebellion, revolution, uprising, military or usurped power, civil commotion or riot.
 - Any Luggage claim that has not been reported to police or transport carrier immediately and for which a written police or irregularity report has not been obtained.
 - Luggage/Personal Effect – Any single item in excess of R 1 250 (one thousand two hundred and fifty Rand). Please take note that cover on Luggage is only available on the Comprehensive FREE Cover.
- 34.3.4 Claims for treatment by homeopaths, naturopaths, reflexologists, or any other alternative medicine.
- 34.3.5 If the cardholder incurs expenses for travelling abroad to seek medical treatment.
- 34.3.6 If the cardholder incurs medical expenses after completion of his/her journey.
- 34.3.7 No consequential loss cover is available under the Travel Policy.
- 35. AA Emergency Roadside Assistance (Automatically included on the linked and Standalone RMB Private Bank Petro Card)**
- 35.1. Benefits summary**
- 35.1.1 The AA Emergency Roadside Assistance benefits ("the benefits") are available to valid Petro Card holders.
- 35.1.2 If the credit card account is in arrears, we will suspend the benefits until the credit card account holder restores its account to an acceptable status.
- 35.1.3 The benefits apply to motor cars, four-by-four vehicles and light commercial vehicles with a carrying capacity of not more than 2.5 tons.
- 35.1.4 The benefits are available in the Republic of South Africa only.
- 35.1.5 The benefits are not transferable.
- 35.1.6 The benefits are available if the vehicle breakdown is caused by mechanical or electrical failure only. If the vehicle is involved in an accident, the cardholder may contact our dedicated AA call centre number but all services rendered by the AA will be for the account of the cardholder.
- 35.1.7 RMB will only cover the roadside benefit provided the breakdown or incident is on public accessible roads. Off road tracks and trials are not cover in this service.
- 35.1.8 Benefits are to be used at time of breakdown. Benefits can not be saved for another day or sometime in the future.
- 35.2 How the benefits work**
- 35.2.1 The benefits must be arranged through our dedicated AA call centre telephone number on 0860 70 60 50.
- 35.2.2 In order for the services to be rendered the cardholder is to present the AA with their name, surname, South African ID number and valid Petro Card number in order to be validated.
- 35.2.3 Depending on the nature of the assistance the AA may dispatch patrol services which may comprise of flat tyre change, battery sales (cost for battery is for cardholder's account), jump start, key lockout services and/or minor roadside repairs. These services are limited to forty (40) kilometres round trip. There after the additional kilometres are for the cardholder to pay.
- 35.2.4 When the breakdown happens more than one hundred (100) kilometres away from the cardholder's home or the trading address, the AA will pay for one of the following costs up to a maximum of six hundred and thirty eight Rand (R 638) inclusive of VAT:
- Vehicle hire services for a group B car or equivalent, for a period of 24 hours. Only a day's rental will be covered; or
 - Alternate accommodation for the night matching the date on which the incident took place.
- 35.2.5 The cardholder has access to only one benefit per incident and cannot use all the benefits at the same time.
- 35.2.6 The rental agreement for the vehicle is between the cardholder and the rental company. All terms and conditions are those of the rental company. All costs over and above the 24hr rental rate is for the cardholder's account.
- 35.2.7 Accommodation or repatriation benefits are available only when the breakdown happens more than one hundred (100) kilometres from the cardholder's home or the place of work.
- 35.2.8 The cardholder is to make their own accommodation arrangements for the night and then claim back post the event. The AA will require an official invoice from the establishment. The cardholder must pay for any extra costs incurred, such as laundry, mini-bar, videos and meals directly to the hotel before leaving. This benefit cannot be used in conjunction with the car hire or repatriation benefit.



- 35.2.9 The AA will pay for locksmith services up to three hundred Rand (R300) if your keys are locked in your car. The AA will not pay for locksmith services to repair and replace locks, ignition switches or for cutting keys. If the incident is outside metropolitan areas, the cardholder will be billed for the additional costs over R300 incl VAT. The costs will be subject to locksmith specialist rates.
- 35.2.10 The AA will not pay for storage fees, replacements parts or their transport, vehicle repairs, charges for help arranged directly by the cardholder and charges for help arranged directly by you or charges for help given to you by a private person.
- 35.2.11 The "Stand by You" service is a service where a security guard is posted by you when your car breaks down. Kindly note:
- The sole purpose of the Service is to minimise the risk of injury to and/or attack of the cardholder and other occupants of such cardholder's vehicle.
 - The Service is only available in certain metropolitan areas.
 - The Service is subject to availability and certain areas are excluded from the Service. Therefore, should the Service be requested in an area not covered by the Service, the AA will at the request of the cardholder, contact the South African Police Service (SAPS) to dispatch an officer to stand guard with the cardholder while they wait for the AA patrolman to arrive. Note that the AA cannot guarantee the turnaround time or arrival of the SAPS officer.
 - The Service can only be requested if the breakdown of the vehicle occurred at the roadside and not at any other location.
 - In order to obtain the Service, the cardholder must request the Service from the AA Emergency Call Centre at the same time of requesting roadside assistance if they are feeling unsafe. The AA will not automatically dispatch the Service to the cardholder.
 - Cardholders can only activate the Service by contacting the dedicated RMB Private Bank AA Emergency Call Centre. The cardholder must provide sufficient information to enable the AA to locate where he/she is stranded.
 - The Service can only be used in conjunction with roadside assistance rendered by the AA. A cardholder will not be entitled to use the Service in isolation.
 - Possible delays to respond to a cardholders' call-out, which are beyond the AA and ADT Security's control, may be experienced in certain areas due to traffic patterns, weather conditions, peak service demands experienced by ADT Security, limited available ADT Security fleet capacity and other relevant factors.
 - On arrival at the incident scene, the ADT Security response officer will wait with the cardholder as long as the ADT Security response officer deems necessary and provided that no immediately threatening, emergency alarm situation arises in the vicinity of the attending ADT Security response officer which may require the withdrawal of the ADT Security response officer from the incident scene prior to the arrival of the AA. The AA will endeavor to arrive at the incident scene prior to the departure of the ADT Security response officer from the incident scene.
 - Under no circumstances will ADT Security or the AA assist the cardholder in providing an escort service, transportation or home security service. Furthermore, the attending ADT Security response officer will not be permitted to provide the cardholder any form of roadside assistance.
- ADT Security as an independent contractor will render the Service provided in terms of This Agreement to the cardholder on behalf of the AA.
- 35.2.12 It is recorded and agreed that the services of ADT Security and the AA cannot guarantee safety or prevention of loss, liability, injury and damage of whatsoever.
- 35.3 Other important information**
- 35.3.1 The AA accepts no liability for loss or damage to the vehicle or any of its parts or accessories while it is unattended, or while it is in the care or under the control of any contractor or garage or its employees or any other person. RMB similarly do not accept this liability.
- 35.3.2 The AA will help in any way possible to resolve disputes with AA appointed contractors where loss or damage occurred while the vehicle was in the care or control of these contractors.
- 35.3.3 Where the vehicle is towed, the AA accepts no responsibility for the safekeeping or transport of the cardholder's personal belongings, which will have to be removed from the vehicle before towing.
- 35.3.4 RMB and the AA reserve the right to refuse any service or benefit where the AA service is being abused, used fraudulently or is no longer valid.
- 36. Debt Protection Products:**
- 36.1 Debt Protection**
- 36.1.1 You will receive Automatic Debt Protection cover, an embedded value add service which provides cover against the outstanding balance or the maximum specified amount, whichever is the lesser, on your credit card facility at the time of your death or permanent disability, subject to the following conditions:
- We must receive satisfactory proof of your death or permanent disability within six (6) months of the event;
 - We will not waive any amount owing to us that is greater than two thousand Rand (R2 000) for "Classic" cardholders, five thousand Rand (R5 000) for "Gold" cardholders, twelve thousand Rand (R12 000) for "Premier" cardholders and one thousand Rand (R1 000) for "Standalone Petro Card" holders;
- 36.1.2 We will not waive any amount:**
- If your illness, bodily injury, physical defect, ill-health or any other incident or condition that played an important role in your death or disability claim arose before opening your account.
 - If the claim is in any way due or can be traced to, or arises directly or indirectly, entirely or partially, from:
 - The driving of any vehicle while you were under the influence of intoxicating liquor/alcohol or a drug having a narcotic effect or if your blood alcohol levels exceeded the legal limit.
 - Suicide within the first twenty four (24) months of the agreement, self-inflicted injury or self-inflicted illness (i.e. that you caused yourself), whether you intended to do so or not, or if you exposed yourself to danger or obvious risk of injury at your own free will.



- Intentionally consuming an excessive amount of alcohol, drugs, or narcotics unless this was prescribed by a medical doctor. If the substance was, however, prescribed to treat drug abuse, it will also be excluded.
- Participating in a criminal act.
- Involvement or participation in any war, invasion, acts of foreign enemy, hostilities (whether war is declared or not), civil war, mutiny, rebellion, usurped power, riot, civil commotion or disorder.
- If your account is not in good standing because it has an unacceptable arrears status as at the date of your death or the event causing permanent disability, i.e. if you have not paid two or more monthly premiums owing on your credit card.
- If this agreement and/or your right to use the credit card and/or your credit card facility ends; and/or
- If at the date of your death or the event causing permanent disability, you are seventy (70) years old or older.

- 36.1.3 It is your duty to inform us immediately if you have been accepted to undergo debt review.
- 36.1.4 If you have applied and been accepted under the debt review process, the Automatic Debt Protection Plan will automatically terminate and you will not be able to claim any compensation under this plan.
- 36.1.5 If you are under special arrangement and you default twice, whether consecutively or at any time during the sixty (60) month period, the Automatic Debt Protection will automatically terminate and you will lose your cover and have no claim under this policy.
- 36.1.6 Misrepresentation, non-disclosure of a material fact or an incorrect or inaccurate statement or information may lead to the rejection of a claim or the cancellation of this Plan, and will result in a forfeiture of all premiums already paid.
- 36.1.7 For further information on Automatic Debt Protection, please visit www.rmbprivatebank.co.za.

Claims Procedures

Notification and submission: The claimant (you, a family member, or appointed executor) must notify the insurer of a claim as soon as possible after the event, but no later than twelve (12) months after the claim event occurring. If the claimant doesn't do this, the insurer shall not be liable to pay any benefits under the Plan for such claim. Notification can be done telephonically or by e-mail at Tel: 087 736 7775; E-mail: fnblifeclaims@fnb.co.za; or Fax: (011) 428 4306.

Documentation: You can request claim forms, documentation or information from the insurer by using the contact details provided above. The claimant must provide the insurer with all documents, reports and information necessary to assess the claim. The insurer reserves the right to request any additional information, in order to verify or process the claim, which must be provided at the claimant's cost.

Conditions: If you submitted any Disability claim under this Plan, you have the obligation to undergo reasonable medical treatment by appropriate medical specialists. The insurer reserves the right to request a second opinion from a medical practitioner of its choice at its own expense. The medical practitioner's report will be final and binding.

If the insurer rejects your claim, you have ninety (90) calendar days to lodge your objection in writing. The insurer will reassess your claim based on any representations made in support of your request for a review and advise you of our final decision in writing. The insurer shall be relieved of liability and a claim shall be deemed to have prescribed should summons not have been served on it within a period of one hundred and eighty (180) calendar days of your receipt of the insurer's final decision. This one hundred and eighty (180) calendar day period is in addition to the ninety (90) calendar days referred to above.

Complaints procedures

Plan or claim Complaints: If you have any complaint about this Plan or a claim, please contact the Complaints Call Centre on Tel: 087 575 9408 ; E-mail: clientserviceinterventions@rmbprivatebank.com You can contact the compliance officer on Tel: 087 736 7776; E-mail: lifecompliance@fnb.co.za.

Unresolved Complaints: If we still dispute or reject your claim and you are not satisfied with the reasons provided for such rejection or if you have any unresolved dispute about this Plan, you may refer the matter to the Ombudsman for Long-term Insurance: Private Bag X45, Claremont, 7735; Tel: (021) 657 5000; Fax: (021) 674 0951; Email: info@faisombud.co.za; Website: www.ombud.co.za.

Financial Services Provider Complaints: If you have any complaint about the financial services provider, RMB, you can contact the Complaints Call Centre at Tel: 0860 11 22 44; Fax: 011 632 2317; E-mail: clientserviceinterventions@rmbprivatebank.com. You can contact the compliance officer on Tel: 011 371 7953; Fax: 011 371 2192.

Unresolved Complaints: If after you have contacted RMB and you have any unresolved dispute about the financial service provided to you, you can contact the FAIS Ombudsman; PO Box 74751, Lynwood Ridge, 0040; Tel: 0860 324 766; Fax 012 348 3447; Email: info@faisombud.co.za; Website: www.faisombud.co.za.

36.2 Contractual relationships and accreditation for Automatic Debt Protection

Product supplier and Underwriter: FirstRand Life Assurance Limited ("FirstRand Life") is a registered life insurer, Licence No. 00102/001; Registration No. 2014/264879/06; 3rd Floor, 5 First Place, 9 Kerk Street, Johannesburg, 2000; PO Box 1153, Johannesburg, 2000; Tel: 087 736 7775; fnblife@fnb.co.za.

FAIS class and type of product: Category 1, Sub category 1.3.1 (Long-term Insurance – Category B1). RMB is a registered financial services provider for this class and type of product.

Financial Services Provider and Intermediary: Rand Merchant Bank ("RMB"), a division of FirstRand Bank Limited, an authorised Financial Services and Registered Credit Provider, Reg. No. 1929/001225/06 NCRCP20; 3rd floor, 1 First Place, Simmonds Street, Bankcity, 2001; PO Box 1153, Johannesburg, 2000; www.rmbprivatebank.com; Tel: 0860 11 22 44 / +27 11 369 1088 (international); E-mail: fnblife@fnb.co.za.

The Plan is provided under a contractual agreement between FirstRand Life and RMB, accrediting RMB to distribute the Plan and attend to certain administrative functions. RMB has a written mandate to act for FirstRand Life. RMB acts as administrator of the Plan under a binder contract with FirstRand Life and collects a binder fee for services rendered for this Plan.



RMB does not hold any interest in FirstRand Life. FirstRand Life and RMB hold professional indemnity insurance cover. RMB takes responsibility for the actions of its authorised representatives insofar as they are providing financial services. Some representatives may be rendering services under supervision and will inform you accordingly.

36.3 General

Employees of RMB Private Bank Credit Card are trained and accredited to explain the contents of these products to interested clients. RMB Private Bank Credit Card holds professional indemnity insurance.

- 36.3.1 This Insurance Risk Benefit is not intended to satisfy all your life insurance needs.
- 36.3.2 Please visit the website at www.rmbprivatebank.com or contact RMB Customer Enquiries on 087 575 9411 for a copy of the Top-up Debt Protection Plan Policy Brochure terms and conditions. These RMB Private Bank Credit Card and Credit Card Facility Terms and Conditions of Use as well as the Top-up Debt Protection Plan Policy Brochure terms and conditions govern this relationship. Should you require any further information, please do not hesitate to contact us on 087 575 9411.
- 36.3.3 Please note that the pricing and/or the details of the policy are reviewable by RMB Private Bank and/or its underwriters from time to time and these changes will be communicated to you in writing.

37. SLOW Domestic, SLOW XS and SLOW International Airport Lounges ("SLOW Lounge/s")

- 37.1 Only RMB Premier, Private Clients, Private Wealth, Business and RMB Private Bank Cardholders (hereinafter referred to as Qualifying Account Cardholders) qualify for access to and to utilise the services of the SLOW Domestic and SLOW XS Lounges. SLOW Domestic Lounges are situated in the domestic terminals of Cape Town International Airport (Cape Town), King Shaka International Airport (Durban) and O.R. Tambo International Airport (Johannesburg). The SLOW XS Lounge is situated in Lanseria Airport.
- 37.2 Only RMB Premier, Private Clients, Private Wealth, Business and RMB Private Bank Cardholders (hereinafter referred to as Qualifying Account Cardholders) qualify for access to, and to utilise the services of the SLOW International Lounge. The SLOW International Lounge is situated in the International Terminal of O.R. Tambo International Airport (Johannesburg).

37.3 Access to SLOW Lounge

As a Qualifying Account Cardholder, you qualify for access to and to utilise the services of the SLOW Lounges as per the conditions specified on our website which may be updated from time to time.

37.5 General Rules

- 37.5.1 The access mechanism for entry into the SLOW Lounges is the qualifying Credit or Cheque Card. The qualifying card will be swiped upon entry and every swipe will be classified as one (1) entry into the SLOW Lounge.
- 37.5.2 Qualifying Criteria: Access into the SLOW Lounge is dependent upon whether you meet the qualifying criteria, as determined by RMB Private Bank. The qualifying criteria are available on our website www.rmbprivatebank.com and may be updated from time to time. Access to the lounges is determined independently from qualifying criteria being met. Any Qualifying Account

Cardholder may access the lounge on presentation of the qualifying card however; access is dependent on the space available in the lounge at the time of entry. Entry into the lounge may or may not be charged for depending on whether customer meets the qualifying criteria which are available on our website www.rmbprivatebank.com and may be updated from time to time. In addition to the qualifying criteria, the following rules also apply:

- Only Qualifying Account Cardholders will qualify for access to SLOW Lounges.
- To gain entry into the SLOW Lounge, the Qualifying Account Cardholder's Qualifying Card must be presented at the SLOW Lounge for the Qualifying Account Cardholder to gain entry. If the Qualifying Card is not presented, the Qualifying Account Cardholder will be denied entry into the SLOW Lounge;
- The cardholder's name which is reflected on the Qualifying Card must correspond with the name on the boarding pass.

37.5.3 A service may be provided whereby you can request the number of qualifying visits you are eligible for via an SMS number or by calling the RMB Private Bank Service Suite.

- We cannot guarantee receipt or delivery of an SMS as the Bank uses external third parties for relaying of SMSs.
- We will take reasonable care to ensure the accuracy of the data provided to you in terms of information returned, however the Bank's official records will prevail in the case of any discrepancy.
- We may terminate this service any time and without any notice to you. Only requests made prior to termination of this service will be carried out. It will be your sole responsibility to regularly review these Terms and Conditions to establish whether the service has been terminated.

37.5.4 The SLOW Lounge, at its discretion, may refuse entry to any Qualifying Account Cardholder or guest.

37.5.5 Qualifying Account Cardholders are not allowed to bring minors into the SLOW Lounge unless the minor is the guest of the Qualifying Account Cardholder as specified on our website www.rmbprivatebank.com. Please note that minors under the age of two are allowed free access into the SLOW Lounge.

37.5.6 Should the Qualifying Account Cardholder's guest be a minor (person under the age of 18 years), the minor must be accompanied by an adult at all times.

37.5.7 Additional guests above those qualifying visits as specified in the qualifying criteria are only allowed access to the SLOW Lounge if there is space available to accommodate them within the SLOW Lounge, subject to the SLOW Lounge Manager's discretion, and will be charged a fee in accordance with the pricing found on our website www.rmbprivatebank.com.

37.5.8 Where a fee is incurred by additional Credit Cardholders, the fee will be charged directly to the primary Credit Cardholder's Account and the primary Credit Cardholder will be liable for the repayment of that fee.

37.5.9 Qualifying Account Cardholders and/or guest who gain entry into the SLOW Lounge are not allowed to be intoxicated or to use abusive language. Such behaviour will result in the Qualifying Account Cardholder and/or guest being removed from the SLOW Lounge. The Qualifying Account Cardholder and/or guest may have their access permanently revoked.



37.5.10 RMB Private Bank reserve the right to revoke access to any Qualifying Account Cardholder.

37.5.11 RMB Private Bank is not liable for any damage, loss or claim of any nature that arises while the Qualifying Account Cardholder and/or guest utilises the services of the SLOW Lounge.

37.6 The Qualifying Account Cardholder confirms that these terms and conditions have been drawn to its attention and that adequate opportunity has been given to receive and understand them.

38. SLOW in the City

38.1 Only RMB Premier, Private Clients, Private Wealth and RMB Private Bank Cardholders (hereinafter referred to as Qualifying Account Cardholders) qualify for access to and to utilise the services of SLOW in the City as Eligible Guests.

38.2 Access to SLOW in the City is only available from 07h00 to 19h00 on business days, which excludes Saturdays, Sundays and Public Holidays.

38.3 Each Qualifying Account Cardholder will be allowed access for the Qualifying Account Cardholder and guests accompanying them into SLOW in the City, in terms of the packages specified on our website www.rmbprivatebank.com which may be updated from time to time.

38.4 General Rules

38.4.1 The access mechanism for entry into SLOW in the City is the qualifying Credit or Cheque Card. The qualifying card will be swiped upon entry and every swipe will be classified as one (1) entry into SLOW in the City. The Qualifying Account Cardholder may be required to confirm certain contact information in order to be granted access.

38.4.2 Qualifying Criteria:

- Access into SLOW in the City is dependent upon whether you meet the qualifying criteria, as determined by RMB Private Bank. The qualifying criteria are available on our website www.rmbprivatebank.com and may be updated from time to time. In addition to the qualifying criteria, the following rules also apply:
- Only Qualifying Account Cardholders will qualify for access to SLOW in the City
- The qualifying cardholder's accounts must be in Good Standing.
- To gain entry into SLOW in the City, the Qualifying Account Cardholder's Qualifying Card must be presented at SLOW in the City for the Qualifying Account Cardholder to gain entry. If the Qualifying Card is not presented, the Qualifying Account Cardholder will be denied entry into SLOW in the City.
- The Qualifying Account Cardholder's details will be verified to ensure that the Qualifying Card was issued to that specific Cardholder. If the Qualifying Card is not presented, or the card was not issued to that specific cardholder, the cardholder will be denied entry into SLOW in the City.
- The Qualifying Account Cardholder agrees to pay the applicable fees relating to the access packages and additional services chosen, in accordance with the pricing schedule for SLOW in the City, which is available at www.rmbprivatebank.com.

38.4.3 RMB Private Bank reserves the right to revoke access to any cardholder and SLOW in the City, at its discretion, may refuse entry to any Qualifying Account Cardholder or guest.

38.4.4 RMB Private Bank is not liable for any damage, loss or claim of any nature that arises while the RMB Private Bank qualifying cardholder, and/or guest utilises the services of SLOW in the City.

38.4.5 Entry for additional guests is subject to availability and subject to SLOW in the City's Manager's discretion. Entry for additional guests will be charged in accordance with the pricing schedule for SLOW in the City, which is available at www.rmbprivatebank.com.

38.4.6 Eligible Guests will select an access package, which determines what Services they will be allowed to use.

38.4.7 Additional services, over and above the Eligible Guest's access packages, may also be purchased by the Eligible Guest on the day.

38.4.8 All expenses incurred during the stay at SLOW in the City will be billed. An invoice will be generated and the Qualifying Account Cardholder will be required to settle the bill prior to departure from SLOW in the City. Note: the bill can only be settled by the Qualifying Card and NO cash payments shall be accepted.

38.4.9 Eligible Guests will have limited use of meeting rooms (restricted to a maximum of nine (9) people), subject to the availability of the meeting rooms and in accordance with the following criteria:

- Eligible Guests must reserve the meeting room.
- SLOW in the City will charge the Eligible Guest for the use of the meeting room based on the actual duration of usage and according to the tariffs applicable in terms of the Pricing Schedule for SLOW in the City.
- A cancellation fee may be charged if the Eligible Guest does not utilise a booking and/or fails to cancel any booking made, within the specified timelines.

38.5 Event Booking: Access applicable to all Qualifying Account Cardholders

Qualifying Account Cardholders will be entitled to book to host and cater for business functions and meetings at SLOW in the City's conference and meeting room facilities as Clients.

- A Qualifying Account Cardholder must make an Event Booking at SLOW in the City.
- SLOW in the City will provide the Qualifying Account Cardholder with a Quotation for the Event based on the requirements and Services requested by the Qualifying Account Cardholder.
- Acceptance of the quotation will only be valid if the quotation is signed by the Qualifying Account Cardholder and on acceptance of the signed quotation, a booking will be made.
- A cancellation fee will be charged if the Qualifying Account Cardholder does not utilise a booking and/or fails to cancel any booking made.
- On receipt of the signed quotation, SLOW in the City shall issue an invoice, and the Qualifying Account Cardholder will be liable to pay the full amount as per the invoice.
- If the Qualifying Account Cardholder uses any additional services during the Event that are not included in the quotation, an additional invoice will be issued, for which amount the Qualifying Account Cardholder will be liable to pay in full, and must be settled by the Qualifying Account Cardholder on the day of and prior to leaving the Event.



- For details regarding invoicing and payment, kindly contact SLOW in the City on 084 777 7569 and/or refer to the Terms and Conditions for Event Bookings*.
- Only credit card payments and EFTs are accepted. No cash payments shall be accepted.
- No third party may issue instructions relating to the booking on behalf of the Qualifying Account Cardholder.
- The Qualifying Account Cardholder must disclose to SLOW in the City the purpose for which the Event is being held and the names and number of attendees.
- The Qualifying Account Cardholder and Event Attendees are only permitted to use the Services that have been booked and additional services requested. The Qualifying Account Cardholder and Event Attendees are not permitted to use the general Lounge facilities before, during or after the Event.
- SLOW in the City reserves the right to refuse to accept any booking at its sole discretion.
- The Qualifying Account Cardholder and Event Attendees must vacate SLOW in the City immediately at the end of the Event or at any time, on the request of the SLOW Lounge manager.
- SLOW in the City reserves the right to charge the Qualifying Account Cardholder an additional fee if the Qualifying Account Cardholder runs over the agreed scheduled end time of the Event, which will be added to the Qualifying Account Cardholder's invoice.
- SLOW in the City shall provide Services as specified in the quotation for the Event. If for any reason any Services are not available, SLOW shall attempt to provide alternate Services.
- The Qualifying Account Cardholder shall use the Services required for the Event as provided by SLOW in the City and its designated suppliers. The Qualifying Account Cardholder must obtain permission in writing from SLOW to use any third party in the management or supply of any equipment and services associated with the Event.

38.6 General Rules of SLOW in the City: (Applicable to Eligible Guests, Companions, Qualifying Cardholders and Attendees).

- You shall not bring any food or drink into SLOW in the City for consumption on the premises without the prior written permission from the SLOW Lounge manager.
- You shall not display any signage, banners or branding inside SLOW in the City except where approved in advance, in writing, by SLOW in the City and may not affix any items onto the walls, floor, ceilings or doors of any meeting and function rooms.
- Smoking is prohibited in SLOW in the City. Anyone wishing to smoke must utilise designated smoking areas outside of SLOW in the City and must comply with all existing safety and security legislation and regulations as communicated to you by SLOW in the City.
- You are not allowed to be intoxicated or use abusive language while accessing and using SLOW in the City. Such behaviour

will result in your removal from SLOW in the City, and you may have your access permanently revoked.

- You must adhere to the specific Dress Code from 18h00 daily — the minimum dress requirement is Smart Casual.
- You are required at all times to comply with the reasonable requests and/or instructions of SLOW management relating to the use of SLOW in the City.
- SLOW in the City shall be entitled to expel you or deny you access to SLOW in the City if you fail to comply with these Rules.

38.7 The Eligible Guest and Qualifying Account Cardholder shall compensate SLOW in the City and/or its agents/suppliers or third parties for any loss or damage caused by the Eligible Guest and Qualifying Account Cardholder or its Companions and Attendees to SLOW in the City or any other third party making use of SLOW in the City. The Eligible Guest and Qualifying Account Cardholder will be responsible for the full cost of compensation, replacement or repair of any such loss or damage, as determined by SLOW in the City.

38.8 a) SLOW in the City shall not be liable for any loss, death, injury or damage, whatsoever caused, to the Eligible Guest and Qualifying Account Cardholder and/or Companions and Attendees whilst in or making use of the Facility except where such loss, death, injury or damage is as a direct result of the gross negligence and/or wilful misconduct of SLOW in the City, its employees or agents.
b) The Eligible Guest and Qualifying Account Cardholder indemnifies and holds harmless SLOW in the City against all claims, demands or causes of action, including damages and legal fees and expenses arising out of the purchase and use of Services at SLOW in the City. The Eligible Guest and Qualifying Account Cardholder also indemnifies SLOW in the City against any claim based on the conduct of the Eligible Guest and Qualifying Account Cardholder and/or Companions and Attendees at SLOW in the City.

38.9 Contact Details

For any information and queries relating to the Services of SLOW in the City, contact them directly on 084 777 7569 and/or email sandton@slowinthecity.co.za.

38.10 The Qualifying Account Cardholder confirms that these terms and conditions have been drawn to its attention and that adequate opportunity has been given to receive and understand them.

*The Pricing Schedule for Slow in the City, the Terms and Conditions for Eligible Guests at SLOW in the City and the Terms and Conditions for Event Bookings at SLOW in the City can be found at www.slowinthecity.co.za

39. Bidvest Premier Lounge Access Rules

39.1 Only RMB Private Wealth and RMB Private Bank Cardholders (hereinafter referred to as Bidvest Qualifying Account Cardholders) qualify for access to and to utilise the services of the Bidvest Premier Lounges.



- 39.2 The Bidvest Lounges will not accept any RMB Private Wealth/RMB Private Bank cardholders with expired cards.
- 39.3 The Bidvest Lounges will not allow the Bidvest Qualifying Account Cardholder into the lounge without a valid RMB Private Wealth/RMB Private Bank card present.
- 39.4 The Bidvest Lounges will only permit the Bidvest Qualifying Account Cardholder access to the lounges if the RMB Private Wealth/RMB Private Bank Credit Card or Cheque Card presented is in their individual name.
- 39.5 Only one card (RMB Private Wealth/RMB Private Bank Credit Card or Cheque Card) will be permitted per Bidvest Qualifying Account Cardholder requiring access to the lounge and must be accompanied by a boarding pass (both the card and the boarding pass must be in the same individual's name).
- 39.6 For more information, including operating hours and directions, please visit www.bidvestlounge.co.za
- 40. *inContact***
- 40.1 The *inContact* Service is a messaging system which provides you with notifications of certain account activity via SMS and/or email to your selected mobile number and/or e-mail address.
- 40.2 These terms and conditions apply to *inContact* and *inContact-Pro* (an enhanced form of *inContact*). They form a binding agreement between you and RMB. You must read these terms and conditions carefully. Contact us if you don't understand any part of these terms and conditions. These terms and conditions must be read with the RMB General Terms and Conditions located at www.rmbprivatebank.com. By using *inContact* and/or *inContact-Pro* you agree to be bound to these terms and conditions.
- 40.3 The types and values of transactions that we provide notifications for do change from time to time. Because of this you must still take the necessary precautions to safeguard your accounts, cards and banking channel access mechanisms, such as passwords and PINs. You are responsible for ensuring that the Bank has your correct mobile numbers and/or email addresses. We will not be held responsible if your SMS and/or email is sent to the wrong number or address. Your *inContact* information can be updated electronically using the Online Banking channel, by contacting the customer contact centres or by visiting a Branch.
- 40.4 We cannot guarantee receipt or delivery of an SMS and/or e-mail as the Bank uses external third parties for relaying of SMS and/or e-mail. Although we do send you *inContact* notifications your statement will be the main and final record of all transaction on your account. You must therefore check all entries on your statement immediately upon receipt of your statement. You must report any unauthorised transaction or errors within thirty (30) days from the date of the statement. Should you fail to do so all entries will be assumed to be correct and authorised. RMB will not be held responsible for any losses suffered as a result of your failure to notify us timeously of suspicious or unauthorised transactions.
- 40.5 *inContact* is designed to assist you to track activity on your account and minimise potential unauthorised transactions. It is important that you read your *inContact* notifications as soon as you receive them. You must notify RMB about any suspicious or unauthorised transactions on your account within twenty four (24) hours. If you fail to do this, you agree that RMB can treat the transaction as correct and hold you legally responsible for the transaction as if you had done or approved it. In the event of a dispute regarding when a message was sent our system records will serve as proof of the date and time of the sending of the message unless you can prove otherwise.

COMPREHENSIVE GLOBAL TRAVEL INSURANCE
SCHEDULE OF BENEFITS (Persons up to the age of 70, not yet 71)
Limit per travel ticket purchased
RMB PRIVATE BANK CHEQUE AND CREDIT CARD ONLY
Applicable from 1 July 2017 to 30 June 2018

Description	Benefit	Excess
Emergency Medical & Related Expenses*		
Emergency Medical & Related Expenses — International	R10 000 000	R2 000
Related Expenses		
War and Terrorism	Included in Emergency Medical Expenses	
Medical Transportation, Repatriation and Evacuation	Included in Emergency Medical Expenses	
Compassionate Emergency Visit	Included in Emergency Medical Expenses	
Repatriation of Children	Included in Emergency Medical Expenses	
Repatriation of Travel Companion	Included in Emergency Medical Expenses	
Burial, Cremation or Return of Mortal Remains	Included in Emergency Medical Expenses	
Daily Hospital Cash Benefit	R200 per day / Maximum R3 000	
Pre-Existing Emergency Medical Expenses*		
Pre-Existing In-hospital Medical Expenses	R500 000	
Medical Transportation, Repatriation and Evacuation	Included in Emergency Medical Expenses	
Compassionate Emergency Visit	Included in Emergency Medical Expenses	
Repatriation of Children	Included in Emergency Medical Expenses	
Repatriation of Travel Companion	Included in Emergency Medical Expenses	
Burial, Cremation or Return of Mortal Remains	Included in Emergency Medical Expenses	
Emergency Assistance Services (for a covered event)		
Medical Referral	Included	
Medical Monitoring	Included	
Emergency Medicine	Included	
Evacuation, Repatriation, Return of Mortal Remains	Included	
Transmission of Urgent Messages	Included	
Embassy Referral	Included	
Emergency Travel & Accommodation Arrangements	Included	
Legal Assistance	Included	
Loss of Travel Documents	Included	
Accidental Death & Permanent Disablement		
Accidental Death	R250 000	Nil
Accidental Permanent Disablement	R750 000	Nil
War and Terrorism	Included in Accidental Death & Permanent Disablement	
Journey Cancellation, Journey Curtailment or Journey Extension		
Journey Cancellation	R15 000	R500
Journey Curtailment	R15 000	R500
Journey Extension	R15 000	R500
Travel Delay	R2 000	6 Hours
Personal Liability	R2 500 000	Nil
Legal Expenses	R10 000	Nil
Hijack and Hostage or Wrongful Detention	R500 per day / Max R10 000	Nil
Luggage		
Luggage Contents (Single Item Limit)	R5 000 (R1 250)	R350
Cash and Documents	R1 500	R350
Luggage Delay	R2 000	6 Hours

* Benefits offered for international travel only.

** This Schedule of Benefits should be read together with the Policy Wording as one document.



Definitions used in this Agreement

"access channel" means any form of access technology including but not limited to the internet or mobile phone technologies or Interactive Voice Response (IVR) system.

"additional cardholder" means any person authorised by you to be issued an additional credit card under your responsibility.

"additional account" means any credit card or Petro Card account opened by us in the additional cardholder's name for which the Primary Cardholder is responsible.

"agreement" means the pre-agreement statement, accompanying quotation and terms and conditions of use, as amended from time to time in accordance with the provisions of the NCA, together with your application form (signed by you and/or any additional cardholder), or the application information supplied to us telephonically or by fax, and the eBucks programme (where applicable), as well as the value-add services terms and conditions (where applicable), form the whole agreement between you and us.

"Auto Payment" means an instruction given by an account holder to us to obtain regular payments on given dates.

"Authentication" means the process of authorising a debit order mandate by the consumer using an authentication method that has been endorsed by the consumer's Bank.

"ATM" means an Automated Teller Machine.

"attorney and client scale" means the fees and expenses which a client is liable to pay an attorney for services rendered in respect of a legal matter.

"cardholder, you, your, I" means the cardholder to whom we have issued the credit card.

"channels" Cellphone banking, online banking, branch banking, ATM banking.

"chip" means the integrated circuit that is embedded in a plastic card and which is designed to perform processing and/or memory functions.

"consumer" means the party to whom credit is granted under a credit facility.

"contactless chip & PIN" means a plastic card, commonly called a chip card, with an embedded chip and antenna.

"credit card" means the relevant magnetic-stripe and/or contactless chip & PIN Visa Credit Card, Visa Electron Credit Card or Petro Card that we issue to you used as an access mechanism to access your credit card account and/or your credit facility.

"Credit Card Account" means a financial Services Product as defined in the Financial Advisory and Intermediary Services Act capable of taking deposits and allowing you to transact and includes the credit card account or Petro Card account (as applicable) opened by us in your name or in the additional cardholder's or additional account holder's name.

"Credit facility" means an agreement in terms of which we the credit provider pays an amount to you or on your behalf or at your direction. Your obligation to repay the money to the credit provider is deferred and you are billed periodically.

"Credit Card Account Monthly Fee" is the cost charged monthly for the administration and maintenance of your credit card account.

"Credit Facility Service fee" is the cost charged monthly for the routine administration and maintenance of your credit facility.

"credit provider" means the person who grants credit under a credit agreement.

"common monetary area" means South Africa, Namibia, Lesotho, Botswana and Swaziland.

"credit provider, the bank, we, us, our" means FirstRand Bank Limited, a registered bank, registration number 1929/001225/06.

"debt counsellor" means a person registered in terms of the National Credit Act and who carefully examines a consumer's debt situation and suggests the best plan of action.

"debt review" means a process whereby a debt counsellor reviews the collective debts owing to various credit providers in the event that the cardholder seeks assistance from the debt counselor.

"exchange control regulations" means exchange controls that are administered by the South African Reserve Bank Exchange Control department and through commercial banks authorised to deal in foreign exchange. All international commercial transactions must be accounted for through these authorised financial exchange dealers.

"RMB" means Rand Merchant Bank, a division of FirstRand Bank Limited.

"full payment" means total transactions, plus interest, plus fees.

"good standing" means all your RMB and FirstRand Bank accounts and credit agreements must be in good standing. This means that none of your RMB and FirstRand Bank accounts and credit agreements should be overdrawn, or be in arrears, or be in default, or be subject to any legal process with RMB or FirstRand Bank. Legal process means any legal proceedings in any court of law involving you and RMB or FirstRand Bank, including but not limited to: collections, liquidation and sequestration proceedings. Legal process however excludes debt review as envisaged in S86 of the National Credit Act 2005.

"Linked Petro Card" means a Petro Card that we issue to you which is linked to a credit card in your name.

"minimum amount" means Closing Balance amount, Minus any Overdue amount, Minus any Budget Instalments, Minus Membership fees, Minus any remaining Over Limit amount, Minus Optional Debt Protection Premium Amount (where applicable). We then calculate 5% (the minimum monthly repayment percentage as stipulated on your quotation) (please note this figure may vary per product) on the remaining amount.

"National Credit Act" means the National Credit Act 34 of 2005.

"over-indebted" means when a consumer is unable to satisfy all his obligations as required in the credit agreement in a timely manner.

"Petro Card" means a Petro Card that we issue to you.

"PIN" means the personal identification number linked to the card.

"purchase transaction" means any transactions resulting in your credit card debited by an amount charged by the supplier for goods or services purchased by the use of the card.

"pricing guide" A list of the full current pricing issued by RMB Private Bank Credit Card chargeable for transactions.

"Qualifying Account Cardholder" means RMB Private Wealth, Platinum, Private Clients and RMB Private Bank Cheque or Credit Cardholders.

"Repo Rate" means the rate at which the Central Bank lends cash to the banking system, which is an indicator for short term interest rates.

"specified payment" means payment above the monthly minimum amount reflected on your monthly account statement.

"spend" means all point of sale transactions and fuel transactions excluding all cash purchases, cash withdrawal at ATM's, EFT's, third party payments and linked account transfers.

"standalone Petro Card" means a Petro Card that we issue to you which is linked to a separate Petro Card account in your name.



“swipes” means all point of sale purchases including fuel purchases and Cash@Till, and excludes all cash purchases, cash withdrawal at ATM's, EFT's, third party payments and linked account transfers.

“transact / transaction” means a purchase and/or cash withdrawal and/or transfer that results in a debit or credit on a cardholder's account.

“Travel policy” means the Travel Insurance Master Policy, which provides for travel insurance when a cardholder purchases return travel tickets using a qualifying card.

“Visa” means Visa International Services Association.

Contact Details and Complaints Process

FRB's Registered Address

Physical Address

Group Company Secretary's Office
1st Floor, 4 Merchant Place
Corner of Fredman Drive and Rivonia Road
Sandton
2196

RMB's Registered Address

Physical Address

3 First Place
BankCity
Cnr Jeppe & Simmonds Streets
Johannesburg
2001

Postal Address

PO Box 1420
Johannesburg
2000

Tel: 087 575 9411

Fax: 0860 674 444

E-mail address: ServiceSuite@rmbprivatebank.com

Website address: www.rmbprivatebank.com

RMB Credit Card Compliance Officer

Physical Address

The Compliance Officer
3rd Floor
1 First Place
BankCity
cnr Simmonds and Pritchard Streets
Johannesburg
2001

Postal Address

First National Bank
PO Box 1153
Johannesburg
2000

Tel: 011 371 7953

Fax: 011 371 2192

RMB Credit Card Complaints Department

E-mail address: clientserviceinterventions@rmbprivatebank.com

Legal Notices May Be Served At

Physical Address

Compliance Support at Interbank Risk & Compliance
3rd Floor
1 First Place BankCity
Cnr Pritchard and Simmonds Streets
Johannesburg
2001

Ombudsman For Banking Services

Physical Address

28 Harrison Street
Johannesburg
South Africa
2000

Postal Address

PO Box 5728
Johannesburg
2000

Tel: 011 838 0035 / 0860 800 900

Fax: 011 838 0043

E-Mail address: Info@obssa.co.za

Website address: www.obssa.co.za

Fais Ombudsman (Advice-Related Complaints)

Physical Address

Sussex Office Park
Ground Floor, Block B
473 Lynnwood Road
Cnr Lynnwood Road and Sussex Avenue
Lynnwood
0081

Postal Address

PO Box 74571
Lynnwood Ridge
0040

Tel: 012 470 9080 / 0860FAISOM (0860324766)

Fax: 012 470 9097

E-mail address: info@faisombud.co.za

Website address: www.faisombud.co.za



Long-Term Insurance Ombudsman (Complaints)

Physical Address

Third Floor
Sunclare Building
29 Dreyer Street
Claremont
Cape Town
7700

Postal Address

Private Bag X7735
Claremont
Cape Town
7735

Tel: 021 657 5000

Fax: 021 674 0951

E-mail address: info@ombud.co.za

Registrar of Long-Term Insurance (Regulator / Information)

Postal Address

Financial Services Board
PO Box 35655
Menlo Park
0102

Tel (Toll-free): 0800 110 443 / 0800 202 087

Fax: 012 347 0221

E-mail address: Info@fsb.co.za

Website address: www.fsb.co.za

The National Credit Regulator (Regulates Creditors / Debt Counsellors / Credit Bureau) / The National Consumer Tribunal (Complaints)

Tel: 0860 627 627

Website address: www.ncr.org.za

Credit Bureau

Transunion ITC

Tel: 0861 482 482

For All Service Queries Relating To:

- RMB Private Bank Credit Card New Applications
- Lost or Stolen Cards
- Fraud
- RMB Private Bank Credit Card Cancellations
- RMB Private Bank Credit Card Collections
- Deceased Estate Department
- RMB Private Bank Credit Card Limit Increase
- RMB Private Bank Credit Card Authorisations
- RMB Private Bank Credit Card Retention
- Balance Transfer Division

Tel: 087 575 9411

Fax: 0860 674 444

E-mail address: ServiceSuite@rmbprivatebank.com

Website: www.rmbprivatebank.com

Debt Review Centre

Tel: 0860 362 002

NCR Helpline

Tel: 0860 627 627