

RMB Private Bank Fusion Bank Account

Terms & Conditions



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This important document sets out your and our rights and duties to each other. Read this document carefully. Keep this document for your records. You must contact RMB Private Bank if you do not understand any part of this document or if you are not sure which parts of this document apply to you.

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RMB PRIVATE BANK FUSION BANK ACCOUNT RULES

WHO QUALIFIES FOR THIS ACCOUNT?	<p>In these rules the words “you” or “your” means the accountholder and any person the accountholder allows to operate the account. “RMBPB” means RMB Private Bank, a division of FirstRand Bank Limited.</p> <p>Each RMBPB account has its own minimum income and/or age requirement. Visit www.rmbprivatebank.com for more information. These requirements may change from time to time. If you no longer qualify for the account you have or if your income/balance falls below any required amount, you agree that RMBPB can do any of the following:</p> <p>RMBPB can automatically transfer you to another suitable RMBPB account; or RMBPB can close your account. Before RMBPB does this it will give you reasonable notice.</p>
REQUIRED BALANCE	<p>Different pricing options are available on RMBPB Fusion Bank Accounts (“account(s)”). Please see our pricing guide on www.rmbprivatebank.com for information on the minimum balances that are required in order to qualify for the different pricing options on the accounts.</p> <p>To qualify for certain pricing you may have to keep a minimum balance in your account. You must deposit your regular monthly income into this account. You must do this within thirty (30) calendar days of opening the account. RMBPB can cancel this agreement and close your account (after giving you reasonable notice to comply) if you don’t do this.</p>
FEES YOU MUST PAY	<p>Fees apply on this account. Refer to our latest pricing guide for more information. These are available on www.rmbprivatebank.com.</p>
INTEREST YOU WILL EARN	<p>Please contact RMBPB by email or telephonically for information about the interest (if any) you will earn on your account. RMBPB quotes interest rates on an annual basis and calculates interest on your account’s daily ledger balance. RMBPB can change the interest rate daily and give you notice of the change thereafter. RMBPB will pay you interest on the next business day if the date for paying interest falls on a Sunday or a public holiday.</p> <p>If you have a linked savings pocket (linked savings account) account you will earn interest on that account.</p>
PAYMENT DEVICES/INSTRUMENTS	<p>No cheque books are available on this account.</p> <p>You can apply for credit cards which includes RMBPB Credit Cards and RMBPB Temporary Credit Cards. You can also apply to link a Petrol card to this account. Please refer to General Rules for RMBPB Fusion Credit Cards.</p>



RMB PRIVATE BANK FUSION BANK ACCOUNT RULES CONTINUED

BANKING CHANNELS	You may subscribe to any of our Banking Channels which include Online Banking, RMBPB Banking App, RMBPB DotMobi or Cellphone Banking. Account Opening is also available to certain self-service banking channels i.e. Online Banking, RMBPB App and RMBPB DotMobi. Visit www.rmbprivatebank.com for more information or contact us. Terms & Conditions apply. Refer to our latest pricing guide for information on fees and charges.
CREDIT FACILITY	<p>A Credit facility is mandatory on this account. RMBPB reserves the right to close this account if you fail to provide RMBPB with the necessary documentation within ten (10) calendar days to complete the validation process for the Credit Facility; or in the event that you fail the affordability assessment conducted for the credit facility; or in the event that you no longer require the credit facility. You agree that RMBPB can then open another bank account which you qualify for and provide you with the applicable terms and conditions.</p> <p>Terms & Conditions of the Credit Facility will apply to you once RMBPB grants you the facility even if you don't use the Credit Facility.</p>
GOOD STANDING	This means that none of your RMBPB 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 RMBPB or FirstRand Bank. Legal process means any legal proceedings in any court of law involving you and RMBPB or FirstRand Bank, including but not limited to: business rescue, collections, liquidation, administration and sequestration proceedings. Legal process excludes debt review as provided for in s86 of the National Credit Act. .
EBUCKS	You may register to earn eBucks provided you meet the eBucks qualifying criteria for this account. Visit www.eBucks.com for more information and terms, conditions and rules.
VALUE ADDED BENEFITS AND SERVICES	Value added benefits and services are offered on this account. To view the value added benefits and service and applicable terms and conditions please visit www.rmbprivatebank.com
STATEMENTS OF ACCOUNT	RMBPB will send you one monthly RMBPB Fusion Bank Account statement which is inclusive of the Credit Facility.

RMB PRIVATE BANK GENERAL RULES

In these rules the words "you" or "your" means the accountholder and any person the accountholder allows to operate the account. "RMBPB" means RMB Private Bank, a division of FirstRand Bank Limited.

The specific account rules and the following rules apply to the RMBPB Fusion Bank Accounts ("account(s)"). The RMBPB General Terms & Conditions, which are available on www.rmbprivatebank.com also apply to you. You must read all these rules and terms & conditions carefully. They contain important information about your and RMBPB's rights and duties to each other. You must contact RMBPB if you don't understand any part of the terms & conditions.

1. YOUR PAYMENT INSTRUCTIONS MUST NOT BE MORE THAN THE AVAILABLE BALANCE IN YOUR ACCOUNT

You may only instruct RMBPB to carry out payment instructions (such as debit orders; scheduled payments; card purchases or bank guaranteed cheques) if you have enough money available in your

account. For the purposes of this agreement, available balance means the balance which includes your credit balance plus your unused credit limit, and does not include the amount of uncleared funds deposited and the amount of funds reserved for other purposes. Note: you will not have access to uncleared and/or reserved funds. Take note that the available balance in your account does not include the money available in linked accounts like the FNB Linked Savings Pocket (linked Savings Account).

RMBPB will not carry out payment instructions if there is no available balance in the account. RMBPB will decline this transaction and charge a fee for the declined transaction (unpaid item fee).

To see what fees, interest and charges apply view RMBPB's pricing guide at www.rmbprivatebank.com

You must contact RMBPB and arrange for a credit facility limit increase, before you instruct RMBPB to process a payment instruction that will cause you to spend more than the available balance in your account.



2. TURNAROUND TIMES AND ERRORS ON PAYMENTS

Unless you request a special service to speed up payment you must allow at least two (2) business days (business days are Monday to Friday excluding South African public holidays) for an EFT (electronic funds transfer) payment to reach the account of the person you are paying (beneficiary). Also note that certain beneficiaries may have special processing requirements that may delay the payment further. It is your responsibility to ensure that the payment instructions (including but not limited to beneficiary details) are correct, as RMBPB will not be responsible for any loss or damage because of errors you made when you created or sent RMBPB payment instructions. RMBPB does not check that the bank account details or identity of the beneficiary is correct.

3. CANCELLING OR REVERSING TRANSACTIONS

RMBPB will not reverse any payment instruction after it has been processed. However, if the person RMBPB paid has an account with RMBPB and they give RMBPB written consent to do so, RMBPB may (if possible) attempt to reverse the transaction. If the beneficiary has an account with another financial institution (bank), RMBPB's role is only to pass on your instruction. RMBPB will not be responsible for anything which that financial institution does or fails to do. RMBPB will not accept an instruction to stop the payment of a valid drawn instrument after it is paid. Some instructions cannot be reversed or cancelled once you submit them. This includes pre-paid purchases.

4. CHEQUE DEPOSITS

If a payment instrument (such as a cheque) is deposited into your account, RMBPB will credit your account immediately. However, the funds will only be available as cash when the payment instrument has been paid (honoured). This means that if you withdraw these funds before the payment instrument is paid (cleared/processed/collected), you do so at your own risk. If the payment instrument is not paid (i.e. dishonoured), RMBPB will debit (charge) your account with a fee for the unpaid (dishonoured) payment instrument and RMBPB will send the paper payment instrument back to you at your own risk (if available).

RMBPB is not responsible for mistakes because of incorrect information provided by you or on your behalf by a third party. RMBPB is not legally required to ensure that you are legally entitled to the proceeds of any deposited payment instrument. You agree that RMBPB may collect (clear) payment instruments (cheques) at its discretion. You must make special arrangements if you want to speed up the processing (clearing) time and this will attract an

additional fee.

Please note that by law RMBPB cannot accept cheque payments for more than the cheque item limit. As at September 2015 this amount is R500 000.00 and is subject to change. Please contact RMBPB for information on the latest cheque limit. If a payment made to you is for more than the cheque item limit that applies, you must make use of electronic payment methods such as Electronic Fund Transfers, SWIFT, RTGS and Account Payments. For more information about these other payment methods please contact RMBPB. Under the cheque item limit regulation, any practices that bypass or try to bypass the cheque item limit are not allowed. These practices include (but are not limited to): Multiple or single deposits on the same day or different days at different branches or Automated Deposit Tellers or both, using various cheques from the same drawer (person) that in total exceed the cheque item limit. This will not apply if these payments are for different underlying commercial transactions.

5. INTEREST YOU MAY EARN

Please contact RMBPB by email or telephonically or visit any RMBPB Branch for information about the interest (if any) you will earn on your account. RMBPB quotes interest rates on an annual basis and calculates interest on your account's daily ledger balance. RMBPB can change the interest rate daily and give you notice of the change thereafter.

RMBPB will pay you interest on the next business day if the date for paying interest falls on a Sunday or a public holiday. If your account has a credit balance, you may earn interest on the credit balance which includes your credit card purchases (transactions where the credit card is used at payment terminals and websites) made within the account billing cycle, on condition that your account is in good standing.

6. INTEREST-FREE PERIOD (RULES THAT WILL APPLY WHERE THE CREDIT FACILITY IS UTILISED.)

If your account is in good standing and you have not exceeded your credit limit, you will not be charged interest on your credit card purchases (transactions where the credit card is used at payment terminals and websites) made within the account billing cycle.

7. TRANSACTIONS THAT WILL ALWAYS ATTRACT DEBIT INTEREST IMMEDIATELY

Interest will be charged immediately from the transaction date for the following transactions, if the Credit facility is utilised to make



these transactions (including but not limited to):

- Cash withdrawals;
- Travellers cheque purchases made with the Credit Card and certain Foreign Exchange transactions;
- Electronic funds transfers which result in a debit balance on your Credit Facility;
- Fuel or fuel-related transactions on the RMBPB Fusion Petrol Card; and
- Any transaction where the Credit Card is not used at a payment terminal or website and is considered to be a cash transaction.
- Debit orders and scheduled payments.

8. ENDING THIS AGREEMENT

RMBPB has the right to end this agreement and close your account at any time after RMBPB gives you reasonable notice of this or if RMBPB has other grounds to do so. RMBPB reserves the right to close this account if you fail to provide RMBPB with the necessary documentation within ten (10) calendar days to complete the validation process for the Credit Facility; or in the event that you fail the affordability assessment conducted for the Credit Facility; or in the event that you no longer require the Credit Facility. You agree that RMBPB can then open another bank account which you qualify for and provide you with the applicable terms and conditions.

You can end this agreement by giving RMBPB notice in writing.

If this agreement ends the following rules apply:

- You must still pay RMBPB the full amount you owe RMBPB for all transactions subject to any arrangements you have with RMBPB on your account.
- You must return all cards (credit cards, petrol cards and additional cards, which are linked to your RMBPB Fusion bank account) RMBPB gave you.
- You must not withdraw funds from your account until RMBPB has processed all outstanding transactions.
- To cover what you may owe RMBPB after the agreement ends, you agree that RMBPB can keep sufficient funds in the account.

9. DORMANT (INACTIVE) ACCOUNTS

If you don't use your account for a certain period of time or if your account balance is less than the amount as advised by RMBPB from time to time, RMBPB can close your account. RMBPB will notify you before RMBPB closes your account. From the time your account is

closed you will not earn any interest (if applicable). If you don't claim the money in the account by the time RMBPB closes the account, RMBPB will transfer the money to an RMBPB suspense account for safekeeping. You have the right to claim this money for a period of sixty (60) years from the date on which the account was closed. To do this you must complete the necessary forms and prove your claim.

10. NOTIFICATION SERVICES

You must read the inContact Terms and Conditions (available on www.rmbprivatebank.com) together with these terms and conditions. Please note that you must query any unauthorised transactions on your account within 24 hours from the time the inContact message was sent to you. RMBPB recommends that you use inContact, a free notification service offered with your account. inContact notifies you when there is any activity on your account shortly after it happens so that you will know if there are unauthorised transactions on your account. This will allow you to immediately take steps to prevent fraud and reduce your loss by contacting RMBPB. This is additional to any statement RMBPB sends you. Because of this, if you decide to cancel inContact you agree that you will alone be responsible for those unauthorised transactions on your account.

11. CUSTOMER DUE DILIGENCE (CDD)

Under the Financial Intelligence Centre Act (FICA) of 2001, RMBPB may not establish a relationship with you unless you have provided RMBPB with acceptable documents to prove your identity and residential address. An account is considered to not comply with FICA if any of the required Customer Due Diligence ("CDD") documentation (Identity document and proof of address) are not on record or invalid. Under FICA and industry practice, all FICA non-compliant accounts will be frozen (you will not be able to transact). Before freezing an account, RMBPB will try to contact you to obtain the correct CDD documentation. If RMBPB cannot obtain the documents your account(s) will be frozen.

12. FAIR USE POLICY

This product is meant for transacting in your personal capacity and must not be used for any other purpose.

13. STATEMENTS OF ACCOUNT

RMBPB will send you one monthly RMBPB Fusion Bank Account statement which is inclusive of the Credit Facility. Your monthly account statement will show your transactions for the month, advise you of any deposits you have made, all amounts charged to your



RMBPB know in writing that there is an error on the monthly account statement, the statement sent to you will be final and binding. Should you not receive your monthly account statement, you must bring this to the attention of RMBPB, failing which RMBPB will regard it as being received. On the Credit facility, interest will accrue in the normal course on the transaction amount unless it is established that it was correctly disputed. When this agreement ends, you will no longer receive your monthly account statement.

RMB PRIVATE BANK FUSION CREDIT CARD RULES

In these terms & conditions ("rules") "you" or "your" means the account holder and all cardholders and "RMBPB" means RMB Private Bank, a division of FirstRand Bank Limited.

These rules apply to your use of the RMBPB Fusion credit cards ("card(s)") linked to your RMBPB Fusion Bank Accounts ("account(s)"), issued by RMBPB. These rules will apply to you from the time you apply for or use the card, whichever happens first.

These rules form an agreement between the account holder ("the customer"), the cardholder (user of the card(s)), any additional cardholders and RMBPB.

1. RULES FOR CREDIT CARDS

- This card can be used to access your banking profile on any RMBPB banking channels.
- Use Restrictions:

This card (together with the PIN) may be used to do the following:

- Use any FNB ATM for available banking services.
- Withdraw cash from an ATM and selected payment terminals.
- Deposit cash at an ATM.
- Get an account balance at an ATM or a selected payment terminal.
- To pay for goods and services from merchants who accept the relevant card.
- To pay for goods or services purchased on websites or the phone or by mail order, in which instance you will be asked for certain card related information before you may use these channels to transact.
- To pay for subscriptions and membership fees using repeat payments (it is your responsibility to inform the

merchant/service provider if the card number or expiry date changes).

- To purchase fuel at retailers that accept the card(s).
- To register for any digital channels such as Online Banking.

2. STEPS YOU MUST TAKE TO SAFEGUARD THE CARD AND PIN

To prevent unauthorised transactions on your account, you agree to take all reasonable steps to safeguard the card and any personal identification number (PIN) that is associated with the card. You must do the following:

- Comply with all security requirements and recommendations from RMBPB from time to time.
- You may change any PIN RMBPB issues to you immediately. You must not share your PIN with anyone.
- You must keep the PIN secret and separate from the card.
- When you receive the card, you must immediately sign the back of the card with a ballpoint pen.
- Only the person named as the authorised cardholder may use the card. You may not transfer the card to any other person or allow any other person to use the card.
- The card may not be used for any illegal transactions. You alone are responsible for ensuring that a transaction is lawful.
- You must use the PIN and/or sign a transaction slip as required by the supplier of any goods or services.
- When a card has expired, you must destroy the card by cutting through the magnetic strip and/or chip.
- You must notify RMBPB immediately if any of the following happens or if you think they might have happened:
 - The card is lost or stolen.
 - Someone has obtained the PIN.
 - Unauthorised transactions on the account.

Only the account holder/cardholder may set and change limits that apply to the card.

3. YOU MUST COMPLY WITH EXCHANGE CONTROL REGULATIONS IF YOU USE THE CARD (EXCLUDING PETROL CARDS) OUTSIDE THE COMMON MONETARY AREA

- If you use the card outside of the Common Monetary Area ("CMA") you must comply with the applicable exchange



control regulations. The CMA consists of the Republic of South Africa, Lesotho, Namibia and Swaziland. Any transaction or payment made in a currency other than South African Rands ("Rand") will be converted to South African Rands at the Visa or MasterCard (as applicable) rate of exchange that applies on the date of processing the transaction to your account. The transaction will be shown on the account holder's monthly account statement in South African Rands. A currency conversion fee will be charged for this service and will be added to the transaction amount. 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 responsible for. RMBPB may be required to report any transactions that occur outside the CMA to the South African Reserve Bank, the South African Revenue Service and/or the Financial Intelligence Centre.

- You warrant to RMBPB that the use of the card will not in any way contravene the Exchange Control Regulations or any similar laws that apply 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 allow cardholders in whose names one or more bank credit and/or debit cards have been issued to make certain 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 R50,000.00 for each transaction. This dispensation does not free you from the duty to pay any taxes and/or custom duties for the value of goods imported, or from complying with the requirements imposed by Customs.

4. REPLACEMENT AND EXPIRY OF THE CARD

- The card is valid until the last day of the month of the expiry date shown on the card as valid date. The cardholder may only use the card during this period. The account holder or the cardholder may request RMBPB to issue a replacement card if the account holder's agreement with RMBPB still applies and the card is lost, stolen or damaged.
- The account holder or the cardholder may request RMBPB to issue a renewal card if the account holder's agreement with RMBPB still applies and the card expires. In certain cases RMBPB will issue the renewal card automatically. The same limits and functionality will apply to the renewal card. Should you upgrade or downgrade your account, new card limits will apply to your newly issued card. It is your responsibility to confirm or change your new card limits by visiting a RMBPB Branch or

digital channels such as Online Banking.

- RMBPB may deliver the card to you or you may collect the card at a RMBPB Branch once RMBPB has verified your identity.

5. RMBPB'S RIGHT TO DEBIT THE ACCOUNT OR DECLINE TRANSACTIONS

The cardholder will be held legally responsible for all transactions done with their card which include, but are not limited to:

- Transactions at Automated Teller Machines (ATM's).
- Transactions at payment terminals.
- Recurring Payments where the cardholder has authorised the Merchant to collect payments from the account.
- Transactions done via electronic methods which include, but are not limited to websites or telephone.

All transactions for purchases, services or cash withdrawals will be debited (charged) to the account. Each time the card or the card number (and PIN, where applicable) is used in a transaction; RMBPB can debit (charge) the account with the transaction amount even if no transaction slip or cash withdrawal voucher was signed. If there are insufficient funds in the account, RMBPB can decline a request to authorise a transaction. Your card must not be used to participate in online gambling activities and for the purchase of foreign lottery tickets. RMBPB is required to decline any card transactions in South Africa that relates to foreign lotteries or any online gambling activities.

6. DISPUTES WITH SUPPLIERS

A dispute between you and any supplier of goods/services will not affect RMBPB's right to debit (charge) the account and/or receive payment of the transaction amount from you. You do not have the right to:

- instruct RMBPB to refuse to pay the supplier; or
- request a charge-back of payment already made to the supplier, for goods purchased or services obtained with the card, or
- have any claim, or institute any counter claim against RMBPB, or to apply set-off against RMBPB.

Any payment that RMBPB has made to a supplier for any transaction is final and irreversible, unless:

- allowed by the VISA or MasterCard (as applicable) rules and regulations, as published by VISA or MasterCard (as applicable) from time to time, or



- there was duplication in payment due to human and/or technical error by the supplier.
- you can provide proof that you attempted to resolve the dispute with the supplier according to the agreement between you and the supplier.

You must raise any card-related disputes within thirty (30) days after the transaction date. Disputes must be made at the branch where your account is held by completing the relevant dispute forms.

7. CHARGES, FEES AND OTHER COSTS

- RMBPB may charge you a card issuing fee for new cards.
- RMBPB may charge a card delivery fee.
- RMBPB may charge you a card replacement fee if the card is lost, stolen or damaged.
- RMBPB may charge the following fees:
 - a fee for each transaction (where applicable) made through the use of the card, as advised by RMBPB from time to time,
 - government levies (charges and taxes) where applicable,
 - a dispute fee, if you raise a dispute against a supplier for any purchase/transaction, and the purchase/transaction is proved to be correct, and
 - a voucher fee for any request made to RMBPB to obtain a duplicate voucher from a supplier (if available).

RMBPB's fees are set out in the RMBPB pricing guide which is available on www.rmbprivatebank.com. RMBPB may at any time amend or introduce new fees and charges for the use of the card. RMBPB will give you reasonable notice of this.

Information about dispute and voucher fees are available from any RMBPB Branch.

8. CARDHOLDER AND CUSTOMER ARE JOINTLY AND SEVERALLY LIABLE FOR ALL TRANSACTIONS

The accountholder may ask RMBPB to issue additional cards and PIN's, if required, to additional cardholders.

You agree that once the additional cardholder has been issued with an additional card and PIN, that person will have unlimited access to the funds in the account(s) linked to the additional card. You accept liability (legal responsibility) for all transactions performed

by the cardholder using the card. If the accountholder does not pay RMBPB in full for the transactions, the cardholder will be jointly and severally liable to RMBPB as co-principal debtor for all amounts and any other obligations arising out of these rules. All amounts include interest which may be levied (charged) on the transaction amount(s) and applicable fees/charges, owing to RMBPB on the account through the use of the card.

9. YOUR LIABILITY

You will be legally responsible (liable) for:

- all card-based transactions until RMBPB has been notified of the loss or theft of the card;
- any transaction that has been debited (charged) to the account by any person other than the cardholder using the PIN, unless the cardholder can prove that such person did not obtain the PIN because of the cardholder's negligence;
- any transaction that has been debited (charged) to the account by any person other than the cardholder using the card for purchases/transactions made on websites, by mail order, telephone / or electronically, unless the cardholder can prove that such person did not obtain the card or card number because of the cardholder's negligence.

RMBPB is not responsible for any loss the accountholder and/or cardholder may suffer because of a failure, temporary breakdown or malfunction of any ATM or payment terminal or other card payment device where applicable, resulting from circumstances beyond RMBPB's reasonable control.

10. LOST CARD PROTECTION

- Lost card Protection is available for certain cards. It protects you against unauthorised and fraudulent use of the card, except for PIN-based transactions, from the time of the loss or theft of the card until you have notified RMBPB of the loss or theft.
- If either the accountholder or the cardholder is negligent in safeguarding the card or reporting the theft or loss of the card, you will not have any Lost card Protection.
- Any delay in reporting the loss or theft of the card to RMBPB, will be regarded as negligence and the accountholder and the cardholder will have to prove that they were not negligent.
- Report lost/stolen cards to the following number: 0800 110 132.



11. TERMINATION

- RMBPB may, at RMBPB's sole discretion and without reason, end RMBPB's agreement with the accountholder, and/or the cardholder's right to use the card, on notice to the customer.
- RMBPB reserves the right to end this agreement and cardholder's right to use the card with immediate effect in any of the following circumstances:
 - in the case of fraud, or suspected fraud;
 - if RMBPB is forced to do so by law;
 - if the cardholder has not used the card for a reasonable period of time; and
 - if it is necessary to protect RMBPB's interests.
- The accountholder and/or the cardholder may end the agreement if all outstanding amounts, including interest and fees due to RMBPB are paid in full.
- The accountholder has the right to claim possession of the card from the additional cardholder on demand, but the accountholder is not entitled at any time to any knowledge or access to the cardholder's PIN, if issued or to use the card. The cardholder must notify RMBPB of possession of the card in writing, and must return the card to RMBPB at any RMBPB Branch.
- If this agreement is terminated, the accountholder's and the cardholder's full indebtedness to RMBPB for all card transactions remains due and payable, subject to the arrangements in place on the account.
- If the accountholder requests RMBPB to close the account, the card must be returned to RMBPB immediately. A seven (7) day period will apply before the account is closed to allow for settlement of any outstanding transactions made by the cardholder but not yet processed by a supplier.

12. GENERAL

- The card remains RMBPB's property and must be returned to RMBPB immediately at RMBPB's request.
- If you are a minor (under the age of 18) then these terms & conditions will also apply to your parent or legal guardian (with the appropriate amendments).

- The card is VISA or MasterCard branded, issued by RMBPB under license of VISA or MasterCard as the case may be.
- RMBPB may from time to time amend these rules, by notifying the customer of the changes on 20 (twenty) days notice. If you are not happy with the changes, you have the right to end the agreement prior to the expiry of 20 (twenty) days after notification of the changes has been sent to you. The changes will be binding on you and will form part of the agreement upon expiry of the 20 (twenty) day period.
- You consent to RMBPB sharing your personal information with RMBPB's Couriers for the purposes of delivery of your RMBPB Card.

13. CONTACTLESS CHIP & PIN CARD

You must read the Mobile Payments terms and conditions (available on www.rmbprivatebank.com.) together with these terms and conditions. A "Contactless Chip & PIN" card is a bank card with an embedded chip and antenna. When you are issued with a contactless Chip & PIN card you may be required to merely scan your card within the wireless range of the payment terminal depending on the value of the transaction. Some merchants may require you to sign a slip. Certain transactions may require you to dip or swipe your card at the payment terminal and may require you to enter your PIN. The contactless functionality will only be available at selected merchants on transactions up to a limit based on your individual profile, which RMBPB may change at its discretion. If you have more than one contactless card, please ensure you present one card for payment, to avoid collision transactions, which is when both cards are debited for the same transaction.

RMB PRIVATE BANK FUSION PETROL CARD RULES

In these terms & conditions ("rules") "you" or "your" means the accountholder and all cardholders and "RMBPB" means RMB Private Bank, a division of FirstRand Bank Limited. These rules apply to your use of the RMBPB Fusion Petrol Cards linked to your RMBPB Fusion Bank Account ("account(s)") issued by RMBPB. These rules will apply to you from the time you apply for or use the card, whichever happens first. These rules form an agreement between the accountholder ("the customer"), the cardholder (user of the card(s)), any additional cardholders and RMBPB. These rules must be read with all the other terms & conditions that apply to your relationship with us, including the General Rules that apply to all RMBPB Fusion Credit Cards.



LINKING THE CARD

The RMBPB Fusion Petrol Card can only be linked to the RMBPB Fusion Bank account. Purchase limits can only be enforced if the purchase exceeds the merchant's floor limit.

USE RESTRICTIONS

The RMBPB Fusion Petrol Card may only be used at outlets in the Republic of South Africa, including but not limited to service stations, which have contracted with RMBPB to accept the card, for the following:

- South Africa Toll fees;
- fuel, oil, lubricants, additives and related products;
- motor vehicle spares, parts and accessories; and
- motor vehicle maintenance and related services.

This card may not be used:

- to withdraw cash;
- to obtain the balance on the account;
- to make deposits into the account;
- to purchase or transact by mail order, telephone, the internet, or electronically;
- as a reference for recurring payments, including debit orders, subscription fees and membership fees, and
- at any merchants specifically excluded.

REPORT LOST/STOLEN CARDS TO THE FOLLOWING NUMBER:
0800 110 132

RMB PRIVATE BANK FUSION SAVINGS POCKET RULES

1. When you open a Savings Pocket, you agree that if a minimum account balance is required at any time, you will meet the minimum account balance requirements. The balance in your Savings Pocket may not fall below the minimum account balance First National Bank ("FNB") requires from time to time. If it does fall below the minimum account balance, you will be responsible to correct this.
2. The types of transactions allowed on a Savings Pocket Account are limited. You will only be allowed to do scheduled payments from your Primary Transactional account of choice to your Savings Pocket and transfer between your Primary Transactional account and Savings Pocket. You cannot use your Savings Pocket to make payments, purchases or receive deposits from third parties. If for any reason FNB allows you to make payments, purchases or receive deposits from third parties using your Savings Pocket, FNB may charge you a fee for the transaction. The fees charged will be the same as the fees that apply to your Primary Transactional account. Please note that transferring funds between your Primary Transactional account and Savings Pocket can take up to 2 (two) business days to show.
3. You may not transfer more funds to your Primary Transactional account than you have available in the Savings Pocket.
4. The Savings Pocket may not be overdrawn. This means you may not transfer more money than the available balance in your Savings Pocket.
5. The Savings Pocket is not a standalone account and is linked to your RMB Private Bank Primary Transactional account. If your Primary Transactional account is closed, your Savings Pocket will also be closed. If there is any money in your Savings Pocket, this will first be transferred to your linked Primary Transactional account before RMB Private Bank closes the Primary Transactional account.
6. FNB calculates interest on the daily balance in your Savings Pocket and will pay you interest into the Savings Pocket account every month.
7. FNB reserves the right to change the interest rate at any time without giving you notice of this, and will provide you with the change thereafter. Interest rates will be made available on www.fnb.co.za.
8. If you do not use your account for a certain period FNB can close it. From the time your account is closed you will not earn any interest. If you do not claim the money in the account by the time FNB closes the account, FNB will transfer the money to a FNB suspense account for safekeeping. You have the right to claim this money for a period of sixty (60) years from the date on which that account was closed. To do this you must complete the necessary forms and prove your claim.
9. Visit www.rmbprivatebank.com to view the RMBPB pricing guide.



RMB PRIVATE BANK FUSION BANK YOUR CHANGE

1. If you have selected FNB Fusion "Bank Your Change", RMB Private Bank ("RMBPB") will round up the amount charged on each successful payment terminal card transaction you do on your RMBPB Fusion credit card to the nearest Rand. These rounded up amounts will be transferred to the Savings Pocket (Linked Savings Account) on a weekly basis. You can also top-up (save an additional amount) with every purchase.
2. RMBPB will check the available balance on your RMBPB Fusion Bank Account ("account(s)") every week and if there are sufficient funds, e.g. the amount rounded up to must be equal to or less than the available balance (not the Credit Facility limit) in your account, the added "savings" will be transferred from your account into your Savings Pocket (Linked Savings Account). The savings amount will only earn interest once it has been transferred into your Savings Pocket (Linked Savings Account).
3. "Bank Your Change" will automatically be closed if your account is not in good standing. "Good standing" means that none of your RMBPB or FirstRand Bank accounts and credit agreements are overdrawn, or in arrears, or in default, or subject to any legal process with RMBPB or FirstRand Bank. Legal process means any legal proceedings in any court of law involving you and RMBPB or FirstRand Bank. Legal process includes, but is not limited to: business rescue, collection, liquidation, administration and sequestration proceedings. Legal process does not include debt review as allowed under s86 of the National Credit Act 2005.
4. You may reapply for "Bank Your Change" when your account(s) returns to good standing.