



Campaign: Spring Developments Campaign 2024

Date these rules were first published: 10 September 2024

Date these rules were last amended:

The following campaign terms and conditions and general rules apply:

Name of Campaign:	Spring Developments Campaign 2024
Promoter(s) Name(s):	This campaign is run by Home and Structured Lending, a business unit of RMB Private bank having its principal places of business at Fairland, Menlyn and Sandton. RMB Private Bank is a division of FirstRand Bank Limited with Reg. No. 1929/001225/06, an authorized financial services provider and credit provider. In these rules we refer to the above promoter(s) as "the Bank" or "us" or "we". We will refer to participants as "you" or "applicant" or "client" or "customer".
The Campaign	If you purchase a property from one of the developers partaking in the Spring Developments Campaign and apply for an RMB Private Bank Home Loan, Single Facility® or Structured Loan you could qualify to get: <ul style="list-style-type: none"> • A loan term of up to 30 years (subject to a full credit assessment).
Campaign opens:	10 September 2024
Campaign closes:	30 November 2024, while stocks last. This offering, and any applicable amendment to this campaign, is reviewable at the Bank's discretion. The Bank reserves the right to vary, postpone, suspend, or cancel this campaign from time to time.
Eligibility: Who qualifies to take part?	This campaign is open to any legal resident of the Republic of South Africa who is a natural person, 18 years of age or older with a valid 13 (thirteen) digit South African identity document or a South African Legal Entity, who applies for a Home Loan, Single Facility® or Structured Loan via any RMB Private Bank internal sales channels which is granted by RMB Private Bank and registered in the Deeds Office.
How to participate?	To qualify for this campaign, an application for a Home Loan, Single Facility® or Structured Loan must be submitted via any RMB Private Bank sales channels, approved by RMB Private Bank and registered in the Deeds Office.
Products to which the Campaign is Applicable	<ul style="list-style-type: none"> ○ Home Loan (First Bond) ○ Home Loan (First Bond Future Use) ○ Development Building loans & Development loans ○ Single Facility ○ Structured Loan
Campaign Terms and Conditions	<ul style="list-style-type: none"> • This campaign is only applicable to persons that are main banked with First National Bank or RMB Private Bank, both of them being a division of FirstRand Bank Limited. Main Banked means that you hold any of the qualifying accounts with us and meet the Bank's qualifying criteria, as stipulated in the Main Banked Rules published on the Bank's website: www.rmbprivatebank.com. • Only applicable to Home Loan, Single Facility® and Structured Loan applications submitted on or after 10 September 2024 via any RMB Private Bank sales channels, approved by RMB Private Bank, and registered in the Deeds Office. • This offering, and any applicable amendment to this offering, is reviewable at the Bank's discretion. • This offering is not a guarantee of any nature and the Bank reserves the right to vary, postpone, suspend or cancel the offering at any time. If this happens you agree to waive (give up) any rights that you may have in relation to this campaign and agree that you will have no rights against the Bank.

PRIVATE BANKING

5 Merchant Place
9 Fredman Drive
Sandton 2196

PO Box 7856111
Sandton 2146
South Africa

Switchboard +27 87 335 5300
Website rmbprivatebank.com



	<ul style="list-style-type: none"> • The Bank's involvement in this campaign is to provide qualifying applicants with a Home Loan, Structured Loan or Single Credit Facility® therefore, the Bank will not be responsible for any defects in the property. The relevant property Developer furthermore needs to be consulted for any terms and conditions for the purchase of properties (that form part of the Spring Campaign 2024) that may exist and need to be complied with and which are independent from the Bank's product rules, terms and conditions. • All loan applications are subject to the Bank's credit approval criteria and the Bank's lending policies and practices as amended from time to time. • This campaign is subject to the use of the Bank's appointed panel of attorneys. • The Bank can change the rules of this offering throughout the duration of the campaign. For convenience only, the date on which these rules were last amended will be shown below the heading. It is your responsibility to check the rules for amendments. • This offering is not transferable between clients. <p>Exclusions:</p> <ul style="list-style-type: none"> • Natural persons without a valid South African 13-digit Identity number and Legal Entities not registered in South Africa. • Building Loans are excluded. • Further Loans, release of Surety and Substitution of Debtor applications.
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Is there a limit on the number of times you can qualify for the campaign offer?	No limit, this applies to each Home Loan/Single Facility/Structured Loan successfully registered during the campaign period where all campaign Terms and Conditions have been met.
Data Usage and Privacy Policy	For more information regarding our privacy practices, please refer to our website (www.rmbprivatebank.com) for the Customer Privacy Notice.
Rule Amendments	These rules cannot be modified or superseded except by us, in our reasonable and sole discretion, in a written revision to these rules posted on the nav» Home or using other potential official campaign communication methods reasonably calculated to reach a majority of potential participants. Participants will be bound by the rules applicable from 10 September 2024. A copy of these rules can be found on our website (www.rmbprivatebank.com).

IMPORTANT

- You agree to indemnify the promoters fully for any loss or damage the promoters may suffer because you breached the campaign, terms and conditions and/or rules. This means you agree to reimburse the promoters for the following: any loss or damage they suffer, any expenses and costs they paid or are responsible for. Legal costs mean costs on an attorney and own client scale.
- You also agree to indemnify the promoters for any loss or damage you suffered because you took part in this campaign. If you use or accept the allocation and/ or offering, you understand that you do so of your own free will. This means that you cannot hold the promoters legally responsible for any loss or damage or legal expenses you suffered because you took part in this campaign or used the offerings or allocation.
- You will protect the promoters from being held legally responsible for the loss or damage or legal expenses of another person (juristic or natural) if such loss or damage or expense was incurred because you: a) breached the campaign, terms and conditions and/or rules b) took part in this campaign.
- It is recommended that you obtain independent professional advice regarding any tax implications arising from this campaign. You are fully responsible for any tax implications arising from or associated with this campaign.



GENERAL RULES

- No correspondence will be entered into regarding either this campaign or these rules.
- In the unlikely event of a dispute, the Bank's decision shall be final.
- The Bank reserves the right to amend, modify, cancel or withdraw any aspect of this campaign at the Bank's sole discretion at any time without any liability.
- The laws of the Republic of South Africa govern this campaign, regardless of where you live or work.
- If any provision or part of these rules is deemed void or otherwise unenforceable in law, then that provision or part shall be deemed excluded and the remainder of these rules shall remain in force.
- Any violation of these rules will result in the immediate disqualification of the transgressing participant from the campaign.
- You may not attempt to do anything to change the outcome of the campaign in any way.
- While you may be asked to take part in publicity for the campaign, you have the right to refuse to do so.
- Where any dates or times need to be calculated in terms of this campaign, the international standard time: GMT plus two hours will be used.
- While the promoter(s) may allow you extra time to comply with your obligations or decide not to exercise some or all of our rights, or waive certain requirements, the promoter(s) can still insist on the strict application of any or all of its rights at a later stage. You must not assume that this means that the rules have been changed or that it no longer applies to you.
- You must send all legal notices to FNB Legal, 3rd Floor, No 1 First Place, Bank City, Johannesburg, 2001.
- For any queries related to this campaign, email the Bank on the following email address: PBLCampaigns@fnb.co.za
Terms, conditions and rules apply.