



## VISA International Spend Competition

### COMPETITION RULES

Date these rules were first published: 16 July 2025

Read these Competition rules carefully. These Competition rules (“rules”) explain your rights and duties in connection with this Competition. If you take part in this Competition and/or accept any reward, these rules will apply to you, and you agree that the promoter(s) can assume that you have read and agreed to be legally bound by these Competition rules.

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| <b>Competition Name:</b>       | <b>VISA International Spend Competition</b>   |
| <b>Promoter(s) Name(s):</b>    | The VISA competition is presented by VISA International Service Association with registration number 802339 and/or its agency/s (“ <b>Promoter</b> ”). In these rules, we refer to the above promoter(s) as “the promoter(s)”, or “VISA”. We will refer to participants as “you”.   |
| <b>The Competition Offers:</b> | <ol style="list-style-type: none"><li>1. Selected customers eligible for the Competition, will receive an APN (App Push Notification) message on the FNB App or RMB Private Bank App and/or an E-mail informing the customer of a VISA International spend Competition and that the customer has been selected by VISA to participate in the VISA managed Competition.<br/>Each customer is assigned a personalised international spend threshold allocated to a specific account (Debit, Fusion, Credit or Global Debit) and card type (Physical, Virtual, or Additional Physical or Virtual Card) , which may be accessed by engaging with Secure Chat via the FNB App or RMB Private Bank App. Customers who meet or exceed their allocated spend threshold on the allocated card during the campaign period will automatically qualify for entry into a VISA-administered draw. Customers selected through the draw will be eligible to receive a cashback reward equivalent to 5% of their assigned spend threshold, the maximum reward per customer is R1,500 (One Thousand Five Hundred Rand only).</li><li>2. Customers who meet the minimum spend on the specified card will be entered into a random draw run by VISA, using VISA Easy Cash platform. Rewards are given on a first-come, first-served basis until the program limit is reached.</li></ol> |

#### PRIVATE BANKING

5 Merchant Place  
9 Fredman Drive  
Sandton 2196

PO Box 7856111  
Sandton 2146  
South Africa

Suite  
Website

+27 87 575 9411  
rmbprivatebank.com

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|                          | <p>3. The customer will be notified in the message, the period to complete the action as per number 2 above.</p> <p>4. Qualifying <b>international spend includes <u>only</u> card present</b> transactions (transactions conducted using cards or contactless payment devices, where the cardholder is physically present at the point of purchase) made within the Competition territory (outside the borders of South Africa) during the specified period. <b>International purchases made online <u>will not</u> qualify for entry into the VISA draw.</b> During the Competition period each customer can only receive one entry regardless of the amount spent over the allocated threshold.</p> <p>5. Should a customer be eligible for a cashback reward post the VISA draw, the customer will be informed via the FNB App or RMB Private Bank App and the cashback reward will be paid out into the customers qualifying transactional account no later than the 22<sup>nd</sup> of September 2025.</p> <p>6. The VISA Competition is not exclusive to FNB and RMB Private Bank. VISA has extended this incentive to multiple banks across South Africa, and any invited bank is fully eligible to participate.</p> <p>7. Images used in promotional material are for illustrative purposes only.</p> |
| <b>Draw Mechanics</b>    | <ul style="list-style-type: none"> <li>• This competition is run and managed solely by VISA.</li> <li>• <b>The competition, its rules and the drawing of winners is entirely managed by VISA. RMBPB has no control, input, influence, nor oversight over the selection of winners, which is conducted solely according to VISA's competition rules and processes.</b></li> <li>• RMBPB is only facilitating this offer to customers via our channels and is not directly involved in, nor does it have any control over the draw process, winner selection, or reward allocation. All aspects of the competition, including how entries are evaluated, how winners are selected, and how rewards are distributed, are solely determined and executed by VISA under their own competition rules and systems.</li> </ul>   |
| <b>Competition Rules</b> | <ul style="list-style-type: none"> <li>• This Competition is run by VISA, customers who receive an APN (App Push Notification) message on the FNB App or RMB Private Bank App and/or an E-mail advising them of the VISA International spend Competition have been selected by a proprietary propensity model to analyse customers' historical usage and activation patterns, with a focus on identifying those most likely to engage in international travel. Each</li> </ul>   |

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|   | <p>customer is assigned a propensity score, which is then segmented into high, medium, and low propensity cohorts. This segmentation allows VISA to tailor spend thresholds that are both relevant and attainable for each group. Based on the existing spend behaviour of the customer, VISA has given a stretch threshold to deepen the spend of the customers.</p> <ul style="list-style-type: none"> <li>• The spend threshold has been mapped at a PAN (Primary Account Number, which identifies the card issuer and the specific account of the account holder) level.</li> <li>• The total fund made available for the “VISA International Spend Competition” is limited. VISA reserves the right to suspend or terminate the “RMBPB VISA International Spend” before the expiry of the Period upon full fund utilisation or otherwise at their discretion</li> <li>• Any potential complaints from the participating cardholders regarding the award amount will only be reviewed within the 30 days after the award period end date of 31 October 2025. Any complaints submitted after this date will not be considered. All complaints or queries relating to the competition must be directed to VISA via the ‘Contact Us’ page on the official VISA website. Should customers have any complaints or queries (including complaints or disputes related to the outcome of the competition), RMBPB can facilitate resolution on behalf of the customer with the Promotor. RMBPB cannot guarantee the management and/or the outcome of such complaint or query.</li> </ul> |
| <b>Competition start date:</b>                                | 00h00 on 01 July 2025   |
| <b>Competition closes:</b>                                    | <ul style="list-style-type: none"> <li>• 11:59:59 on 31 August 2025 - The promoter(s) reserve the right to end or extend the Competition by amending these Competition rules. Notice of this amendment will be posted in these rules.</li> </ul>  |
| <b>Eligibility:</b><br><br><b>Who qualifies to take part?</b> | <ul style="list-style-type: none"> <li>• Existing FNB and RMB Private Bank Credit Card, Fusion, Debit and Global Debit card customers who receive the message, on the FNB App or RMB Private Bank App or via Email will be eligible to participate.</li> <li>• Customers who were selected to partake in the competition were chosen using a model that looks at past card usage and activity to find those most likely to travel internationally. Each customer is assigned a propensity score, which is then segmented into high, medium, and low propensity cohorts. This segmentation allows VISA to tailor spend thresholds that are both relevant and attainable for each group. Based on the existing spend</li> </ul>   |

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|                                      | <p>behaviour of the customer, VISA has given a stretch threshold to deepen the spend of the customers.</p> <ul style="list-style-type: none"> <li>• You are a natural person over the age of 18;</li> <li>• You are in possession of a valid South African ID Card or valid passport for identification purposes;</li> <li>• You are not excluded in the categories of people listed below who cannot take part. By entering this Competition, participants warrant that they do not fall into any of the below mentioned excluded categories of people; and</li> <li>• FirstRand staff meeting the abovementioned criteria</li> </ul>  |
| <b>Who cannot take part?</b>         | <ul style="list-style-type: none"> <li>• Customers who do not meet the eligibility criteria above.</li> </ul> <p>Business and Commercial customers are excluded.</p>  |
| <b>Data Usage and Privacy Policy</b> | <p>Participants in the Competition understand and agree that, in order to offer the Competition, we may collect and use personal information about participants. This personal information may include participants', first name, last name, email address, mobile number and in certain instances your image. Personal data, which participants provide when they enter the Competition, may, subject to prevailing law, be used for future related marketing activity, unless you notify us that you wish to opt out of receiving such marketing communications. We will treat your information in total confidence and will not sell, share or rent this information to any other third parties. We may disclose information if required to do so by law or if it is required to protect the safety, rights or property of Global Account, our members, customers or the public.</p>   |
| <b>General</b>                       | <p>No correspondence will be entered into regarding either this Competition or these Rules. In the unlikely event of a dispute, our decision shall be final. We reserve the right to amend, modify, cancel or withdraw any aspect of this Competition in our sole discretion at any time without liability. We cannot guarantee the performance of any third party and shall not be liable for any act or default by a third party. Participants in this Competition agree that we will, subject to prevailing law, have no liability whatsoever for any injuries, losses, costs, damage or disappointment of any kind resulting in whole or in part, directly or indirectly from acceptance or from participation in this Competition. The laws of the Republic of South Africa govern this Competition. 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</p> |

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|                         | <p>of these Rules will result in the immediate disqualification of the transgressing participant from the Competition.</p> <p>If required as a result of changes in legislation or if deemed necessary for any other reason, the Bank reserves the right to terminate this Competition immediately. In the event of such termination, all participants agree to waive any rights that they may have in terms of this Competition and acknowledge that they will have no recourse against the Bank, VISA, their agents and/or promoters.</p> <p>The promoter reserves the right to cancel or amend the promotion and these terms and conditions in the event of a catastrophe, war, civil or military disturbance, act of God or any actual or anticipated breach of any applicable law or regulation or any other event outside of the promoter's control. Any changes to the promotion will be notified to entrants as soon as possible by the promoter. We will not be held liable for any misrepresentation caused due to a copy error, typing error and/or omission that may occur on any of our Competition material.</p> <p>Participants may be invited to participate in Public Relations activities and other marketing initiatives as organised by RMBPB for the purpose of this Competition. Competition Participants might be asked to participate in social media advertising, including but not limited to Twitter, Instagram and Facebook by means of high-quality photos that will be displayed on RMBPB's social media pages as well as in RMBPB Branches. Please note that participation shall not entitle you to remuneration. Participants reserve the right to refuse such participation. If you consent, you agree that you will not be entitled to any remuneration for the use of your image.</p> <p>We will not be held liable for any misrepresentation caused due to a copy error, typing error and/or omission that may occur on any of our Competition material.</p> |
| <b>Tax Implications</b> | <p>We strongly recommend that You obtain independent professional advice regarding any tax implications arising from the receipt, transfer or spend of any prize/s, awards and eBucks rewards obtained in respect of this competition.</p>   |

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|   | <p>You are fully responsible for any tax implications arising from or associated with any receipt, transfer or spend of any prize/s, awards and eBucks rewards due to You for participating in this competition.</p> <p>You agree that You will not hold, FNB, RMB Private Bank or FirstRand Bank Limited ("the Bank") liable and You hereby fully indemnify the Bank, and hold the Bank completely harmless, against all damages, claims and fines made against You or the Bank, including all legal costs on an attorney-and-own-client scale, to the extent to which such damages, claims and fines arise out of or are connected to any taxation relating to Your receipt, transfer or spend of any prize/s, awards and eBucks rewards or the charges in respect thereof.</p> |
| <b>Rule Amendments</b>                            | <ul style="list-style-type: none"> <li>• These Rules cannot be modified or superseded by RMBPB as this is a VISA lead competition</li> <li>• VISA reserves the right to extend the Competition by amending these Competition rules. Notice of this will be posted in these rules.</li> <li>• Rules can be found on RMBPB's website:<br/><a href="https://www.rmbprivatebank.com/legal/promotionsTsAndCs.html">https://www.rmbprivatebank.com/legal/promotionsTsAndCs.html</a></li> </ul>  |
| <b>Complaints and Questions about these rules</b> | <p>All complaints or queries relating to the competition must be directed to VISA via the 'Contact Us' page on the official VISA website. RMBPB will not be able to respond to or resolve any complaints or disputes related to the outcome of the competition.</p>   |

### IMPORTANT

- You agree to indemnify the promoter(s) fully for any loss or damage the promoter(s) may suffer because you breached the Competition rules. This means you agree to reimburse the promoter(s) 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 promoter(s) for any loss or damage you suffered because you took part in this Competition. This means that you cannot hold the promoter(s) legally responsible for any loss or damage or legal expenses you suffered because you took part in this Competition.
- You will protect the promoter(s) from being held legally responsible for the loss or damage or legal expenses of another person (legal or natural) if such loss or damage or expense was incurred because you: a) breached the Competition rules or b) took part in this Competition.

## **GENERAL RULES**

- If you fail to comply with any part of these rules you will be disqualified and you will forfeit any reward.
- The reward may not be sold or given to someone else.
- The reward cannot be swapped for a different type of reward.
- You may not attempt to do anything to change the outcome of the Competition in any way.
- The promoter(s) decision is final and no correspondence will be entered into. This means you cannot appeal any decision by the promoter(s).
- The promoter(s) have the right to end this Competition at any time. If this happens you agree to waive (give up) any rights that you may have about this Competition and agree that you will have no rights against the promoter(s).
- The promoter(s) can change the rules of the Competition throughout the duration of the Competition. 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.
- The clauses in these rules are severable. This means that if any clause in these rules is found to be unlawful, it will be removed and the remaining clauses will still apply.
- Where any dates or times need to be calculated in terms of this agreement, 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 RMB Legal, 3rd Floor, No 1 First Place, Bank City, Johannesburg.
- This Competition and its rules will be governed by the law of the Republic of South Africa regardless of where you live or work, or where or how you enter.