



**VISA FIFA WORLD CUP & RMB PRIVATE BANK
GET, SPEND, AND YOU COULD WIN COMPETITION RULES**

Date these rules were first published: 01 August 2025

Date these rules were last changed: 01 August 2025

Read these competition rules carefully. These competition rules ("rules") explain your rights and duties under this competition. If you take part in this competition or accept any prize, these rules will apply to you, and you agree that the person running the competition ("the promoter/s") can assume that you have read and agreed to be legally bound by these competition rules.

Competition Name:	VISA FIFA World Cup & RMB PRIVATE BANK: Get, spend and you could win.
Promoter(s) Name(s):	<p>The promoters of this competition are Visa International Association ("VISA") and RMB PRIVATE BANK, a division of FirstRand Bank Limited with Reg. No. 1929/001225/06 ("RMB PRIVATE BANK").</p> <p>In these rules we refer to the above promoters as "the promoters", "VISA" or "RMB PRIVATE BANK". We refer to participants and winners as "you".</p>
Entries open and close:	<p>Entries open on 1 August 2025: 00:00 am</p> <p>Entries close 15 October 2025: 11:59 pm</p> <p>All entries, fully completed as required, must be received by the promoters before the closing dates.</p> <p>The promoters reserve the right to extend the competition. Notice of this will be posted in these rules.</p>
What is the prize?	<p>Retail and Business customers stand a chance to win 1 of 3 double tickets to the FIFA World Cup semi-final or final match.</p> <p>Each winner (and their chosen partner) will receive a fully hosted international travel experience, which includes:</p> <ul style="list-style-type: none">-Return flights.-4 night stay in a 4-star accommodation, including daily breakfast and light snacks.-Airport transfers.-Transport to/from the stadium (premium air-conditioned coach).-Visa pre-paid card loaded with \$600 (six hundred USD).-Gifts to the value of \$400 (four hundred USD).-Pre-match hospitality (food and drinks at hotel).-Visa Hospitality Desk.-Cultural Experience. <p>To redeem the prize, participants must be over the age of 18, live in the Republic of South Africa, and hold a valid South African ID and a valid passport. Additionally, they must be eligible to apply for, and successfully obtain, a travel visa for the designated cities where the matches will take place. Their chosen partner must also meet these criteria to be eligible for the prize.</p> <p>Except where explicitly stated above, the promoters will not be liable for any expenses incurred (whether before, during or after the FIFA World Cup event) by you in preparation for the FIFA World Cup event, this includes but is not limited to travel to and from the airport (locally), meals, events and activities outside of the scheduled itinerary, hotel incidentals and visa and application and processing.</p>

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Winner/s announced on:	<p>The prize draw will take place on 06 November 2025.</p> <p><u>Winners will be announced in two phases:</u></p> <p>Primary winners will be confirmed by 15 November 2025 to allow sufficient time to begin their visa application process for the international trip. If a primary winner is unable to secure a valid visa in time, a back-up winner will be announced on 11 January 2026. This two-step process ensures enough time to manage visa reallocation and travel logistics effectively.</p> <p>Note: Winners are responsible for the end-to-end application of their visa's with discretionary assistance from RMB PRIVATE BANK/VISA. If a winner's visa is declined the winner will forfeit their prize.</p>
Eligibility: Who qualifies to take part?	<p>This competition is open to all individuals 18 years and older who live in the Republic of South Africa and who hold a valid South African ID and passport, provided they also meet the following criteria:</p> <ul style="list-style-type: none"> • Individuals, they must open a qualifying RMB PRIVATE BANK transactional or credit card account during the competition period. Switch their income/salary to RMB PRIVATE BANK and meet the qualifying deposit for their primary RMB PRIVATE BANK transactional account. • Existing RMB PRIVATE BANK or credit card holders who upgrade their RMB PRIVATE BANK transactional account or credit card. Switch their income/salary to RMB PRIVATE BANK and meet the qualifying deposit for their primary RMB PRIVATE BANK transactional account. <p>And</p> <ul style="list-style-type: none"> • Transact using their virtual or physical card, in-store or online by tapping, swiping or clicking 5 times or more in a month for a minimum value of R100 (one hundred rand) per month during the competition period. <p>Entering the competition is voluntary and participants must adhere to the qualifying criteria. The promoters reserve the right to either change or waive the eligibility criteria.</p>
Who cannot take part?	<p>The following persons may not take part in this competition even if they qualify to take part and if any prize is awarded to them, they will forfeit same:</p> <ol style="list-style-type: none"> a) Any employee of the promoter(s). b) Any director, member, partner, agent of, or consultant of the promoter(s). c) Any other person who is directly or indirectly controls the promoter(s). d) Any supplier of goods and services in connection with this competition. e) The spouse, life partner, siblings, children, or parents of any of the persons named in a, b, c, or d, above. f) Any person whose accounts and credit agreements with RMB PRIVATE BANK or FirstRand Bank Limited are not in good standing. This means that either your RMB PRIVATE BANK and FirstRand Bank account/s and credit agreements is/are overdrawn, or in arrears, or in default, or subject to any legal process with RMB PRIVATE BANK or FirstRand Bank. Legal process means any legal proceedings in any court of law involving you and RMB PRIVATE BANK or FirstRand Bank, including but not limited to: collections, liquidation and sequestration proceedings. Legal process however

	<p>excludes debt review as contemplated in S86 of the National Credit Act 2005.</p> <p>However, even if the aforesaid disqualified persons participate in the competition or is subsequently disqualified, these competition rules will continue to apply between the disqualified persons and RMB PRIVATE BANK.</p>
How to enter?	<p><u>Retail:</u></p> <p>To enter the competition, if participants are:</p> <ol style="list-style-type: none"> 1. Individuals, they must open a qualifying RMB PRIVATE BANK transactional or credit card account during the competition period. Switch their income/salary to RMB PRIVATE BANK and meet the qualifying deposit for their primary RMB PRIVATE BANK transactional account. 2. Existing RMB PRIVATE BANK account or credit card holders who upgrade their RMB PRIVATE BANK transactional account or credit card. Switch their income/salary to RMB PRIVATE BANK and meet the qualifying deposit for their primary RMB PRIVATE BANK transactional account. And 3. Transact using their virtual or physical card, in-store or online by tapping, swiping or clicking 5 times or more in a month for a minimum value of R100 (one hundred rand) per month during the competition period.
Is there a limit on the number of times you can enter?	Participants can only enter the competition once.
How will winner(s) be chosen?	All eligible participant entries will be entered into a random draw, and the winners of the competition will be selected from that random draw.
How will winner(s) names be announced?	<p>Winners will be contacted through direct communication from Visa via electronic communication and VISA will provide all the prize information. Your participation in this competition warrants the information you furnished to be true and correct and you undertake to inform RMB PRIVATE BANK of any facts or circumstances that could prejudice either one of the promoters' rights and you undertake to immediately advise RMB PRIVATE BANK if any of your information changes.</p> <p>VISA will also manage the end-to-end travel and match experience for the winner.</p> <p>Please note: Whilst prize winners may be asked to take part in publicity for the competition, prize winners have the right to refuse to do so.</p> <p>Your participation as a winner in the publicity campaign will be conducted once you provide the promoters with an unconditional, voluntary, specific, and informed consent for the promoters, either themselves or through their contractors and/or suppliers ("the promoter's Representatives") to conduct the publicity campaign and to use (edit, exchange, store, disseminate, and disclose/publish) the publicity campaign for the purposes of the promoter's Advertising at any time after the date of signature of that consent.</p> <p>You agree that the consent provided will be applicable on a worldwide basis and will extend to the use of the publicity campaign content in any format(s) and/or media which the promoters in their discretion may determine, including press releases, pictorial material, printed material, broadcast, video, audio, electronic, and digital mediums as well as social media channels.</p>
Deadline for claiming prize(s)	Winners will have 30 (thirty) business days to claim the prize. Match tickets are only valid for the designated games and travel indicated by VISA and the FIFA World Cup schedule.



Questions about these rules

Should you have any queries related to the above competition you may visit your nearest branch or advisor, or call 0875753279 or 0875754653, standard network rates will apply.

IMPORTANT – PRIVACY MATTERS

Participants in this competition understand and agree that for the promoters to offer this competition, we may collect and use personal information about participants. This personal information may include your first name, last name, email address, mobile number, ID number and in certain instances your image. Your participation herein indicates your agreement in the event you are the winner, for us to share your personal information with Visa to enable the fulfilment of the prize. For more information about the FirstRand Group, our solutions and your privacy, go to our website and/or your RMB PRIVATE BANK App to view our FirstRand Customer Privacy Notice.

General Rules

IMPORTANT – LIABILITY

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 as a result of your breach of the competition rules. 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 or received or used any benefit or prize. If you enter yourself, or accept or use the prize or any benefit, you understand that you do so of your own free will. 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 or accepted or used any benefit or prize.

You will protect RMB PRIVATE BANK 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 b) took part in this competition or c) any person used a prize.

We cannot guarantee the performance of any third party and shall not be liable for any act or default by a third party.

- Your entry will be considered for this competition once you meet all the required qualifying criteria listed under the 'how to enter' and 'eligibility' heading in the time period stipulated under the 'Entries open and close' heading. Your entry will be considered valid if you do not fall under any exclusionary conditions listed under the 'who cannot enter' heading.
- If the promoters are not able to get hold of you after making reasonable efforts to do so, the promoters can award the prize to someone else. If you don't claim your prize on time, you will lose your right to any prize.
- If you are in breach of these rules, you will be disqualified and you will lose your right to any prize(s).
- You may not sell the prize or give it to someone else. You may not swap the prize for cash or for a different prize.
- You may not do anything to change the outcome of the competition in any way.
- The promoter(s) can put in place such technical or other remedies it considers appropriate to prevent abuse, or to protect any sites or our systems or other users.
- The election of the winner is final and no negotiation will be entered into. The election cannot be appealed.
- When elected and announced as the winner, you must collect your prize before the deadline. You must be able to provide proof of your identity and be in possession of a valid passport.
- 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 promoters can change the rules of the competition at any time. For convenience only, the date on which these general rules were last changed by RMB PRIVATE BANK are published below the heading. It is your responsibility to check the rules for any changes. If required, the promoters may need to change the prizes.
- You may not submit anything that could be offensive or may offend or harm RMB PRIVATE BANK or any person. Do not submit anything that contains explicit or offensive content.
- You agree that RMB PRIVATE BANK alone can decide if your actions are prohibited or inappropriate. RMB PRIVATE BANK can also decide to end your participation in the competition immediately. RMB PRIVATE BANK can also take appropriate legal action against you.



- You must at your own expense, obtain all equipment and services that are necessary to take part in this competition.
- If the prize involves international travel, you must have a valid passport and obtain the necessary Visas. RMB PRIVATE BANK is not responsible if you cannot arrange this on time. You must arrange your own insurance and are responsible for any other expenses or costs not specifically included as part of the prize.
- The advertised dates and times of prize involving travel or tickets to events cannot change. The prize will not include the cost of transport, accommodation, spending money or food, unless otherwise stated and agreed. This means you will be responsible for organising and paying for your own transport to the venue, accommodation, food and spending money.
- You must comply with the rules of any third-party service provider. This includes but is not limited to, any airline, transport service, accommodation provider and venue.
- Where any dates or times need to be calculated, the international standard time: GMT plus two hours will be used.
- While RMB PRIVATE BANK 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, RMB PRIVATE BANK 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 by RMB PRIVATE BANK or that they no longer apply to you.
- 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.
- You must send all legal notices to RMB PRIVATE BANK Legal, 3rd Floor, No 1 First Place, Bank City, Johannesburg, 2001.
- The laws of the Republic of South Africa will apply to this competition regardless of where you live or work, how or where you enter.

IMPORTANT – TAX IMPLICATIONS

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 or eBucks rewards.

You are fully responsible for any tax implications arising from or associated with any receipt, transfer or spend of any prize/s, awards or eBucks rewards due to you for participating in this competition.

You agree that you will not hold us or FirstRand Bank Limited ("the Bank") liable and you hereby fully indemnify us and/or the Bank, and hold us and/or the Bank completely harmless, against all damages, claims and fines made against you us and/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.