



## RMB Private Bank: Pick n Pay Activation & Spend Incentive

### CAMPAIGN RULES

**Date these rules were first published: 6 July 2026**

**Date these rules were last changed: n/a**

Read these Campaign rules carefully. These Campaign rules (“rules”) explain your rights and duties in connection with this Campaign. If you take part in this Campaign 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 Campaign rules.

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| <b>Campaign Name:</b>       | <b>Pick n Pay Activation &amp; Spend Incentive</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Promoter(s) Name(s):</b> | This Campaign is run by RMB Private Bank a division of FirstRand Bank Limited with Reg. No. 1929/001225/06 having its principal place of business 1 First Place, Bank City. In these rules, we refer to the above promoter(s) as “the promoter(s)”, or “us” or “we”. We will refer to participants as “you”.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>The Campaign Offers:</b> | <p><b><u>Initial Offer</u></b></p> <p>1.1. Selected customers in the campaign will receive an SMS or APN (App Push Notification) message.</p> <p>1.2. The aforesaid customers will be communicated one <b><u>or more</u></b> of the below spend thresholds in order to receive a Pick n Pay coupon.</p> <p>a. Spend R500 (Five Hundred Rand only) at Pick n Pay (in-store or on asap) for a R50 (Fifty Rand only) Pick n Pay Coupon</p> <p>b. Spend R1000 (One Thousand Rand only) at Pick n Pay (in-store or on asap) for a R100 (One Hundred Rand only) Pick n Pay Coupon</p> <p>c. Spend R3000 (Three Thousand Rand) at Pick n Pay (in-store or on asap) for a R350 (Three Hundred and Fifty Rand only) Pick n Pay Coupon</p> <p>d. Spend R5000 (Five Thousand Rand only) at Pick n Pay (in-store or on asap) for a R650 (Six Hundred and Fifty Rand only) Pick n Pay Coupon.</p> <p>1.3. The spend thresholds are allocated based on the customers’ historic spend at Pick n Pay, and available thresholds customers can reach will be communicated in the message. Spend thresholds not</p> |

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communicated but met by the customer during the campaign will not be eligible for rewards.

- 1.4. Customers will be notified of which RMB Private Bank Card(s) they need to spend on in the message in order to receive a reward.
- 1.5. The customer will be notified in the message of the period to complete the action as per number 1.2 above.
- 1.6. The limitation of the number of customers who will qualify for the offer will be communicated in the message.
- 1.7. The spend at Pick n Pay will be calculated from the beginning of each campaign period. Customers can perform the behavior in one or more transactions, and their cumulative spend during the campaign period will be used for the calculation of qualifying spend. Customers who meet the cumulative spend requirement first, will be selected first for rewards, until the limit to the number of customers who can qualify is reached.

**Last chance offer:**

- 2.1. If the limitation of the number of customers selected for offer 1 has not been reached, selected customers who have not yet met the spend requirements in the campaign may receive an SMS or APN (App Push Notification) message to give them a “last-chance” opportunity within the current campaign period to fulfill the spend behaviours.
- 2.2. The aforesaid customers will be reminded of their allocated spend thresholds from the below list in order to receive a Pick n Pay coupon.
  - e. Spend R500 at Pick n Pay (in-store or on asap) for a R50 Pick n Pay Coupon
  - f. Spend R1000 at Pick n Pay (in-store or on asap) for a R100 Pick n Pay Coupon
  - g. Spend R3000 at Pick n Pay (in-store or on asap) for a R350 Pick n Pay Coupon
  - h. Spend R5000 at Pick n Pay (in-store or on asap) for a R650 Pick n Pay Coupon.
- 2.3. The spend thresholds are allocated based on the customers’ historic spend at Pick n Pay, and will be communicated in the message.
- 2.4. These customers will be offered the opportunity to reach the spend threshold within the remainder of the campaign period. Qualifying

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|                                                      | <p>customers who complete the behaviours within the campaign period communicated could receive the associated Pick n Pay Reward Coupon and could also unlock an entry into the draw to win one of five R1000 Pick n Pay Coupons.</p> <p>2.5. Customers will be notified of which RMB Private Bank Card(s) they need to spend on in the message in order to receive a reward.</p> <p>2.6. The customer will be notified in the message of the period to complete the action as per number 2.2 above.</p> <p>2.7. The spend at Pick n Pay will be calculated from the beginning of each campaign period. Customers can perform the behavior in one or more transactions, and their cumulative spend during the campaign period will be used for the calculation of qualifying spend. Customers who meet the cumulative spend requirement first, will be selected first for rewards, until the limit to the number of customers who can qualify is reached.</p> <p>2.8. All qualifying customers (as per point 2.4 above) will be entered into a random draw and winners will be drawn within 7-10 working days of the campaign period end-date as communicated in the message.</p> |
| <b>Pick n Pay Coupon Code Terms &amp; Conditions</b> | <p>1.1. Pick n Pay Coupon s will be distributed via a personalized WICODE or generic code on SMS or APN (App Push Notification) message on the RMB Private Bank App to qualifying customers within 7-10 working days of the campaign end date for offer 1. Last chance offer coupons will be allocated within 7-10 working days after the draw date.</p> <p>1.2. The Code has no cash value, is not transferable, and may not be exchanged for cash or any other reward.</p> <p>1.3. Till be distributed at random, and the redemption criteria will be communicated in the message. The coupon issued can only be redeemed at the specified location (in-store or asap). Coupons</p> <p>1.4. Any spend customers choose to make remains their responsibility, including repayment of any credit used.</p>                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Campaign start date:</b>                          | 00h00 on 01 June 2026                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Campaign closes:</b>                              | <p>ongoing – no end date.</p> <p>The promoter(s) reserve the right to end or extend the Campaign by amending these Campaign rules. Notice of this amendment will be posted in these rules.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |

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| <p><b>Eligibility:</b></p> <p><b>Who qualifies to take part?</b></p> | <ul style="list-style-type: none"> <li>Existing RMB Private Bank Debit, Credit Card and Fusion card customers who receive the message will be eligible to participate.</li> <li>We have determined this eligibility criteria based on customers' historical RMB Private Bank cards spend at Pick n Pay</li> <li>Business and Commercial customers are excluded.</li> <li>You are a natural person over the age of 18.</li> <li>You are in possession of a valid South African ID book or valid passport for identification purposes.</li> <li>Your account/s is active or in good standing. This means that none of your RMB Private Bank 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 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: business rescue, collections, liquidation, administration and sequestration proceedings. Legal process excludes debt review as provided for in s86 of the National Credit Act; and</li> <li>You are not excluded in the categories of people listed below who cannot take part. By entering this Campaign, participants warrant that they do not fall into any of the below mentioned excluded categories of people.</li> </ul> |
| <p><b>Who cannot take part?</b></p>                                  | <p>Customers who do not meet the eligibility criteria above. Any account holders who have not received the Campaign communication via a message will not be able to take part in this Campaign.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <p><b>Data Usage and Privacy Policy</b></p>                          | <p>Participants in the Campaign understand and agree that, in order to offer the Campaign, 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 Campaign, 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</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |

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|                | property of RMB Private Bank Credit Card or RMB Private Bank Fusion Card or RMB Private Bank Debit Card, our members, customers or the public.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>General</b> | <p>No correspondence will be entered into regarding either this Campaign 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 Campaign 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 Campaign 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 Campaign. The laws of the Republic of South Africa govern this Campaign. 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.</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 campaign immediately. In the event of such termination, all participants agree to waive any rights that they may have in terms of this campaign 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 campaign material.</p> <p>Participants may be invited to participate in Public Relations activities and other marketing initiatives as organised by RMB Private Bank for the purpose of this campaign. Campaign Participants might be asked to participate in</p> |

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|                                    | <p>Social media advertising, including but not limited to Twitter, Instagram and Facebook by means of high-quality photos that will be displayed on RMB Private Bank's social media pages as well as in RMB Private Bank 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 campaign material.</p>                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Tax Implications</b>            | <p><b>IMPORTANT NOTICE: TAX IMPLICATIONS</b></p> <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 incentive.</p> <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 incentive.</p> <p>You agree that You will not hold Us, 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 except by us, in our reasonable discretion, in a written revision to these rules.</li> <li>• FirstRand Bank Limited reserves the right to extend the campaign by amending these campaign rules. Notice of this will be posted in these rules.</li> <li>• Rules can be found on RMB Private Bank's website:<br/> <a href="https://www.rmbprivatebank.com/legal/promotionsTsAndCs.html">https://www.rmbprivatebank.com/legal/promotionsTsAndCs.html</a> </li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Questions about these rules</b> | <p>Email us on <a href="mailto:care@rmb.co.za">care@rmb.co.za</a></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |

**Complaints**Email us at: [care@rmb.co.za](mailto:care@rmb.co.za)**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 further 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 and/or the aforesaid other person availed of the prize.

**General Rules**

If you fail to comply with any part of these rules, you will be disqualified and you will forfeit the prize or any reward.

- The prize/reward may not be sold or given to someone else.
- The prize/reward cannot be swapped by you 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 regarding the competition outcome will be final. However, participants may contact RMB Private Bank should they require clarification on the process followed.
- The promoter(s) have the right to amend or 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) reserve the right to change the rules of the competition. 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. Material changes to these rules will be communicated through RMB Private Bank's official channels and published on the website.
- 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 Private Bank 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.