

Credit Card Competition

Campaign Rules

Date these rules were first published: 1 July 2026

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.

RMB Private Bank encourages responsible credit use. Please ensure that your spending remains within your budget and affordability.

Campaign Name:	Credit Card Competition
Promoter(s) name(s):	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 at No 5, Merchant Place, 9 Fredman Dr, Sandown, Sandton. In these rules reference to “promoter(s)” or “the promoter(s)” or “us” or “we” means FRB. Reference to “participants” means “you” and subject to the terms, conditions and the rules as set out below.
The prizes	<p>The prizes are as follows:</p> <ul style="list-style-type: none"> • Monthly prizes: <ul style="list-style-type: none"> ○ 1 (one) of 20 (twenty) R5 000 (five thousand rand) Takealot vouchers per month. • Grand prizes: <ul style="list-style-type: none"> ○ First place – an international trip to Paris worth R500 000 (five hundred thousand rand) plus R30 000 (thirty thousand rand) in spending money to be credited into their credit card account, limited to 1 winner. ○ Second place – an international trip to Mauritius worth R250 000 (two hundred and fifty thousand rand), limited to 1 winner. ○ Third place – a local trip to Cape Town worth R200 000 (two hundred thousand rand) or a local trip to Kwa-Zulu Natal worth R200 000 (two hundred thousand rand), limited to 1 winner.
How to qualify for the monthly and grand prize draws?	<ul style="list-style-type: none"> • In order to receive entries into the draw(s), customers must have an RMB Private Bank Credit Card account that is in good standing. Good standing means that none of the customer/s 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 Ac (No. 34 of 2005)

	<ul style="list-style-type: none"> • In order to get 1 (one) entry into the monthly draw, customers must meet the minimum spend of R3 000 (three thousand rand) on their credit card account (physical card and or virtual card) for the calendar month. The R3 000 (three thousand rand) is not limited to one purchase. • In order to receive double (x2), the number of entries per month, customers must utilize their RMB Private Bank Credit Card account (physical card and or virtual card) for 100% of their total monthly spend. • Customers who don't utilize their RMB Private Bank Credit Card account for 100% of their total spend can also receive double (x2), the number of entries per month by utilizing their RMB Private Bank Credit Card account (physical card and or virtual card) for 100% of their total spend on weekends and public holidays in the month. • Customers who don't utilize their RMB Private Bank Credit Card account for 100% of their total spend can also receive double (x2), the number of entries per month by utilizing their RMB Private Bank Credit Card account (physical card and or virtual card) for 100% of their total spend on purchases made through the eBucks Payday offering. • In order to receive quadruple (x4), the number of entries per month, during the three-month festive season period (1 November 2026 00h00 – 31 January 2027 23h59), customers must utilize their RMB Private Bank Credit Card account (physical card and or virtual card) for 100% of their spend during the three-month festive season period (1 November 2026 00h00 – 31 January 2027 23h59). • Customers monthly spend amount will be calculated as the total spend for that month including straight and budget. • Customers accumulated monthly entries for the duration of the campaign period will be added to the draw for the grand prize. • Customers who win the monthly prize will also be eligible for the grand prize. • Only online or in store spend qualifies. Payments and transfers from your credit card account are excluded.
<p>Prize conditions</p>	<ul style="list-style-type: none"> • Once the prize is redeemed, reasonable risks associated with the use of the prize will transfer to the winner, while the promoter remains responsible for matters within its control. • All eligible participant entries will be entered into a random draw, and the winners of the competition will be selected from that random draw. • Qualifying customers will receive rewards as outlined in the competition criteria and communications. • All winners will be posted on FNB/ RMB Private Bank social channels. Monthly prize conditions: <ul style="list-style-type: none"> ○ A random draw will take place monthly within 30 days of the following month where 20 (twenty) winners will be selected. ○ Monthly winners will be contacted via RMB Private Bank App and SMS via the cell phone number that we have on

	<p>record. The monthly winner(s) will be contacted via the cell phone number that we have on record within 10 business days from the draw date. Should a winner(s) be uncontactable, the next qualifying entrant will be selected to replace the uncontactable selection.</p> <ul style="list-style-type: none"> ○ Customers will receive their reward within 7-10 business days from when the winner is announced following the random draw. ○ The voucher will be valid for 3 years from the date of first issue. <ul style="list-style-type: none"> ● Grand Prizes conditions: <ul style="list-style-type: none"> ○ The grand prizes exclude the costs of passports or (if applicable) and any other costs associated with entering the destination based on your nationality. ○ A final random draw will take place within 30 days after the campaign ends, where 3 (three) grand prize winners will be selected. ○ The grand prize winners will be contacted via the cell phone number that we have on record within 10 business days from the draw date. Should a winner be uncontactable, the next qualifying entrant will be selected to replace the uncontactable selection. ○ The prize does not include the cost of travel to/from the airport in South Africa. ○ Once you have accepted your prize, your details will be handed over to a consultant at eBucks Travel who will make contact with you regarding your travel prize. eBucks Travel will provide you with quotations based on your desired travel dates and availability. Once you confirm your booking, any additional costs over and above the offered value of the prize money will be for your own account. ○ Once you have been contacted, you have 6 months to book your trip and 12 months from date of booking to redeem your holiday, for any future dates available. ○ Obtaining necessary visas, including transit visas, is exclusively the traveler's responsibility and we do not accept any liability or costs incurred that may result from any cancellations and/or changes as a result of delays or the denial of visa applications. ○ Upon acceptance and booking of the prize by you, all risk in and to the trip transfers to you and the promoter accepts no liability for any loss, damage or theft of the prize or any requirements or additional costs associated with the prize. ○ Should you fail to collect your prize or alternatively fail to take the necessary steps to take possession of your prize within 1 (one) month from the date of the promoter contacting you, the prize will be forfeited and you shall have no claim for damages or any other claim whatsoever, arising from such forfeit against the promoter or their
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	<p>directors, members, partners, employees, agents, consultants, suppliers, contractors and sponsors.</p> <ul style="list-style-type: none"> ○ You and any additional travelers will be requested to produce both your Smart ID Card(s) / ID Book(s) and valid passport(s). ○ All eBucks Travel terms and conditions will apply. <p>Your voucher (in full or in part) may not be redeemed for cash, cannot be exchanged for eBucks, is non-refundable and is not transferable.</p>
Campaign start date:	00h00 on 01 July 2026
Campaign closes:	23h59 on 31 March 2027
Eligibility: who qualifies to take part?	<ul style="list-style-type: none"> • Customers who meet the monthly spend criteria, • Natural person over the age of 18, • Customers in possession of their valid South African ID book/Smart Card or valid passport for identification purposes, • Customers whose account/s is in good standing. This means that none of their 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 (No. 34 of 2005); and • Customers who 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.
Who cannot take part?	<ul style="list-style-type: none"> • Customers who do not meet the eligibility criteria above. • The following persons may not take part in this campaign even if they qualify to take part. They will forfeit (give up) any prizes awarded to them: <ul style="list-style-type: none"> ○ RMB Private Bank Business Credit Card Customers
Data Usage and Privacy Policy	<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 property of RMB Private Bank Credit Card, our members, customers or the public.</p>

	<p>You may opt out of future marketing by following the unsubscribe instructions in the communication or by updating your preferences in the RMB Private Bank App under Profile > Communication Preferences.</p>
<p>General</p>	<p>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. 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 competition. Winners of the competition might be asked to participate in Social media advertising, including but not limited to X (previously 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 FNB Branches. Please note that participation shall not entitle you to remuneration. Participants and winners 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>
<p>Tax implications</p>	<p>IMPORTANT NOTICE: TAX IMPLICATIONS</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 campaign.</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 campaign.</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>
Rule amendments	<ul style="list-style-type: none"> • These Rules cannot be modified or superseded except by us, in our reasonable discretion, in a written revision to these rules. • We reserve the right to extend the campaign by amending these campaign rules. Notice of this change will be posted in these rules. • Rules can be found on the RMB Private Bank website.
Questions about these rules	Email us on care@fnb.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 Campaign 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 Campaign. 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 Campaign.
- 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 Campaign rules or b) took part in this Campaign.

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 Campaign in any way.
- The promoter's decision is final; however, customers may raise queries through the provided contact channels, which will be reviewed in line with the complaints process.
- The promoter reserves the right to end or amend the Campaign where reasonably necessary. Where this occurs, customers will be informed and treated fairly in line with applicable regulations.
- The promoter(s) can change the rules of the Campaign 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.

- 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 FNB Legal, 3rd Floor, No 1 First Place, Bank City, Johannesburg.
- This Campaign 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.