Credit Card POC – Takealot Super Deals

Campaign Rules
Date these rules were first published: 1 October 2026

Read these Campaign rules carefully. These Campaign rules ("Rules") explain your rights and obligations in connection with this Campaign. If you participate in this Campaign and/or accept any reward, these Rules will apply to you. By participating, you confirm that you have read, understood and agreed to be bound by these Rules, subject to applicable law.

RMB Private Bank encourages responsible credit use. Please ensure that your spending remains within your budget and affordability. Do not increase your spending or incur additional debt solely to qualify for this Campaign.

Campaign Name:	**Takealot Super Deals**
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, references to "promoter(s)", "us", "we" or "RMB" mean FirstRand Bank Limited, acting through its RMB division. References to "participants", "customer(s)" or "you" mean eligible customers who participate in the Campaign, subject to these Rules.
The campaign	Eligible Private Banking Credit Card customers will have access to Takealot Super Deals and an exclusive additional 5% reward in the form of a Takealot Wallet Cashback on qualifying purchases, credited to the Takealot Wallet on the Takealot App/website. Qualifying purchases are assessed at an individual item level, with a minimum qualifying purchase value of R2,000 (Two Thousand Rand) per item, and not on basket value. Private Credit Cards eligible for the campaign: o RMB Private Bank Credit Card o RMB Private Bank Signet Credit Card
Campaign Window	Qualifying purchases can be made on the Takealot App or website during the following periods: • 26 October 2026 - 01 November 2026 • 16 November 2026 - 27 November 2026 • 22 December 2026 - 02 January 2027 • 25 January 2027 - 30 January 2027
Campaign Rules	• In order to take part in the campaign, customers must have a 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 Act (No. 34 of 2005)

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	• To receive the additional 5% Takealot Wallet Cashback on qualifying purchases, customers must purchase qualifying items on the Takealot App or website using an eligible RMB Private Bank Credit Card. The reward is not cashback into the Credit Card account, eBucks, a price discount, or a refund to the credit card account. The cashback will be credited to the Takealot Wallet section on the Takealot App. Customers must pay at checkout using either an eligible physical RMB Private Bank Credit Card or a supported digital wallet (Apple Pay, Google Wallet, Samsung Pay, Garmin Pay or SwatchPAY!) with their eligible physical or Virtual Credit Card. Entering Virtual Credit Card details directly at checkout will not qualify. Purchases made using a Buy Now Pay Later option at checkout do not qualify for this Campaign.
	• The campaign only covers selected Takealot Super Deal products valued at R2,000 (Two Thousand Rand) or more as identified by Takealot during the campaign period(s). Quantities that will receive the 5% Takealot Wallet Cashback are limited to the following for the campaign period:
	  ○ October: First 1000 items
	  ○ November: First 1500 items
	  ○ December: First 1500 items
	  ○ January: First 1000 items
	Once the Cashback allocation has been exhausted, customers will continue to benefit from the exclusive Takealot promotional pricing on eligible products.
	• At checkout Customers must select "Earn eBucks" and insert their ID number to qualify for this Campaign.
	Note: if you choose to pay (or part-pay) for an order using eBucks, you cannot earn eBucks on that same order for the Rand portion of the transaction. If you do not opt-in to earn eBucks you will forfeit the Cashback reward.
	• The Takealot Wallet Cashback will be credited 30 days after the promotional period has ended for the month.
	• Purchases made from your Fusion or any other account will not qualify for the campaign.

Terms and conditions	• Participation in the campaign is open only to RMB Private Bank or Signet Credit Card holders. • Customers must purchase qualifying Takealot Super Deal products using the RMB Private Bank Credit Card during the promotional period(s) and opt-in to "Earn eBucks" at checkout. • The qualifying promotional item must have a minimum item value of R2,000 (Two Thousand Rand) and the customer must pay for the qualifying item using an eligible RMB Private Bank Credit Card. If the customer uses any other payment method for part of the purchase price, the additional 5% Takealot Wallet Cashback will only be calculated on the portion paid with the eligible RMB Private Bank Credit Card, excluding delivery fees, service fees and any non-qualifying charges. The amount spent on the RMB Private Bank Credit Card must exceed R2,000 (Two Thousand Rand)

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	• Only products forming part of the Campaign are eligible for the additional 5% Takealot Wallet Cashback reward. Products not specifically identified by Takealot as qualifying Takealot Super Deal products will not qualify for the additional 5% Takealot Wallet Cashback. The additional 5% reward is issued as a Takealot Wallet Cashback and is subject to these Rules and any applicable Takealot cashback terms. • The value of the additional 5% Takealot Wallet Cashback will be calculated solely on the value of qualifying promotional items and will not be calculated on delivery fees or any other product charges. • The campaign is subject to a limited monthly allocation of qualifying products. Once the reward allocation for a campaign period has been fully claimed, customers may continue to access the selected Takealot deal pricing while available; however, the additional 5% Takealot Wallet Cashback from FNB/RMB will no longer apply. • By purchasing a qualifying item during the Campaign period using an eligible RMB Private Bank Credit Card, customers will be considered for the additional 5% Takealot Wallet Cashback, subject to these Rules, verification of the qualifying purchase and availability within the applicable monthly allocation of eligible items. Participation in the Campaign does not constitute consent to receive direct marketing unless the customer has separately provided or has not withdrawn such consent, where required by law. • Cashback allocation is dependent on Takealot's verification of qualifying purchases and cards and will be deposited 30 days after the campaign period has ended for the month. • Customers who believe they qualified for the Campaign but have not received their Cashback within the stated timeframe may contact RMB through care@fnb.co.za for assistance. • Customers may return promotional products in accordance with Takealot's applicable returns policy and any rights available under the Consumer Protection Act, 68 of 2008. Returned, cancelled, reversed or refunded purchases will not qualify for the additional 5% Takealot Wallet Cashback. If the Cashback has already been awarded in respect of a returned, cancelled, reversed or refunded purchase, RMB and/or Takealot may reverse, cancel or recover the Cashback, subject to applicable law. • The Cashback will have no expiry date. Cashback cannot be exchanged for cash, eBucks or any other benefit, are non-refundable and are not transferable, except where required by applicable law. • RMB reserves the right to verify customer eligibility and qualifying transactions before awarding any benefit. • Any disputes relating to banking products or card eligibility will be handled by RMB, while Takealot platform-related matters will be handled by Takealot.
Campaign start date:	1 October 2026
Campaign closes:	31 January 2027
Eligibility: who qualifies to take part?	• Customers who check out on the Takealot App or website with the RMB Private Bank Credit Card,

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	• 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?	• 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 (any additional discounts or Cashbacks awarded to them:
	  ○ RMB Private Bank Business Credit Card Customers
	  ○ Any Debit or Fusion Customers/Holders

Data Usage and Privacy Policy	RMB and Takealot may process personal information to administer and fulfil this Campaign, verify customer and transaction eligibility, allocate and issue the Takealot Wallet Cashback, manage customer queries or disputes, comply with legal and regulatory obligations, and prevent fraud or misuse. Personal information processed for these purposes may include identifying and contact information, credit card and transaction information relevant to the qualifying purchase, eligibility status, Cashback allocation information and communication preferences. Personal information will be processed in accordance with the Protection of Personal Information Act, 4 of 2013, RMB's privacy obligations and applicable law. Where direct marketing is sent, this will be done only where RMB is permitted to do so under applicable law, including where the customer has consented or where an applicable lawful basis exists. Customers may opt out of future marketing at any time by following the unsubscribe instructions in the communication or by updating their preferences in the RMB App under Profile > Communication Preferences. Opting out of direct marketing will not affect a customer's participation in this Campaign where the customer otherwise meets the qualifying criteria. RMB will not sell personal information. Personal information may be shared with Takealot and service providers only to the extent necessary to administer the Campaign, issue the Cashback, verify eligibility, address queries or disputes, comply with legal obligations, and protect the rights and legitimate interests of RMB, Takealot, customers or the public. Appropriate safeguards must be applied where personal information is shared, retained or otherwise processed.

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General	In the unlikely event of a dispute, RMB will consider the matter fairly and reasonably, taking into account these Rules, applicable law, the Code of Banking Practice, Treating Customers Fairly principles and any relevant evidence. RMB reserves the right to amend, modify, cancel or withdraw any aspect of this Campaign in its reasonable discretion, where permitted by law and where reasonably necessary. We cannot guarantee the performance of any third party and will not be liable for any act or omission of a third party, except to the extent that liability cannot lawfully be excluded. The laws of the Republic of South Africa govern this Campaign. If any provision or part of these Rules is unlawful, void or unenforceable, that provision or part will be severed and the rest of these Rules will remain in force. If required due to a change in legislation, regulatory requirement, operational necessity, fraud risk, system issue or any other reasonable reason, RMB may suspend, amend or terminate this Campaign, where permitted by law. If this happens, RMB will take reasonable steps to notify affected customers as soon as reasonably practicable. Any rights that customers may have in respect of qualifying purchases made before the suspension, amendment or termination will be assessed in accordance with these Rules and applicable law. 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. Participants may be invited to participate in public relations activities or marketing initiatives organised by RMB for purposes related to this Campaign. Participation is voluntary and will require the participant's separate consent where personal information, images, testimonials or other identifiable information will be used for marketing or publicity purposes. Participants may refuse or withdraw consent, subject to any lawful processing already completed before withdrawal. Participation will not entitle the participant to remuneration unless otherwise agreed in writing. 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.
Tax implications	IMPORTANT NOTICE: 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 and eBucks rewards obtained in respect of this campaign.

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	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. 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.
Rule amendments	• 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	Questions, queries, complaints or disputes relating to this Campaign may be directed to care@fnb.co.za

IMPORTANT

- **You agree to indemnify the promoter(s) for any direct loss or damage the promoter(s) may suffer as a result of your breach of these Campaign Rules, to the extent permitted by applicable law. This may include reasonable expenses and legal costs incurred as a result of the breach.**
- **Nothing in these Rules excludes or limits any liability that cannot be excluded or limited under applicable law, including the Consumer Protection Act, 68 of 2008, or any rights you may have under applicable consumer protection legislation.**
- **You will be responsible for losses, damages or reasonable expenses suffered by the promoter(s) or a third party where those losses, damages or expenses arise directly from your breach of these Rules, fraud, misrepresentation or unlawful conduct, to the extent permitted by applicable law.**

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) will consider Campaign disputes fairly and reasonably. The promoter(s)' decision will be final, subject to any rights that you may have under applicable law or through any applicable complaints or dispute resolution process.
- The promoter(s) may end this Campaign at any time where reasonably necessary and permitted by law. If this happens, the promoter(s) will take reasonable steps to notify affected customers

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and will assess any benefits already earned before termination in accordance with these Rules and applicable law.

- 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.

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