RMB Private Bank Online Share Trading J Cole Concert Suite Experience 2026 Campaign Rules, Terms and Conditions

Date these rules were first published: 15 October 2026
Date these rules were last changed: 16 October 2026

Read these campaign rules, terms and conditions carefully. These campaign rules, terms and conditions ("**Rules**") explain Your rights and duties in connection with this campaign. If you take part in this campaign and/or accept any benefits, these rules will apply to you and you agree that the promoters, RMB Private Bank, can assume that you have read and agreed to campaign rules which you may access on RMB.co.za.

Competition Name:	RMB Online Share Trading J Cole Concert Suite Experience
Promoter(s) Name(s):	The promoter of this competition is RMB, a division of FirstRand Bank Limited with Reg. No. 1929/001225/06 ("RMB"). In these rules we refer to the above promoter(s) as "the promoter(s)" or "RMB". We refer to participants and winners as "you".
Entries open and close:	Entries open on Monday, 2 November 2026 at 23:59. Entries close on Friday, 4 December 2026 at 00:00. All entries, fully completed as required, must be received by the promoter(s) before (time) on the closing date. The promoter(s) reserve the right to extend the competition. Notice of this will be posted in these rules.
What is the prize?	2x J Cole Concert Suite Experience for new clients including a 3-course buffet, premium bar and parking tickets. 2x J Cole Concert Suite Experience for existing clients including a including a 3-course buffet, premium bar and parking tickets.
Eligibility: Who qualifies to take part?	This competition is open to all individuals over the age of 18 who live in the Republic of South Africa. The competition is open to natural persons who: 1. are 18 years or older; 2. are a resident in South Africa; 3. fall within the participating FNB and/or RMB customer segments specified below; 4. hold or open an FNB Local Trader account; and 5. satisfy the qualifying criteria during the campaign period.
Who cannot take part?	The following persons may not take part in this competition even if they qualify to take part. They will forfeit (give up) any prizes awarded to them: 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.

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	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/FNB or FirstRand Bank Limited are not in good standing. This means that none or your RMB Private Bank/FNB 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/FNB or FirstRand Bank. Legal process means any legal proceedings in any court of law involving you and RMB Private Bank /FNB or FirstRand Bank, including but not limited to: collections, liquidation and sequestration proceedings. Legal process however excludes debt review as contemplated in S86 of the National Credit Act 2005. 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.
How to enter?	**How to enter the lucky draw** 1. You must be a South African Resident 2. You must be 18 years of age and older. 3. To qualify customers must be Affluent and Ultra High Net Worth RMB customers must open an account or place a trade into an existing RMB Local Trader account. 4. The campaign is for new to bank and existing to bank customers who qualify for an entry into the competition. **5.** Users can make multiple trades, each will be counted as an entry into the draw. 6. Product minimum opening balance deposits, rules, terms and conditions apply. Please refer to the Invest pricing guide which can be found on www.fnb.co.za under Rates + Pricing. **7.** The prizes are subject to the terms and conditions of the Product opened. The competition is open to all South African citizens, who live in the Republic of South Africa and are over the age of 18 (Eighteen), who have opened a Share Trading account. **<u>Qualifying product:</u>** • RMB Local Trader **<u>Qualifying segments:</u>** RMB customers who are Affluent and Ultra High Net Worth banking segments qualify to take part in the competition. **<u>Qualifying criteria</u>** **<u>New clients:</u>** Open and fund a RMB Local Trader account with the required minimum investment during the competition period and stand a chance to win 2x tickets to J Cole Concert Suite Experience for new clients including a 3-course buffet, premium bar and parking tickets.

	<u>Existing clients:</u> Place a trade in a RMB Local Trader account during the competition period and stand to win 2x J Cole Concert Suite Experience at FNB Stadium for existing clients including a 3-course buffet, premium bar and parking tickets.
Qualifying products	**Qualifying Product** • RMB Local Trader Product minimum opening balance deposits, rules, terms and conditions apply.
Is there a limit on the number of times you can enter?	There is no limit to the number of times one can enter. Multiple entries are allowed.
How will winner(s) be chosen?	1.Winners will be chosen randomly using an electronically generated draw process overseen by Risk and Compliance. 1. The final draw will take place on Friday 4 December 2026. 2. J Cole Suite concert experience is worth R6200 per person, will be held in Johannesburg at the FNB Stadium, on Saturday 12 December 2026. 3. A three-course buffet will be provided and parking tickets. 4. Contacted winners will need to confirm that they accept their prize.
How will winner(s) names be announced?	FNB will notify the winner within five business days after the final draw. The winner will be contacted on the cellphone number and/or email address linked to their profile on the draw date. Please note: While prize winners may be asked to take part in publicity for the competition, however, prize winners have the right to refuse to do so.
Deadline for claiming prize(s)	Should we be unable to contact a winner after three attempts within two weeks after the draw, that winner will be disqualified from the competition and the prize will be forfeited by that winner. A replacement winner will be randomly drawn from the remaining qualifying participants in the draw using the same process used in the original draw. It is your responsibility to ensure that your contact information is always correct and up to date.
Questions about these rules	Should you have any queries related to the above competition you may engage directly via e-mail at IPP@fnb.co.za or call 087 320 4321 Standard network rates apply.

General Rules

IMPORTANT – PRIVACY MATTERS

Participants in this competition understand and agree that for us 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. For more information about the FirstRand Group, our solutions and your privacy, go to our website and/or your RMB Private Bank/FNB App to view our **FirstRand Customer Privacy Notice**.

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. 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/FNB 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.

To the maximum extent permitted by law, FNB will not be liable for indirect or consequential loss arising from participation in the competition or acceptance of a prize. Nothing in these Rules excludes or limits any liability that cannot lawfully be excluded or limited, including liability arising from gross negligence where applicable.

- RMB Private Bank must receive your entry before the published closing date and time.

- If RMB Private Bank is not able to get hold of you to after making reasonable efforts to do so, RMB Private Bank can award it 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 judges' decision is final and no correspondence will be entered into. This means you cannot appeal any decision by the judges.
- You must collect your prize before the deadline. You must be able to provide proof of your identity.
- If required, RMB Private Bank may need to change the prizes.
- 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).
- RMB Private Bank may amend, suspend or terminate the competition where reasonably necessary due to circumstances beyond its reasonable control, legal or regulatory requirements, fraud, technical failure or other material operational reasons. Any amendment will be published through the same channel as these Rules and will not unfairly prejudice participants who have already qualified, except to the extent reasonably necessary and permitted by law.
- If you need to create and submit something in order to enter this competition such as an idea or a photo, you must have created it yourself and it must be original. You must not copy or use another person's ideas, work or photos without their permission. By submitting anything, you warrant to RMB Private Bank that you are the sole creator, designer, author or owner of the work and that you have the right to use or submit the work. If we believe anything you submit or post may be plagiarism or be an infringement of another person's intellectual property rights, we may remove your submission without notice to you and you will be disqualified.
- 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.
- The advertised dates and times of prizes 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.
- You may be responsible to obtain and pay for certain licenses necessary to use a prize. Unless otherwise stated such additional items or costs are not included as part of the prize.
- 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/FNB 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/FNB 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.