



Rugby's Greatest Rivalry Competition COMPETITION RULES

Date these rules were first published: 29 May 2026

Date these rules were last changed: N/A

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

Competition Name:	Rugby's Greatest Rivalry
Promoter(s) Name(s):	<p>This Competition 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 1 First Place, Bank City, Corner Simmonds and Pritchard Streets, Johannesburg.</p> <p>In these rules reference to "promoter(s)" or "the promoter(s)" or "us" or "we" means FirstRand Bank Limited (hereafter referred to as "RMB Private Bank"). Reference to "participants" means "you" and subject to the terms, conditions and the rules as set out below.</p>
The Prizes	<p>There will be 6 (six) winners in total:</p> <ul style="list-style-type: none">• 3 x retail customers;• 3 x business customers. <p>Each winner will receive:</p> <ul style="list-style-type: none">• Six tickets to one of the 'Rugby's Greatest Rivalry' games.• eB200 000 (Two Hundred Thousand eBucks) paid into the winning customers qualifying eBucks account. <p>Note: The tickets (6 per winner) to the game will be provided after each campaign month.</p>

PRIVATE BANKING

5 Merchant Place
9 Fredman Drive
Sandton 2196

PO Box 7856111
Sandton 2146
South Africa

Suite
Website

+27 87 575 9411
rmbprivatebank.com

<p>The Competition Offers:</p>	<ol style="list-style-type: none"> 1. All RMB Private Bank Fusion, Credit Card physical and/or virtual cardholders as well as Business Credit Card and/ or virtual cardholders are eligible to take part in the competition. 2. To qualify for an entry into the Competition, 100% of the customer's total qualifying card spend during the Competition Period must be made using their RMB Private Bank Fusion Card, RMB Private Bank Credit Card or RMB Private Bank Business Credit Card. Only spend on these cards during the Competition Period will count. 3. For spend to qualify toward the 100% qualifying spend requirement, a minimum of one transaction of any amount must be made on the account during the campaign period(s). 4. Any spend made with a Global Account will not impact the 100% card spend requirement. 5. Once a customer qualifies, the customer will automatically receive one (1) entry into the Competition. 6. The Customer will earn one (1) additional entry for every R3,000 (Three Thousand Rand) spent, calculated from the total qualifying spend on their RMB Private Bank Fusion Card, RMB Private Bank Credit Card or RMB Private Bank Business Credit Card during each Competition Period. 7. Spend will be aggregated across the Competition Period, and partial amounts will not be rounded up. 8. The period in which to do the behaviour will be communicated in all customer-facing communication. 9. These entries will allow customers the chance to win a cash prize as well as six tickets to one of the below 'Rugby's Greatest Rivalry' matches between the Springboks and the All Blacks: <ul style="list-style-type: none"> • 22 August 2026 (Johannesburg), • 29 August 2026 (Cape Town), • 05 September 2026 (Johannesburg). 10. Any travel costs incurred in order to attend the match (including, but not limited to, transport, accommodation and related expenses) are for the winner's own account.
<p>How will winner(s) be chosen?</p>	<ol style="list-style-type: none"> 1. All spend from the first day of the campaign period communicated until the last day of the campaign period



	<p>communicated will be used to calculate the percentage that was spent on a customer's RMB Private Bank Credit and /or Fusion Card or RMB Private Bank Business Credit Card.</p> <ol style="list-style-type: none"> 2. The two winners per campaign period will be made up of one retail winner and one business winner 3. A customer may only win once during the campaign period. Any customer who has already won a prize during the campaign will not be eligible for subsequent draws within the remaining campaign periods. 4. All qualifying customers for each month will be entered into a random draw, and winners will be drawn within 7-10 working days after the final day of each campaign period. 5. RMB Private Bank will draw multiple winners per month and should the winning customer not accept their prize, the prize will be allocated to the next qualifying customer as per the draw.
<p>How will winner(s) names be announced?</p>	<ol style="list-style-type: none"> 1. An RMB Private Bank Representative will contact the winner(s) within 5 business days of the draw date to confirm all details. 2. Should a winner be uncontactable after 3 attempts on the number we have on record, the next qualifying entrant will be selected.
<p>Competition start date:</p>	<p>00:00:00 on 01 May 2026</p>
<p>Competition closes:</p>	<p>11:59:59 on 31 July 2026</p> <p>The promoter(s) reserves the right to end or extend the competition by amending these competition rules. Notice of this amendment will be posted in these rules. The competition start to close date will be referred to as the "Competition Period".</p>
<p>Eligibility: Who qualifies to take part?</p>	<ul style="list-style-type: none"> • Existing RMB Private Bank Credit Card, RMB Private Bank Fusion Card and Business Credit Card holders will be eligible to participate. • You are a natural person over the age of 18. You are in possession of your valid South African ID book or valid passport for identification purposes. • Are not included in the categories of people listed below who cannot take part. By entering this competition, participants

	<p>warrant that they do not fall into any of the below-mentioned excluded categories of people.</p>
<p>Who cannot take part?</p>	<ul style="list-style-type: none"> a) Customers who do not meet the eligibility criteria above. b) Any employee of the promoter(s). c) Any director, member, partner, agent of, or consultant of the promoter(s). d) Any other person who directly or indirectly controls the promoter(s). e) Any supplier of goods and services in connection with this competition. f) The spouse, life partner, siblings, children, or parents of any of the persons named in b, c, d, or e, above. g) Customers whose accounts are not 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)
<p>Data Usage and Privacy Policy</p>	<p>Participants in the Competition understand and agree that, in order to offer the Competition, we may collect and use personal information about participants. This personal information may include participants' first name, last name, email address, mobile number, card number (PAN), account transaction history, and in certain instances your image. We will process your personal information in compliance with the law. We will take measures to prevent unlawful access to, or unlawful processing of your personal information. We may disclose information if required to do so by law or if it is required to protect the safety, rights, or property RMB Private Bank, our members, customers, or the public.</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 RMB Private Bank 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>
General	<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 competition 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. Any violation of these rules will result in the immediate disqualification of the transgressing participant from the competition.</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 competition immediately. In the event of such termination, all participants agree to waive any rights that they may have in terms of this competition and acknowledge that they will have no recourse against the Bank, their agents, suppliers 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 by publishing an amendment of these rules.</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 competition material.</p>
Tax Implications	<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 or eBucks rewards (if applicable) obtained in respect of this competition.</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 (if applicable) due to you, for participating in this competition.</p> <p>You agree that you will not hold FRB liable and you hereby fully indemnify FRB, and hold FRB completely harmless, against all damages, claims and fines made against you or FRB, 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 or 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.• FirstRand Bank Limited reserves the right to extend the competition by amending these competition rules. Notice of this change will be posted in these rules.• Rules can be found on RMB Private Bank's website: https://www.rmbprivatebank.com/legal/promotionsTsAndCs.html
Questions about these rules	<p>Email us at: care@rmb.co.za or contact us on 087 575 9408 (standard network rates apply)</p>
Complaints	<p>Email us at: care@rmb.co.za or contact us on 087 575 9408 (standard network rates apply)</p>

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 FNB 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 FNB'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 FNB 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.