Spend Internationally and Get Your Conversion Fees Back in Cash
COMPETITION RULES

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Read these Competition rules carefully. These Competition rules ("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:	**Spend Internationally and Get Your Conversion Fees Back in Cash Campaign**
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 1 First Place, Bank City. In these rules, we refer to the above promoter(s) as "the promoter(s)", or "us" or "we" or the Bank. We will refer to participants as "you".
The Competition Offers:	1. Eligible customers who make qualifying card-present transactions outside South Africa during the Campaign Period using an eligible RMB Private Banking Virtual Credit Card, or an eligible RMB/FNB Global Account Virtual Card, will automatically be assessed for eligibility for a reward, subject to all campaign requirements and reward pool availability, and subject to these Campaign Rules. 2. Qualifying international spend means eligible card-present purchases made outside South Africa during the Campaign Period using an eligible card specified in these rules. International online purchases, cash withdrawals, cash-equivalent transactions, and other excluded transactions listed below do not qualify. 3. A qualifying card-present transaction includes: • an in-store purchase outside South Africa made using an eligible Virtual Card loaded to a supported digital wallet, including Apple Pay, Google Pay, Samsung Pay, Garmin Pay, Swoo Pay or Vezo Pay, where the transaction is processed as a card-present purchase. 4. A qualifying customer may receive a cashback reward equal to the foreign currency conversion fees actually charged on qualifying transactions, subject to the applicable minimum spend threshold, the maximum reward for the customer's banking segment, the available reward pool and all other requirements in these rules.

	5. RMB/FNB Global Account customers are not charged foreign currency conversion fees when transacting in the same currency as their RMB/FNB Global Account. However, transactions made in a different currency to that of the RMB/FNB Global Account will attract foreign currency conversion fees. Only qualifying Global Account transactions that incur foreign currency conversion fees will be eligible for a reward. 6. To qualify for a reward, a customer must meet the applicable minimum spend threshold for qualifying transactions during the Campaign Period, as set out below: • RMB Private Banking Virtual Credit Card R 20,000 (Twenty Thousand Rand) • RMB/FNB Global Account Virtual Card: R 20,000 (Twenty Thousand Rand) 7. Qualifying spend will be aggregated across all eligible cards and qualifying accounts held by the customer. Spend on additional cards will be attributed to the primary account holder and counted towards the primary account holder's qualifying spend threshold. 8. If a qualifying customer meets the applicable minimum spend threshold, the cashback reward will equal the foreign currency conversion fees actually charged on qualifying transactions, subject to the applicable maximum reward and the available reward pool. Meeting the threshold does not guarantee a reward if the reward pool has already been exhausted. a) **Example of the reward calculation:** • The customer spends R20,000 (Twenty Thousand Rand) on eligible international transactions during the campaign period. • Foreign currency conversion fees of R400 (Four Hundred Rand) are charged on the qualifying spend of R20 000 (Twenty Thousand Rand). • The customer meets their assigned international spend threshold. • The customer may receive a cashback reward of R400 (Four Hundred Rand), subject to the applicable maximum reward, the available reward pool, and all other Campaign requirements. b) **Combined qualifying spend across cards:** • Qualifying spend across all eligible cards held by the same customer will be combined to determine whether the applicable minimum spend threshold has been met.

	• For example, if a customer spends R10,000 (Ten Thousand Rand) on their RMB Credit Card, and R10,000 (Ten Thousand Rand) on their RMB/FNB Global Account Card, their total qualifying spend will be R20,000 (Twenty Thousand Rand). • If the combined qualifying spend meets or exceeds the applicable spend threshold, the customer may qualify for a reward, subject to meeting all other campaign requirements. 9. Eligible spend across multiple international trips and destinations during the Campaign Period will be combined. Customers who meet their applicable spend threshold and satisfy all Campaign requirements may be eligible for a cashback reward. Qualifying for the Campaign does not guarantee receipt of a cashback reward, as cashback rewards are limited and will only be awarded until the available reward pool has been exhausted. Transaction processing times may differ from the date on which a purchase is made. Customers who are allocated a reward will be notified by app notification or SMS using their contact details held by RMB. 10. The maximum cashback reward per qualifying customer is determined by the customer's banking segment and is limited to: • RMB Private Banking Account R1,000 (One Thousand Rand) • RMB/FNB Global Account: R1,000 (One Thousand Rand) 11. RMB/FNB Global Account customers will only be eligible for a reward on qualifying transactions that incur foreign currency conversion fees. Transactions made in the same currency as the RMB/FNB Global Account are excluded from the Campaign. 12. The following transaction do not qualify, transactions that are reversed, cancelled, refunded, charged back, disputed as unauthorised or fraudulent, cash withdrawals, cash-equivalent transactions, fees and charges, international online purchases, and any transaction that does not meet the requirements in these rules. If a transaction is reversed or refunded after a reward has been paid, RMB may reverse or recover the related reward to the extent permitted by law. 13. Each qualifying customer may receive only one reward under this Campaign, even if the customer holds more than one eligible card or account, unless RMB expressly communicates otherwise in writing. 14. Customers who are allocated a reward will receive the cashback within 7–10 business days after the Campaign Period ends, into the eligible account determined by RMB. Any delay caused by incomplete or outdated

	customer information, account restrictions or circumstances beyond RMB's reasonable control will be addressed as soon as reasonably practicable.
Competition start date:	00:00 (GMT+2), South African Standard Time (SAST) on 1 December 2026
Competition closes:	23:59 (GMT+2), South African Standard Time (SAST), on 31 January 2027. The promoter may extend, shorten, suspend or end the Campaign where reasonably necessary, subject to applicable law. Any material change will be reflected in these rules and communicated through an appropriate RMB channel as soon as reasonably practicable. A change will not unfairly prejudice rights already accrued before the change.
Eligibility: **Who qualifies to take part?**	1. Existing RMB Private Bank Credit Card, customers who make a qualifying international card-present transaction outside of South Africa during the campaign period. 2. Existing RMB/FNB Global account holders who make a qualifying international card-present transactions outside of South Africa during the campaign period. 3. Business and Commercial customers are excluded. 4. You are a natural person over the age of 18; 5. You are in possession of a valid South African ID Card or valid passport for identification purposes; 6. You are not excluded in the categories of people listed below who cannot take part. By entering this Competition, participants warrant that they do not fall into any of the below mentioned excluded categories of people; and 7. Your account/s is active or in good standing. This means that none of your RMB 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 or FirstRand Bank. Legal process means any legal proceedings in any court of law involving you and RMB 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 section 86 of the National Credit Act; and 8. 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. 9. RMB or FirstRand staff meeting the abovementioned criteria
Who cannot take part?	• Customers who do not meet the eligibility criteria above.

	• Business and Commercial customers are excluded.
Data Usage and Privacy Policy	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 and in certain instances your image. Personal data, which participants provide when they enter the Competition, 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 Global Account, our members, customers or the public.
General	No correspondence will be entered into regarding either this Competition 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 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. Participants in this Competition 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 Competition. The laws of the Republic of South Africa govern this Competition. 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 Competition. 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, VISA, their agents and/or promoters. 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 Competition material. Participants may be invited to participate in Public Relations activities and other marketing initiatives as organised by RMBPB for the purpose of this Competition. Competition Participants might be asked to participate in social media advertising, including but not limited to Twitter, Instagram and Facebook by means of high-quality photos that will be displayed on RMBPB's social media pages as well as in RMBPB 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. 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.
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 competition. 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 competition. You agree that You will not hold, FNB, 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	1. These Rules cannot be modified or superseded by RMBPB as this is a VISA lead competition 2. VISA reserves the right to extend the Competition by amending these Competition rules. Notice of this will be posted in these rules. 3. Rules can be found on RMBPB's website: https://www.rmbprivatebank.com/legal/promotionsTsAndCs.html
Complaints and Questions about these rules	All complaints or queries relating to the competition must be directed to VISA via the 'Contact Us' page on the official VISA website. RMBPB will not be able to respond to or resolve any complaints or disputes related to the outcome of the competition.

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 also 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.

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 Competition in any way.
- The promoter(s) decision is final and no correspondence will be entered into. This means you cannot appeal any decision by the promoter(s).
- 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).
- 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. 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 RMB 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.