



**Stand a Chance to Win a Million eBucks & a Makro Voucher Code Family Banking Competition**

**Date these rules were first published: 01/04/2026**

**Date these rules were last changed: N/A**

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.

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| <b>Competition Name:</b>    | Stand a Chance to Win a Million eBucks & a Makro Voucher Code Family Banking Competition   |
| <b>Promoter(s) Name(s):</b> | <p>The promoter of this competition is RMB Private Bank, a segment of First National Bank, a division of FirstRand Bank Limited, with Reg. No. 1929/001225/06 ("RMB Private Bank").</p> <p>In these rules, we refer to the above promoter(s) as "the promoter(s)" or "RMB Private Bank". We refer to participants and winners as "you".</p>  |
| <b>Competition period:</b>  | <p>Entries open on 01 April 2026: 00:00 am</p> <p>Entries close on 30 September 2026: 23:59 pm</p> <p>The promoter(s) reserve the right to extend the competition by amending these rules.</p>   |
| <b>Competition:</b>         | <p>The winners will be selected via a random draw from all qualifying entries. Draws will be audited or verified for fairness and compliance.</p> <p>Only customers who meet the criteria within the competition period will be eligible for the draw.</p> <p>One winner will be drawn for both part 1 and part 2 prizes.</p> <p><b>Part 1: 2 Million eBucks Grand Prize</b></p> <ul style="list-style-type: none"><li>• The Grand prize draw will take place on 06 October 2026, and the winners will be allocated winnings within 30 working days from the draw via RMB App and SMS, the eBucks would be allocated to the eBucks account by then.</li><li>• The draw will include all entries during the competition period from 01 April 2026 to 30 September 2026.</li><li>• To qualify for the eBucks grand prize draw, the spouse must meet qualifying criteria to earn eBucks Rewards for the duration of the competition period. Visit the eBucks website to learn more about the qualifying requirements for your FNB/RMB product.</li><li>• If the winner does not meet qualifying criteria to earn eBucks, the next winner will be randomly drawn.</li><li>• The eBucks prize never expires and can be redeemed at all RMB eBucks partners.</li><li>• eBucks T's,C's &amp; Rules apply.</li></ul> <p><b>Part 2: Makro Voucher Code Monthly Draws</b> – 6 winners in total, 1 winner per month for the competition period</p> <p>A Makro voucher code monthly Prize valued at R10,000 (Ten Thousand Rand) could be won.</p> <ul style="list-style-type: none"><li>• Makro voucher code prize draws will take place monthly. A draw will take place on the 3rd working day of the following month (e.g for April entries, drawings will be done on the 5th of May 2026).</li><li>• Only one winner per month will be selected from a random draw.</li></ul> |

**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



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|  | <ul style="list-style-type: none"> <li>• The voucher code will be allocated via RMB App and email using details associated with their RMB account to share the Makro voucher code details.</li> <li>• The winning Family Profile will be contacted.</li> </ul>   |
| <p><b>How to participate:</b></p>                                    | <p>There are two possible ways for an eligible customer to enter the competition draw which can be fulfilled on the RMB App by customers themselves, or with the help of an advisor.<br/>The Spouse in a Family Profile either:</p> <ol style="list-style-type: none"> <li>1. Upgrade to a qualifying transactional RMB Private Bank product. This means the spouse must take up the spousal offer.</li> </ol> <p>OR</p> <ol style="list-style-type: none"> <li>2. Takes up a qualifying transactional RMB Private Bank product. This means the spouse must take up the spousal offer.</li> </ol> <p><b>Important:</b></p> <p>The spouse must take up the spousal offer. For example:</p> <ul style="list-style-type: none"> <li>▪ Both spouses can hold RMB Current Accounts,</li> <li>▪ Or one can hold a RMB Fusion Account while the other holds a RMB Current Account.</li> </ul> <p>Qualifying accounts must be active and in Good Standing for the entire duration of the competition and must be held by both spouses in a Family Profile. The spouse must also ensure they meet the following competition draw rules:</p> <ul style="list-style-type: none"> <li>▪ Both spouses must be linked within the same Family Profile.</li> <li>▪ Only the customer who has taken up spousal offer will qualify for one entry.</li> <li>▪ Both spouses must have an active qualifying account at the time of assessment.</li> <li>▪ Only spouses who completed the required behaviour and are part of a family profile at the time of the draw/s will be considered for the prize/s.</li> </ul> |
| <p><b>Eligibility:</b></p> <p><b>Who qualifies to take part?</b></p> | <p>This competition is open to the below individuals:</p> <ol style="list-style-type: none"> <li>1. Any legal resident of the Republic of South Africa who is a natural person;</li> <li>2. Over the age of 18 years;</li> <li>3. Hold any of the following RMB Private Bank accounts: RMB Private Bank Current Account, RMB Private Bank Fusion Account; and</li> </ol>   |
| <p><b>Who cannot take part?</b></p>                                  | <p>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:</p> <ol style="list-style-type: none"> <li>a) Any employee of the promoter(s).</li> <li>b) Any director, member, partner, agent or consultant of the promoter(s).</li> <li>c) Any other person who directly or indirectly controls the promoter(s).</li> <li>d) Any supplier of goods and services in connection with this Competition.</li> <li>e) The spouse, life partner, siblings, children or parents of any of the persons named in a, b, c, or d, above.</li> <li>f) Any person whose accounts and credit agreements with RMB Private Bank or FirstRand Bank Limited are not in good standing. This means that none of your RMB Private Bank or</li> </ol>   |



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|   | <p>FirstRand Bank Limited 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 Limited. “Legal process” means any legal proceedings in any court of law involving you and RMB Private Bank or FirstRand Bank Limited, including but not limited to collections, liquidation and sequestration proceedings. “Legal process” however excludes debt review as contemplated in Section 86 of the National Credit Act, 2005.</p> <p>g) Any person that does not hold any of the following RMB Private Bank accounts: RMB Private Bank Current Account, RMB Private Bank Fusion Account.</p> <p>h) All RMB Private Bank Signet customers are <b>excluded</b> from the competition.</p> <p>i) If both spouses already hold RMB Private Bank products each, prior Family Profile create, they will not qualify for the competition but will still enjoy other Family Banking benefits.</p> <p>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 Private Bank.</p> |
| <p><b>Voucher rules</b></p>   | <ul style="list-style-type: none"> <li>• Makro voucher code cannot be split or redeemed over multiple orders.</li> <li>• The voucher code is valid for 6 months after allocation to customers from issue date.</li> <li>• The voucher code is non-transferable and cannot be exchanged for cash, credit, or alternative travel arrangements and/or remaining balance cannot be exchanged for cash.</li> <li>• Only the validity of the voucher code will be confirmed. The presenter of the voucher code will not be verified.</li> <li>• Should the winner be unable to redeem the prize, no reimbursements or partial refunds will be provided.</li> </ul> <p>The terms and conditions of Makro will apply to the winners and can be requested or found on their website.</p>   |
| <p><b>Is there a limit on the number of times you can redeem?</b></p> | <p>Participants can only enter the competition draw once. If customer does not win a monthly draw, their entry will remain for the Grand Prize draw in September.</p> <p>If the spouse upgrades multiple times during the competition period, they will only qualify for 1 entry to the draw, for the first upgrade and all other subsequent upgrades will not be considered as further entries into this competition.</p>  |
| <p><b>Terms of use for the competition incentive:</b></p>             | <p>a) All persons with access to the eBucks profile on App and with an RMB Private Banking App personal profile can redeem the rewards.</p> <p>b) eBucks will be allocated and can be viewed on the RMB Private Banking App.</p> <p>c) Rewards may expire; it is your responsibility to take note of reward expiry dates and redemption rules for each competition available in the corresponding competition rules. Participants have 3 months, from the date of issuance, to redeem the voucher code.</p> <p>d) The voucher code cannot be exchanged for cash and/or remaining balance cannot be exchanged for cash.</p>  |



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| <b>Privacy matters</b>             | <p>Participants in this competition understand and agree that for us to offer this competition, we may collect and use personal information about participants. You agree to the sharing of your personal information with third parties to facilitate any deliverable of this competition, such as delivery of the prize. This personal information may include, without limitation, 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 / RMB App to view our FirstRand Customer Privacy Notice.</p>   |
| <b>Tax Implications</b>            | <p><b>IMPORTANT NOTICE: TAX IMPLICATIONS</b></p> <p><b>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 incentive.</b></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 incentive. 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 o any prize/s, awards and eBucks rewards or the charges in respect thereof.</p> |
| <b>Questions about these rules</b> | <p>RMBPB:</p> <p>Questions about these rules: RMB Private Banking Service suite at <a href="mailto:service:suite@rmbprivatebank.com">service:suite@rmbprivatebank.com</a></p> <p>Complaints: Email us at <a href="mailto:care@rmb.co.za">care@rmb.co.za</a></p> <p>Service Desk: 087 575 9411 (Standard Network rates will 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 on 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 used the coupon code. If you use or accept the code, 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 used the code.**
- **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 b) took part in this competition or c) and such person used the discount code.**

#### **GENERAL RULES**

- If you fail to comply with any part of these rules, you will be disqualified and you will forfeit any discount(s).
- Unless we say otherwise you must be at least 18 to enter.
- The voucher may not be sold or given to someone else.
- You are responsible for the tax associated with using or accepting any discount.
- 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) 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. 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 Private Bank Legal, 3rd Floor, No 1 First Place, Bank City, Johannesburg, 2001.
- 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.