

**RMB Private Bank Credit Card
Medical Campaign Terms and Conditions**



Date these rules were first published: 10 October 2018

Date these rules were last changed: 09 March 2026

Read these campaign rules carefully. These campaign rules (“rules”) explain your rights and duties in connection with this promotion/campaign. If you take part in this campaign, 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 rules.

Campaign Name:	RMB Credit Medical Campaign
Promoter(s) Name(s):	This Campaign is run by RMB Private Bank a division of FirstRand Bank (FRB) 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 reference to “promoter(s)” or “the promoter(s)” or “us” or “we” means FRB. Reference to “participants” means “you” and subject to the terms, conditions and the rules as set out below.
The Campaign	<p><u>About the campaign:</u></p> <p>The campaign is open to selected FNB Visa Credit Cardholders, this includes, Aspire, Premier, Private Clients, Private Wealth, RMB Private Bank and Signet Credit Cardholders who reside in South Africa and are over the age of 18 years.</p> <p><u>The Campaign deal is as follows:</u></p> <ol style="list-style-type: none"> a. You will receive a Budget facility repayment term fixed at Prime* or Prime+2% on selected medical Point of Sale Devices (herein referred to as “POS”) transactions/purchases. The promotional budget rate at the time of transaction will be fixed at Prime or Prime+2% for the customers’ budget duration and will not be affected by further Prime rate amendments; b. The full budget term/period applicable for this offer will be six (6) months per transaction; c. The list of qualifying medical transactions for the purposes of this Campaign can be found below in this document. Note this list may be amended from time to time at FNB’s discretion, it is your responsibility to keep yourself appraised of such amendments; d. You can pay for medical emergency expenses on the straight or budget facility and RMB Private Bank Credit Card will send qualifying customers an SMS or in APP message on the RMB Private Bank Banking APP requesting permission to transfer the purchase and limit onto a budget plan with a budget term of 6 months based on the amount and at the promotional interest rate of Prime or Prime+2%. Should you respond to the SMS or in APP message on the RMB Private Bank Banking APP with the option to

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move qualifying transaction/s to budget, FNB Card will transfer the transaction to the budget plan at Prime or Prime+2%;

- e. The offer expires 48 hours after the SMS or in APP message on the RMB Private Bank Banking APP is sent and thereafter will no longer be redeemable. Your transaction will remain on the straight facility at your existing credit card interest rate;
- f. The transfer of your qualifying medical transactions to budget may take up to three (3) to five (5) working days from replying 'yes', during which time you will be charged your normal personalised interest rate. Customers will not be refunded for the difference between their personalised interest rate and the promotional interest rate for the period during which the transaction is moved from straight to budget;
- g. If you respond to move the transaction to budget, the transaction and limit will be moved;
- h. You must have limit available to cover the total amount of the purchase price. Where Credit Card accounts have been pre-funded, and have been used to pay for qualifying medical transactions, only what was used in terms of the credit limit will qualify for the budget transfer and fixed interest rate;
- i. You will remain liable for the full purchase price, fees and interest irrespective if the purchase/s is subsequently reversed/returned;
- j. The Campaign is limited to an amount/s of up to 20% of your total limit (straight & budget) provided your available credit limit allows the transaction to take place, and the transaction amount therefore does not exceed the limit available;
- k. Only medical purchases/transactions for an amount exceeding the below qualify for the Campaign
 - Minimum Transaction amount of R400.00 (Four Hundred Rand) for FNB Aspire Credit Cardholders;
 - Minimum Transaction amount of R750.00 (Seven Hundred and Fifty Rand) for FNB Premier and Private Clients Credit Cardholders;
 - Minimum Transaction amount of R1200.00 (One Thousand Two Hundred Rand) for FNB Private Wealth Credit Cardholders and RMB Private Bank Credit Cardholders.
- l. You are liable for the full budget term/duration or can settle the outstanding amount earlier if they wish to do so
- m. There are no penalties associated with early settlement of the budget plan

To qualify for the Campaign and to benefit from the Prime or Prime+2% interest rate on your medical purchase, you need to:

- a. Be an Aspire, Premier, Private Clients, Private Wealth Credit Cardholder of FNB or an RMB Private Bank Credit Cardholder residing in South Africa;

	<p>b. Pay for selected qualifying medical transaction/s using your FNB Aspire, Premier, Private Clients, Private Wealth or RMB Private Bank Credit Card at a Point of Sale device for the period of 1 April 2021 to 31 March 2027;</p> <p>c. Only accounts in good standing will qualify for the Campaign. This means that none of your 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 FNB or FirstRand Bank. Legal process means any legal proceedings in any court of law involving you and FNB 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;</p> <ul style="list-style-type: none"> • The Campaign fixed rate is at Prime or Prime+2% at the time of the offer and acceptance. • The Campaign is further, only applicable to purchases made on your RMB Private Bank Credit Card facility which must be repaid within the budget repayment term. • Should you default in any payments towards the purchase, the Campaign will no longer apply, the fixed interest rate will fall away and your personalized interest rate will be re-instated, changing the monthly payment amount due. <p>*In addition to the above criteria should you meet the qualifying criteria as stipulated on the FNB Main Banked Rules available on the FNB website. You will benefit from a promotional interest rate of prime on your qualifying purchase.</p>
<p>Campaign starts:</p>	<p>10 October 2018 12:00 AM GMT for FNB Aspire Credit Cardholders 29 April 2020 12:00 AM GMT for all other qualifying Cardholders</p>
<p>Campaign ends:</p>	<p>31 March 2027 at 11:59:59 pm.</p>
<p>What type of medical transactions are included?</p>	<p>List of qualifying medical transactions:</p> <ol style="list-style-type: none"> 1. General practitioner (doctor's) appointment 2. In hospital* <ol style="list-style-type: none"> a. Surgery b. Casualty <p>Specialist consultations (excluding the list of specialists mentioned below)</p>
<p>What type of medical transactions are excluded?</p> <p>Is there a limit on the amount? What are the exclusions?</p>	<ol style="list-style-type: none"> 1. The following medical categories are excluded: <ol style="list-style-type: none"> a. Aesthetic, b. Biokinetics, c. Cosmetic, d. Weight loss, e. Dieticians, f. Dermatology, g. Skin laser, h. Orthodontists, i. Osteopaths, j. Optometrists, k. Opticians, l. Ophthalmologists, m. Podiatrists,

	<ul style="list-style-type: none"> n. Chiroprodists, o. Homeopaths, p. Nursing & personal care facilities, q. Laboratories, and r. Pharmacies and retail stores. <p>2. The following payments/transaction/s made in regards to the above mentioned categories are excluded</p> <ul style="list-style-type: none"> • Surgical, • Non-surgical, • Consultations, • Accessories, • Equipment, • Prosthetics, • Medicine, and • Treatment. <p>3. Payments via online, App or Electronic Fund Transfers (EFT) platforms are excluded.</p> <p>4. All international medical spend/swipes are excluded.</p> <p>5. The Campaign is limited to an amount/s of up to 20% of the customers' total limit (straight & budget) provided the customers' available limit allows the transaction to take place and the transaction amount therefore does not exceed the limit available.</p> <p>Only medical purchases for an amount stated above qualify for the Campaign.</p>
<p>Eligibility: Who qualifies to take part?</p>	<ul style="list-style-type: none"> • 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. • Where you are an existing RMBPB Credit Cardholder your account. • Your account is and remains in good standing. This means that none of your RMBPB 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 RMBPB or FirstRand Bank. Legal process means any legal proceedings in any court of law involving you and RMBPB 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; and • You are not excluded in the categories of people listed below who cannot take part. By entering and accepting this Campaign, participants warrant that they do not fall into any of the below mentioned excluded categories of people.
<p>Who cannot take part?</p>	<ul style="list-style-type: none"> • People who do not meet the eligibility criteria above. • The following products are excluded from this campaign: RMB Business, Debit and Fusion products/cardholders. (Please note this is not an exhaustive list)
<p>Data Usage and Privacy Policy</p>	<p>By participating in this campaign, you understand and agree that the Promotors of this campaign may collect and use your information that you provide, in order to offer the Campaign to You. We may collect your first name, last name, email address, and mobile number to run this campaign. We will keep your information private and won't sell or share it, except as required by law or to protect the safety of others.</p>

	<p>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 the RMBPB, our members, consumers or the public.</p>
General	<p>We reserve the right to amend, modify, cancel or withdraw any aspect of this campaign in our sole discretion at any time without liability. While we cannot guarantee the performance of any third party, we commit to assisting participants in resolving any issues that may arise from third-party actions to the best of our ability. Participants in this campaign 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 campaign. 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 campaign.</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 campaign immediately. In the event of such termination, all participants agree to waive any rights that they may have in terms of this campaign and acknowledge that they will have no recourse against the Bank, Visa, their agents and/or promoters.</p> <p>We will not be held liable for any misrepresentation caused by a copy error, typing error and/or omission that may occur on any of our campaign material.</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. • 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 RMB's Private Bank website: https://www.rmbprivatebank.com/legal/promotionsTsAndCs
Queries about these rules	<p>For any queries about these rules, please contact FNB Credit Card at creditcardpromotions@fnb.co.za, or reach us via our customer service number on the back of your credit card or through live chat on the FNB app.</p>

IMPORTANT

- You agree to indemnify the promoter(s) fully for any loss or damage the promoter(s) may suffer because you breached the campaign 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 campaign or used the prize. If you enter yourself, or use or accept the prize, 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 campaign or used the prize.

- You further acknowledge and agree to the fact that the promoters and the Promoter and their agents accept no responsibility for any problems or technical malfunction of any communication network, or any late, lost, incomplete, misdirected, incorrectly submitted, delayed, illegible or corrupted entries.
- 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 campaign rules (b) took part in this campaign or (c) and such person used a prize.

GENERAL RULES

- If The promoter(s) are unable to contact you within seven days after your reply using the contact details you provided, and after making reasonable attempts through available communication channels, the offer will lapse.
- If you fail to comply with any part of these rules, you will be disqualified and you will forfeit any benefit.
- Unless we say otherwise you must be at least 18 to enter.
- You may not attempt to do anything to change the outcome of the campaign in any way.
- T The promoters' decision regarding the campaign will be final. However, customers may raise queries or complaints through the bank's normal complaints process.
- The promoters reserve the right to end the campaign if required due to operational, legal, or regulatory reasons. Where possible, customers will be notified and any benefits already earned will be honoured. The promoters may amend the campaign rules where necessary. Any changes will be communicated and will not unfairly disadvantage participants who have already entered 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 Credit Card Legal Services, 2 First Place, Bank City, Simmonds Street, Johannesburg, 2001.
- 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.