

**RMB Private Bank Credit Card**  
**Pro Shop and Cycle Lab Campaign Terms and Conditions**



Date these rules were first published: 4 October 2017

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.

<b>Campaign Name:</b>	RMB Credit Card Pro Shop and Cycle Lab Campaign
<b>Promoter(s) Name(s):</b>	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.
<b>The Campaign</b>	<p><b><u>About the campaign:</u></b></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><b><u>The Campaign deal is as follows:</u></b></p> <ol style="list-style-type: none"> <li>a) Customers will receive a Budget facility repayment term fixed at prime* or prime+2% on selected products from The Pro Shop and Cycle Lab (The Pro Shop Express and The Pro Shop George, Nelspruit, Port Elizabeth and Harare are excluded). The interest rate at the time of purchase will be fixed for the customers budget duration and will not be affected by further prime rate amendments;</li> <li>b) The Pro Shop and Cycle Lab will allow the Customer to trade in their qualifying product and receive up to 40% off the purchase value back at the end of the trade-in period. The trade in is dependent on and subject to merchant’s trade-in terms and conditions;</li> <li>c) The full budget term is determined by the product, the trade in percentage and selected trade in term. Budget term/durations will be displayed on the product list, which is included in these Terms and Conditions.</li> <li>d) Customers must purchase the qualifying products on their straight facility and inform the cashier that they want to select the RMBPB budget plan over the specified term. Once a purchase is made, FNB Card will transfer the purchase and limit onto a budget facility with the promotional interest rate of prime or prime+2%. The customer will not be able to transfer the purchase from straight to budget. The transfer from straight to budget may take up to three (3) to five (5) working days, during which time, customers will be charged their normal personalized interest rate. Customers will not be refunded for the difference between their</li> </ol>

**PRIVATE BANKING**

5 Merchant Place      PO Box 7856111      Suite      +27 87 575 9411  
9 Fredman Drive      Sandton 2146      Website      rmbprivatebank.com  
Sandton 2196      South Africa

personalised interest rate and the promotional interest rate for the period during which the transaction is moved from straight to budget;

- e) The campaign is limited to qualifying products from The Pro Shop and Cycle Lab, not exceeding R35,000(Thirty-five Thousand Rand) per credit card account (includes all cardholders). Should qualifying purchases exceed R35,000 (Thirty-five Thousand Rand), only R35,000 (Thirty-five Thousand Rand) will be placed on the promotional rate. The other products will be placed on the customer's personalized interest rate;
- f) Accessories that form part of the purchases by customers are not included in the RMBPB budget deal and are to be processed separately; Customers may settle the RMBPB Credit Card budget terms with the trade in amount received, however should the Customer not elect to trade in the product and settle the outstanding balance allocated to their budget facility at the end of the trade in period, the full repayment period for the budget portion allocated to the product will be applied.
- g) Customer is liable for the full budget term/duration, which is not to be misunderstood for the trade in term/duration.
- h) There are no penalties associated with early settlement of the budget plan.
- i) All refunds on the products are subject to the merchants' terms and conditions.
- j) Refunds will not automatically settle the budget plan of the product that has been taken up.
- k) In order to settle the budget facility, customers must contact RMBPB Credit Card to effect the settlement with the funds received from and refund/trade in.
- l) Customers will remain liable for the full purchase price, fees and interest irrespective if the purchase/s is/are subsequently returned.

**To qualify for the campaign and to benefit from the prime+2% interest rate on your qualifying purchase, you need to meet the following criteria:**

- a) Purchase an applicable product from the below product list at The Pro Shop or Cycle Lab on your RMBPB Credit Card straight facility during the period of 04th December 2017 to 31st March 2027 (Not available on online platforms).
- b) Should a transaction be swiped on budget incorrectly, FNB Card will amend the transaction within 5 working days.
- c) Customers must have a limit available to cover the total amount of the purchase price. Where credit card accounts have been prefunded, and used to purchase products, only what was used in terms of the credit limit will qualify for the budget transfer and promotional interest rate.
- d) The campaign is only available to customers who take up the trade-in option with The Pro Shop or Cycle Lab. All purchases made without the trade-in option will not be transferred to budget and will not benefit from the promotional interest rate.

**\*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.**

**Further Terms and Conditions:**

- The campaign is further, only applicable to purchases made on your RMBPB Credit Card facility which must be repaid within your selected budget repayment term.
- Should the Customer default in any payments towards the purchase the campaign will no longer apply and the fixed interest rate will fall away and the Customer's personalized interest rate will be re- instated, changing the monthly payment due.
- All product related queries must be referred to The Pro Shop or Cycle Lab.
- All transaction queries to be referred to RMBPB Credit Card.
- By participating in this campaign, Customers agree to be bound by the terms and conditions of this campaign.
- If required as a result of changes in legislation or if deemed necessary for any other reason, FNB reserves the right to terminate this campaign immediately. In the event of such termination, all customers agree to waive any rights that they may have in terms of this campaign and acknowledge that they will have no recourse against FirstRand Bank Limited, Visa, their agents and/or promoters.
- No correspondence will be entered into regarding either this Promotion 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 Promotion 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. Customers in this Promotion 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, misuse or use of a offer, or from participation in this Promotion. The laws of the Republic of South Africa govern this Promotion. 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 Promotion.
- Customers who participate in the campaign understand and agree that, in order to offer the campaign, we may collect and use personal information about customers. This personal information may include.
- customers', first name, last name, email address, mobile number and in certain instances your image. If we use your image, you shall not be entitled to remuneration. Personal data, which customers provide when they enter the campaign, may, subject to prevailing law, be used for future marketing activity of the promoter(s), 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 our safety, rights or property, our members, customers or the public.
- 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 campaign material.
- The campaign fixed rate is at prime or prime +2% at the time of the offer and acceptance.

<b>Campaign starts:</b>	4 October 2017
<b>Campaign ends:</b>	31 March 2027 at 11:59:59 pm.
<b>Eligibility: Who qualifies to take part?</b>	<ul style="list-style-type: none"> <li>You are a natural person over the age of 18;</li> <li>You are in possession of your valid South African ID book or valid passport for identification purposes.</li> <li>Where you are an existing RMBPB Credit Cardholder your account.</li> <li>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</li> <li>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.</li> </ul>
<b>Who cannot take part?</b>	<ul style="list-style-type: none"> <li>People who do not meet the eligibility criteria above.</li> <li>The following products are excluded from this campaign: RMB Business, Debit and Fusion products/cardholders. (Please note this is not an exhaustive list)</li> </ul>
<b>Data Usage and Privacy Policy</b>	<p>By participating in this campaign, you understand and agree that the Promoters of this campaign may collect and use your information that you provide to The Pro Shop and Cycle Lab, 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>
<b>General</b>	<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.</p>

	<p>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>
<b>Rule Amendments</b>	<ul style="list-style-type: none"> <li>• These Rules cannot be modified or superseded except by us, in our reasonable discretion, in a written revision to these rules.</li> <li>• We reserve the right to extend the Campaign by amending these campaign rules. Notice of this change will be posted in these rules.</li> <li>• Rules can be found on RMB's Private Bank website: <a href="https://www.rmbprivatebank.com/legal/promotionsTsAndCs">https://www.rmbprivatebank.com/legal/promotionsTsAndCs</a></li> </ul>
<b>Queries about these rules</b>	Queries to be referred to FNB Credit Card at <a href="mailto:creditcardpromotions@fnb.co.za">creditcardpromotions@fnb.co.za</a>

## 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.
- 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.

Product Categories List

- The Pro shop:

PRODUCT CATEGORIES	Trade-in% at 12 Months	Budget term for 12month option	Trade-in% at 24 Months	Budget term for 24 month option
Ladies Irons	40%	19	30%	32
Men's Cast Irons	40%	19	30%	33
Men's Forged Irons	30%	16	20%	29
Ladies Drivers	40%	19	30%	33
Men's Drivers	40%	19	30%	33
Ladies Fairway Woods	40%	19	30%	33
Men's Fairway Woods	40%	19	30%	33
Ladies Package Sets	40%	19	30%	33
Men's Package Sets	40%	19	30%	33
Ladies Putters	40%	19	30%	33
Men's Putters	40%	19	30%	33
Ladies Wedges	30%	16	20%	29
Men's Wedges	30%	16	20%	29
Ladies Hybrids	40%	19	30%	33
Men's Hybrids	40%	19	30%	33
Ladies Chippers	40%	19	30%	33
Men's Chippers	40%	19	30%	33

- Cycle Lab:

PRODUCT CATEGORIES	Trade-in% at 12 Months	Budget term for 12 month option	Trade-in % at 24 Months	Budget term for 24 month option
Dual Suspension Aluminium Mtb	40%	19	30%	32
Dual Suspension Carbon Mtb	40%	19	30%	32
Hardtail Aluminium Mtb	40%	19	30%	32
Hardtail Carbon Mtb	40%	19	30%	32
E-bikes City	40%	19	30%	32
E-bikes Road	40%	19	30%	32
E-bikes Mtb	40%	19	30%	32
Cruiser Bicycles	40%	19	30%	32
Carbon Gravel Bicycles	40%	19	30%	32
Aluminum Cyclocross Bicycles	40%	19	30%	32
Hybrid Bicycles	40%	19	30%	32
Time Trial Bicycles	30%	16	20%	29
Aluminum Road Bicycles	40%	19	30%	32
Carbon Road Bicycles	40%	19	30%	32
Carbon Cyclocross Bicycles	40%	19	30%	32
Aluminum Gravel Bicycles	40%	19	30%	32
Ladies Mtb Bicycles	40%	19	30%	32
Ladies Road Bicycles	40%	19	30%	32
Bmx Bicycles	40%	19	30%	32