



RMB PRIVATE BANK AT RMB LATITUDES COMPETITION RULES – MAY 2026

Date these rules were first published: 30 April 2026

Date these rules were last changed: 30 April 2026

Read these competition rules carefully. These competition rules (“rules”) explain your rights and duties under this competition. If you take part in this competition or accept any prize, these rules will apply to you and you agree that the person running the competition (“the promoter/s”) can assume that you have read and agreed to be legally bound by these competition rules.

Competition Name:	RMB PRIVATE BANK AT RMB LATITUDES COMPETITION RULES – MAY 2026
Promoter(s) Name(s):	The promoter of this competition is RMB Private Bank, a division of FirstRand Bank Limited with Reg. No. 1929/001225/06 (“RMB Private Bank”). 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”.
Entries open and close:	Entries open on 20 May 2026 at 00h00 Entries close on 24 May 2026 at 00h00 All entries, fully completed as required, must be received by the promoter(s) before (time) on the closing date. The promoter(s) reserve the right to extend the competition. Notice of this will be posted in these rules.
What is the prize?	5 prizes available. 5 x R10 000 (Ten Thousand Rand) credit to purchase a piece of art available at Latitudes Online.
Winner/s announced on:	8 June 2026
Eligibility: Who qualifies to take part?	This competition is open to all individuals over the age of 18 who live in the Republic of South Africa. All clients who qualify for an RMB Private Bank account (including RMB Young Professionals). To get one entry into the draw, clients have to visit the RMB Private Bank stand at RMB Latitudes Art Fair and complete a call be back form between 20 May 2026 and 24 May 2026. Non-banked clients who then open a new RMB Private Bank or RMB Private Bank Young Professionals Account between 20 May 2026 and 4 June 2026 will get an additional 2 entries into the draw.
Who cannot take part?	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: a) Any employee of the promoter(s). b) Any director, member, partner, agent of, or consultant of the promoter(s). c) Any other person who is directly or indirectly controls the promoter(s). d) Any supplier of goods and services in connection with this competition. e) The spouse, life partner, siblings, children, or parents of any of the persons named in a, b, c, or d, above. f) Any person whose accounts and credit agreements with FNB, RMB Private Bank or FirstRand Bank Limited are not in good standing. <i>This means that none or your RMB Private Bank, FNB and FirstRand Bank accounts and</i>

	<p><i>credit agreements should be overdrawn, or be in arrears, or be in default, or be subject to any legal process with RMB Private Bank, FNB or FirstRand Bank. Legal process means any legal proceedings in any court of law involving you and RMB Private Bank, FNB or FirstRand Bank, including but not limited to: collections, liquidation and sequestration proceedings. Legal process however excludes debt review as contemplated in S86 of the National Credit Act 2005.</i></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>
How to enter?	<p>Visit the RMB Private Bank stand at RMB Latitudes Art Fair and complete a call me back form between 20 May 2026 and 24 May 2026.</p> <p>Non-banked clients who then open an RMB Private Bank or RMB Private Bank Young Professionals Account between 20 May 2026 and 4 June 2026 after having completed the call me back form, will get an additional 2 entries into the draw</p>
Is there a limit on the number of times you can enter?	<p>Yes, limited to one entry into the draw once clients have completed a call me back at the RMB Latitudes Art Fair 2026, and an additional two entries if clients open a new RMB Private Bank or RMB Private Bank Young Professionals Accounts between 20 May 2026 and 4 June 2026.</p>
How will winner(s) be chosen?	<p>By random draw from all eligible entries received before the closing date and time.</p> <p>All eligible participant entries will be entered into a random draw on 8 June 2026 (draw date), and 5 (five) lucky winners will be selected from that random draw.</p>
How will winner(s) names be announced?	<p>The prize draw will take place on the draw date and winners will be announced between 8 June 2026 and 12 June 2026. Primary winners will be confirmed and if uncontactable after 3 attempts, a back-up winner will be announced.</p> <p>Please note: Whilst prize winners may be asked to take part in publicity for the Competition, prize winners have the right to refuse to do so. Your participation as a winner in the publicity campaign will be conducted once you provide the promoters with an unconditional, voluntary, specific, and informed consent for the promoters, either themselves or through their contractors and/or suppliers (“the promoter’s Representatives”) to conduct the publicity campaign and to use (edit, exchange, store, disseminate, and disclose/publish) the publicity campaign for the purposes of the promoter’s Advertising at any time after the date of signature of that consent. You agree that the consent provided will be applicable on a worldwide basis and will extend to the use of the publicity campaign content in any format(s) and/or media which the promoters in their discretion may determine, including press releases, pictorial material, printed material, broadcast, video, audio, electronic, and digital mediums as well as social media channels.</p>
Deadline for claiming prize(s)	12 June 2026
Questions about these rules	<p>Should you have any queries related to the above competition you may engage the RMB Private Bank Service Suite directly via call 0875779411. Standard network rates will apply.</p>

General Rules

IMPORTANT – PRIVACY MATTERS

Participants in this competition understand and agree that for us to offer this competition, we may collect and use personal information about participants. This personal information may include 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 App to view our **FirstRand Customer Privacy Notice**.

IMPORTANT – LIABILITY

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 or received or used any benefit or prize. If you enter yourself, or accept or use the prize or any benefit, 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 accepted or used any benefit or prize.

You will protect RMB Private Bank 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) any person used a prize.

We cannot guarantee the performance of any third party and shall not be liable for any act or default by a third party.

- RMB Private Bank must receive your entry before the published closing date and time. RMB Private Bank must also receive your entry in the correct format. You will lose the right to take part or claim any prize that may have been awarded to you if you don't enter on time or in the correct format.
- If RMB Private Bank is not able to get hold of you to after making reasonable efforts to do so, RMB Private Bank can award it to someone else. If you don't claim your prize on time, you will lose your right to any prize.
- If you are in breach of these rules, you will be disqualified and you will lose your right to any prize(s).
- You may not sell the prize or give it to someone else. You may not swap the prize for cash or for a different prize.
- You may not do anything to change the outcome of the competition in any way.
- The promoter(s) can put in place such technical or other remedies it considers appropriate to prevent abuse, or to protect any sites or our systems or other users.
- The judges' decision is final and no correspondence will be entered into. This means you cannot appeal any decision by the judges.
- You may not vote for yourself where the competition involves voting.
- You must collect your prize before the deadline. You must be able to provide proof of your identity.
- If required, RMB Private Bank may need to change the prizes.
- 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).
- RMB Private Bank can change the rules of the competition at any time. For convenience only, the date on which these general rules were last changed by RMB Private Bank are published below the heading. It is your responsibility to check the rules for any changes.
- If you need to create and submit something in order to enter this competition such as an idea or a photo, you must have created it yourself and it must be original. You must not copy or use another person's ideas, work or photos without their permission. By submitting anything, you warrant to RMB Private Bank that you are the sole creator, designer, author or owner of the work and that you have the right to use or submit the work. If we believe anything you submit or post may be plagiarism or be an infringement of another person's intellectual property rights, we may remove your submission without notice to you and you will be disqualified.
- You may not submit anything that could be offensive or may offend or harm RMB Private Bank or any person. Do not submit anything that contains explicit or offensive content.



- You agree that RMB Private Bank alone can decide if your actions are prohibited or inappropriate. RMB Private Bank can also decide to end your participation in the competition immediately. RMB Private Bank can also take appropriate legal action against you.
- You must at your own expense, obtain all equipment and services that are necessary to take part in this competition.
- If the prize involves international travel, you must have a valid passport and obtain the necessary Visas. RMB Private Bank is not responsible if you cannot arrange this on time. You must arrange your own insurance and are responsible for any other expenses or costs not specifically included as part of the prize.
- The advertised dates and times of prizes involving travel or tickets to events cannot change. The prize will not include the cost of transport, accommodation, spending money or food, unless otherwise stated and agreed. This means you will be responsible for organising and paying for your own transport to the venue, accommodation, food and spending money.
- You must comply with the rules of any third-party service provider. This includes but is not limited to, any airline, transport service, accommodation provider and venue.
- You may be responsible to obtain and pay for certain licenses necessary to use a prize. Unless otherwise stated such additional items or costs are not included as part of the prize.
- Where any dates or times need to be calculated, the international standard time: GMT plus two hours will be used.
- While RMB Private Bank 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, RMB Private Bank 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 by RMB Private Bank or that they no longer apply to you.
- 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.
- You must send all legal notices to FNB Legal, 3rd Floor, No 1 First Place, Bank City, Johannesburg, 2001.
- The laws of the Republic of South Africa will apply to this competition regardless of where you live or work, how or where you enter.

IMPORTANT – 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 or eBucks rewards.

You are fully responsible for any tax implications arising from or associated with any receipt, transfer or spend of any prize/s, awards or eBucks rewards due to you for participating in this competition.

You agree that you will not hold us or FirstRand Bank Limited ("the Bank") liable and you hereby fully indemnify us and/or the Bank, and hold us and/or the Bank completely harmless, against all damages, claims and fines made against you us and/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.