RMB Private Bank: TakealotMORE Subscription Incentive

CAMPAIGN RULES

Date these rules were first published: 09 July 2025

Date these rules were last changed: 08 October 2026

Read these Campaign rules carefully. These Campaign rules ("rules") explain your rights and duties in connection with this Campaign. If you take part in this Campaign 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 to these Campaign rules.

Campaign Name:	**RMB Private Bank TakealotMORE Subscription Incentive**
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 at No 5, Merchant Place, 9 Fredman Dr, Sandown, Sandton. Johannesburg. 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 Offers:	1. Selected customers in the campaign, will receive a message (SMS or APN (App Push Notification)). 2. The aforesaid customers must do the following to get up to 100% back in eBucks every month for 3 months on their TakelaotMORE Premium Subscription: • Sign up for the TakelaotMore R99 (Ninety-Nine Rand) Premium subscription with any of their RMB Private Bank (Fusion or Credit) Virtual Card(s). 3. Only existing RMB Private Bank and Fusion customers who receive a message (as per number 1 above) will be eligible to participate. 4. Customers will be notified of which RMB Private Bank Card(s) they need to spend on in the message in order to receive a reward. 5. The customer will be notified in the message of the period to complete the action as per number 2 above. 6. First time subscribers may receive a 1-month free trial with Takealot. An amount of R1 (One Rand) will be deducted and reversed from their account. The campaign requirements will only commence for these customers once their trial month is complete. i.e. to initiate your eBucks

	reward, as settled transaction of R99 (Ninety-Nine Rand) at Takealot must reflect on your applicable account and card type. 7. Qualifying customers will receive a 100% of their subscription fee back in eBucks. 8. Rewards will be paid or allocated to the customer within 7-14 working days after the end of each billing cycle, as communicated in the message. • eBucks rewards will be paid into your qualifying eBucks account. • The eBucks reward will be allocated according to product type: a. RMB Private Bank = 990eB (Nine Hundred and Ninety eBucks) 9. Customers will need to meet the minimum spend requirement within a month/before their next billing cycle (over the duration of the campaigning period) to qualify for a reward. For example: a**. New subscribers:** If a customer subscribes on the 25th of February 2026, they will not be charged the R99 (Ninety-Nine Rand) fee, and will receive their first month free with Takealot. The R99 (Ninety-Nine Rand) subscription fee will be charged on the 25th of September 2025. To qualify for the eBucks reward, the customer must meet the minimum spend requirement between 25th of March 2026 – 25th April 2026 (month 1). b**. Previous subscribers** If a customer subscribes on the the 25th of February 2026, they will be charged the R99 (Ninety-Nine Rand) fee. To qualify for the eBucks reward, the customer must meet the minimum spend requirement between 25th of March 2026 - 25th April 2026 (month 1). 10. Customers must meet the qualification criteria in month 1 to remain eligible for Month 2 of the campaign. Customers must meet the qualification criteria in month 2 to remain eligible for month 3 of the campaign. Any customers that do not meet the qualifying criteria in the previous campaigning month will be removed from the campaign entirely. 11. Each qualifying customer is limited to one reward per month over the 3-month period (excluding the free 1-month trial).

	12. The limitation of the number of customers who will qualify for the offer will be communicated in the message offer. 13. Limited to new subscribers only.
Campaign start date:	00:00:00 on 14 August 2025
Campaign closes:	ongoing – no end date currently. The promoter(s) reserve the right to end or extend the Campaign by amending these Campaign rules. Notice of this amendment will be posted in these rules.
Eligibility: **Who qualifies to take part?**	• Existing RMB Private Bank Debit Card, Credit Card and Fusion Card customers who receive a Campaign Communication directly from the Promoter are eligible to participate, provided they meet all the qualifying criteria set out in these Campaign Rules. • Customers are selected using objective Campaign criteria, including whether they do not have a TakealotMORE subscription or have not made a TakealotMORE Premium subscription purchase using an eligible RMB Private Bank Card during the preceding three months, and any applicable spend requirement communicated to them. The selection criteria are applied consistently and do not take account of protected personal characteristics or any other unlawful discriminatory factor. • Business and Commercial customers are not eligible because this Campaign is intended for qualifying individual customers only. • You must be a natural person aged 18 years or older. • You must hold a valid South African ID document or Smart ID accepted by RMB Private Bank for customer identification and verification purposes. • Your relevant RMB Private Bank account and card must be active and in good standing when you are selected and when the reward is allocated. For purposes of this Campaign, this means that the relevant account or card is not in arrears, in default, suspended or closed, and is not subject to a legal restriction that prevents participation or the allocation of a reward. This criterion will be applied reasonably, consistently and in accordance with applicable law. A customer will not be excluded solely because the customer is under debt review as contemplated in section 86 of the National Credit Act. • You must not fall within any of the categories listed under “Who cannot take part?” below.

	• The Campaign may be advertised on digital or social media platforms. However, an advertisement is not an invitation to all customers. Eligibility is limited to customers selected by the Promoter using the objective Campaign criteria described above, who receive the Campaign communication directly through their RMB Private Bank-approved contact channel or digital or social media platform profile and who meet all other qualifying criteria. • The Campaign invitation is personal to the selected customer and may not be transferred or used by another person. Sharing or forwarding the communication does not make another person eligible. Any reward remains subject to verification that the selected customer met the qualifying criteria.
How will clients who qualify to receive the reward be announced?	Qualifying customers will be informed by means of an In-app text message sent to their RMB Private Bank App.
How will clients who qualify receive the reward?	The reward will be allocated to the qualifying customers account within 7-10 working days from the campaign end date as communicated in the message
Who cannot take part?	Customers who do not meet the eligibility criteria above. Any account holders who have not received the Campaign communication via our RMB Private Bank App notification will not be able to take part in this Campaign. • The following persons may not take part in this promotion 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 directly or indirectly controls the promoter(s). d) A supplier of goods and services in connection with this promotion. e) The spouse, life partner, siblings, children, or parents of any of the persons named in a, b, c, or d, above. • RMB Private Bank Business Credit Card Customers. • Customers who view, access, share, forward or otherwise become aware of the advertisement without having been specifically targeted by the Promoter will not be eligible for the Campaign or any associated reward.
Data Usage and Privacy Policy	Participants in the Campaign understand and agree that, in order to offer the Campaign, 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 Campaign, 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 will take measures to prevent unlawful access to, or unlawful processing of this personal information. We may disclose information if required to do so by law or if it is required to protect the safety, rights, or property of RMB Private Bank Credit Card, Fusion Card and Debit Card, our members, customers or the public.
General	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 Campaign 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. The laws of the Republic of South Africa govern 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. 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. 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 campaign material. Participants may be invited to participate in Public Relations activities and other marketing initiatives as organised by RMB Private Bank for the purpose of this competition. Winners of the competition 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 RMB's Private Bank/ FNB's social media pages as well as in FNB Branches. Please note that participation shall not entitle you to remuneration. Participants and winners 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 campaign material.
Tax Implications	IMPORTANT NOTICE: 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 incentive. 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 of any prize/s, awards and eBucks rewards or the charges in respect thereof.
Rule Amendments	• These Rules cannot be modified or superseded except by us, in our reasonable discretion, in a written revision to these rules. • FirstRand Bank Limited reserves the right to extend the campaign by amending these campaign rules. Notice of this will change be posted in these rules. • Rules can be found on RMB Private Bank website: https://www.rmbprivatebank.com/legal/promotionsTsAndCs.html
Questions about these rules	Email us on creditcardpromotions@fnb.co.za
Complaints	Email us at: Care@fnb.co.za

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 further agree to indemnify the promoter(s) for any loss or damage you suffered because you took part in this Campaign. 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.
- 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 or b) took part in this Campaign.

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 Campaign 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 Campaign at any time. If this happens you agree to waive (give up) any rights that you may have about this Campaign and agree that you will have no rights against the promoter(s).
- The promoter(s) reserve the right to change the rules of the Campaign. The promoter(s) can change the rules of the Campaign throughout the duration of 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 Legal, 3rd Floor, No 1 First Place, Bank City, Johannesburg,
- 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.