



## RMB Switch Campaign – Exclusive Offer Terms and Conditions

**Date these rules were first published: 17 May 2026**

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

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

<b>Campaign Name:</b>	RMB Switch Campaign – Exclusive Offer
<b>Promoter(s) Name(s):</b>	<p>The promoter of this campaign is FNB Private Core Banking, a business unit of First National Bank, a division of FirstRand Bank Limited with Reg. No. 1929/001225/06 (“FNB”).</p> <p>In these rules, we refer to the above promoter(s) as “the promoter(s)”, “we” or “FNB”. We refer to participants and winners as “you”</p>
<b>Campaign Period:</b>	<p>The campaign will run from 15 May 2026 at 00h00 am to 30 October 2026 at 23h59 pm.</p> <p>The promoter(s) reserves the right to extend the campaign. Notice of this will be posted in these rules.</p>
<b>Participation and Qualifying Criteria</b>	<ul style="list-style-type: none"> <li>• The customer must be included as a potential customer in the pre-selected RMB Switch Campaign base.</li> <li>• All pre-selected customers who meet with a selected RMB Private Advisor to listen to the RMB Switch Campaign value proposition. The customer will first be called by a selected RMB Private Advisor regarding the special value proposition.</li> <li>• Once the customer has met with the selected RMB representative to discuss the offering, the customer will then be required to open a qualifying RMB transactional account and meet the campaign specific rules to receive the selected offer.</li> <li>• The customer will then be requested to select only one (1) of the 4 offers presented to them by the named RMB advisor. The selection can be done either telephonically or over email communication with the advisor.</li> <li>• The customer will only be allocated the offer once they met the full campaign specific terms and conditions related to the account.</li> <li>• The allocation of the offer will occur between the 20<sup>th</sup> and 25<sup>th</sup> of the following month that the customer has met the below Terms and Conditions.</li> </ul>



All offers set out herein are subject to the customer ensuring that the Account he/she is maintaining, is in accordance with his/her agreement entered with RMB at the time of accepting the offer.

Minimum criteria requirements to be met by a customer upon opening the applicable RMB transactional account and choosing an offer as set out below:

**1. Main Banked criteria**

For the customer to receive the selected reward and benefit from a selected offer, the customer must meet the below Main Banked Criteria within the first 4 calendar months from the date of the new RMB account opened during the campaign period. The allocation of the offers is dependent on the customer adhering to the below requirements in line with the RMB Current/Fusion Account opened:

1. You must adhere to the average monthly account turnover criteria as specified in the table below,  
OR
2. You must adhere to the average number of monthly customer-initiated debit transactions specific in below table:

Account name	Monthly Requirement	
	Average account turnover (greater than or equal to)	Average customer-initiated debit transactions (greater than or equal to)
RMB Current or Fusion Account	R 60,000	10

Accounts on the spousal pricing option are not included in the RMB Main Banked rules however are included in this campaign. Therefore, a customer who holds any one of the accounts listed above must ensure the same main banked criteria are met within the period of 4 calendar months in his/her RMB Account from the date of the new account opened during the campaign period.



	<p><b>2. Campaign Specific Criteria</b></p> <p>A customer is required to comply with the below Campaign Specific Criteria to receive the selected reward or benefit from a selected offer:</p> <p>2.1 The customer must have an active eBucks account to be eligible to earn eBucks and be a member of the eBucks rewards program as set out on the eBucks website. Any member of the eBucks rewards program agrees and understands to be bound to the eBucks Rewards Program terms, conditions and earn rules.</p> <p>2.2 In the event that a customer holds two or more transactional accounts in their name, the following rules will apply:</p> <p>2.2.1 Only one of the transactional accounts will qualify for this campaign.</p> <p>2.2.2 The qualifying account will be the account which requires the higher monthly income, where applicable.</p> <p>2.2.3 Should the customer hold two or more transactional accounts, the incentive will be paid into the account which meets the qualifying criteria first.</p>
<p><b>What is the Offer?</b></p>	<p>The customer has a choice of 4 different exclusive offers to the maximum value of R10 000 that must be used in one transaction:</p> <ol style="list-style-type: none"> <li>1. eBucks Travel discount code</li> <li>2. Great Domaines discount code</li> <li>3. Artist Proof Studio discount code to be used on their website upon check out</li> <li>4. JAN Homeware discount code</li> </ol>
<p><b>How Will the Offer Be Allocated:</b></p>	<p>The offer and redemption process will be sent to the customer by their named RMB Advisor. The client will then deal directly with the redemption partners namely: eBucks Travel; Great Domaines; Artist Proof Studio and/ or JAN Homeware.</p> <p>The customer has a choice of 4 different exclusive offers, to the maximum value of R10 000 that must be used in one transaction:</p> <ol style="list-style-type: none"> <li>1. <b>eBucks Travel discount code</b> – Enjoy your discount, plus a dedicated travel consultant who will assist you in planning and booking your trip.</li> <li>2. <b>Great Domaines Discount code</b>– Enjoy your discount, plus access to a dedicated wine merchant to assist you with your selection</li> </ol>



	<p>3. <b>Artist Proof Studio</b> – Shop online using discount code</p> <p>4 <b>JAN homeware</b> - Shop online using discount code.</p> <p>Once you have met the full campaign terms and conditions, the redemption details of the discount will communicated via the selected RMB Private Advisor.</p>
<p><b>Who Cannot Take Part?</b></p>	<p>The following persons may not take part in this campaign 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 of, or consultant of the promoter(s).</li> <li>c) Any other person who is directly or indirectly controls the promoter(s).</li> <li>d) Any supplier of goods and services in connection with this campaign.</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 existing customers with a FNB or RMB Current and/or Fusion account</li> <li>g) Any person whose accounts and credit agreements with FirstRand Bank Limited are not in good standing. This means that none of your RMB 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 RMB or FirstRand Bank. Legal process means any legal proceedings in any court of law involving you and RMB 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.</li> </ol> <p>However, even if the aforesaid disqualified persons participate in the campaign or is subsequently disqualified, these campaign rules will continue to apply between the disqualified persons and RMB.</p>
<p><b>Is There a Limit on the Number of Times You Can Enter?</b></p>	<p>Entries to the campaign are limited to one entry per person and each participant may choose only one of the four offers. Please ensure your RMB advisor has your latest and correct email address.</p>
<p><b>Customer offer considerations</b></p>	<ul style="list-style-type: none"> <li>• Discount will be valid for a period of 1 year from the date of issuance.</li> <li>• Discount can only be used/redeemed for a single purchase</li> <li>• Customer must have a valid email address.</li> <li>• The discount can only be redeemed by the customer it has been gifted to.</li> <li>• You may not sell the discount or give it to someone else.</li> <li>• You may not swap the discount for cash or for a different prize.</li> </ul>



	<ul style="list-style-type: none"><li>• The advertised dates and times of rewards cannot change unless decided by RMB.</li><li>• The offer will not include the cost of transport, spending money or food. This means you will be responsible for organising and paying for your own transport to the venue, food and spending money.</li><li>• You must comply with the rules of any third-party service provider related to the discount provided.</li></ul>
<b>Questions About These Rules</b>	The selected RMB Private Advisor who contacted the customer will be the person of contact for this campaign.

### General Rules

#### **IMPORTANT – PRIVACY MATTERS**

Participants in this campaign understand and agree that for us to offer this campaign, 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 view our **FirstRand Customer Privacy Notice**.

#### **GENERAL RULES THAT APPLY:**

- If RMB cannot deliver the offers to you due to incorrect contact details, you will lose your right to the reward.
- If you break these rules, you will be disqualified and you will lose your right to any reward(s).
- This offer is only available via the RMB Advisor who attempted to contact the pre-selected customer. Customers who take up their account via any other available channel will not qualify for this offer.
- 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.
- If required, RMB may need to change the reward.
- 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).
- RMB can change the rules of the campaign at any time.
- RMB can change these general rules. For convenience only, the date on which these general rules were last changed by RMB are published below the heading. It is your responsibility to check the rules for any changes.
- You may not abuse the site or campaign in any way.
- You agree that RMB alone can decide if your actions are prohibited or inappropriate. RMB can also decide to end your participation in the campaign immediately. RMB can also take appropriate legal action against you.



**IMPORTANT:**

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.

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

- While RMB 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 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 or that they no longer apply to you.
- You must send all legal notices to RMB Private Bank Legal, 3rd Floor, No 1 First Place, Bank City, Johannesburg, 2001.
- The laws of the Republic of South Africa will apply to this campaign 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 campaign.

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.

Any gifts, awards, incentives and/or prizes awarded in the form of cash, eBucks and/or discounts are automatically taxable regardless of the events leading to the award. The value thereof will be submitted to payroll for tax purposes. Business may decide to cover the tax portion on behalf of the employee.

**IMPORTANT:**

- **You agree to indemnify RMB fully for any loss or damage RMB may suffer because you breached the campaign rules. This means you agree to reimburse RMB 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 RMB 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 RMB legally responsible for any loss or damage or legal expenses you suffered because you took part in this campaign or used the prize.**
- **You will protect RMB 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) any person used a prize.**