



**VISA FIFA WORLD CUP & RMB PRIVATE BANK
SPEND AND YOU COULD WIN COMPETITION RULES**

Date these rules were first published: 15 May 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.

Campaign Name:	VISA FIFA World Cup & RMB Private Bank: Spend and you could win.
Promoter(s) Name(s):	This Competition is run by RMB Private Bank a division of FirstRand Bank Limited with Reg. No. 1929/001225/06 having its principal place of business 1 First Place, Bank City. In these rules, we refer to the above promoter(s) as “the promoter(s)”, or “us” or “we”. We will refer to participants as “you”.
Entries open and close:	Entries open on 15 May 2026 at 00:00. Entries close on 15 July 2026 at 23:59. All entries, fully completed as required, must be received by the promoter(s) before 23:59 on the closing date. The promoter(s) reserve the right to extend the competition. Notice of this will be posted on the RMB Private Banking's website: https://www.rmbprivatebank.com/legal/promotionsTsAndCs.html
What is/are the Prize (s)	Participants stand a chance to win one of 82 prizes made up of 3 monthly prizes, 78 booster prizes, and 1 grand prize. <u>Grand prize</u> You could win a Travel eVoucher valued at R200 000 (two hundred thousand rand). There is only one Travel eVoucher code available across both Retail and Business, with one winner to be selected. <u>Retail</u> Monthly Prize: Lenovo eVoucher code valued at R54 000 (Fifty-four thousand Rand) 2 winners × R54 000 = R108 000 (One hundred and eight thousand) total <ul style="list-style-type: none">○ 1 Personal customer○ 1 Private client Booster Prize: Month 1: Engen eVoucher code valued at R5 500 (Five thousand five hundred Rand) 18 winners x R 5 500 = R99 000 (Ninety-nine thousand Rand) total <ul style="list-style-type: none">○ 9 Personal customers○ 9 Private clients Month 2: Pick n Pay eVoucher code valued at R7 500 (Seven thousand five hundred Rand) 18 winners x R7 500 = R135 000 (hundred and thirty-five thousand) total <ul style="list-style-type: none">○ 9 Personal customers○ 9 Private clients

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	<p>Month 3: Takealot eVoucher code valued at R8 000 (Eight thousand Rand) 16 winners x R 8 000 = R128 000 (A hundred and twenty-eight thousand Rand) total</p> <ul style="list-style-type: none"> ○ 8 Personal customers ○ 8 Private clients <p><u>Business</u></p> <p>Monthly prize:</p> <p>Lenovo Tech Upgrade code valued at R54 000 (fifty-four thousand) 1 winner = R54 000 (Fifty-four thousand Rand) total</p> <p>Booster Prizes:</p> <p>Month 1: Engen eVoucher code valued at R5 500 (Five thousand five hundred Rand) 9 winner x R5 500 = R49 500 (forty-nine thousand five hundred) total</p> <p>Month 2: Pick n Pay eVoucher code valued at R7 500 (Seven thousand five hundred Rand) 9 winners x R7 500 = R67 500 (sixty-seven thousand five hundred) total</p> <p>Month 3: Takealot eVoucher code valued at R8 000 (Eight thousand Rand) 8 winners x R 8000 = R64 000 (Sixty-four thousand Rand) total</p>
<p>Voucher Rules:</p>	<ul style="list-style-type: none"> • The voucher code cannot be split or redeemed over multiple orders. • The voucher code is valid for 12 months after allocation to customer: • The voucher code cannot be exchanged for cash, and/or remaining balance cannot be exchanged for cash. • Only the validity of the voucher code will be confirmed. The presenter of the voucher code will not be verified.
<p>The Competition qualifying criteria/ How to enter the Competition:</p>	<p><u>Retail:</u></p> <p>To enter the competition:</p> <ol style="list-style-type: none"> 1. Eligible clients must make at least one transaction using their RMB Private Bank account (Credit, Debit or Fusion) to the value of R50 (Fifty Rand) or more using their virtual or physical card in-store or online, between 15 May 2026 and 15 July 2026. 2. Bonus (Booster) entry: Eligible Customers will be communicated to through the RMB Private Bank APP on the specific behaviour required to receive an entry into the booster competition. <p><u>Business:</u></p> <p>To enter the competition:</p> <ol style="list-style-type: none"> 1. Eligible participants must perform at least one transaction to the value of R50 (fifty rand) or more using their virtual or physical RMB Private Bank Business card, in-store or online, between 15 May 2026 and 15 July 2026. 2. Bonus (Booster) entry: Eligible participants will be notified via the RMB Private Bank APP of the specific behaviour required to qualify for an entry into the Booster competition. 3. Merchant services: <ol style="list-style-type: none"> 3.1 eligible participants must sign up for an FNB Speedpoint® device;

	<p>3.2 Open and maintain in an active status for the duration of the campaign period, an RMB Private Bank Business transactional account, which transactional account must reflect a positive balance; and</p> <p>3.3 Actively use the FNB Speedpoint® device to accept payments and achieve a minimum of R1 000.00 (one thousand rand) transactional turnover within the competition period.</p>
<p>Eligibility: Who qualifies to take part?</p>	<p>Retail</p> <p>This competition is open to all individuals 18 years and older who live in the Republic of South Africa and who hold a valid South African ID or valid passport who:</p> <ul style="list-style-type: none"> • Have an existing and active RMB Private Banking profile and whose account/s are in good standing at the time of commencement of the competition period and/or at the time of selection of the winner(s) and/or at the time of the award of the prize. <p>Business:</p> <p>This competition is open to all juristic entities (including sole proprietors) with their principal place of business in the Republic of South Africa who:</p> <ul style="list-style-type: none"> • Have an existing and active RMB Private Business profile and whose account/s are in good standing at the time of commencement of the competition period and/or at the time of selection of the winner(s) and/or at the time of the award of the prize. • Actively use the FNB Speedpoint® device to accept R1 000.00 or more worth of transactional turnover over the competition period. • Are new RMB Private Bank Business customers who take up a FNB Speedpoint device and actively use the FNB Speedpoint® device to accept R1 000.00 or more worth of transactional turnover over the competition period. <p>Participation in the competition is voluntary, and participants must adhere to the qualifying criteria. The promoters reserve the right to either change or waive the eligibility criteria.</p>
<p>Who cannot take part?</p>	<p>The following persons may not take part in this competition even if they qualify to take part and if any prize is awarded to them, they will forfeit same:</p> <ol style="list-style-type: none"> Any employee of the promoter(s). Any director, member, partner, agent of, or consultant of the promoter(s). Any other person who is directly or indirectly controls the promoter(s). Any supplier of goods and services in connection with this competition. The spouse, life partner, siblings, children, or parents of any of the persons named in a, b, c, or d, above. Any person whose accounts and credit agreements with RMB Private Bank or FirstRand Bank Limited are not in good standing. This means that none of your RMB Private Bank 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 Private Bank or FirstRand Bank. Legal process means any legal proceedings in any court of law involving you and RMB Private Bank 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. <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>
<p>Is there a limit on the number of times you can enter?</p>	<p>Retail</p>



	<ul style="list-style-type: none"> • There is no limit to the number of times one can enter. Multiple entries are allowed. • <p><u>Business</u></p> <ul style="list-style-type: none"> • There is no limit to the number of times one can enter. Multiple entries are allowed.
<p>How will winner(s) be chosen?</p>	<p><u>Grand Prize:</u></p> <ul style="list-style-type: none"> • By random draw from all eligible entries received before the closing date and time. • The draw will take place on 31 August 2026. <p><u>Monthly Prizes:</u></p> <ul style="list-style-type: none"> • By random draw from all eligible entries received before the closing date and time. • Three random monthly draws (April, May, June) will be conducted within 10 business days after the end of each competition month. <p><u>Booster Prizes:</u></p> <ul style="list-style-type: none"> • Winners will be selected by random draw from all eligible entries received before the closing date and time. • Booster prize draws will be conducted within 10 business days after each competition month.
<p>How will winner(s) names be announced or receive their prizes?</p>	<ol style="list-style-type: none"> 1. Winners will be contacted by RMB Private Bank via electronic communication, and all prizes will be issued in voucher format for the following categories: <ol style="list-style-type: none"> a. Grand prize b. Monthly Prizes c. Booster rewards 2. 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. 3. 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. 4. 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>Rule Amendments</p>	<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. • FNB reserves the right to amend, modify, supplement these Competition rules or extend the competition from time to time were reasonably necessary, including for legal, technical, operational or commercial reasons, provided that no such amendment will materially prejudice any Participant. • Participants are responsible for familiarising themselves with the Competition Rules, which will be made available in digital format and accessible without charge via the Promoter’s

	<p>official website, mobile application, or other digital platform through which the Competition is conducted.</p> <ul style="list-style-type: none"> • Non-material amendments, including clarifications, platform related adjustments, administrative updates or corrections, shall become effective upon publication on the relevant digital platform and may be indicated by an updated version date. • Rules can be found on RMB Private Bankings website: https://www.rmbprivatebank.com/legal/promotionsTsAndCs.html • Any amendment that is reasonably regarded as material, meaning an amendment that affects eligibility requirements, the nature or value of prizes, the manner of entry or participation, the competition closing date, or the selection of winners, will be communicated to Participants through reasonable and appropriate digital notice prior to implementation. • Digital notice of a material amendment may include one or more of the following, as determined by the Promoter: <ul style="list-style-type: none"> (a) prominent notice on the competition landing page or entry interface; (b) inapp notifications; (c) electronic communication to Participants using the contact details provided for purposes of the Competition; or (d) any other digital communication method reasonably calculated to bring the amendment to the attention of Participants. <p>Where a material amendment is required as a result of changes in law, regulatory direction, system failure, security risk or circumstances beyond the Promoter's reasonable control, the Promoter will take all reasonable steps to implement such amendment fairly, transparently and in compliance with the Consumer Protection Act, 68 of 2008.</p>
Queries	<p>Should you have any queries related to the above competition you may visit your nearest branch or advisor, or call 0875753279 or 0875754653, standard network rates will apply. Email us at: care@fnb.co.za</p>

IMPORTANT

You hereby indemnify the promoter(s) fully for any loss or damage the promoter(s) may suffer because you breached the competition rules. This means that you agree to reimburse the promoter(s) for the following: any loss or damage they suffer, any expenses and/or costs they paid or are responsible for. "Legal costs" means costs on an attorney and own client scale.

You also hereby indemnify the promoter(s) for any loss or damage you suffered because you took part in this competition 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 competition or used the prize.

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: a) you breached the competition rules; b) you took part in this competition; or c) any person used a prize.





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 competition.**
- **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 competition.**
- **You agree that you will not hold the promoter(s) liable and you hereby fully indemnify the promoter(s) from and hold the promoter(s) completely harmless against, all damages, claims and fines made against you or the promoter(s) (including but not limited to all legal costs on an attorney-and-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 thereto.**

GENERAL RULES

- Your entry will be considered for this Competition once you meet all the required Competition qualifying criteria and eligibility criteria. The qualifying purchases must be made during the Competition period as stipulated under the 'Entries open and close' heading. Your entry/ies will be considered valid if you do not fall under any exclusionary conditions listed under the 'who cannot take part' heading.
- If the promoter is not able to get hold of you after making reasonable efforts to do so, the promoter can award the prize to someone else. ~~You will lose your right to any prize if you do not claim your prize on time, you do not have a valid passport or you meet any of the exclusionary conditions.~~
- 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 election of the winner is final and no negotiation will be entered into. The election cannot be appealed.
- 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.
- 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 valid passport at your own cost. You are responsible for all 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.
- 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.
- 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.