RMB eWallet Send Money Pricing Pilot Rules, Terms and Conditions 2026
Date these rules were first published: 19 November 2026
Date these rules were last changed: N/A

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

Pilot Name:	RMB eWallet Send Money Pricing Pilot Terms and Conditions
Promoter(s) Name(s):	The promoter of this Pilot is RMB, a division of FirstRand Bank Limited with Reg. No. 1929/001225/06 ("RMB"). In these rules we refer to the above promoter(s) as "the promoter(s)" or "RMB". We refer to participants as "you".
Pilot start and end date:	Pilot start date: 1 November 2026 at 00h01 Pilot end date: 19 February 2027 at 23h59 With effect from 20 February 2027 all participants will be returned to standard pricing. The promoter(s) reserve the right to extend the Pilot. Notice of this will be posted in these rules.
Eligibility: Who qualifies to take part?	Customers who satisfy all below requirements are eligible to participate in this Pilot: 1. Customers who receive a notification/invitation to participate in the Pilot by RMB; 2. Active RMB customers; 3. Accounts in good standing; 4. Account holders who hold: a. RMB Private Bank Account holders; b. RMB Private Bank Young Professionals account holders; and c. RMB Private Bank Wealth Preservation Account holders. Qualifying customers will be split into groups and will receive the Pilot benefits specific to the group they have been allocated to. **Rules applicable to all Pilot groups:** • The pilot Send Money pricing (new pricing) will only apply for the duration of the Pilot. On 20 February 2027 all Pilot participants will be removed from the Pilot pricing and placed back on standard pricing. • Please see pricing guide on the RMB website for standard pricing details

- All fee refunds will be processed, within 7 calendar days after month-end.
- Technical or system errors that occur during the pilot which may not allow the correct pricing to be applied for a customer at the time of the transaction, will be corrected and refunded within 7 days of the end of the month in which the transaction was processed
- Pilot participants are not eligible to take part in any Send money payment-related competitions run by RMB during the Pilot period.

Pilot group Rules:

- Group A - Low value threshold fee
  - 45 000 customers will be selected to participate in this group
  - These customers will be charged as follows for their qualifying eWallet sends:
    - Zero rands (R0) on sends of One hundred rands (R100) or less
    - Bands above One hundred rands (R100) unchanged

- Group C - Flat Fee:
  - 45 000 customers will be selected to participate in this group
  - These customers will be charged as follows for their qualifying eWallet sends:
    - R10 flat on every send,
  - This fee will replace the R11/ R30 pricing band ladder

- Group D - Free sends:
  - 10 000 customers will be selected to participate in this group
  - These customers will be charged as follows for their qualifying eWallet sends:
    - No fee on any send at any value for the Pilot period.

- Group E - Cashback 50%:
  - 45 000 customers will be selected to participate in this group
  - These customers will be charged as follows for their qualifying eWallet sends:
    - Full standard fee charged, with 50% of the fee reimbursed to the customer as cashback.
  - The cashback will be paid into the transact account or eWallet that performed the qualifying Send Money transaction.
  - eBucks to be allocated directly into the customer eBucks account and allocated within the 1st week in the following month
  - eBucks will not be allocated to any Easy Zero, eWallet eXtra, eWallet eXtra Plus, Easy PAYU, Easy Bundle as these customers do not participate in the eBucks programme, therefore the cash back for these customers will be credited into their Transact account or wallet at the end of the month
  - Cash backs (reimbursement) will be processed within the first week of the following month, being within 7 calendar days after month-end.

	○ Customers who are on Aspire and upwards will receive their cash backs into their eBucks accounts
Who cannot take part?	The following persons may not take part in this Pilot even if they otherwise qualify to take part: a) Any person whose accounts and credit agreements with RMB or 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;* b) RMB Youth customers; and c) Customers who are not selected as part of the Pilot cohort and who do not receive a Pilot notification/communication. However, even if the aforesaid disqualified persons participate in the Pilot or are subsequently disqualified, these Pilot rules will continue to apply between the disqualified persons and RMB.
How will I know if I am selected?	• Selected qualifying customers will receive a communication informing them that they have been chosen to participate in the eWallet Pricing Pilot. • Customers selected for the pilot will receive communication within a reasonable timeframe before commencement of the pilot.
How to withdraw from taking part	You may withdraw from the Pilot at any time as follows: • **SMS communications:** you may opt out by replying STOP to the Pilot SMS communication. • **Email communications:** you may respond to the Pilot email communication and request removal from the Pilot. The native unsubscribe functionality on these channels will not be used to process withdrawals from the Pilot, because it would unsubscribe you from all future communications on that channel and not only the Pilot communications. Once withdrawal from the pilot has been requested, RMB shall remove you from the Pilot and the standard eWallet send pricing (as per the pricing guide) will be applied within 2 working days of receipt of your withdrawal request. Once you have been successfully removed from the Pilot, you will receive confirmation of the successful removal.
Limit, restriction and termination rules?	• There is no limit on the number of eWallet sends during the Pilot period • RMB shall handle any errors and technical failures that occur during the pilot on a case-by-case basis • If there's any abuse the Bank holds the right to terminate the customer from the pilot
Questions about these rules	Should you have any queries related to the above Pilot, please contact RMB through your existing service channels, such as the RMB Private Bank

	Service Suite via SecureChat® on the RMB Private Bank App or on 087 575 9411. Standard network rates will apply

General Rules

IMPORTANT – PRIVACY MATTERS

Participants in this Pilot understand and agree that for us to offer this Pilot, 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 Send Money transaction and pricing information. This information is processed for the lawful purpose of the Pilot, as described under "Purpose of the Pilot" below, namely product development, pricing optimisation, customer experience enhancement and business improvement. For more information about the FirstRand Group, our solutions and your privacy, go to our website and/or your RMB 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 Pilot 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 Pilot or received or used any Pilot benefit. If you take part in this Pilot or accept or use any Pilot 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 Pilot or accepted or used any Pilot benefit.

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

- Pilot population selection methodology:
  - Customers will not be excluded based on previous Send Money behaviour, including customers who have stopped sending or who have never sent before.
  - This approach has been adopted to ensure that both pilot and control groups are representative of the broader retail customer base, as the most successful pilot outcome may ultimately be considered for rollout to the full retail portfolio.
- Customer benefit:
  - All pilot pricing scenarios provide customers with pricing that is equal to or better than the customer's current pricing structure. No pilot participant will pay more than they currently pay for the same Send Money transaction.
- Purpose of the Pilot:
  - The purpose of the pilot is to evaluate customer responsiveness to alternative pricing structures, measure customer behaviour and adoption patterns, assess the commercial viability of proposed pricing models, and improve customer value propositions.
  - Customer information is processed to support product development, pricing optimisation, customer experience enhancement and business improvement activities. The pilot is intended to inform future product and pricing decisions relating to Send Money services.
- If you are in breach of these rules, you will be removed from the Pilot and standard pricing will apply to you.

- If you are in breach of these rules, you will be disqualified and you will lose your right to any benefit.
- You may not do anything to manipulate or abuse the Pilot pricing or benefits in any way.
- You may not do anything to change the outcome of the Pilot 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.
- If required, RMB may need to change the pricing and benefits received in this pilot.
- The promoter(s) have the right to end this Pilot at any time. If this happens you agree to waive (give up) any rights that you may have about this Pilot and agree that you will have no rights against the promoter(s).
- RMB can change the rules of the Pilot at any time. For convenience only, the date on which these rules were last changed by RMB is published below the heading. It is your responsibility to check the rules for any changes.
- You agree that RMB alone can decide if your actions are prohibited or inappropriate. RMB can also decide to end your participation in the Pilot immediately. RMB can also take appropriate legal action against you.
- Where any dates or times need to be calculated, the international standard time: GMT plus two hours will be used.
- In these rules, a “working day” means any day other than a Saturday, Sunday or public holiday in the Republic of South Africa.
- 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.
- 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 RMB Legal, 1st Floor, 5 Merchant Place, 9 Fredman Drive, Sandton, 2196.
- The laws of the Republic of South Africa will apply to this Pilot 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 cashback or eBucks rewards or any benefit received through this Pilot.

You are fully responsible for any tax implications arising from or associated with any receipt, transfer or spend of any cashback or eBucks rewards or any benefits due to you for participating in this Pilot.

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 cashback or eBucks rewards or any benefits or the charges in respect thereof.