



1. Terms and Conditions for ecoEnergy Home Loan

1. This offering and any applicable amendment to this offering is reviewable at FirstRand Bank Limited's ("the Bank") discretion.
2. This offering is available to customers of RMB Home & Structured Lending Solutions, and only available on a Home Loan, and Structured Loan. Islamic Residential Property Finance is included in this offering for all applications captured from 1 April 2023 and further subject to the Islamic Residential Property Finance terms and conditions and product rules.
3. This offering may be available for specified periods, as determined by the Bank from time to time.
4. This offering is not a guarantee of any nature, and the Bank reserves the right to vary, postpone, suspend or cancel the offering at any time. If this happens, you agree to waive (give up) any rights that you may have in relation to this offering and agree that you will have no rights against the Bank.
5. The Bank can change the rules, terms and/ or conditions of this offering throughout the duration of the offering. For convenience only, the date on which these rules, terms and/ or conditions were last amended will be shown below the heading. It is the customer's responsibility to check the rules, terms and/ or conditions for amendments.
6. To qualify for a rate discount linked to an ecoEnergy Home Loan, the customer must meet the criteria of substantiating an ecoEnergy Home Loan with an EDGE™ certification over the property which the finance is granted.
7. To qualify for the benefit, in relation to the Home Loan or Structured Loan, applications must be submitted through an approved vendor development that may extend this offering.
8. Each ecoEnergy property must have its own account and is over a specified property.
9. This offering is only applicable to the recipient and is not transferable.
10. This offering is only applicable to a property purchased directly from an EDGE™ certified developer as a first transfer of the property and any private-to-private sales are excluded. The customer should provide the final EDGE™ certificate to the Bank within the stipulated timeframe and if a final EDGE™ certificate is not available, then a valid preliminary EDGE™ certificate should be provided until such time as the development is 100% completed.
11. All loan applications are subject to the Bank's credit approval criteria and the Bank's lending policies and practices as amended from time to time.
12. The offering is only available on new loan applications, and currently not available on existing loans already financed.
13. This offering is open to all juristic entities and natural persons residing in the Republic of South Africa, over the age of 18 (eighteen) whom must have a valid 13 (thirteen) digit South African identity document.
14. To be eligible for this offering, the customer's monthly repayments must be credited to the home loan account by way of debit order or alternatively, by payroll deduction/ salary stop order. Where the customer elects to make repayments by way of payroll deduction/ salary stop order, the customer has the obligation to arrange same with his/ her employer and will be liable for costs associated with the arrangement.
15. The terms and conditions of this offering must be read together with the provisions of the credit agreement and product rules, as well as any specific offering or reward terms and conditions.

2. Important

- You agree to indemnify the Bank fully for any loss or damage that the Bank may suffer because you breached the offering terms, conditions and/ or rules. This means you agree to reimburse the Bank for the following: any loss or damage that the Bank may suffer and any expenses and costs the Bank paid or is responsible for. Legal costs mean costs on an attorney and own client scale.
- You also agree to indemnify the Bank for any loss or damage you suffered because you took part in this offering or used the allocation and/ or offering. If you enter yourself or use or accept the allocation and/ or offering, you understand that you do so out of your own free will. This means that you cannot hold the Bank legally responsible for any loss or damage or legal expenses you suffered because you took part in this offering or used the offerings or allocation.
- You will protect the Bank from being held legally responsible for the loss or damage or legal expenses of another person (juristic or natural) if such loss or damage or expense was incurred because you: a) breached the offering terms, conditions and/ or rules b) took part in this offering or c) and such person used the allocation or offering.
- It is recommended that you obtain independent professional advice regarding any tax implications arising from this offering.
- You are fully responsible for any tax implications arising from or associated with this offering.

3. General Rules

- You may not attempt to do anything to change the outcome of the offering in any way.
- 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 offering, the international standard time: GMT plus two hours will be used.
- While the Bank may allow you extra time to comply with your obligations or decide not to exercise some or all of its rights, or waive certain requirements, the 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 or that it no longer applies to you.
- This offering and its rules will be governed by the laws of the Republic of South Africa regardless of where you live or work.
- Any costs or expenses incurred in respect of items not specifically included in the offering/offering and/ or allocation are for your own account. The Bank will not be responsible for any other expenses which you may incur as a result of your acceptance and/ or use of an offering and/ or allocation, whether foreseen or not.
- To the extent that any taxes, duties, levies or other charges may be levied on an offering and/ or allocation by the State or any other competent government or regulatory body, you will be liable therefor, and the Bank will not increase the value of the allocation and/ or offering to compensate for such charges.