



SWIPE. TAP. CLICK. SCAN. WIN.

Stand a chance to win your share of R1 million back in eBucks on what you or your business have spent on fuel or groceries or a spend category of your choice in a year.

PRIVATE BANKING

Competition FAQs

1. Who can take part in the competition?

- a) This competition is open to all RMB Private Bank customers over the age of 18 who currently reside in the Republic of South Africa and who:
 - i. are members of the eBucks Rewards Programme.
 - ii. are not excluded in the categories of people listed below who cannot participate.The following persons may not take part in this competition even if they qualify to take part. They will forfeit (give up) any prizes awarded to them:
 - a) Directors, members, partners, employees, consultants, or agents of FirstRand Bank Limited or any other person similarly connected.
 - b) The immediate family members of FirstRand Bank employees. This includes their spouse, life partner, siblings, parents and/or children.
 - c) Any supplier of goods or services in connection with this competition e.g. advertising agencies.
 - d) Persons whose accounts and credit agreements held with RMB Private Bank or FirstRand Bank Limited are not in "good standing".- An account or credit agreement that is in good standing means it isn't overdrawn, in arrears or in default; you haven't missed a premium and you aren't undergoing debt review or sequestration, business rescue, collection or liquidation proceedings (excluding debt review proceedings). This applies to all FirstRand Bank accounts, including but not limited to FNB, Ashburton, WesBank, affiliates of WesBank and RMB Private Bank accounts
- b) Customers who have given their consent to be marketed to and those who opt-in via the RMB Private Bank App to take part if the competition will be enrolled if they meet the Competition entry criteria.

Competition FAQs

2. What is the competition period?

- The competition starts on 17 November 2021 at 00:00:01 and ends on 24 December 2021 at 11:59:59

3. How do customers enter the competition?

- a) Customers stand a chance to win by opting in to take part in the competition (see how to opt in below)
- b) Swipe, Tap or Scan to Pay their qualifying RMB Private Bank Cheque, Credit cards or use eBucks to purchase:
 - From eBucks Shop
 - From eBucks Travel
 - From eBucks Partners (excluding The Entertainer)
 - Vouchers on the RMB Private Bank App and eBucks Shop
 - All Airtime purchases (irrespective of network or channel i.e. USSD, App, online banking)
 - All SMS bundles (irrespective of network or channel i.e. USSD, App, online banking)
 - All data bundles (irrespective of network or channel i.e. USSD, App, online banking)
 - All voice bundles (irrespective of network or channel i.e. USSD, App, online banking)
 - All Connect devices and packages available
 - Any purchase of a data bundle / voice bundle across prepaid / postpaid / topup
 - Recharge with airtime across prepaid / topup
 - FNB Nav Wellness deals, home services and car licence renewals
 - Using the RMB Pay functionality on the RMB Private Bank App (Tap to Pay/ Scan to Pay)
- c) If they pay for purchases using the RMB Pay functionality on the RMB Private Bank App (Tap to Pay / Scan to Pay), they will get double entries (2x entries) into the competition per transaction. (For Business Customers, only RMB Pay and Virtual card transactions made using business cheque cards will qualify for double entries) even at merchants not listed above.
- d) Only transactions (i.e. purchases made with an RMB Private Bank card, eBucks, Tap to Pay or Scan to Pay) where the merchant has settled the transaction before the competition closing date will be considered as entries into the competition.
- e) Entries will only be calculated from the time you "opt in" to the competition. Any transactions at participating merchants after the 17th November 2021 but before a customer opts in, won't be included as an entry into the competition.

Competition FAQs

4. How do customers opt-in to the competition?

There are two ways for customers to opt- in to the competition:

1. Via the RMB Private Bank Banking App
 - Visit the 'Spend & Win' tab located under eBucks
 - Select the category of spend that they'd like to win back.
 - Opt-in to the competition
 - The category can be changed, up until the last day of the competition (24 December 2021).
2. Via SMS

Qualifying customers who don't have the App can opt in via SMS. They will receive a competition SMS of which they can reply "Yes" to opt into the competition. To select the required category of spend, they will need to download the App. Standard network rates apply for SMS responses.

5. What happens if a customer that wins opts-in to the competition via SMS but doesn't select a category via the App?

They will get the highest spend limit specified for their segment

6. How much can the customer win?

20 x Retail customers and 2 x Business customers stand a chance to win the maximum amount of their chosen category's annual spend if it does not exceed the caps that have been applied as per the below table.

Segment	Winners	Maximum Pay-out (in eBucks)
RMB Private Bank	3	R65 000
Business	2	R35 000

7. What spend categories can customers choose to win from?

- Car use & services
- Clothing & accessories
- DIY & hardware
- Eating-out & treats
- Fuel
- General retail
- Groceries
- Homeware & appliance
- Pharmacies & wellbeing
- Travel & holidays

Competition FAQs

8. For what period is the spend customers get back?

The annual (12 months) spend will be calculated from: 25 December 2020 – 24 December 2021

9. Is there a limit to how many times a customer can enter the competition?

No limit, every transaction gives the customer an entry plus, you get double entry for Virtual Card and all digital payments (and partner wallets) at any merchant. No minimum spend is required either.

10. Can customers change their category once they have entered the competition?

Yes, they can change their category by:

- Opening the RMB Private Bank App
- Visit the 'Spend & Win' tab located under eBucks
- Go to the deals section
- Change pre-selected "win category" (can be changed up until the last day of the competition -24 December 2021).

11. When will the winner/s be announced?

The winners will be announced in the week of the 24th January 2022

12. How will customers get their eBucks?

eBucks will be allocated directly into the winners' eBucks account within 7 – 14 days of being contacted and eligibility being verified