

RMBPB Private Bank Credit Card
RMBPB Credit Card Budget Limit Shift Campaign Terms and Conditions

Date these rules were first published: 2 April 2025
Date these rules were last changed: 22 September 2025

Read these campaign rules carefully. These campaign rules ("rules") explain your rights and duties in connection with this promotion/campaign. If you take part in this campaign, these rules will apply to you, and you agree that the promoter(s) can assume that you have read and agreed to be legally bound by these rules.

Campaign Name:	RMBPB Credit Card Budget Limit Shift Campaign
Promoter(s) Name(s):	This Campaign is run by RMB Private Bank a division of FirstRand Bank (FRB) Limited with Reg. No. 1929/001225/06 having its principal place of business at No 5, Merchant Place, 9 Fredman Dr, Sandown, Sandton. In these rules reference to "promoter(s)" or "the promoter(s)" or "us" or "we" means FRB. Reference to "participants" means "you" and subject to the terms, conditions and the rules as set out below.
The Campaign	About the campaign: The Campaign is open to RMBPB Credit Card holders ("RMB Private Bank Credit Card"), which hold an active RMB Private Bank or RMB Private Bank Signet Credit Card. RMBPB Credit Card customers who have not made use of their budget facility in the past 6 (Six) months will receive communication via the RMBPB Banking APP or SMS, to be informed that their unused budget facility limit will automatically be moved from the budget facility to the straight facility. The campaign entails the following: a. Customers will receive the first RMBPB Banking APP message or SMS stating the available budget balance and that all qualifying customers are automatically entered into the campaign with the option to opt out of the campaign. Customers will have 5 (Five) calendar days to respond to the message if they wish to opt out of the campaign. b. Customers who opt out of the campaign will not have their budget limits moved, and their credit card limits will remain unaffected by this campaign. c. Customers who choose to have their limit moved will have their budget limits from the budget facility to their straight facility resulting in 100% (One hundred percent) of the credit card limit being moved to the straight facility. d. Customers who do not respond to the message with the 5 (Five) calendar day period will automatically be entered into the campaign and will have 100% (one hundred percent) of their limit moved to the straight facility. e. Customers will receive a confirmation message from the bank via the RMBPB Banking APP, SMS or email to inform them that their limit has been moved from

PRIVATE BANKING

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	their budget facility to their straight facility. f. Customers who had their limits moved have the option to move their limits back to their budget facility. This can be done using the following channels: 1. RMBPB Banking APP self-service option. 2. Live Secure Chat on the RMBPB Banking APP. 3. Contact the customer service suite number on the back of your credit card. Terms and Conditions for the Credit Card Campaign: a. To qualify for the Credit Card promotional campaign a customer must: i. Be resident in the Republic of South Africa. ii. Be 18 years or older. iii. Have an available budget limit on their RMBPB Credit Card that have not been used in the past 6 (Six) months. iv. Unused limits are defined as follows: the budget limit has not been used to pay for any purchases, no limit shifts have been performed in the past 6 (Six) months. b. By participating in and taking up the promotion(s) in this campaign, customers agree to be bound by the terms and conditions of this campaign.
Campaign starts:	1 October 2025
Campaign ends:	31 January 2026 at 11:59:59 pm.
Tax Implications	IMPORTANT NOTICE: TAX IMPLICATIONS You are responsible for understanding any tax implications related to the receipt, transfer, or use of prizes, awards, and eBucks rewards. We recommend seeking independent professional advice to ensure compliance with tax obligations. 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 incentive. • You agree that You will not hold Us, RMBPB or FirstRand Bank Limited ("the Bank") liable and You hereby fully indemnify the Bank, and hold the Bank completely harmless, against all damages, claims and fines made against You 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, should there be any.

Data Usage and Privacy Policy	By participating in this campaign, you understand and agree that the Promoters of this campaign may collect and use your information that you provide, in order to offer the Campaign to You. We may collect your first name, last name, email address, and mobile number to run this campaign. We will keep your information private and won't sell or share it, except as required by law or to protect the safety of others. We will treat your information in total confidence and will not sell, share, or rent this information to any other third parties. We may disclose information if required to do so by law or if it is required to protect the safety, rights or property of the RMBPB, our members, consumers or the public.
General	We reserve the right to amend, modify, cancel or withdraw any aspect of this campaign in our sole discretion at any time without liability. While we cannot guarantee the performance of any third party, we commit to assisting participants in resolving any issues that may arise from third-party actions to the best of our ability. Participants in this campaign agree that we will, subject to prevailing law, have no liability whatsoever for any injuries, losses, costs, damage or disappointment of any kind resulting in whole or in part, directly or indirectly from acceptance, or from participation in this campaign. If any provision or part of these rules is deemed void or otherwise unenforceable in law, then that provision or part shall be deemed excluded and the remainder of these rules shall remain in force. Any violation of these rules will result in the immediate disqualification of the transgressing participant from the campaign. If required as a result of changes in legislation or if deemed necessary for any other reason, the Bank reserves the right to terminate this campaign immediately. In the event of such termination, all participants agree to waive any rights that they may have in terms of this campaign and acknowledge that they will have no recourse against the Bank, Visa, their agents and/or promoters. We will not be held liable for any misrepresentation caused by a copy error, typing error and/or omission that may occur on any of our campaign material.
Rule Amendments	• These Rules cannot be modified or superseded except by us, in our reasonable discretion, in a written revision to these rules. • We reserve the right to extend the Campaign by amending these campaign rules. Notice of this change will be posted in these rules. • Rules can be found on RMB's Private Bank website: https://www.rmbprivatebank.com/legal/promotionsTsAndCs
Queries about these rules	For any queries about these rules, please contact RMBPB Credit Card at creditcardpromotions@fnb.co.za, or reach us via our customer service number on the back of your credit card or through live chat on the RMBPB Banking app.

IMPORTANT

- You agree to indemnify the promoter(s) fully for any loss or damage the promoter(s) may suffer because you breached the campaign 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 means 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 campaign. 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 campaign.
- You further acknowledge and agree to the fact that the promoters and the Promoter and their agents accept no responsibility for any problems or technical malfunction of any communication network, or any late, lost, incomplete, misdirected, incorrectly submitted, delayed, illegible or corrupted entries.
- 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 you: (a) breached the campaign rules (b) took part in this campaign

GENERAL RULES

- If the promoter(s) are not able to get hold of you within seven days after your reply has been made, and after making reasonable efforts to do so, you will lose the offer.
- If you fail to comply with any part of these rules you will be disqualified and you will forfeit any benefit.
- Unless we say otherwise you must be at least 18 to enter.
- You may not attempt to do anything to change the outcome of the campaign in any way.
- The promoters' decision is final and no correspondence will be entered into. This means you cannot appeal any decision by the promoters.
- 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).
- The promoter(s) reserve the right to change the rules of the campaign. The promoter(s) can change the rules of the campaign throughout the duration of the campaign. For convenience only, the date on which these rules were last amended will be shown below the heading. It is your responsibility to check the rules for amendments.
- 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 agreement, the international standard time: GMT plus two hours will be used.
- While the promoter(s) 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, the promoter(s) 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.
- You must send all legal notices to RMBPB Credit Card Legal Services, 2 First Place, Bank City, Simmonds Street, Johannesburg, 2001.
- This campaign and its rules will be governed by the law of the Republic of South Africa regardless of where you live or work, or where or how you enter.