



RMB Private Bank GLOBBA™

WHAT IS RMBPB GLOBBA™?

RMBPB Globba™ is a person-to-person cross-border payments solution which provides RMBPB banked customers an extensive global reach to bank accounts, mobile wallets and cash pick-up locations.

CAN I RECEIVE PAYMENTS USING RMBPB GLOBBA™?

For now, customers can only make outward payments using RMBPB Globba™.

WHAT BOP CATEGORY CODES/REASONS FOR PAYMENT CAN I USE FOR RMBPB GLOBBA™ TRANSACTIONS?

Only the listed BOP category codes/reasons for the payments are available for this solution. The following BOP category codes are restricted to South African individual residents. Payments made through Globba™ form part of a customer's Single Discretionary Allowance.

BOP CATEGORY CODE/REASON FOR PAYMENT	DESCRIPTION
401	Gift
402	Contributions and donations (Annual contributions)
410	Alimony/Maintenance
261	Payments by residents for holiday travel
285	Payments relating to studies/tuition
308	Rental
512-O4	Foreign investments - Deposits with a foreign bank
512-O7	Foreign investments - Other

The following BOP category codes/reasons for payment are only restricted to Foreign National individuals.

BOP CATEGORY CODE/REASON FOR PAYMENT	DESCRIPTION
416	Migrant worker remittances
417	Foreign national contract worker remittances

THROUGH WHICH CHANNELS CAN I ACCESS RMBPB GLOBBA™?

RMBPB Globba™ is available on the FNB and RMB Private Bank App as well as Online Banking.

WHO CAN USE RMBPB GLOBBA™?

RMBPB Globba™ is available to South African resident and Foreign National individual customers who are banked with RMBPB. This cross-border payments solution is not available for use by entities.

HOW DO I PAY FOR AN RMBPB GLOBBA™ TRANSACTION?

The sender is responsible for the fees. RMBPB Globba™ transactions must be paid using a customer's qualifying transactional account, which can either be a ZAR transactional account or a USD Global Account.

PRIVATE BANKING

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Service Suite
Website

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WHAT ARE THE FEES FOR AN RMBPB GLOBBA™ TRANSACTION?

A margin on exchange rates and fees will be levied on all transactions. Fee explanations, related fees and penalty fees for the use of the service can be found in the pricing guide available on the bank's website or preferred channel.

WHAT IS THE CURRENCY OF THE FEES FOR AN RMBPB GLOBBA™ TRANSACTION?

Fees charged for the use of the service will be in ZAR and debited from the applicable ZAR transactional account.

CAN I CREATE ONE BENEFICIARY THAT HAS ALL THE PAYMENT METHODS/OPTIONS? OR MUST THE SAME BENEFICIARY BE LOADED FOR EACH PAYMENT METHOD/OPTION?

The same beneficiary must be loaded for each payment method/option given that the field inputs differ

WHAT ARE THE ASSOCIATED LIMITS FOR RMBPB GLOBBA™?

The limits for RMBPB Globba™ are dependent on the payment option a customer selects upon beneficiary loading and are as follows:

PAYMENT METHOD / OPTION	TRANSACTIONAL LIMIT
Bank Account	R100 000
Mobile Wallet	R25 000
Cash Pickup Location	R25 000

South African resident individual customers can use their Single Discretionary Allowance (SDA) for Globba™ transactions. However, if a customer has fully utilized their SDA, they will no longer be able to access Globba™ Pay services.

Channel limits are also applicable.

Channel limits are the limits you use to spend or transact daily, and is shared across the banking app, online banking and cellphone banking.

WHERE DO I VIEW THE LIST OF COUNTRIES I CAN SEND MONEY TO?

The list of countries you can send money to is available under the respective webpage on rmbprivatebank.com (under development) and is subject to frequent amendments.

CAN I USE RMBPB GLOBBA™ TO SEND MONEY TO CMA COUNTRIES?

No. You can only use RMBPB Globba™ to send to countries outside of the CMA. For additional details, please refer to the map/guide mentioned in the question above. If you need to send money to CMA countries, rather use the Global Payments functionality.

WHAT IS THE DIFFERENCE BETWEEN CASH PICKUP DIRECTED VS CASH PICKUP ANYWHERE?

With RMBPB Globba™, the money sent to a cash pickup directed will be sent to a designated collection point which is inclusive of specific branches or outlets in the selected destination country, dependent on what the sender has chosen. Cash pickup anywhere is not limited to a specific branch or outlet.

CAN AMENDMENTS BE MADE?

It's important that you give us the correct information about your beneficiary when you load the beneficiary. This includes their full name, address, and any other details we might need to make sure the payment gets to them. Before a payment is made, amendments can be made.

1. Under Globba™, navigate and select the desired beneficiary
2. Select 'Edit' and make the necessary amendments
3. Once a payment has been made to a beneficiary, details can't be changed, and you would need to save a new beneficiary.

CAN I CANCEL A TRANSACTION?

RMBPB Globba™ transactions are not reversible given the real-time nature of these payments. You do not have the right to cancel a transaction after it has been received or collected by the beneficiary. A cancellation request can be initiated by contacting our customer contact center, in the instance where a cash pay-out method was selected and provided that the transaction has not been collected by the beneficiary.

WHAT IS THE CUT OFF TIMES TO PROCESS PAYMENTS / IS THERE PAYMENT CUT OFF TIMES?

Cut-off times are only applicable to cross-border payments to bank accounts and are dependent on the destination country. Normal currency cut-off times apply.

HOW CAN I GET MORE INFORMATION OR ASSISTANCE?

For queries and disputes, please contact 0860 436 739. Please refer to the respective product page on <https://www.rmbprivatebank.com/> for more information.

HOW WILL MY PERSONAL INFORMATION BE USED AND PROTECTED?

Terms and conditions apply. Please refer to the product terms and conditions and the FirstRand privacy notice found through <https://www.rmbprivatebank.com/legal/overview.html>