



International Festive Spend Campaign

CAMPAIGN RULES

Date these rules were first published: 1 December 2025

Read these Campaign rules ("rules") carefully. These rules explain your rights and duties in connection with this Campaign. If you take part in this Campaign and/or accept any reward, 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 Campaign rules.

Campaign Name:	International Festive Spend Campaign
Promoter(s) Name(s):	This Campaign is run by RMB Private Bank a division of FirstRand Bank Limited with Reg. No. 1929/001225/06 having its principal place of business 1 First Place, Bank City. In these rules, we refer to the above promoter(s) as "the promoter(s)", or "us" or "we". We will refer to participants as "you".
The Campaign Offers:	1. Selected customers eligible for the campaign, will receive an APN (App Push Notification) message on the RMB Private Bank App and/or an E-mail advising them of the Campaign. 2. The message will detail the metrics of the campaign, which customer must use their Global Account, Virtual Credit Card, or a combination of both when spending internationally. 3. The customer will be notified in the message, the period to complete the action as per number 2 above. All in store international spend during the campaign period will be included regardless of the number of times or destinations the customer travels to. 4. All international transactions made on the applicable cards must be made in store, online international transactions are not included. 5. To qualify, customers must have at least eighty percent (80%) of their international card spend done on their Global Account (virtual or physical card), Virtual Credit Card or a combination of both for the above-mentioned period. (i.e. International spend on a Debit or Fusion card should not exceed 20% of the customers' total international spend in the campaign period communicated in the message) 6. A minimum spend and applicable reward will be communicated to eligible customers in their marketing communications to eligible customers as follows:

PRIVATE BANKING

5 Merchant Place
9 Fredman Drive
Sandton 2196

PO Box 7856111
Sandton 2146
South Africa

Suite
Website

+27 87 575 9411
rmbprivatebank.com

	• Aspire: Spend amount – R10,000 (Ten Thousand Rand); Reward - R400 (Four Hundred Rand) • Premier: Spend amount – R10,000 (Ten Thousand Rand); Reward - R400 (Four Hundred Rand) • Private Clients: Spend amount – R15,000 (Fifteen Thousand Rand); Reward – R600 (Six Hundred Rand) • Private Wealth: Spend amount – R25,000 (Twenty-Five Thousand Rand); Reward – R1000 (One Thousand Rand) 7. The product and applicable values that customers will be allocated will be based on the product type the customers Credit Card is held in. For customers without a credit card, the product and applicable values that customers will be allocated will be based on the product type in which the customers primary transacting Debit or Fusion accounts 8. Offer is limited to the first 3,000 eligible customers 3.1 Each customer is limited to one reward. Qualifying customers will receive their reward paid into their Debit, Credit, or Fusion transactional account within 7–10 working days of the campaign end date, as communicated in the message.
How will winner(s) be chosen?	1. The first 3000 customers who spend the minimum amount communicated in the APN at any international point-of-sale using their Virtual Credit Card, Global Account, or both will automatically receive the reward associated with the campaign after 31 January 2026. 2. Qualifying customers will only be eligible to receive the campaign reward once. 3. The cash reward will be credited to the selected customers' accounts, as detailed in point 7 of the campaign offers section, within 7–10 working days after the campaign has concluded.
How will winner(s) names be announced?	Winners will be contacted via APN with their Cash reward.
Campaign start date:	00h00 on 01 December 2025
Campaign closes:	23H59 on 31 January 2026 • The promoter(s) reserve the right to end or extend the Campaign by amending these Campaign rules. Notice of this amendment will be posted in these rules.

Eligibility: Who qualifies to take part?	- Existing RMB Private Bank customers who receive the App push text and/or email will be eligible to participate. - The selected customers have either previously done international spend using any of their RMB Private Bank accounts or have shown intent to travel internationally (e.g. Purchased international flights). - You are a natural person over the age of 18. - You are in possession of a valid South African ID book or valid passport for identification purposes. - Your account/s is active or in good standing. This means that none of your RMB Private Bank 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 Private Bank or FirstRand Bank. Legal process means any legal proceedings in any court of law involving you and RMB Private Bank or FirstRand Bank, including but not limited to: business rescue, collections, liquidation, administration and sequestration proceedings. Legal process excludes debt review as provided for in s86 of the National Credit Act. - You are not excluded in the categories of people listed below who cannot participate. By entering this Campaign, participants warrant that they do not fall into any of the below-mentioned categories of people. - FirstRand staff meeting the abovementioned criteria will be included in the campaign.
Who cannot take part?	- Customers who do not meet the eligibility criteria above. - Business and Commercial customers are excluded.
Data Usage and Privacy Policy	Participants in the Competition understand and agree that, in order to offer the Competition, we may collect and use personal information about participants. This personal information may include participants' first name, last name, email address, mobile number and in certain instances your image. Personal data, which participants provide when they enter the Competition, may, subject to prevailing law, be used for future related marketing activity, unless you notify us that you wish to opt out of receiving such marketing communications. We will treat your information in total confidence and will not sell, share, or rent this information to any other third parties. We will take measures to prevent unlawful access to, or unlawful processing of this personal information. We may disclose information if required to do so by law or if it is required to protect the safety, rights, or property of RMB Private Bank



	Credit Card, RMB Private Bank Fusion Card and RMB Private Bank Debit Card, our members, customers, or the public.
General	In the unlikely event of a dispute, our decision shall be final. We reserve the right to amend, modify, cancel, or withdraw any aspect of this Competition in our sole discretion at any time without liability. We cannot guarantee the performance of any third party and shall not be liable for any act or default by a third party. The laws of the Republic of South Africa govern this Competition. 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 Competition. 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 competition immediately. In the event of such termination, all participants agree to waive any rights that they may have in terms of this competition and acknowledge that they will have no recourse against the Bank, Visa, their agents and/or promoters. The promoter reserves the right to cancel or amend the promotion and these terms and conditions. In the event of a catastrophe, war, civil or military disturbance, act of God or any actual or anticipated breach of any applicable law or regulation or any other event outside of the promoter's control. Any changes to the promotion will be notified to entrants as soon as possible by the promoter. We will not be held liable for any misrepresentation caused due to a copy error, typing error, and/or omission that may occur on any of our competition material. Participants may be invited to participate in Public Relations activities and other marketing initiatives as organised by RMB Private Bank for the purpose of this competition. Winners of the competition might be asked to participate in social media advertising, including but not limited to Twitter, Instagram and Facebook by means of high-quality photos that will be displayed on RMB Private Bank's social media pages as well as in RMB Private Bank Branches. Please note that participation shall not entitle you to remuneration. Participants and winners reserve the right to refuse such participation. If you consent, you agree that you will not be entitled to any remuneration for the use of your image. We will not be held liable for any misrepresentation caused due to a copy error, typing error, and/or omission that may occur on any of our competition material.
Tax Implications	IMPORTANT NOTICE: TAX IMPLICATIONS We strongly recommend that You obtain independent professional advice regarding any tax implications arising from the receipt, transfer or spend of any prize/s, awards and eBucks rewards obtained in respect of this incentive. You are responsible for any taxes that might apply to your prize. If you are unsure, we suggest seeking professional tax advice. You agree that You will not hold Us, RMB Private Bank 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.
Rule Amendments	• These Rules cannot be modified or superseded except by us, in our reasonable discretion, in a written revision to these rules. • FirstRand Bank Limited reserves the right to extend the competition by amending these competition rules. Notice of this change will be posted in these rules. • Rules can be found on RMBPB's website: https://www.rmbprivatebank.com/legal/promotionsTsAndCs.html
Questions about these rules	Email us at: care@rmb.co.za
Complaints	Email us at: care@rmb.co.za

IMPORTANT

- You agree to indemnify the promoter(s) fully for any loss or damage the promoter(s) may suffer because you breached the Competition 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 Competition. 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 Competition.
- 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 Competition rules or b) took part in this Competition.

GENERAL RULES

- If you fail to comply with any part of these rules you will be disqualified and you will forfeit any reward.
- The reward may not be sold or given to someone else.
- The reward cannot be swapped for a different type of reward.
- You may not attempt to do anything to change the outcome of the Competition in any way.
- The promoter(s) decision is final and no correspondence will be entered into. This means you cannot appeal any decision by the promoter(s).
- The promoter(s) have the right to end this Competition at any time. If this happens you agree to waive (give up) any rights that you may have about this Competition and agree that you will have no rights against the promoter(s).
- The promoter(s) can change the rules of the Competition throughout the duration of the Competition. 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 RMB Legal, 3rd Floor, No 1 First Place, Bank City, Johannesburg.
- This Competition 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.