

RMBPB Main Banked Campaign Terms and Conditions:

This campaign is run by RMBPB Private Core Banking

Applicable RMBPB Private Clients current/Fusion account

Date this document was first published: 1 September 2025

Important Note: These Terms and Conditions need to be viewed with the “RMBPB Main Banked Rules” Terms and Conditions on the RMBPB website under Product Terms and Conditions.

Please read this document carefully as it records the terms and conditions, the rules and your rights and duties regarding this campaign. If you take part in this Campaign, these terms and conditions will apply to you, and you agree that RMBPB can assume that you have read and agreed to be legally bound by these terms and conditions.

Customers who take part in the Campaign will be offered one of the following offers:

1. Monthly Account Fee reversals for 6 months (Note: This is the default offer should we not receive your SMS response)
2. RMBPB eBucks offer (once off lump sum payout & based on the type of account)

*** Easy Bundle account customers only qualify for the Monthly Account Fee reversals for 6 months

Part A – Deal

CATEGORY	DESCRIPTION	OFFER						
1. Monthly account fee reversals	Rebate of monthly account fee RMBPB Current /Fusion	1.1 RMBPB will reverse the total monthly RMBPB Account fee for a period of 6 consecutive months subject to the customer meeting the monthly minimum criteria requirements as set out in Part B. 1.2<table><tr><th>Type of account:</th><th>Current Monthly Fee</th></tr><tr><td>RMBPB Current</td><td>R 650</td></tr><tr><td>RMBPB Fusion</td><td>R 625</td></tr></table>	Type of account:	Current Monthly Fee	RMBPB Current	R 650	RMBPB Fusion	R 625
Type of account:	Current Monthly Fee							
RMBPB Current	R 650							
RMBPB Fusion	R 625							

2. Generic offers known as the "RMBPB eBucks offer"	The following applies to the account the customer holds with RMBPB ; RMBPB Current Account	2.1 eBucks allocation if client meets criteria within the campaign period: <table border="1" data-bbox="634 441 1333 653"> <thead> <tr> <th>Type of acc:</th><th>eBucks PayOut</th><th>Total in Rands</th></tr> </thead> <tbody> <tr> <td>RMBPB Current</td><td>eB 39 000</td><td>R 3900.00</td></tr> <tr> <td>RMBPB FUSION</td><td>EB 37500</td><td>R 3750</td></tr> </tbody> </table>	Type of acc:	eBucks PayOut	Total in Rands	RMBPB Current	eB 39 000	R 3900.00	RMBPB FUSION	EB 37500	R 3750
Type of acc:	eBucks PayOut	Total in Rands									
RMBPB Current	eB 39 000	R 3900.00									
RMBPB FUSION	EB 37500	R 3750									

*Also available for Islamic Banking Customers.

Part B Special Terms and Conditions

All offers set out in Part A above are subject to the customer ensuring that the Account he/she is maintaining, is in accordance with his/her agreement entered with **RMBPB** at the time of accepting the Offer.

Minimum criteria requirements to be met by a customer upon choosing an offer as set out in Part A:

1. Main Banked criteria

For the customer to receive the selected reward and benefit from a selected offer, the customer must meet the below Main Banked Criteria **within 3 calendar months** from the date of receiving the first message regarding this campaign. The allocation per part A is dependent on the type of **RMBPB** Account. Meet the following rules as below:

- You must adhere to the average monthly account turnover criteria as specified in the table below,

OR

- You must adhere to the average number of monthly customer-initiated debit transactions specific in below table:

Account name	Monthly Requirement	
	Average account turnover (greater than or equal to)	Average customer-initiated debit transactions (greater than or equal to)
RMBPB Current Account	R 32,500	10

Accounts on the spousal pricing option are not included in the RMBPB Main Banked rules however are included in this campaign. Therefore, a customer who holds any one of the accounts listed above must ensure the same main banked criteria are met within of the period of 3 calendar months in his/her RMBPB Account from the date of receiving the first message regarding this campaign.

2. Campaign Specific Criteria

A customer is required to comply with the below Campaign Specific Criteria to receive the selected reward or benefit from a selected offer:

- 2.1. The customer must have an active eBucks account to be eligible to earn eBucks and be a member of the eBucks rewards program as set out on the eBucks website. Any member of the eBucks rewards program agrees and understands to be bound to the eBucks Rewards Program terms, conditions and earn rules. If the customer doesn't have a valid eBucks account at the time of reward payout, the default offer of - "Monthly account fee reversal" will be applied.
- 2.2. In the event that a customer holds two or more transactional accounts in their name, the following rules will apply:
 - 2.2.1. Only one of the transactional accounts will qualify for this campaign.
 - 2.2.2. The qualifying account will be the account which requires the higher monthly income, where applicable.
 - 2.2.3. Should the customer hold two or more transactional accounts, the incentive will be paid into the account which meets the qualifying criteria first.

3. Offer Selection:

- 3.1 After the customer receives a campaign offer, the customer will be tracked for 3 calendar months to identify if he/she meets the Main bank rule and campaign criteria.
- 3.2 The customer is requested to choose an offer via a SMS / App-Push notification. The customer must choose an offer within the time period set out in the notification. If no response is received from the customer within the time period provided, the default offer of - "Monthly account fee reversal" will be applied.
- 3.3 A customer may only select one offer set out in Part A which will be final, and a customer may not amend or swop his/her chosen or defaulted offer once he/she has selected an offer or the default offer has been applied.
- 3.4 Customers who choose not to receive messages (SMS's or App-Push Notifications) will not receive the offer message and will therefore be defaulted to the "Monthly Account fee reversals".
- 3.5 In the event that a customer declines or Opt-Out of the campaign he/she will forfeit any offers available to him/her in respect to this Campaign.
- 3.6 FNB reserves the right to immediately revoke any offer provided to a customer in the event:
 - 3.6.1 The customer requests closure or abandons the RMBPB Account before the expiration of the specific period for the selected offer; or
 - 3.6.2 A customer's RMBPB Account or any other FirstRand Bank account or product held by the customer is no longer in good standing*; or
 - 3.6.3 The customer fails to meet any of the Main Banked Criteria and/or Campaign Specific Criteria during any month during the specific period of the selected offer. Failure to meet any minimum criteria requirement(s) shall disqualify the customer. In the event that RMBPB does not revoke the offer, the customer may continue to achieve the Main Banked and Campaign Criteria in the subsequent months of his/her selected offer period in order to benefit from the selected offer.
- 3.7 No backdating of offers will occur for any months for which the Main Banked and/or Campaign Specific Criteria was not met.



4. Monthly account fee reversal:

- 4.1.1. The customer acknowledges and understands that he/she remains liable for the monthly account fee for the respective account held by the customer, notwithstanding that he/she has chosen the monthly account fee reversals offer.
- 4.1.2. The monthly account fee shall be rebated to the customer upon meeting the monthly Main Banked and Campaign Specific Criteria during the 6 month offer period. If the customer does not qualify to receive the rebate of the monthly account fee and fails to make payment thereof, such failure to make payment will be considered an act of default by the customer.
- 4.1.3. Provided all criteria applicable to monthly account fee reversal offers has been met for 3 calendar months from the date of receiving your first message regarding this campaign, the applicable reward or rebate will be processed for allocation to the customer's RMBPB Account on the 20th of the **following** month (month 4) and will continue to be allocated on the 20th of each subsequent month (for the 6 consecutive months of the offer) subject to the minimum monthly criteria requirements being maintained. Note, notwithstanding the above, the rebate of the monthly account fee reversals may not always reflect on the 20th of the month.
- 4.1.4. A customer may only receive a rebate for the monthly account fee if the customer has been charged the monthly account fee in the same month that the Main Banked and Campaign Specific Criteria was met.
- 4.1.5. Should a customer choose to upgrade or downgrade their RMBPB Account during the 6 consecutive months of the offer, rebate period, the customer will continue to receive the reversals in line with the fee charged in the month the customer met the Main Banked and Campaign Specific Criteria.

5. eBucks offer:

- 5.1.1. Provided the customer achieves the Main Banked and Campaign Specific Criteria within the 3 calendar month period from the date of the first message regarding this campaign, the full value of eBucks will be allocated to the customer's eBucks account on the 20th of the following month (month 4) of meeting the campaign rules.



*These terms and conditions must be read with the terms and conditions applicable to the RMBPB Account being held. Should there be a conflict between these terms and conditions and the terms and conditions for the RMBPB Account, these requirements will prevail.

* Good standing means that none of your FNB, WesBank 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 FNB, WesBank or FirstRand Bank. Legal process means any legal proceedings in any court of law involving you and FNB, WesBank 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.

DATA USAGE AND PRIVACY NOTICE

By participating in this Campaign, you understand and agree that we may collect and use your personal information. This personal information may include your first name, last name, email address, mobile number, financial information, and Identity number. Personal Information, which you provide when participating in this Campaign, may, subject to prevailing law, be used for future marketing activity if consent was provided, unless you notify FNB 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 may disclose information if required to do so by law or if it is required to protect the safety, rights or property of FNB, our members, customers or the public. Please refer to our website and/or your FNB banking APP for the Customer Privacy Notice.

IMPORTANT NOTICE: TAX IMPLICATIONS

1. We strongly recommend that you obtain independent professional advice regarding any tax implications arising from the receipt, transfer or spend of any offers and eBucks rewards obtained in respect of this Campaign.
2. You are fully responsible for any tax implications arising from or associated with any receipt, transfer or spend of any offers and eBucks rewards due to you for participating in this Campaign.
3. You agree that you will not hold us, FNB 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 offers and eBucks rewards or the charges in respect thereof.

IMPORTANT

- You agree to indemnify RMBPB fully for any loss, damage, costs, expenses or injury suffered by or caused to it because of you breaching any terms and conditions set out herein. This means you agree to reimburse RMBPB for any loss, damage, expenses and costs that it may incur. Such costs include legal costs on an attorney and own client scale.
- You agree to indemnify RMBPB for any loss or damage you or a third party may have suffered during the take up of the chosen offer and was a result of you breaching these terms and conditions and/or participating in this Campaign.

We cannot guarantee the performance of any third party and shall not be liable for any act or default by a third party involved in this Campaign.

GENERAL RULES

- Unless we say otherwise you must be at least 18 to participate in the Campaign.
- The offer(s) may not be sold or given to someone else.
- The offer(s) cannot be swapped for different offer(s).
- In order to receive the offer, the customer's RMBPB Account or any other FirstRand Bank account or product held by the customer must be in good standing and the customer must not be under debt counselling.
- Any marketing collateral received by customers in respect to the Campaign setting out the offers available, will be deemed to have expired 3 (three) months from receipt thereof or as per the expiry date set out in the marketing collateral.
- Customers may not take part in this Campaign if they have already participated in another Campaign similar to the purpose of this Campaign in the last 6 months, either run by RMBPB or FNB, during the period of this Campaign. If a customer is presented with more than one similar campaign simultaneously, the customer may only participate in **one** of the similar campaigns at any one time.
- Customers with any hard holds on their account/s and/or are under debt review will not be able to receive the offer and therefore will not be legible and forfeit the chosen offer.
- RMBPB has the right to end the offer(s) and or the Campaign at any time. If this happens you agree to waive (give up) any rights that you may have with regards to this offer and or Campaign and agree that you will have no rights against RMBPB).
- RMBPB reserves the right to change the terms and conditions of the Campaign throughout its duration. For convenience only, the date on which these terms and conditions were last amended will be shown below the heading. It is your responsibility to check the terms and conditions for amendments.
- The clauses in these terms and conditions are severable. This means that if any clause in these terms and conditions are found to be unlawful, it will be removed, and the remaining clauses will still apply.
- While RMBPB may allow you extra time to comply with your obligations or decide not to exercise some or all RMBPB's rights, or waive certain requirements, RMBPB can still insist on the strict application of any or all its rights at a later stage. You must not assume that this means that the terms and conditions have been changed or that it no longer applies to you.
- You must send all legal notices to FNB Legal, 3rd Floor, No 1 First Place, Bank City, Johannesburg, 2001.

- This Campaign and its terms and conditions 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.

Terms and Conditions

FNB Connect 20GB Non-main banked campaign

Date these rules were first published: 15 July 2025

Read these rules ("rules") carefully. These rules explain your rights and duties under the 20GB Non-main banked 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. These rules are to be read together with the FNB Connect General Terms and Conditions (Connect Relationship Agreement) any other FNB Terms and Conditions, (promoter product and/or services terms and conditions applicable and available on fnb.co.za), that may be applicable to your relationship with us. FNB reserves the right to amend these rules, modify prices and products, rates, and charges at any time.

Promotion Name:	Non-main banked FNB Connect 20GB for four months Campaign
Promoter(s) Name(s):	This Promotion is run by FNB Connect, a business unit within First National Bank, a division of FirstRand Bank Limited with Reg. No. 1929/001225/06 ("FNB"). 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" or "customer" or "Staff".
Promotion Period:	This promotion shall begin on the 25 July 2025 and will run for 3 calendar months from the date of receiving the first message regarding this campaign. This period will be called the "Promotion Period". FNB reserves the right to terminate the Promotion at any time. The promoter(s) reserve the right to extend or end the Promotion Period. Any changes to these rules will be published on fnb.co.za.

Eligibility: Qualifying criteria	All your accounts with FirstRand Bank Limited must be active and in *good standing <table><tr><td rowspan="2">Account name</td><td colspan="2">Monthly Requirement</td></tr><tr><td>Average account turnover (greater than or equal to)</td><td>Average customer-initiated debit transactions (greater than or equal to)</td></tr><tr><td>RMBPB Private CURRENT/FUSION</td><td>R 32,500</td><td>10</td></tr></table> Note: You will need to meet the above requirements within 3 calendar months from the date of receiving the first message regarding this campaign. Take up an FNB Connect Top-up plan during the campaign period and meet the Main banked and campaign specific rules mentioned above. Customers who currently have top-up plans or are currently receiving rewards from other running campaigns are not eligible for this reward bundle.	Account name	Monthly Requirement		Average account turnover (greater than or equal to)	Average customer-initiated debit transactions (greater than or equal to)	RMBPB Private CURRENT/FUSION	R 32,500	10
Account name	Monthly Requirement								
	Average account turnover (greater than or equal to)	Average customer-initiated debit transactions (greater than or equal to)							
RMBPB Private CURRENT/FUSION	R 32,500	10							
How this promotion works:	The promotion is available for all customers who meet the Eligibility and Qualifying criteria above. 20GB reward data bundle will be allocated on the second week of the month and is valid for 30 days from the day of the allocation. The customer will receive four consecutive 20GB allocations. Data Bundles will expire and cannot be rolled over. Data transfers are not allowed with this bundle.								
Questions about these rules:	Contact us on 0875750147 (Standard network rates will apply), or connectadmin@fnb.co.za for any questions or queries related to these rules or this Promotion in general.								

* Good standing means that none of your FNB, WesBank 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 FNB, WesBank or FirstRand Bank. Legal process means any legal proceedings in any court of law involving you and FNB, WesBank 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.

GENERAL RULES: IMPORTANT

- Participants in this Promotion understand and agree that for us to offer this Promotion, we may collect and use personal information about You. This personal information may include your first name, last name, email address, mobile number, ID number and in certain instances your image. For more information about the FirstRand Group, our solutions and your privacy, go to our website and/or your FNB App to view our FirstRand Customer Privacy Notice.
 - You agree to indemnify the promoter(s) fully for any loss or damage the promoter(s) may suffer because you breached the promotion rules.
 - Under this entire clause “indemnify” 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 promotion.
 - The Connect Relationship Agreement (“Terms and Conditions”) will apply to you when you take up Connect products and services from FirstRand Bank Limited (“FSR”, “us”, “we” or “our”) and will form the basis of your agreement with us. FSR includes but is not limited to; First National Bank (“FNB”), Rand Merchant Bank Private Bank (“RMBPB”), WesBank, Ashburton Investments and Direct Axis.
- You agree that your participation in the Promotion, and your acceptance of the rules of the product, is at your own risk.
 - You may not attempt to do anything to change the rules of the Promotion in any way.
 - The reward cannot be swapped for cash or a different reward.
 - If required, the promoter(s) reserve the right to change the reward.
 - FNB can change the rules of the Promotion at any time. For convenience only, the date on which these general rules were last changed by FNB are published below the heading. It is your responsibility to check the rules for any changes.
 - We reserve the right to terminate this Promotion at any time without prior notification and may publish such termination on our website fnb.co.za.
 - We reserve the right, at any time, to change these rules and any other Terms and Conditions relating to this promotion, products and services and to modify products and services at our discretion, with notice to you. Any changes to rules and/or Terms and Conditions are effective from the date that they are published on the abovementioned website. We reserve the right at any time to modify, suspend or discontinue the services, with notice, without liability to you or any third party and will under no circumstance be liable to you for any error, delay, failure or non-availability of the service,

and you indemnify the promoter(s) against any damage or loss you may sustain as a result of possession and/or use of the SIM card, network services, or any error, delay, failure or non-availability of the service.

- The promoter(s) have the right to end this promotion at any time or substitute or change the products and/or prices. If this happens you agree to waive (give up) any rights that you may have about this promotion and agree that you will have no rights (legal recourse) against the promoter(s).
- If required as a result of changes in legislation or if deemed necessary for any other reason, the promoter(s) reserves the right to terminate this promotion immediately and without notice. In the event of such termination, all participants agree to waive any rights that they may have in terms of this promotion and acknowledge that they will have no recourse against the promoter(s), or their agents.
- 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 promotion material.
- 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 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 FNB Legal, 3rd Floor, No 1 First Place, Bank City, Johannesburg, 2001.
- This promotion will be governed by the law of the Republic of South Africa.

IMPORTANT – 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, or eBucks rewards.

You are fully responsible for any tax implications arising from or associated with any receipt, transfer or spend of any prize/s, awards or eBucks rewards due to you for participating in this competition.

You agree that you will not hold us or FirstRand Bank Limited (“the Bank”) liable and you hereby fully indemnify us and/or the Bank, and hold us and/or the Bank completely harmless, against all damages, claims and fines made against you, us and/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 to your receipt, transfer or spend of any prize/s, awards or eBucks rewards or the charges in respect thereof.