



RMB Private Bank Get in the Game Competition COMPETITION RULES

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Date these rules were last changed: N/A

Read these campaign rules, terms, and conditions carefully. These campaign rules, terms, and conditions ("Rules") explain Your rights and duties in connection with this campaign. If you take part in this campaign and accept any benefits, these rules will apply to you and you agree that the Promoters, RMB Private Bank can assume that you have read and agreed to be bound to these campaign rules which you may access on rmbprivatebank.com

Competition Name:	RMB Private Bank Get in the Game Competition
Promoter(s) Name(s):	This Competition is run by RMB Private Bank a division of FirstRand Bank Limited with Reg. No. 1929/001225/06 having its principal place of business at 1 First Place, Bank City, cnr Simmonds and Pritchard Streets, Johannesburg. In these rules reference to "promoter(s)" or "the promoter(s)" or "us" or "we" means FirstRand Bank Limited (hereafter referred to as "RMB Private Bank"). Reference to "participants" means "you" and subject to the terms, conditions and the rules as set out below.
The Prizes	The 2x winners will each receive a hosted braai experience with Siya Kolisi, the current captain of the South African National Rugby Men's Team (Springboks). There will be two prizes available. One prize will be allocated to the qualifying individual client winner. One prize will be allocated to the qualifying business client winner.
The Competition Offers:	1. All RMB Private Bank physical and/or virtual cardholders (Debit/Credit/RMB Private Bank Fusion Fusion™) are eligible to take part in the competition. 1. This includes Retail and Business cardholders. 2. RMB Private Bank will organise the braai experience (including venue, catering) to the value of R50,000.00 (fifty thousand Rand). Any additional requests by the winner beyond the aforesaid value may, in RMB Private Bank's sole discretion, be allowed, but will be at the winner's own cost. 3. The winner will receive a hosted braai experience with Siya Kolisi, the current captain of the South African National Rugby Men's Team (Springboks). The braai will be hosted at a venue identified and arranged by RMB Private Bank. RMB Private Bank will attempt, as far as reasonably possible (but nevertheless the final decision will remain in RMB Private Bank's sole discretion) to arrange the venue based on the location of the prize winner. If considered suitable, in RMB Private Bank's sole discretion, the venue may be at the winner's residence/office. The winner(s) may invite up to nine (9) guests to attend the braai. The winner will be

required to provide the full names, surnames and identity numbers of all the guests, which may, amongst others, be required from a security screening perspective. RMB Private Bank reserves the right to prevent any guests which, in RMB Private Bank's sole discretion are considered undesirable from attending the experience.

4. Siya Kolisi's participation will be limited to a one (1) hour appearance during the braai experience.
5. The braai experience must be hosted in a location based in South Africa only.
6. All arrangements for the braai experience will be finalised and take place by no later than 29 June 2026, unless RMB Private Bank advises otherwise. Should the winner be unable, unwilling or fails, for whatsoever reason, to confirm the arrangements and attend the experience by no later than the aforesaid date, then the winner will forfeit the prize, without the right to claim any alternative prize in substitution of the forfeited prize.
7. The aforesaid experience is subject to Siya Kolisi's availability and therefore, in the event that Siya Kolisi is unable to attend due to unforeseen circumstances, the braai experience and the value thereof will continue without Siya Kolisi's involvement; however RMB Private Bank may, in consultation with the winner, but always subject to RMB Private Bank's sole discretion, attempt to substitute Siya Kolisi's attendance with another experience/award.

Individual clients

1. To clients must make at least 5 (five) purchases with any of their RMB Private Bank cards (Physical or Virtual) instore or online between 1 November 2025 & 31 January 2026. No minimum spend per transaction is required.
2. Clients will receive 1 (one) automatic entry into the competition for every 5 (five) purchases made with RMB Debit Card. Every purchase made with an RMB Credit Card or Fusion Card will be counted as 2 (two) purchases for the purposes of entry calculations.

Business clients

1. For business participants to qualify they must: (i) spend at any location (online or physical) and pay using their RMB Private Bank Business Debit or Credit Card (physical or virtual); and (ii) have a minimum of 10 (ten) debit and/or credit card payments on an account, per month, to qualify for one entry per month between 1 November 2025 & 31 January 2026.
2. Bonus entry for business participants: Meet the minimum requirements above and perform all 10 (ten) transactions per month using your RMB Private Bank Business Credit Card

	(physical or virtual) for an additional entry. Between 1 November 2025 & 31 January 2026, client entries will be automatically calculated.
How will winner(s) be chosen?	1. All purchases made from 1 November 2025, up to and including purchases made on 31 January 2026 will be used to calculate the total number of entries for each client. 2. A random draw will be held for qualifying clients on or about Wednesday, 11 February 2026, where 1 (one) lucky winner will be selected. 3. A random draw will be held for qualifying Business clients on Wednesday 11 February 2026, where 1 (one) lucky winner will be selected.
How will winner(s) names be announced?	1. An RMB Private Bank Representative will contact the winner(s) within 30 days of the draw date to confirm all details. 2. Should a winner be uncontactable after 3 attempts on the number we have on record, the next qualifying entrant will be selected.
Competition start date:	00:00:00 on 1 November 2025
Competition closes:	11:59:59 on 31 January 2026 The promoter(s) reserves the right to end or extend the competition by amending these competition rules. Notice of this amendment will be posted in these rules.
Eligibility: Who qualifies to take part?	<u>Individual clients</u> • Existing RMB Private Bank Credit Card, Fusion and Debit card clients will be eligible to participate. • You are a natural person over the age of 18. • You are in possession of your valid South African ID book or valid passport for identification purposes. <u>Business clients</u> This competition is open to all juristic entities and sole proprietors with their principal place of business in the Republic of South Africa who: • Have an existing and active RMB Private Bank business profile and whose account/s are in good standing at the time of commencement of the competition period and/or at the time of selection of the winner(s), the award, taking up and/or use of the prize. • Have their account/s in good standing. This means that none of your RMB Private Bank, and other 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; and • Are not included in the categories of people listed below who cannot take part. By entering this competition, participants warrant that they do not fall into any of the below mentioned excluded categories of people.
Who cannot take part?	a. Clients who do not meet the eligibility criteria above. b. Any employee of the promoter(s). c. Any director, member, partner, agent of, or consultant of the promoter(s). d. Any other person who directly or indirectly controls the promoter(s). e. Any supplier of goods and services in connection with this competition. f. The spouse, life partner, siblings, children, or parents of any of the persons named in b, c, d, or e, above.
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, card number (PAN), account transaction history, and in certain instances your image. We will process your personal information in compliance with the law. We will take measures to prevent unlawful access to, or unlawful processing of your 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, our members, clients, or the public. 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 X (previously Twitter), Instagram and Facebook by means of high-quality photos that will be displayed on RMB Private 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.
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. 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, suppliers 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 by publishing an amendment of these rules.. 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 or eBucks rewards (if applicable) obtained in respect of this competition. 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 (if applicable) due to you, for participating in this competition. You agree that you will not hold FRB liable and you hereby fully indemnify FRB, and hold FRB completely harmless, against all damages, claims and fines made against you or FRB, 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 or 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 RMB Private Bank's website: https://www.rmbprivatebank.com/legal/promotionsTsAndCs.html
Questions about these rules	Email us at: care@fnb.co.za or contact us on 087 575 9408 (standard network rates apply)
Complaints	Email us at: care@fnb.co.za or contact us on 087 575 9408 (standard network rates apply)

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 further 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 and/or the aforesaid other person availed of the prize.

GENERAL RULES

- If you fail to comply with any part of these rules, you will be disqualified and you will forfeit the prize or any reward.
- The prize/reward may not be sold or given to someone else.
- The prize/reward cannot be swapped by you 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 amend or 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) reserve the right to change the rules of the competition. 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 FNB/RMB Private Bank 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.