

New Loan, Islamic Home Loan, Single Facility® or Structured Loan with Home Rewards Benefits

Date these rules were first published: 9 November 2025

The following terms and conditions and rules apply:

Definitions:	*“Active Current Account” The status of your RMB Private Bank Qualifying Account as determined by the Bank and further refers to an account which is frequently transacted on. **“Anniversary Month” means the month when the 3rd year, 6th year and 9th year Milestones have been reached, calculated from the month in which the mortgage bond has been registered in the deeds office ***“FSR” means FirstRand Limited, FirstRand Bank Limited (which includes First National Bank, RMB Private Bank, WesBank and Rand Merchant Bank), FirstRand Investment Management Holding Limited (Ashburton), Direct Axis SA (Pty) Ltd, FirstRand Life Assurance Limited, each business unit, branch and/or representative office, any connected companies, subsidiary companies, its associates, cessionaries, delegates or successors in title and / or appointed third parties (like its authorised agents, advisors, partners and contractors). ****“Good Standing” means that none of the customer/s’ accounts or credit agreements are overdrawn, in arrears, or are subject to any legal process with any FSR*** entity. Legal process means any legal proceedings in any court of law involving you and any of the FSR*** entities, including but not limited to business rescue, collections, liquidation, administration, and sequestration proceedings. *****“Internal Sales Channels” means nav»Home, RMB Private Bank App, Online Banking, FNB Branches, Advisors or Home Loan Sales Consultants (Home & Structured Lending Channels). *****“Utilisation” means The average outstanding balance in the Anniversary Month** must be at 80% or more at year 3, 60% or more at year 6 and 40% or more at year 9 of your Facility amount (The average outstanding balance for the Anniversary Month** divided by the maximum available limit).
The Home Rewards Benefits:	When registering a new mortgage bond for a New Loan, Islamic Home Loan, Single Facility® or Structured Loan, you could qualify for a Move-in day, Welcome, as well as Milestone Reward throughout your homeownership journey provided the application is submitted via Internal Sales Channels*****.

Start date:	New applications submitted from 1 December 2025
Qualifying Products:	RMB Private Bank Home Loan – First Home Loan and First Home Loan Future Use, Islamic Home Loan – First Home Loan and First Home Loan Future Use, Single Facility® or Structured Loan
Promoter(s) Name(s):	This Value Proposition is run by FNB Home and Structured Lending, a division of FSR*** with Reg. No. 1929/001225/06, an authorized financial services and Credit provider, having its principal places of business at Fairland, Menlyn and Sandton in collaboration with eBucks Rewards. In these terms, conditions and rules, we refer to the above promoter(s) as “the Bank” or “us” or “we”. We will refer to participants as “you”, “Customer” or “applicant”.
Value Proposition closes:	This offering, and any applicable amendment to this Value Proposition, is reviewable at the Bank's discretion. This Value Proposition will be available for limited periods as determined by the Bank. The Bank reserves the right to vary, postpone, suspend or cancel the Home Rewards benefit offering from time to time.
Exclusions:	• Natural persons without a valid South African 13-digit Identity number • Properties outside of the Republic of South Africa • All Juristic Entities & trusts • New applications submitted prior to 1 December 2025 • Building Loans and Development Loans • Mortgage bonds being switched within the FSR*** Group (Internal Switches, Substitution of Debtor or Product conversion) • Applications that are not submitted through any Internal Sales Channels****. All applications that originate from an external lead provider for example, Mortgage Originator, Developers and direct estate agents • Pension Backed Loan, Securities Based Loan and Secured Revolving Facility products • Restructuring of an existing business application • Further Loans, Re-Advances, Future Use Withdrawals, Loan-term Extensions, Release of Surety or Internal Switches • This offering cannot be combined with another one unless specifically stated otherwise • Non-residents

What is the Move-in day reward?	The customer will be given a choice of a Mr D or SweepSouth voucher to the value of R500 (Five Hundred Rand) The redemption of this voucher is once-off and needs to be redeemed for the full value of R500 The voucher is redeemable on the Mr D or SweepSouth app or online platforms																										
When will the Move-in day reward be issued?	30 - 45 days after registration of the mortgage bond in the deeds office																										
What is the Welcome Reward?	These are vouchers that can redeemed at our specially curated retail partners • Pick n Pay (in-store) • Le Creuset (in-store) • Cielo (in-store and online via Cielo's website) The value of the voucher may be spent across any of these retail partners i.e. you can split the value of the voucher at any of the retail partners Pick 'n Pay, Le Creuset or Cielo until depleted																										
How will the Welcome & Milestone Reward value be determined?	This value will be determined according to the customer's FNB/RMB Private Bank qualifying Active Current Account* type, as per below: <table><tr><th colspan="2">Welcome Rewards</th></tr><tr><th>Current account type</th><th>Welcome Reward Value</th></tr><tr><td>FNB Easy</td><td>R2 000</td></tr><tr><td>FNB Aspire</td><td>R3 000</td></tr><tr><td>FNB Premier</td><td>R4 500</td></tr><tr><td>FNB Private Clients</td><td>R9 500</td></tr><tr><td>FNB Private Wealth/RMB Private Bank</td><td>R14 500</td></tr></table> **Milestone Reward - Customers will receive a Milestone reward to the value specified below, 30 – 45 days after Anniversary Month** when they meet the minimum qualifying criteria. This value will be determined according to the customer's FNB/RMB Private Bank qualifying Active Current Account* type, as per below: <table><tr><th colspan="4">Milestone Reward</th></tr><tr><th>Current account type</th><th>3rd Year</th><th>6th Year</th><th>9th Year</th></tr><tr><td>FNB Easy</td><td>R250</td><td>R750</td><td>R1 500</td></tr></table>	Welcome Rewards		Current account type	Welcome Reward Value	FNB Easy	R2 000	FNB Aspire	R3 000	FNB Premier	R4 500	FNB Private Clients	R9 500	FNB Private Wealth/RMB Private Bank	R14 500	Milestone Reward				Current account type	3rd Year	6th Year	9th Year	FNB Easy	R250	R750	R1 500
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When will I receive my Welcome Reward?	30 – 45 days after the mortgage bond registration.																
How to claim Rewards?	The customer will receive an In-App Notification and SMS to inform them that the voucher is available on the RMB Private Bank app. Move-in day Reward - View your voucher on the RMB Private Bank App > eBucks > Benefits > Home Rewards and redeem it before the expiry date - Choose between a Mr D or SweepSouth voucher Welcome Reward - View your voucher on the RMB Private Bank App > eBucks > Benefits > Home Rewards and redeem it before the expiry date - Select from a Pick n Pay, Cielo or Le Creuset voucher The value of the voucher may be spent across any of these retail partners i.e. you can split the value of the voucher at any of the retail partners (Pick 'n Pay, Le Creuset or Cielo) until depleted. Milestone Reward - View your reward on the RMB Private Bank App > eBucks > Benefits > Home Rewards > Milestones and redeem it before the expiry date																
Voucher Validity Period:	- Move-in day Reward will be valid for 3 months from date of issue on App and SMS - Welcome Reward will be valid for 6 months from date of issue on App and SMS - Milestone Reward will be valid for 6 months from the date of issue on App and SMS																
Terms and Conditions	RMB Private Banking Home Loan – First Home Loan, First Home Loan Future Use, Islamic Home Loan – First Loan, First Home Loan Future Use, Single Facility ® or Structured Loan applications are subject to																

	the Bank's credit approval criteria and the Bank's lending policies and practices as amended from time to time. • Home Rewards is only available for new applications for Home Loan, Islamic Home Loan, Single Facility[®] or Structured Loan accounts opened, and only one reward per Single Facility[®] or Structured Loan account will be applicable. • This Value Proposition is available to FSR*** staff • This Value Proposition is open to any legal resident of the Republic of South Africa who is a natural person, 18 years of age or older. • This value proposition is only applicable to properties situated in the Republic of South Africa. • Customers may apply via any Internal Sales Channels***** • The mortgage bond must be registered in the deeds office. • Once Home Rewards have been issued, they will remain valid until expiry date even if the home loan account has been settled or cancelled in the deeds office. • The applicant/s who forfeits his/her voucher or reward benefit waives his/her right to receive the benefit. • New Home Loan, Islamic Finance Loan, Single Facility[®] and Structured Loan applications that do not proceed with bond registration with the Bank will not be eligible for the Home Reward Benefits. • The benefits of this value proposition are not transferable between customers, may not be sold or given to someone else. • Use of the vouchers or rewards is subject to these Terms, Conditions and Rules and eBucks Partner's terms of use. • New to bank customers who are not registered on the RMB Private Bank app and FNB Easy customers will receive an SMS with their voucher details. • Customer must be registered on the RMB Private Bank app, so that they can view their vouchers • For the qualifying Active Current Account*, kindly refer to the eBucks website https://www.ebucks.com/web/eBucks/earn/earn-from-the-bank-20 Rules for Move-in day Reward • The Move-in day Reward of R500 will be allocated after the registration of the mortgage bond in the deeds office. Rules for Welcome Reward • The mortgage bond must be registered in the deeds office. • Have a qualifying open and active RMB Private Bank Current Account*. • The vouchers will only be issued once the qualifying criteria have been met
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- For Welcome Rewards, the value of the voucher will be allocated to you according to your qualifying active RMB Private Bank Current Account* that must be open and active in the month that your bond is registered in the deeds office.
- Where the home loan application is in the name of a single applicant, the customer must have a qualifying active RMB Private Bank Current Account*; where the value of the reward benefit will be assigned to them as per the Active Current Account* type that they hold in the month of the registration of the bond.
- Where there are multiple applicants, at least one applicant must have an active qualifying RMB Private Bank Current Account*, and the value of the reward benefit will be assigned to the applicant who holds the highest account type. e.g. if applicants include FNB Premier and FNB Private Clients accounts, customers will receive the value of the voucher applicable to the FNB Private Clients reward.
- In the case where there is more than one applicant and the applicants share the same active RMB Private Bank Current Account* type, only one of the applicants will be allocated the voucher.

Rules for Milestone Reward

- Only applications that qualified for Move-in day & Welcome rewards could qualify for the Milestone reward
- The mortgage bond must be registered in the deeds office
- The Milestone reward value will be allocated according to your RMB Private Bank Current Account* type that is open and active in the anniversary month that your bond is registered in the deeds office
- 30 – 45 days after the Anniversary Month**, clients could receive Milestone rewards
- In order to qualify for the Milestone reward, the customer's accounts must meet the Good standing**** rule and entry criteria as per eBucks Rewards programme. In order to participate in this value proposition, all the customer/s (FSR)*** accounts must be in Good Standing****.
- In order to participate in the Milestone reward, the monthly repayments for the Home Loan, Islamic Home Loan, Single Facility® and Structured Loan must be serviced either by RMB Private Bank Debit order, Salary stop order or split bill; provided that one of the payments are made from an active RMB Private Bank Current Account*, or Single Facility® salary payment.
- Utilisation***** The average outstanding balance in the Anniversary Month** must be at 80% or more at year 3, 60% or more at year 6 and 40% or more at year 9 of your Facility amount (The average outstanding balance for the Anniversary Month** divided by the maximum available limit).

	Milestone (Years)	Easy	Aspire	Premier	PC	PW
	3	>/=80% utilisation	>/=80% utilisation	>/=80% utilisation	>/=80% utilisation	>/=80% utilisation
	6	>/=60% utilisation	>/=60% utilisation	>/=60% utilisation	>/=60% utilisation	>/=60% utilisation
	9	>/=40% utilisation	>/=40% utilisation	>/=40% utilisation	>/=40% utilisation	>/=40% utilisation
	- For Milestone reward, the value of the reward will be allocated to you according to the account type that is open and active in your Anniversary Month** - Where the home loan application is in the name of a single applicant, they must have an active, qualifying RMB Private Bank Current Account*, and the value of the reward benefit will be assigned to you as per the applicable Active Current Account* type, in your Anniversary Month** - Where there are multiple applicants, at least one applicant must have an active, qualifying RMB Private Bank Current Account*, and the value of the reward benefit will be assigned to the applicant who holds the highest account type. e.g. if applicants hold FNB Premier and FNB Private Clients accounts, customers will receive the value of the reward applicable to the FNB Private Clients reward - In the case where there is more than one applicant and the applicants share the same RMB Private Bank Active Current Account* type, only one of the applicants will be allocated the rewards - The rewards will only be issued once the qualifying criteria have been met					
Is there a limit on the number of times you can qualify for the Value Proposition offer?	The customer qualifies for Home Rewards on each home loan account, this applies to each Home Loan, Islamic Home Loan, Single Facility® and Structured Loan successfully registered during the campaign period where all campaign Terms, Conditions and Rules have been met. Home Rewards for multiple bonds registered within the Single Facility® and Structured Loan will be issued per facility and not per bond.					
Data Usage and Privacy Policy	For more information regarding our privacy practices, please refer to our RMB for the Customer Privacy Notice.					

Terms, Conditions and Rule Amendments	These Terms, Conditions and Rules cannot be modified or superseded except at the discretion of the Bank, in a written revision to these terms, conditions and rules. Customised rules will be applicable as at date of application captured. A copy of these Terms, Conditions and Rules will be available on the RMB website (www.rmbprivatebank.com). For convenience only, the date on which these Terms, Conditions and Rules will be shown below the heading. It is your responsibility to check the rules for any amendments.
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IMPORTANT

- + You agree to indemnify the Bank fully for any loss or damage the Bank may suffer because you breached the Value Proposition rules. This means you agree to reimburse the Bank 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 Bank for any loss or damage you suffered because you took part in this Value Proposition or used the Move-in day, Welcome and Milestone Rewards allocated to you. If you use or accept the vouchers or rewards allocated, you understand that you do so of your own free will. This means that you cannot hold the Bank legally responsible for any loss or damage or legal expenses you suffered because you took part in this Value Proposition or used the vouchers or rewards allocated to you.
- + You will protect the Bank 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 Value Proposition rules b) took part in this Value Proposition.
- + TAX IMPLICATIONS
- + We strongly recommend that You obtain independent professional advice regarding any tax implications arising from the receipt, transfer or spending of any prize's, awards and eBucks rewards obtained in respect of this campaign.
- + 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 campaign.
- + 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 prize/s, awards and eBucks rewards or the charges in respect thereof.

GENERAL RULES

- No correspondence will be entered into regarding either this Value Proposition or these rules.
- 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 Value Proposition at our sole discretion at any time without any liability.
- The laws of the Republic of South Africa govern this Value Proposition, regardless of where you live or work.
- 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 Value Proposition and any vouchers or rewards allocated will be forfeited.
- The vouchers or rewards allocation cannot be swapped for cash or a different type of reward.
- You are responsible for any tax associated with using or accepting the voucher or reward allocations and we will not increase the value of the allocation to compensate for such charges.
- You may not attempt to do anything to change the outcome of the Value Proposition in any way.
- While you may be asked to take part in publicity for the Value Proposition, you have the right to refuse to do so.
- Where any dates or times need to be calculated in terms of this Value Proposition, the international standard time: GMT plus two hours will be used.
- While the Bank 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 Bank 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.
- For any queries related to this value proposition, email: (a) FNB Private Clients on PrivateClientsService@fnb.co.za (b) FNB Private Wealth on servicesuite@fnbprivatewealth.co.za (c) Easy, Aspire and Premier clients on pleasehelpme@fnb.co.za and (d) RMB Private Bank service suite on Servicesuite@rmbprivatebank.com