



RMB Private Bank Get up to eB61 000 on your new home loan

Date these rules were first published: 1 May 2018

Date these rules were last amended: 10 October 2025

The following Value Proposition terms and conditions and general rules apply:

Value proposition Name:	eBucks Incentive - Get up to eB61 000 on your new home loan.
Promoter(s) Name(s):	This Value Proposition is run by FNB Home Finance and Private Banking Lending, divisions of FirstRand Bank Limited with Reg. No. 1929/001225/06 ("FNB") having its principal places of business at Fairland, Menlyn and Sandton in collaboration with eBucks. 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 Value Proposition	Customers who apply for an RMB Private Bank home loan, Single Facility® or Structured Loan can qualify to get up to eB61 000 on their first successful home loan basic repayment amount provided the home loan application was submitted via any RMB Private Bank internal sales channels. The eBucks will be calculated on the basic home loan repayment and will be limited up to eB61 000. Basic repayment amount includes the minimum monthly required repayment to cover interest and capital. The basic repayment amount excludes any fees, charges, additional voluntary payments, Insurance and Assurance premiums.
Value Proposition opens:	The Value Proposition starts on 1 July 2021.
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 specified periods as determined by the Bank. The Bank reserves the right to vary, postpone, suspend or cancel the benefits under the "Get up to eB61 000 offering" from time to time.
Eligibility: Who qualifies to take part?	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 or a South African Legal Entity, who applies for a home loan, Single Facility® or Structured Loan via any RMB Private Bank internal sales channels which is granted by RMB Private Bank and registered in the Deeds Office, who are members of the eBucks Rewards Program at the time of the bond registration and whose first basic repayment is due on/or after 1 May 2018.
How to participate?	To qualify for this Value Proposition, an application for a First Bond, First Bond Future Use, Single Facility® or Structured Loan must be submitted via any RMB Private Bank internal sales channels, approved by RMB Private Bank and registered in the Deeds Office.
Products to which the Value Proposition is Applicable	FNB Home Finance Home Loan and RMB Private Bank Home Loan, Single Facility® and Structured Loan.

PRIVATE BANKING

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RMB PRIVATE BANK a division of FirstRand Bank Limited FSP 624 and NCRCP20, Reg. No. 1929/001225/06.

Value Proposition Terms and Conditions	• Only applicable to First Bond, First Bond Future Use, Single Facility® and Structured Loan applications submitted on or after 1 July 2020 via any RMB Private Bank internal sales channels, approved by RMB Private Bank and registered in the Deeds Office. • The customer/s must have an open and active eBucks account at time of registration of the bond. • The eBucks will be calculated on 50% (fifty percent) of the basic home loan repayment and will be limited up to eB61 000. The basic repayment is the minimum monthly required repayment to cover interest and capital. The basic home loan repayment excludes fees, additional voluntary payments, Insurance and Assurance premiums. • The first Debit Order run must be successful on the due date. • The eBucks will be allocated to the successful and qualifying applicant's eBucks account by the end of the second month following the successful receipt of the first monthly repayment due. • In the case of multiple applicants (limited to 4 applicants), the eBucks will be split equally between the applicants who have an open eBucks account. Should only one of the applicants have an eBucks account, the eBucks will be paid to this applicant in which case, the applicant who forfeits his/her eBucks allocation waives his/her right to receive an allocation. • In order to participate in this value proposition, the monthly repayments must be serviced by Debit Order or Salary Stop Order only. Should the monthly repayments be serviced by way of Debit Order, the Debit Order must run through an FNB/ RMB transactional account or FNB/RMB Single Facility® transactional account. • Legal Entities must be registered in South Africa. In the case of Legal Entities, the eBucks will only be paid to an open eBucks account in the name of the Legal Entity. If the Legal Entity does not have an open eBucks account at the time of registration of the bond, then the eBucks incentive will be forfeited. • All the customer/s' FirstRand Bank Limited (FSR) accounts must be in Good Standing. Good Standing means that none of the customer/s' accounts or credit agreements are overdrawn, in arrears, or be 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. • The benefits of this value proposition are not transferable between customers and may not be sold or given to someone else. • Using the eBucks is subject to the eBucks rules, terms and conditions. • Easy customers who have a home loan account in the name of an individual will receive a grocery voucher from one of our eBucks partners. Should the home loan account be in the name of more than one applicant and one of the applicants have an active eBucks account, the full eBucks allocation will be paid to the applicant that has an active eBucks account. The voucher will be allocated per home loan account. This voucher will be sent to the customer's nominated cellular phone number via SMS and may be used at any of our participating partners outlets nationwide. The basis on which the value of the voucher is calculated may be changed by the Bank in its sole discretion and without prior notice to the customer. • This value proposition is only applicable to properties situated in the Republic of South Africa. Exclusions: • Natural persons without a valid South African 13-digit Identity number and Legal Entities not registered in South Africa. • Building Loans and Developments are excluded • Further Loans, release of Surety and Substitution of Debtor applications. • Applications that are not submitted through any RMB Private Bank internal sales channels. All applications that originate from an external lead provider for example, Mortgage Originator, Developers and direct estate agents are excluded. • The "Move Home, not your Home Loan" benefit will be excluded from this Value Proposition • Applications submitted through nav»Home prior to 1 November 2016.
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Is there a limit on the number of times you can qualify for the Value Proposition offer?	No limit, this applies to each home loan successfully registered during the campaign period where all campaign T's and C's have been met. The eBucks earn will only be applicable to the first home loan basic repayment amount.
Data Usage and Privacy Policy	Participants in the Value Proposition understand and agree that, in order to offer the Value Proposition, we may collect and use personal information about participants. This personal information may include the participants', first name, and last name, email address, mobile number and in certain instances your image. Personal data, which participants provide when they enter the Value Proposition, may, subject to prevailing law, be used for future marketing activity, unless you notify us that you wish to opt out of receiving such marketing communications, in which case 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 RMB Private Bank, eBucks, our members, customers or the public.
Rule Amendments	These rules cannot be modified or superseded except by us, in our reasonable and sole discretion, in a written revision to these rules posted on the nav» Home or using other potential official Value Proposition communication methods reasonably calculated to reach a majority of potential participants. Participants will be bound by the rules applicable as at date of application. A copy of these rules can be found on the RMB Private Bank website (www.rmbprivatebank.com).
Definitions	"Basic Repayment" means the minimum monthly required repayment to cover interest and capital. The basic repayment amount excludes any fees, charges, additional voluntary payments, Insurance and Assurance premiums. "Internal sales channels" means nav»Home, RMB Private Bank App, Online Banking, the Bank's Branches, Bankers/Advisors or Home Loans Consultants (Home & Structured Lending Channels).

IMPORTANT

- ❑ You agree to indemnify the promoters fully for any loss or damage the promoters may suffer because you breached the Value Proposition terms, conditions and or rules. This means you agree to reimburse the promoters 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 promoters for any loss or damage you suffered because you took part in this Value Proposition or used the eBucks allocated to you. If you use or accept the eBucks allocated, you understand that you do so of your own free will. This means that you cannot hold the promoters legally responsible for any loss or damage or legal expenses you suffered because you took part in this Value Proposition or used the eBucks allocated to you.
- ❑ You will protect the promoters from being held legally responsible for the loss or damage or legal expenses of another person (juristic or natural) if such loss or damage or expense was incurred because you: a) breached the Value Proposition terms, conditions and or rules b) took part in this Value Proposition.
- ❑ It is recommended that you obtain independent professional advice regarding any tax implications arising from this Value Proposition. You are fully responsible for any tax implications arising from or associated with this Value Proposition.



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 promoter(s) reserve the right to change the rules of the Value Proposition. The promoter(s) can change the rules of the Value Proposition throughout the duration of the Value Proposition. 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. **You will be bound by the rules applicable as at date of attorney instruct.**
- 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 eBucks allocated will be forfeited.
- The once off eBucks allocation may not be sold or given to someone else.
- The eBucks allocation cannot be swapped for cash or a different type of reward.
- You are responsible for any tax associated with using or accepting the eBucks allocation 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 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 Legal, 3rd Floor, No 1 First Place, Bank City, Johannesburg, 2001.
- For any queries related to this value proposition, contact (a) FNB Private Clients on PrivateClientsService@fnb.co.za (b) FNB Private Wealth on servicesuite@fnbprivatewealth.co.za and (c) RMB Private Bank service suite on Servicesuite@rmbprivatebank.com.
- Terms, conditions and rules apply.