



RMB Private Bank Switch your Home Loan, Single Facility® or Structured Loan and receive eB61 000 (the equivalent of R6 100).

Campaign: Switch your Home Loan, Single Facility® or Structured Loan and receive eB61 000 (the equivalent of R6100).

Date these rules were first published: 19 February 2022

Date these rules were last amended: 10 October 2025

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

Value proposition Name:	Switch your Home Loan, Single Facility® or Structured Loan and receive eB61 000 (the equivalent of R6100). From 19 February 2022 until 30 November 2025 , Customers who switch to an RMB Private Bank Home Loan, Single Facility® or Structured Loan are eligible to receive their initiation fee back in eBucks amounting eB61 000 per successful switch application.
Promoter(s) Name(s):	This Value Proposition is run by FNB Home and Structured Lending, divisions of FirstRand Bank Limited 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. In these 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”.
The Value Proposition	- Customers who Switch their Home Loan from another financial institution to an RMB Private Bank Home Loan, Single Facility® or Structured Loan can qualify to get the initiation fee back in eBucks amounting to eB61 000 per switch application provided the Switch your Home Loan, Single Facility® or Structured Loan application was submitted via any RMB Private Bank internal sales channels. *The Bank undertakes to pay the Customer’s attorney bond cancellation and attorney bond registration costs, excluding the early termination fees charged by other credit providers. This switch campaign is valid on all applications captured from: 19 February 2022 until 30 November 2025
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 benefits under the “Switch your Home Loan, Single Facility® or Structured Loan and receive eB61 000 (the equivalent of R6100)” 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 switches 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 Home Loan, Single Facility® or Structured Loan basic repayment is due on/or after the date specified above of first publication.
How to participate?	This Value Proposition is being offered to all RMB Private Bank Customers who are main banked with mortgage bonds registered in favour of other financial institutions. Customers must switch their Home Loan from another financial institution to an RMB Private Bank Single Facility®, Structured Loan or Home Loan.
Products to which the Value Proposition is Applicable	Home Loans, Single Facility® or Structured Loans switched to RMB Private Bank.

Value Proposition Terms and Conditions	• Only applicable to Switch Home Loans, Single Facility® and Structured Loan applications submitted on or after the date these rules were first published via any RMB Private Bank internal sales channels, approved by RMB Private Bank and registered in the Deeds Office. • All Home Loan, 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. • This value proposition is only applicable to properties situated in the Republic of South Africa • The Customer/s must have an active eBucks account at time of registration of the bond in order to receive the eBucks benefit. • The eBucks benefit is limited to eB61 000 per switch application. • 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 where there are 4 or less applicants, the eBucks benefit will be split equally between the applicants who have an active eBucks account. Should only one of the applicants have an active eBucks account, the eBucks will be paid to this applicant. The applicant who forfeits his/her eBucks benefit waives his/her right to receive the benefit. • In the case of where there are 5 or more applicants, the eBucks benefit will only be allocated to 4 applicants who have an active eBucks account. The eBucks allocation will be based on an automated selection process. Should only one of the applicants have an active eBucks account, the eBucks will be paid to this applicant. The applicant who forfeits his/her eBucks allocation benefit waives his/her right to receive the benefit. • In order to participate in this value proposition, the monthly repayments must be serviced either by Debit Order, Salaried Repayment Option or Salary Stop Order. Should the monthly repayments be serviced by way of Debit Order, the Debit Order must run through an RMB Private Bank transactional account or RMB Private Bank Single Facility® transactional account. • Legal Entities must be registered in South Africa. In the case of Legal Entities, the eBucks benefit 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. • In order to participate in this value proposition, all the Customer/s' (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. • Applicants whose Switch Home Loan, Single Facility® or Structured Loan applications do not proceed to bond registration with the Bank will not be eligible for this Value Proposition. • Applicants whose mortgage bonds have been switched from other financial institutions will not benefit from any other Home Loan value proposition within RMB Private Bank if they choose to take up this offering. • The Bank undertakes to only pay the attorney's cancellation costs up to the original number of bonds which are currently registered at the Deeds office by the existing mortgagee. The cancellation costs charged by the existing mortgagee will be paid by the Bank to the exclusion of early termination fees.* • The Bank undertakes to pay the registration attorney's costs up to the original bond amount currently registered at the Deeds Office by the existing mortgagee limited to a maximum amount of R10 000 000.00 (ten million Rand). This benefit is not a guarantee of any nature and is subject to approval by the Bank's Credit Committee. *
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PRIVATE BANKING

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	• This Value Proposition is subject to the use of the Bank's appointed panel of Attorneys. • If you close the Switch Home Loan account within 3 (three) years from the date of registration of the bond, you will be liable for the bond registration and cancellation costs which were initially covered by the Bank, on a pro-rata basis. • If you withdraw and/ or cancel the Switch Agreement at any time prior to registration of the bond, you will be liable for all bond registration and cancellation costs which may have accrued to or have been paid by the Bank on your behalf. • Personalised interest rate means that the applicant/s is guaranteed an internal, Bank discounted rate. • 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 eBucks 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. Exclusions: • Natural persons without a valid South African 13-digit Identity number and Legal Entities not registered in South Africa. • Non-residents and Foreign Nationals • Switch applications submitted prior to 21 November 2018. • Building Loans and Developments are excluded • This Value Proposition does not apply to mortgage bonds being switched within the FirstRand Group. • 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.
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.
Data Usage and Privacy Policy	For more information regarding our privacy practices, please refer to our RMB Private Bank website (www.rmbprivatebank.com) for the Customer Privacy Notice.
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. 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.

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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. ***"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). "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).
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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 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 Bank 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 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.

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 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 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 the RMB Private Bank service suite on Servicesuite@rmbprivatebank.com.
- Terms, conditions and rules apply.