



**RMB Private Bank Credit Card
International Airport Lounge Campaign RULES**

Date these rules were first published: 1 December 2025

Read these Campaign rules carefully. These Campaign rules (“rules”) explain your rights and duties in connection with this Campaign. If you take part in this Campaign and/or accept any reward, 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 Campaign rules.

RMB Private Bank encourages responsible credit use. Please ensure that your spending remains within your budget and affordability

Campaign Name:	Unlock two complimentary lounge visits on your RMB Private Bank Credit Card
Promoter(s) Name(s):	This Campaign 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 No 5, Merchant Place, 9 Fredman Dr, Sandown, Sandton. In these rules reference to “promoter(s)” or “the promoter(s)” or “us” or “we” means FRB. Reference to “participants” means “you” and subject to the terms, conditions and the rules as set out below.
The reward	• If you meet the spend criteria during the promotional period, you’ll unlock 2 complimentary international airport Lounge visits on your RMB Private Bank Credit Card
How to qualify for the complimentary international lounge visits	1 To qualify for the complimentary international lounge visits, you must meet one of the following spend criteria on your RMB Private Bank Credit Card during the promotional period (1 December 2025 to 31 January 2026): • Achieve an average spend of R50,000 (Fifty thousand rand) per month over the promotional period; or R100,000 (One hundred thousand rand) 2. Only qualifying spend (One hundred thousand rand), as defined by the Bank, will be considered. The complimentary lounge visits will be awarded to customers who meet the above criteria, subject to the Bank’s verification and discretion

PRIVATE BANKING

5 Merchant Place 9
Fredman Drive
Sandton 2196

PO Box 7856111
Sandton 2146
South Africa

Suite
Website

+27 87 575 9411
rmbprivatebank.com

Terms and conditions	Qualifying Spend Criteria 2.1. To qualify for the complimentary international lounge visits, you must: Achieve an average spend of R50,000(Fifty thousand rand) per month over the promotional period; or R100,000 (One hundred thousand rand) 2.2. Qualifying spend includes all eligible purchases made using your RMB Private Bank Credit Card, including prefunding (pre-loading funds onto your card account). 2.3. Cash withdrawals, transfers, and payments not classified as purchases are excluded from qualifying spend. Benefit Details 3.1. Customers who meet the qualifying spend criteria will receive Two complimentary international airport lounge visits. 3.2. The lounge visits are non-transferable, cannot be exchanged for cash and are subject to availability and the Bank's discretion. 3.3. The Bank reserves the right to verify qualifying spend and eligibility before awarding the benefit. 3.4 The two complimentary visits are not in addition to the 10 annual visits. They are included within the 10 allocated visits for the calendar year. 3.5 Only visits used within the promotional period will be eligible for a refund. Visits not used during the promotional period, or used after it ends, will not qualify for a refund Refund Process 4.1. Customers who qualify for the complimentary lounge visits and have paid for access during the promotional period will be refunded after the promotional period has ended. 4.2. The refund amount will be based on a rate of USD30 (Thirty dollars) per lounge visit, converted to South African Rand (ZAR) at the prevailing exchange rate at the time of processing the refund. 4.3. The Bank is not responsible for any fluctuations in the exchange rate between the time of lounge access and the time of refund. General 4.1. The Bank reserves the right to amend, suspend, or terminate this benefit at any time with notice of 30 days 4.2. All decisions made by the Bank regarding eligibility and the awarding of the benefit are final and binding. 4.3. By participating, you agree to be bound by these terms and conditions
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Campaign start date:	00h00 on 1 December 2025
Campaign closes:	23h59 on 31 January 2026
Eligibility: Who qualifies to take part?	Eligibility 1.1. This benefit is available to RMB Private Bank Credit Card holders whose accounts are in good standing during the promotional period (1 December 2025 to 31 January 2026). “Good standing” means all your FNB and FirstRand Bank accounts and credit agreements must be in good standing. This means that none of your FNB 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 or FirstRand Bank. Legal process means any legal proceedings in any court of law involving you and FNB or FirstRand Bank, including but not limited to: Collections, liquidation and sequestration proceedings. Legal process however excludes debt review as envisaged in S86 of the National Credit Act 2005. 1.2. Only individual (natural person) cardholders aged 18 or older are eligible.
Who cannot take part?	- Customers who do not meet the eligibility criteria above. - The following persons may not take part in this campaign even if they qualify to take part. They will forfeit (give up) any prizes awarded to them: a) RMB Private Bank Business Credit Card Customers
Data Usage and Privacy Policy	Participants in the Campaign understand and agree that, in order to offer the campaign, we may collect and use personal information about participants. This personal information may include participants', first name, last name, email address, mobile number.

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	You can choose to opt-in to receive marketing messages related to RMB Private Bank products and offers. If you prefer not to receive them, you can opt-out at any time in the RMB App under Profile > Communication Preferences or by using the unsubscribe link in the message. Your personal information will be kept confidential and only shared if required by law.
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 Campaign 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. The laws of the Republic of South Africa govern this Campaign. 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 Campaign. If required as a result of changes in legislation, the Bank may amend or end the campaign and will inform customers as soon as reasonably possible. In the event of such termination, all participants agree to waive any rights that they may have in terms of this campaign and acknowledge that they will have no recourse against the Bank, Visa, their agents 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 to entrants as soon as possible by the promoter. 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 campaign material.

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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 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 incentive. You agree that you will not hold us, RMB Private Bank 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 fine 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 fine 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.
Rule Amendments	• These Rules cannot be modified or superseded except by us, in our reasonable discretion, in a written revision to these rules. • We reserve the right to extend the campaign by amending these campaign rules. Notice of this change will be posted in these rules. Rules can be found on RMB Private Banking's website: https://www.rmbprivatebank.com/legal/promotionsTsAndCs.html
Questions about these rules	Email us on care@fnb.co.za

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IMPORTANT

- You agree to indemnify the promoter(s) fully for any loss or damage the promoter(s) may suffer because you breached the Campaign 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 also agree to indemnify the promoter(s) for any loss or damage you suffered because you took part in this Campaign. 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 Campaign.
- 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 Campaign rules or b) took part in this Campaign.

GENERAL RULES

- If you fail to comply with any part of these rules, you will be disqualified and you will forfeit any reward.
- The reward may not be sold or given to someone else.
- The reward cannot be swapped for a different type of reward.
- You may not attempt to do anything to change the outcome of the Campaign 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 end this Campaign at any time. If this happens you agree to waive (give up) any rights that you may have about this Campaign and agree that you will have no rights against the promoter(s).
- The promoter(s) can change the rules of the Campaign throughout the duration of the Campaign. 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 Legal, 3rd Floor, No 1 First Place, Bank City, Johannesburg.
- This Campaign 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.

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