



RMB Private Bank Credit Card Airport Lounge Access Benefit – Terms, Conditions & Rules

Effective date: 1 December 2025

- A. These Terms and Conditions form part of the participation in the exclusive RMB Private Bank Credit Card Airport Lounge Access Benefit (**“the Benefit”**).
- B. These Terms and Conditions form part of the Agreement which governs the use of the RMB Private Bank Credit Card Account and Credit Facility, and further regulate the relationship between the Bank and the Cardholder. The use of the Benefit with the use of the RMB Private Bank Credit Card Account and Credit Facility confirms that you have read and understood the Terms and Conditions applicable to this Benefit, which are available on our website or upon request.
- C. These Terms and Conditions should be read together with the RMB Private Bank Credit Card Account and Credit Facility Terms and Conditions, RMB Private Bank Credit Card Account and Credit Facility Quotations, Pre-Agreement Statement, FirstID Agreement Platform Rules, Standard Terms and Conditions, the RMB General Terms and Conditions, and FirstRand Relationship Agreement, where applicable, which are made available on the RMB website. These documents form part of your Agreement with us.

1. Eligibility

The Benefit is available to Cardholder who:

- Hold an active RMB Private Bank Credit Card Account and Credit Facility.
- Staff who hold an RMB Private Bank Credit Card Account and Credit Facility.
- Maintain their account in good standing (i.e., not in arrears, overdrawn, or under any form of restriction).

2. Benefit Offering

- You will receive a maximum of up to 10 international airport lounge* visits per calendar year (January to December).
- Each visit will be charged at a discounted cost of USD 30 (Thirty dollars) *per person, per entry.
- To access the lounge, simply create a new Virtual Card in the RMB App under **‘Account Options’**. This new virtual card must be used to register on the Visa Airport Companion App in order to access the international airport lounges.
- How to add a new virtual card
- Log in to your **RMB Private Bank App**
- Select your credit card
- Tap **‘Account Options’ > ‘My Cards’ > ‘Add Card’**
- Choose **‘Virtual Card’**

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- Enter a card nickname (e.g., Lounge Virtual Card)
 - Tap 'Submit', then 'Finish'
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- The international airport lounge access is provided through Visa and managed by DragonPass for international lounges
 - You may use your visits for yourself(Cardholder) and your guests. Your allocation of 10 visits per calendar year is not restricted to the main cardholder only. Each person's entering will count as one visit, and will be subtracted from your annual allocation of 10 visits.
 - The international airport lounge access is strictly limited to a maximum of up to 10 discounted visits each calendar year. Unused visits from the current calendar year will not roll over to the next new calendar year and will expire upon the first day the next new calendar year.

3. How to Access:

- Download the Visa Airport Companion App, register with your RMB Private Bank Lounge Virtual Card that is issued to you, and use the QR code from the app for entry into the international airport lounge.

How does the customer download the Visa Airport Companion App?

1. Download the **Visa Airport Companion app** (available on the App Store or Google Play)
2. Register with your new virtual card
3. Verify your profile using the six-digit code sent to your phone or email
4. Create a password and log in to access your lounge benefits

How does the customer access the lounge?

1. Log in to the Visa Airport Companion app
2. Search available lounges at the airport
3. Generate a QR code and present it to lounge staff for entry

4. General Rules

- To continue enjoying this Benefit, your RMB Private Bank Credit Card Account and Credit Facility must remain in good standing. If you default, you will no longer qualify for this Benefit.
- Once you have used up all your maximum annual allocated 10 visits, any additional international airport lounge entries will be charged at the full standard walk-in rate of the international airport lounge, and this amount will be immediately debited from your RMB Private Bank Credit Card Account and Credit Facility subject to the exchange rate at the point in time.



- The discounted USD 30 lounge fee per person per entry, will be debited from your RMB Private Bank Credit Card Account and Credit Facility up to 42 business days after the lounge entry date (not immediately on the day at the international airport lounge).
- Physical RMB Private Bank Credit Cards cannot be used for international airport lounge access to make use of this Benefit – only RMB Private Bank Lounge Virtual Card
- A minimum stay of 3 hours in an international airport lounge is required before accessing another international airport lounge. This means that if you choose to leave one international airport lounge and enter another international airport lounge, at least 3 hours must have passed since your previous entry.
- Once you have used all 10 allocated visits, any additional international airport lounge entries will be charged at the applicable standard walk-in rate. You will be notified of this amount before it is debited from your RMB Private Bank Credit Card Account, based on the prevailing exchange rate at the time of transaction

5. You will remain liable for all and full international airport lounge fees incurred under the following circumstances:

- If your RMB Private Bank Credit Card Account and Credit Facility is closed/suspended during a period in which you accessed any international airport lounges, The RMB Private Bank Credit Card Account and Credit Facility will be reopened for billing purposes, and the applicable lounge fees will be debited.
- If your RMB Private Bank Credit Card Account and Credit Facility goes into arrears after you have made use of any of the international airport lounge access.
- If you downgrade to a lower product.

In all such cases, you remain responsible for the full settlement of any outstanding international airport lounge access fees and interest

We reserve the right to change this Terms and Condition for the Benefit at any time with notice. To access the RMB Private Bank Credit Card Account Terms and Conditions, please refer to: www.rmbprivatebank.com > Bank > Credit Card > Terms and Conditions.

To access the RMB Private Bank Airport Lounge Access Benefits Terms and Conditions, please refer to: www.rmbprivatebank.com > Legal > Terms and Conditions.

*Access to over 1 200 DragonPass lounges outside South Africa.

**Subject to the exchange rate