



COMPETITION RULES

Date these rules were first published: 1 December 2025

Date these rules were last changed: N/A

Read these competition rules carefully. These competition rules ("rules") explain your rights and duties under this competition. If you take part in this competition or accept any prize, these rules will apply to you and you agree that the person running the competition ("the promoter/s") can assume that you have read and agreed to be legally bound by these competition rules.

Competition Name:	RMB Private Bank Young Professionals Competition
Promoter(s) Name(s):	The promoter of this competition is RMB Private Bank, a division of FirstRand Bank Limited with Reg. No. 1929/001225/06 ("RMB Private Bank"). In these rules we refer to the above promoter(s) as "the promoter(s)" or "RMB Private Bank". We refer to participants and winners as "you".
Entries open and close:	Entries open on 24 November 2025 at 00:00 am. Entries close on 31 March 2026 at 23:59 pm. All entries, fully completed as required, must be received by the promoter(s) before 23:59 pm on the closing date. The promoter(s) reserves the right to extend the competition. Notice of this will be posted in these rules.
Winner's announced on:	The prize winners will be notified of their winnings within a period of seven (7) working days from the date of the draw. Winners will be announced on 30 April 2026.
Eligibility: Who qualifies to take part?	This campaign is open to the below individuals: - Any legal resident of the Republic of South Africa who is a natural person - Over the age of 18 years and 30 and must have completed or are in the final year of completing your studies in one of the fields listed below. Qualify for RMB Private Bank Young Professionals*. - Take up the RMB Private Bank Young Professionals VP between 24 November 2025 to 31 March 2026, and ensure that the RMB Private Bank account remains active**. * You need to be between the ages of 18 and 30 and must have completed or are in the final year of completing your studies in one of the following fields: - Accounting - Actuarial Science - Architecture - Computer Science - Information Technology - Engineering - Medicine - Judicial and Legal - Data Science ** To activate the account, the customer will need to fund the account and transact to ensure that the account remains active.
Who cannot take part?	The following persons may not take part in this competition even if they qualify to take part. They will forfeit (give up) any prizes awarded to them: a) Any employee of the promoter(s).

	b) Any director, member, partner, agent of, or consultant of the promoter(s). c) Any other person who is directly or indirectly controls the promoter(s). d) Any supplier of goods and services in connection with this competition. e) The spouse, life partner, siblings, children, or parents of any of the persons named in a, b, c, or d, above. f) Any person whose accounts and credit agreements with RMB Private Bank or FirstRand Bank Limited are not in good standing. <i>This means that none of your RMB Private Bank and FirstRand Bank accounts and credit agreements should be overdrawn, be in arrears, or be in default, or be subject to any legal process with RMB Private Bank or FirstRand Bank. Legal process means any legal proceedings in any court of law involving you and RMB Private Bank or FirstRand Bank, including but not limited to: collections, liquidation and sequestration proceedings. Legal process however excludes debt review as contemplated in S86 of the National Credit Act 2005</i> g) Anyone who is not legal resident of the Republic of South Africa who is a natural person, h) Anyone not over the age of 18 years and 30 and must have completed or are in the final year of completing one of the fields of study listed. However, even if the aforesaid disqualified persons participate in the competition or is subsequently disqualified, these competition rules will continue to apply between the disqualified persons and RMB Private Bank.
How to enter?	To enter, qualifying customers must: Take up the RMB Private Bank Young Professionals VP between 24 November 2025 to 31 March 2026, and ensure that the RMB Private Bank account remains active. Qualifying customers will be notified of the competition by email. Customers can take up the RMB Private Bank Young Professionals VP through an RMB Private Bank Advisor.
What is the Prize?	Ten (10) prizes will be awarded (one winner each): 10 x R10 000 (ten thousand rand) Incredible Connection Vouchers which is valid for 12 (twelve) months. At the time of the draw, eligible customers need to have an active RMB Private Bank account on the RMB Private Bank Young Professionals VP to stand a chance to win. - The voucher details will be sent to the customers RMB Private Bank app or via SMS
Is there a limit on the number of times you can enter?	A participant can only enter the competition once. NB: Only ten (10) customers will win the prizes stated above.
Deadline for claiming prize(s)	Claiming of the prize should be done within 6 months of the winning date. Should the voucher not be claimed in this time, it will no longer be valid,
Voucher Rules	- The voucher code cannot be split or redeemed over multiple orders. - The voucher code is valid for 6 (six) months after allocation to customer. - The voucher code cannot be exchanged for cash and/or remaining balance cannot be exchanged for cash. - Only the validity of the voucher code will be confirmed. The presenter of the voucher code will not be verified.
How will winner(s) be chosen?	By random draw from all eligible entries received before the 30 April 2026 at 23:59 pm.
How will winner(s) names be announced?	The winners will be notified by App Notification Text and a call from the customer's Advisor. Please note: While the winner may be asked to take part in publicity for the competition, he/she has the right to refuse to do so.
Questions about these rules	Contact the promoter(s) on:

	RMB Private Bank Service Suite: 087 575 9411 / servicesuite[@]rmbprivatebank.com. Standard network rates will apply
Data Usage and Privacy Policy	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 and in certain instances your image. Personal information, which participants provide when they enter the Campaign, may, subject to prevailing law, be used for future related marketing activity, unless you notify us that you wish to opt out of receiving such marketing communications. You agree to the sharing of your personal information with third parties to facilitate any deliverable of this competition, such as delivery of the prize. We will treat your information in total confidence and will not sell, share or rent this information to any other third parties. We will take measures to prevent unlawful access to, or unlawful processing of this personal information. We may disclose information if required to do so by law or if it is required to protect the safety, rights or property of FNB, our members, customers or the public
Tax implications for prize(s)	You are fully responsible for any tax implications arising from or associated with any receipt, transfer or spend of any prize/s, awards or rewards due to you for participating in this competition. You agree that you will not hold the Promotor liable and you hereby fully indemnify the Promotor, and hold the Promotor completely harmless, against all damages, claims and fines made against you or the Promotor, 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 or rewards or the charges in respect thereof.

GENERAL RULES THAT APPLY:

- RMB Private Bank must receive your entry before the 31 March 2026 at 23:59 pm. You will lose the right to take part or claim any prize that may have been awarded to you if you don't enter on time or in the correct format.
- Upgrading or migrating to a Fusion Account is subject to a credit affordability assessment.
- If RMB Private Bank is not able to get hold of you to after making reasonable efforts to do so, RMB Private Bank can award the prize to someone else. If you don't redeem your prize on time, you will lose your right to any prize.
- If you break these rules you will be disqualified and you will lose your right to any prize(s).
- You can only enter the competition once. Automated or bulk entries will be disqualified. Unless we say otherwise you can only win one prize during the competition.
- You may not sell the prize or give it to someone else. You may not swap the prize for cash or for a different prize.
- You may not do anything to change the outcome of the competition in any way.
- The promoter(s) can put in place such technical or other remedies it considers appropriate to prevent abuse, or to protect any sites or our systems or other users.
- The judges' decision is final and no correspondence will be entered into. This means you cannot appeal any decision by the judges.
- If required, RMB Private Bank may need to change the prizes.
- The promoter(s) have the right to end this competition at any time. If this happens you agree to waive (give up) any rights that you may have about this competition and agree that you will have no rights against the promoter(s).
- RMB Private Bank can change the rules of the competition at any time.
- RMB Private Bank can change these general rules. For convenience only, the date on which these general rules were last changed by RMB Private Bank are published below the heading. It is your responsibility to check the rules for any changes.
- Social network site refers to any social network site on which RMB Private Bank may host a competition. This may include sites like Facebook, X, Foursquare, Pinterest or Instagram.

- If you need to create and submit something e.g. an idea or a photo, you must have created it yourself and it must be original. You must not copy or use another person's ideas, work or photos without their permission. By posting or submitting anything you warrant to RMB Private Bank and the sites that you are the sole creator, designer, author or owner of the work and that you have the right to use or submit the work.
- If we believe anything you submit or post may be plagiarism or be an infringement of another person's intellectual property rights, we may remove the post or submission without notice to you and you will be disqualified.
- You may not submit anything that could be offensive or may offend or harm RMB Private Bank, any person or any social network site. Do not submit anything that contains explicit or offensive content. If in doubt, don't post or submit it.
- You may not vote for yourself where the competition involves voting.
- You may not abuse the site or competition in any way. This includes posting content for commercial purposes or distributing spam or malicious code or using the site to collect the personal data or content of other users or direct visitors to other sites or pages.
- You agree that RMB Private Bank alone can decide if your actions are prohibited or inappropriate. RMB Private Bank can also decide to end your participation in the competition immediately. RMB Private Bank can also take appropriate legal action against you.
- RMB Private Bank can also immediately remove any posts that they reasonably believe contain prohibited or inappropriate content without notice to you.
- You must comply with the terms & conditions and privacy policies of the any website or social network site.
- By posting the submission you give RMB Private Bank a world-wide, royalty free and non-exclusive license to reproduce, modify, adapt and publish any content you have posted or submitted for purposes of the competition to promote RMB Private Bank, or its products and services.
- If the competition is run on any social network site you understand that this competition is not in any way being sponsored, endorsed or administered by, or associated with any social network site. You fully release such social network sites from any legal responsibility to you or any other person. By participating in this competition, you understand that you are providing information to RMB Private Bank and not to the social network site. RMB Private Bank is not responsible for any social network site. RMB Private Bank does not control how they operate, when or if they are available, or what content they carry. Even though RMB Private Bank may run certain competitions on social network sites, RMB Private Bank does not endorse the third party, its site, its products, or services or any content on the site. You use the site at your own risk. You must take precautions to protect yourself from risk, such as viruses and other destructive code.
- You must at your own expense, obtain all equipment and services that are necessary to take part in this competition.
- RMB Private Bank can put in place such technical or other remedies it considers appropriate to prevent abuse, or to protect any sites or social network sites, its systems, employees or ex-employees, or other users.
- If the prize involves international travel you must have a valid passport and obtain the necessary Visas. RMB Private Bank is not responsible if you cannot arrange this on time.
- The advertised dates and times of prizes involving travel or tickets to events cannot change. The prize will not include the cost of transport, accommodation, spending money or food. This means you will be responsible for organising and paying for your own transport to the venue, accommodation, food and spending money.
- You must collect any tickets before the deadline. You must be able to provide proof of your identity if required.
- You must arrange your own travel and medical insurance and are responsible for any other expenses or costs not specifically included as part of the prize.
- You must comply with the rules of any third party service provider. This includes but is not limited to, any airline, transport service, accommodation provider and venue.
- You may be responsible to obtain and pay for certain licenses necessary to use a prize. Unless otherwise stated such additional items or costs are not included as part of the prize.

IMPORTANT:

- **You agree to indemnify RMB Private Bank fully for any loss or damage RMB Private Bank may suffer because you breached the competition rules. This means you agree to reimburse RMB Private 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 RMB Private Bank for any loss or damage you suffered because you took part in this competition or used the prize. If you enter yourself, or use or accept the prize, you understand that you do so of your own free will. This means that you cannot hold RMB Private Bank legally responsible for any loss or damage or legal expenses you suffered because you took part in this competition or used the prize.**
- **You will protect RMB Private 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 competition rules b) took part in this competition or c) any person used a prize.**

- 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, the international standard time: GMT plus two hours will be used.
- While RMB Private 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, RMB Private 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 by RMB Private Bank or that they no longer apply to you.
- You must send all legal notices to RMB Private Bank Legal, 3rd Floor, No 1 First Place, Bank City, Johannesburg, 2001.
- The laws of the Republic of South Africa will apply to this competition regardless of where you live or work, how or where you enter.