Credit Card Competition (Promotion)

Campaign Rules
Date these rules were first published: 1 October 2026

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:	**Credit Card Competition**
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.
This campaign offers:	• Customers selected for this campaign may earn triple entries into the Paris/Mauritius Credit Card Competition for 4 (four) consecutive months after they successfully take up and activate an RMB Private Bank Credit Card, or after they accept an eligible account upgrade that includes an approved increase to their RMB Private Bank Credit Card Account and Credit Facility's credit limit, subject to the product being affordable and suitable for the customer's needs and circumstances. This benefit is subject to the customer meeting the applicable Paris/Mauritius Credit Card Competition terms, conditions and rules, which are available of the RMB Private Bank website. • Customers selected for this campaign who do not currently hold an RMB Private Bank Credit Card, but who hold a credit card with another bank and receive an offer for an RMB Private Bank Credit Card, may qualify to receive Engen fuel vouchers for 2 (two) consecutive months. To qualify, the customer must successfully take up and activate the RMB Private Bank Credit Card and meet the applicable monthly spend requirements on that card. o Customers may receive a R300.00 (Three Hundred Rand only) Engen fuel voucher if they spend at least R3 000.00 (Three Thousand Rand only) per month on their RMB Private Bank Credit Card for each of the 2 (two) consecutive qualifying months after successfully taking up and activating their RMB Private Bank Credit Card. or o Customers may receive a R500.00 (Five Hundred Rand only) Engen fuel voucher if they spend at least R6 000.00

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	(Six Thousand Rand only) per month on their RMB Private Bank Credit Card for each of the 2 (two) consecutive qualifying months after successfully taking up and activating their RMB Private Bank Credit Card. • Customers may receive up to 2 (two) Engen fuel vouchers in total, limited to 1 (one) voucher for each qualifying month during the 2 (two) consecutive qualifying months.
How to participate?	1. Customers selected for this campaign will receive an in-app notification through the RMB App informing them of the campaign offer. They may also receive an email from their advisor explaining the features, benefits and value proposition of an RMB Private Bank Credit Card. 2. This campaign is open to eligible RMB Private Bank customers who have received an offer to take up an RMB Private Bank Credit Card, or an offer to upgrade their existing account where the upgrade includes an approved increase to their RMB Private Bank Credit Card Account and Credit Facility's credit limit. 3. Customers selected for this campaign may qualify for the related rewards if they accept an offer for an RMB Private Bank Credit Card, or an eligible account upgrade that includes an approved increase to their RMB Private Bank Credit Card Account and Credit Facility's credit limit, and meet the applicable Paris/Mauritius Credit Card Competition terms, conditions and rules, which are available of the RMB Private Bank website.
What transactions count towards qualifying spend?	Only online and in-store spend on your RMB Private Bank credit card such as credit card swipes, tap to pay, scan to pay, partner wallet transactions, and credit card rail payments will count towards your monthly spend. Any transaction reversals/ refunds processed during a month will reduce the qualifying spend attributed to that month.
Prize conditions	Your Engen fuel voucher (in full or in part) may not be redeemed for cash, cannot be exchanged for eBucks, refunded, transferred or replaced, whether in whole or in part, except where required by applicable law or expressly allowed by these rules is non-refundable and is not transferable.
Campaign start date:	00h00 on 01 October 2026
Campaign closes:	23h59 on 31 March 2027
Eligibility: who qualifies to take part?	• Customers who have received an offer to take up an RMB Private Bank Credit Card, or an offer to upgrade their account where the upgrade includes an approved increase to their RMB Private Bank Credit Card Account and Credit Facility's credit limit; • Customers who meet the applicable monthly spend criteria set out in the Paris/Mauritius Credit Card Competition terms, conditions and rules; • Natural persons who are 18 years or older; • Customers who have a valid South African identity document, smart identity card or valid passport for identification purposes; • Customers whose RMB Private Bank and FirstRand Bank accounts and credit agreements are in good standing. This means that the accounts and credit agreements must not be overdrawn, in arrears,

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	in default, or subject to any legal process with RMB Private Bank or FirstRand Bank. Legal process includes, but is not limited to, legal proceedings in any court of law involving you and RMB Private Bank or FirstRand Bank, including business rescue, collections, liquidation, administration and sequestration proceedings. Legal process excludes debt review as provided for in section 86 of the National Credit Act, 34 of 2005; and • Customers must not fall within any of the excluded categories listed below. By participating in this campaign, participants confirm that they are not part of any excluded category.
Who cannot take part?	• Customers who do not meet all of 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: o 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 and in certain instances your image. Personal data, 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. 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 Credit Card, our members, customers or the public. You may opt out of future marketing by following the unsubscribe instructions in the communication or by updating your preferences in the RMB Private Bank App under Profile > Communication Preferences.
General	In the unlikely event of a dispute, our decision shall be final The promoter reserves the right to amend, modify, cancel or withdraw the Campaign where reasonably necessary. Customers will be informed of material changes and treated fairly in accordance with applicable law and these Campaign Rules. 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 or if deemed necessary for any other reason, the Bank reserves the right to terminate this campaign immediately. In the event of such termination, all participants agree to waive any rights that they may have in terms of this campaign and

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	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. Participants may be invited to participate in Public Relations activities and other marketing initiatives as organised by RMB Private Bank for the purpose of this competition. Winners of the competition might be asked to participate in social media advertising, including but not limited to X (previously Twitter), Instagram and Facebook by means of high-quality photos that will be displayed on RMB Private Bank's social media pages as well as in FNB Branches. Please note that participation shall not entitle you to remuneration. Participants and winners reserve the right to refuse such participation. If you consent you agree that you will not be entitled to any remuneration for the use of your image. 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.
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 campaign. 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 fines 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 fines 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 the RMB Private Bank website.

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Questions about these rules	Email us on care@fnb.co.za

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 agree to indemnify the promoter(s) for losses or costs arising from your breach of these Campaign Rules, to the extent permitted by applicable law.
- 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 will be final, subject to customers' rights to raise queries or complaints through the applicable customer complaints process.
- The promoter reserves the right to end or amend the Campaign where reasonably necessary. Where this occurs, customers will be informed and treated fairly in line with applicable regulations.
- The promoter may amend these Campaign Rules where reasonably necessary. Customers will be informed of material changes and the updated rules will be made available on the RMB Private Bank website.
- 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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