

3 First Place
BankCity
Cnr Jeppe & Simmonds Streets
Johannesburg, 2001

Email: fnbcard@fnb.co.za
Web: www.fnb.co.za
Tel: 011 371 1212



**RMB Private Banking and Wealth management
Private re-activation campaign**

Date these rules were first published: September 2026

Date these rules were last changed: N/A

Read these campaign rules carefully. These campaign rules ("rules") explain your rights and duties in connection with this promotion/campaign. If you take part in this campaign, 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 rules.

Campaign Name:	RMB Private Reactivation campaign
Promoter(s) Name(s):	This campaign is run by RMB Private Segment and Private Everyday Banking, a business unit within First National Bank ("RMB") a division of FirstRand Bank Limited (Registration Number. 1929/001225/06) ("RMB") having its principal place of business at . 9 Fredman Drive, 5 Merchant Place Sandton, Johannesburg, Gauteng, South Africa. In these rules we refer to the above promoter(s) as "the promoter(s)", or "us" or "we" or "the Bank". We will refer to participant(s) as "you" or "their" or "customers" or "cardholders".
The Campaign	The campaign entails the following: a. The Campaign is open to RMB Private Banking who hold the qualifying accounts mentioned below. b. To qualify, a customer must reactivate their existing RMB Private banking account by performing a transaction, to receive the voucher. c. Customers will receive a voucher code for R500 (Five Hundred Rand) (while stocks last) depending on qualifying criteria. d. Eligible customers will be contacted by an Advisor to inform them to reactivate their account. e. The voucher code will be accessible via the RMB App within 3 to 5 working days



Terms and Conditions for the Reactivations promotional campaign:

- a. To qualify for the incentive a customer must:
 - i. Be resident in the Republic of South Africa.
 - ii. Be 18 years or older.
 - iii. Reactivate their qualifying RMB Private banking account during the period between 21 September 2026 to 30th October 2026
- b. In order to take part in this campaign or any chosen promotion a customer's account must be and remain in good standing. This means that none of your RMB 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 RMB or FirstRand Bank. Legal process means any legal proceedings in any court of law involving you and RMB or FirstRand Bank, including but not limited to: business rescue, collections, liquidation, administration and sequestration proceedings. Legal process excludes debt review as provided for in s86 of the National Credit Act.
- c. By participating and taking up the promotion(s) in this campaign, customers agree to be bound by the terms and conditions of this campaign.

Qualifying accounts are as follows:

Existing FNB customers who hold the following:

- FNB Private Client Current Account,
- FNB Private Clients Fusion account
- FNB Private Wealth Current Account
- FNB Private Wealth Fusion Account.
- RMB Private Bank Current Account
- RMB Private Bank Fusion Account.

Customers may choose one voucher from the options listed below, subject to availability and while stocks last.

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	• iStore • Takealot • Pick n Pay Terms and Conditions will be available and distributed once the customer have been contacted.
Campaigns start:	1 October 2026 08:00
Promotion campaign ends:	15 th October 2026 at 11:59:59 pm.
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. We will treat your personal information in total confidence and will not sell, share, or rent this personal information to any other third parties. We may disclose personal information if required to do so by law or if it is required to protect the safety, rights, or property of RMB, our members, customers, or the public. You agree to the sharing of your personal information with third parties to facilitate any deliverable of this campaign, such as delivery of the prize. For more information on our customer privacy notice visit our website www.rmbprivatebank.co.za

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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 Incentive Recipients be notified:	• The selected customers will be notified via App Notification, or SMS. • The notification/ SMS will contain the voucher code. • Please note: While the winner may be asked to take part in publicity for the campaign, he/she has the right to refuse to do so.

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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 obtained in respect of this incentive. 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 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-clients 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, should there be any.
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Rule Amendments	These rules cannot be modified or superseded except by us, in our reasonable discretion, in a written revision to these rules and which will be posted on the website. A copy of these rules can be found on the RMB Website www.RMB.co.za. The onus will rest with the customer to review the latest set of rules for this campaign. The Bank reserves the right to extend the campaign by amending these campaign rules. Notice of this will be posted in these rules.
Queries about these rules	Contact the promoter(s) on (standard network rates apply): Private Clients Service Desk: 087 575 4727 / PrivateClientsService@RMB.co.za Private Wealth Service Desk: 087 730 6000 / servicesuite@RMBprivatewealth.co.za



GENERAL RULES

- RMB must receive your entry before the published closing date and time. RMB must also receive your entry in the correct format. 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.
- If RMB is not able to get hold of you to after making reasonable efforts to do so, RMB can award the prize to someone else. If you don't claim 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 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 campaign 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 may need to change the prizes.
- RMB cannot guarantee the performance, availability or conduct of any third party involved in or associated with the campaign and will not be liable for any act, omission, failure or default of any such third party.
- If required as a result of changes in applicable laws, regulations, regulatory requirements or for any other reasonable business or operational reason, RMB may amend, suspend or terminate the campaign immediately.
- 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).
- RMB can change the rules of the campaign at any time.
- RMB can change these general rules. For convenience only, the date on which these general rules were last changed by RMB are published below the heading. It is your responsibility to check the rules for any changes.
- RMB will not be liable for any inaccuracies, omissions, typographical errors, technical errors or other mistakes appearing in any campaign material, communication or advertisement relating to the campaign.
- You may not submit anything that could be offensive or may offend or harm RMB, 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 agree that RMB alone can decide if your actions are prohibited or inappropriate. RMB can also decide to end your participation in the campaign immediately. RMB can also take appropriate legal action against you.
- RMB can also immediately remove any posts that they reasonably believe contain prohibited or inappropriate content without notice to you.
- You must at your own expense, obtain all equipment and services that are necessary to take part in this campaign.
- RMB 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.

IMPORTANT:

You agree to indemnify RMB fully for any loss or damage RMB may suffer because you breached the campaign rules. This means you agree to reimburse RMB 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 for any loss or damage you suffered because you took part in this campaign 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 legally responsible for any loss or damage or legal expenses you suffered because you took part in this campaign or used the prize.

You will protect RMB 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 b) took part in this campaign or c) any person used a prize.

PRIVATE BANKING

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- 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.
- While RMB 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 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 or that they no longer apply to you.
- You must send all legal notices to RMB Legal, 3rd Floor, No 1 First Place, Bank City, Johannesburg, 2001.
- The laws of the Republic of South Africa will apply to this campaign regardless of where you live or work, how or where you enter.