Frequently Asked Questions

RMBPB Pet Budget Campaign

Note: In all relevant instances these FAQs apply to FNB & RMBPB Virtual Cards and FNB & RMBP Apps

What is the offer?	Use your RMBPB Credit Card Budget Facility and only pay the first instalment from month 4. The Pet Budget Campaign is a Credit Card benefit that allows customers to move qualifying veterinary expenses to their Credit Card Budget Facility. Customers benefit from a promotional interest rate applied for the full repayment period, together with a 3-month payment deferral (payment holiday). No instalments are payable during the first three months. The first repayment will be reflected on, and payable from, the fourth Credit Card statement. Thereafter, the 12-month repayment term will commence. Interest will accrue during the deferral period at the applicable promotional interest rate, which will continue to apply throughout the full repayment term.
What is the promotional Offering?	The promotional interest rate is fixed for the full 12-month term Main Banked: Prime Non Main Banked: Prime +2% Three-month deferral on the first installment. Customer will only pay the first installment on their 4th statement. Thereafter, the 12-month repayment term will commence. Interest will accrue during the deferral period at the applicable promotional interest rate, which will continue to apply throughout the full repayment term.
Who qualifies for this promotion?	The campaign is open to all RMBPB Credit Cardholders. This includes RMB Private Bank Credit Card holders who reside in South Africa, have their credit card in good standing and are over the age of 18 years
Who is excluded from the Credit Card Budget Plan Promotion?	The following FNB or RMB Private Bank cards do not qualify for this Campaign: • FNB Signet • RMB Signet • FNB Business • FNB Fusion • RMB Private Bank Fusion • All FNB and RMB Private Bank transactional card • Transactions done at non qualifying merchant – merchants who are not veterinary hospitals
What Transactions qualify for this promotion?	1. All vet transaction done on your RMBPB Credit Card budget facility 2. All vet transactions done on RMBPB Credit Card Straight facility Minimum spend requirement to qualify for the Campaign: RMB Private Bank Credit Card holders: R1,500
How can I view my limits and maintain them (shift limits from Straight to budget)?	You can view and maintain your limit on: • RMBPB App • Online Banking Alternatively, you can contact Secure Chat on the RMBPB App or the RMBPB Service Suite (number at the back of your Card) to assist. Note that the available limit must be sufficient to allow the transaction to go through. Budget facility cannot exceed 80% of the total customer total credit limit

What if I want to extend or reduce my repayment term?	Promotional offering is only available on a 12-month budget plan. • Early settlement is allowed, with no penalties (standard rules apply) • Extending the term beyond what is available on the Budget Promotional offer is not supported under this promotion – customer can move their transaction to budget at a longer term (06-60 months) as a standard budget transaction and not benefit from the promotional offering of a preferential interest rate and a three month deferral on the transaction first installment.
When swiping with a credit card, should the transaction be on straight or budget facility?	The transaction should be done on the Credit Card Straight Facility. If the customer did the transaction on Budget, they will still receive communication to take up the promotional offer. The Pet Budget conversion happens after the transaction, once: • The back office identifies the qualifying veterinary purchase, and • The customer opts in via the notification received This ensures the transaction qualifies for the preferential rate and 3-month payment deferral.
Is there a limit to how many vet bill transactions can qualify for this campaign?	No, there is no limit to how many transactions qualify for this campaign, long as the transaction is with a veterinary hospital provider and the customer has available limit. Multiple transactions done in a day will be consolidated and offer for the consolidated amount will be presented to the customer.
What if there isn't an option to put the transaction on budget at point of sale?	Transaction can be done on the straight facility. The Pet Budget conversion happens after the transaction, once: • The back office identifies the qualifying veterinary purchase, and • The customer opts in via the notification received This ensures the transaction qualifies for the preferential rate and 3-month payment deferral.
How long is this campaign for?	The campaign runs from 1 May 2026 to 30 April 2030.
Is there a limit on the transactions that can be moved to the promotional budget plan?	No, note that the available limit must be sufficient to allow the transaction to go through. Budget facility cannot exceed 80% of the total customer total credit limit
What are the minimum transaction amounts that qualify for the promotion?	Minimum spend requirement to qualify for the Campaign: Aspire and Premier Credit Card Holders: R1,000 Private Clinets, Private Wealth and RMB Private Bank Credit Card holders: R1,500
What if my personalised interest rate is less than the promotion of Prime +2%?	When you opt in to this offering, the veterinary bill transaction will automatically be transferred to your RMBPB Credit Card Budget Facility at the promotional rate, regardless of your personalised rate. In addition, you will benefit from a three-month deferral on your first instalment. The promotional interest rate is fixed for the full 12-month term Main Banked: Prime Non-Main Banked: Prime +2%
What is the minimum and maximum repayment term I can select for the promotion?	Promotional offering is only available on a 12-month budget plan. • Early settlement is allowed, with no penalties (standard rules apply) • Extending the term beyond what is available on the Budget Promotional offering is not supported under this promotion – customer can move their transaction to budget at a longer term (06-60 months) as a standard budget transaction and not benefit from the promotional offering of a preferential interest rate and a three month deferral on the transaction first installment.

Is the Pet Budget Campaign available for online payments or EFT's?	Yes, the Pet Budget conversion happens after the transaction, once: • The back office identifies the qualifying veterinary purchase, and • The customer opts in via the notification received This ensures the transaction qualifies for the preferential rate and 3-month payment deferral.
Can I settle my budget transaction earlier? Are there any penalty fees?	Yes, you may settle the budget transaction earlier by paying the settlement amount into your credit card account and notifying RMBPB to settle your budget transaction. 1. Secure chat through the RMBPB App 2. Call: Service Suite number on the back of your RMBPB Credit Card 3. Email: FNB Credit Card at fnbcard@fnb.co.za There will be no fees for early settlement.
If there is something wrong with my transaction, who do I escalate to?	1. FNB Credit Card at creditcardpromotions@fnb.co.za 2. Secure chat through the RMBPB App 3. Service Suite Contact numbers: Easy and Aspire - 087 575 1111 Premier - 087 575 11 22 Private Clients and Private Wealth - 087 312 5910 RMB Private Bank – 087 575 9411
I've returned my goods, and the refund was credited to my straight facility, how do I settle the budget transaction?	The credit in your straight facility can be used to offset the outstanding balance on your Credit Card Budget Facility. Contact RMBPB on: 1. Secure chat or the Service Suite (number at the back of your Card)
I made a purchase with my RMBPB Credit Card and the item I received is not what I ordered/I have not received my goods – what should I do?	The dispute process: Disputes fall into one of four classification categories which you can log with RMBPB. You are required to contact the merchant and raise the enquiry with them. If you do not succeed in getting hold of the merchant after two or more attempts, you can raise a dispute with RMBPB by contacting us via one of the listed contact methods: Email address - fnbcard@fnb.co.za Contact Centre numbers: Easy and Aspire - 087 575 1111 Premier - 087 575 11 22 Private Clients and Private Wealth - 087 312 5910 RMB Private Bank – 087 575 9411 The contact centre agent will listen to your enquiry then send you a 'Letter of Dispute' form to complete and submit to us for further actioning. You would need to provide proof that you have attempted to contact the merchant at least twice and have not received any form of feedback from the merchant. A dispute will then be logged based on the dispute reason. After all checks and balances have been resolved you will be credited, and the merchant debited.