RMB Private Bank Credit Card
Pet Campaign Terms and Conditions

Date these rules were first published: June 2026
Date these rules were last changed: June 2026

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:	FNB Credit Card Pet Campaign
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.
The Campaign	**About the campaign:** The campaign is open to all RMB Private Bank credit cardholders, who reside in South Africa and are over the age of 18 years. **The Campaign deal is as follows:** 1. You will receive a Budget facility repayment term fixed at Prime* or Prime+2% on all veterinary hospital or clinic Point of Sale Device (herein referred to as a "POS") transactions/purchases. The promotional budget rate at the time of the transaction will be fixed at Prime or Prime+2% for the duration of the budget repayment period of twelve (12) months and will not be affected by future Prime rate amendments; 2. The full repayment term applicable for the offer will be twelve (12) months per qualifying transaction, commencing after the expiry of the three-month payment deferral period and excluding such deferral period; 3. You can pay for the veterinary expense on the straight or budget facility and RMB Private Bank Credit Card will send qualifying customers an SMS or in APP message on the RMB Banking APP requesting permission to transfer the

	purchase and limit onto a budget plan with a budget term of twelve (12) months based on the amount and at the promotional rate of Prime or Prime+2%. Should you respond to the SMS or in APP message on the FNB Banking APP with the option to move qualifying transaction/s to budget, FNB Card will transfer the transaction to the budget plan at Prime or Prime+2%; 4. Qualifying transactions that are transferred to a budget plan under this Campaign will receive a three (3) month payment deferral ("payment break"). During the first three (3) statement cycles, no instalments will be due. However, interest will be charged from the date the transaction is transferred to budget and will accrue daily at the applicable promotional interest rate. The accrued interest will be reflected on your monthly statements and must be paid during the payment deferral period. The three (3) month payment deferral does not form part of the twelve (12) month repayment term. Your first instalment (which will include capital and interest) will be reflected and payable from your fourth statement, with the twelve (12) month repayment term commencing thereafter. 5. The offer expires 48 hours after the SMS or in APP message on the RMB Banking APP is sent and thereafter will no longer be redeemable. Your transaction will remain on the straight facility at your existing Credit Card interest rate; 6. The transfer of your qualifying veterinary transactions to budget may take up to three (3) to five (5) working days from replying "yes", during which time you will be charged your normal personalised interest rate. Customers will not be refunded for the difference between their personalised interest rate and the promotional interest rate for the period during which the transaction is moved from straight to budget; 7. If you respond to move the transaction to budget, the transaction and limit will be moved; 8. You must have limit available to cover the total amount of the purchase price. Where Credit Card accounts have been pre-funded, and have been used to pay for the veterinary transaction, only what was used in terms of the credit limit will qualify for the budget transfer and fixed interest rate and three-month payment deferral;

9. You will remain liable for the full purchase price, fees and interest irrespective of the purchase/s is subsequently reversed/refunded; any refund amount will be credited to your straight credit facility. You are responsible for using the refunded amount credited to the straight facility to settle or reduce the outstanding balance on the associated budget plan.

10. Only veterinary hospital or clinic purchases/transactions for an amount exceeding the below qualify for the Campaign

    - Minimum Transaction amount of R 1 500 (One Thousand Five Hundred Rand)

11. You are liable for the full budget term/duration or can settle the outstanding amount earlier if you wish to do so

12. There are no penalties associated with early settlement of the budget plan, if you intend for a payment to settle your budget facility in full, you must clearly instruct the Bank accordingly. You can do this by contacting the Bank via the Contact Centre (using the telephone number available on the back of your card) or by submitting the instruction through the RMB Private Bank App. If no such instruction is provided, the Bank will allocate your payment at its discretion, applying it first to your straight facility and thereafter to your budget facility.

To qualify for the Campaign and to benefit from the Prime or Prime+2% interest rate on your veterinary purchase, you need to:

a) Be an RMB Private Bank Credit Cardholder residing in South Africa;

b) Pay for selected veterinary transaction/s using your RMB Private Bank Credit Card at a Point-of-Sale device for the period of 1 May 2026 to 30 April 2030;

c) Only accounts in good standing will qualify for the Campaign. This means that none of your RMB Private Bank and FirstRand Bank account and credit agreements should be overdrawn, or 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 business rescue, collections, liquidation, administration and sequestration proceedings. Legal process excluded debt review as provided for in s86 of the National Credit Act

	***In addition to the above criteria should you meet the qualifying criteria as stipulated on the RMB Main Banked Rules available on the RMB website. You will benefit from a promotional interest rate of prime on your qualifying purchase.** **Further Terms and Conditions:** 1. The Campaign fixed rate is at Prime or Prime+2% at the time of the offer and acceptance 2. The Campaign is further, only applicable to purchases made on your RMB Private Bank Credit Card facility which must be repaid within the budget repayment term. 3. Should you default in any payments towards the purchase, the Campaign will no longer apply, the fixed interest rate will fall away, and your personalised interest rate will be re-instated, changing the monthly payment amount due. 4. By participating in this campaign, customers agree to be bound by the terms and conditions of this campaign. 5. If required as a result of changes in legislation or if deemed necessary for any other reason, RMB Private Bank reserves the right to terminate this campaign immediately. In the event of such termination, all customers agree to waive any rights that they may have in terms of this campaign and acknowledge that they will have no recourse against FirstRand Bank Limited, Visa, their agents and/or promoters. 6. Any correspondence regarding this Promotion will be considered in accordance with our complaints-handling process. Where a dispute arises regarding the administration or operation of the Promotion, we will make a decision based on the Promotion rules and applicable law. This does not affect a customer's right to escalate a complaint through our internal complaints. We reserve the right to amend, modify, cancel, or withdraw any aspect of this Promotion at any time, provided that such changes comply with applicable laws and regulations and do not unfairly prejudice customers. We cannot guarantee the performance of any third party and will not be liable for any act or omission of a third party, except where liability cannot be excluded under applicable law. Subject to applicable law, we will not be liable for any injuries, losses, costs, damages, or disappointment suffered as a result of participation in the Promotion or acceptance or use of any prize. The laws of the Republic of South Africa govern this Promotion. If any provision of these Rules is

	found to be unlawful or unenforceable, such provision shall be severed, and the remaining provisions shall remain in full force and effect. Any material breach of these Rules may result in disqualification from the Promotion, subject to applicable law. 7. 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.
Campaign starts:	1 May 2026
Campaign ends:	30 April 2030
Eligibility: **Who qualifies to take part?**	• You are a natural person over the age of 18; • You are in possession of your valid South African ID book or valid passport for identification purposes; • Where you are an existing RMBPB Credit Cardholder, your account must be active and in good standing. • Your account is and remains in good standing. This means that none of your RMBPB 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 RMBPB or FirstRand Bank. Legal process means any legal proceedings in any court of law involving you and RMBPB 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; and • You confirm that you do not fall under any of the categories of people who are not eligible to participate in this Campaign, as listed below who cannot take part. By entering and accepting this Campaign, participants warrant that they do not fall into any of the below mentioned excluded categories of people.
What cannot take part?	The following persons and products are excluded from this Campaign: • People who do not meet the eligibility criteria above. The Following FNB or RMB Private Bank cards do not qualify for this Campaign: • FNB Business • FNB Fusion

	• RMB Private Bank Fusion • FNB and RMB Private Bank Signet Credit Cards • All FNB and RMB Private Bank transactional cards
Data Usage and Privacy Policy	By participating in this campaign, you consent to the collection and use of your personal information, including your first name, last name, email address, mobile number, ID number, and, in certain cases, your image. For more information about how the FirstRand Group handles your personal information, please visit our website or the RMBPB App to view the FirstRand Customer Privacy Notice.
General	While we aim to resolve any disputes fairly, our decision will be final. However, participants retain the right to raise concerns through our complaints resolution process. We reserve the right to amend, modify, cancel, or withdraw any aspect of this Campaign at any time. Any changes will be communicated promptly. The Bank will not be liable for third-party performance or any losses resulting from the use of SLOW Lounges (refer to SLOW Lounge Ts and Cs where applicable). If the campaign is terminated due to legislative changes or other necessary reasons, participants will be informed promptly. Any termination will comply with prevailing consumer protection laws, and participants will retain the right to seek recourse for any material impact caused by such termination. The promoter reserves the right to cancel or amend the campaign 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 campaign 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 for the purpose of this competition. Winners of the competition might be asked to participate in social media advertising, including but not limited to Twitter, Instagram and Facebook by means of high-quality photos that will be displayed on RMB's social media pages as well as in RMB 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.
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

	https://www.rmbprivatebank.com/legal/promotionsTsAndCs. 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	Queries to be referred to RMBPB Credit Card at creditcardpromotions@fnb.co.za, or reach us via out customer service number on the back of your Credit Card or through live chat on the RMB APP.

IMPORTANT

- You agree to indemnify the promoter(s) fully for any loss or damage the promoter(s) may suffer because you breached the competition 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 also agree to indemnify the promoter(s) for any loss or damage you suffered because you took part in this competition or received or used any benefit or prize. If you enter yourself, or accept or use the prize or any benefit, you understand that you do so of your own free will. This means that you cannot hold the promoter(s) legally responsible for any loss or damage or legal expenses you suffered because you took part in this competition or accepted or used any benefit or prize.

- 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 (b) took part in this campaign or (c) and such person used a prize.

- We cannot guarantee the performance of any third party and shall not be liable for any act or default by a third party.

GENERAL RULES

- If the promoter(s) are not able to get hold of you within seven days after your reply has been made, and after making reasonable efforts to do so, you will lose the offer.
- If you fail to comply with any part of these rules you will be disqualified and you will forfeit any benefit.
- Unless we say otherwise you must be at least 18 to enter.
- You may not attempt to do anything to change the outcome of the campaign in any way.
- The promoters' decision is final and no correspondence will be entered into. This means you cannot appeal any decision by the promoters.
- 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).
- The promoter(s) reserve the right to change the rules of the campaign. The promoter(s) can change the rules of the campaign throughout the duration of the campaign. For convenience only, the date on which these rules were last amended will be shown below the heading. It is your responsibility to check the rules for amendments.
- 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 Credit Card Legal Services, 2 First Place, Bank City, Simmonds Street, Johannesburg, 2001.
- 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.