Visa+ Terms and Conditions

(Date: 14 June 2026)

1. Application

These terms and conditions apply to you if you use any Visa+ products and/or services with the Bank and such use will be deemed as your acceptance of these terms and conditions. This document sets out the rights, obligations and duties between the Bank and yourself in your personal and representative capacity in relation to all Visa+ products and/or services.

2. Scope of this Agreement

2.1. These Terms and Conditions must be read together with all other relevant general, card, product and channel terms & conditions found on the FNB/RMB website.

2.2. If there is a conflict between this agreement and any other product or channel terms and conditions, the provisions of these terms & conditions will take precedence for Visa+ products and services only.

2.3. Please read these terms and conditions carefully. Should you not understand any part of these terms and conditions, you must contact the Bank for assistance before proceeding with use of the Visa+ products and services.

2.4. The Bank processes your personal information in accordance with the terms as set out in the FirstRand Privacy Notice accessible on the FNB/RMB website.

3. Interpretation

3.1. The words, '**you**' or '**your**' means the account holder who is an individual or juristic person, including any person the account holder allows to operate on the account or has authorised to act on its behalf, who has a relationship with the Bank.

3.2. The words '**us**,' '**we**' or '**our**' only means the Bank.

3.3. 'Days' will mean calendar days unless qualified by the word 'business.' A '**business day'** means any day other than a Saturday, Sunday, or official public holiday as gazetted or declared by the government of the Republic of South Africa.

4. Definitions

4.1. '**Bank**' means FNB or RMBPB.

4.2. '**FNB**' means only First National Bank, a division of FirstRand Bank Limited with registration number 1929/001225/06.

4.3. '**Alias**' An identifier, such as a cell phone, used to make and receive payments, instead of sensitive account details such as account or card numbers.

4.4. '**Payer**' means the person who makes a Payment to another person with a valid Visa+ Profile.

4.5. '**Payment**' means a real time payment of money from a bank account to another bank account which can clear in a time period of between 10 (ten) seconds and 60 (sixty) minutes, if successful.

4.6. '**Recipient**' means the person that receives a Payment with a valid Visa+ profile.

4.7. '**Sender**' means the person with the valid Visa+ profile that sends a Payment to anyone with a bank account that supports Visa+ and has a valid Visa+ profile.

4.8. '**Website**' means the FNB website found on www.rmbprivatebank.com

5. Your obligations as an account holder using the Visa+ payment service

5.1. It is your responsibility to ensure that you provide correct and complete information for the Payment instruction, including but not limited to; the cellphone number of the Recipient.

5.2. The Bank does verify the validity of the Recipient's card number details but does not check if the identity of the Recipient or the bank account details of the Recipient is correct. The payment instruction is executed on the information you provide.

5.3. The Bank will not be responsible to you or the Recipient you are paying for any loss or damage which may occur as a result of incorrect information you have provided.

6. **Conditions specific to Visa+**

6.1. Should you wish to receive a Visa+ Payment you must register for this service with the Bank.

6.2. Your cell phone number will be linked to your nominated FNB/RMBPB bank account.

6.3. It is your responsibility to ensure that you provide correct and complete information and update any changes to avoid misdirected payments.

6.4. You as the Payer will be responsible for confirming the Recipient's cell phone number, with the Recipient directly. The Bank will not be responsible to you or the Recipient you are paying, for any loss or damage of any nature, which may occur because of your failure to confirm the Recipient's information.

6.5. You may only link one card to your Visa+ profile.

6.6. Only active cards can be linked to an Alias. If your card expires or is replaced, you must link the new card to your Visa+ profile. Payment will be declined if linked to an expired or inactive card.

6.7. You may deregister from the Visa+ service at any time through the Bank’s digital channels

7. **Conditions for Payments**

7.1. You must have a valid Visa+ profile and the Payment must be processed using the FNB/RMBPB App.

7.2. Payments made from an FNB/RMBPB account to another FNB/RMBPB account or to other banks who also offer Visa+ service, may take between 10 (ten) seconds and 60 (sixty) minutes to clear, if successful.

7.3. The Bank reserves the right to delay or refuse a Visa+ Payment in instances such as suspected fraud or if the payment violates applicable laws or internal policies.

7.4. The bank cannot guarantee a successful Visa+ Payment to all account types at any bank.

7.5. A Visa+ Payment cannot exceed an amount of R3 000,00 (three thousand rand) per transaction.

7.6. Only certain of the Bank's transactional bank products are available for this service.

7.7. Visa+ Payments are limited to domestic transactions within the Republic of South Africa. Cross-border or international payments are not permitted using this service.

7.8. Your use of Visa+ is subject to the fraud-prevention and risk-management controls mandated by VISA and the Bank.

7.9. The Bank will not be liable for any loss or damage of any nature because of any errors or omissions made by you when making a Visa+ Payment, or as a result of the time taken to clear the funds under normal circumstances. The Bank is not liable for any loss or damage of any nature because of system, technical or manual failures outside of the Bank's control.

8. **Conditions specific to erroneous payments**

8.1. A Visa+ Payment cannot be reversed.

8.2. Where you have made an erroneous Visa+ Payment, the Bank may in good faith assist you on a best efforts basis to share the Recipient's contact information with you, provided that the Bank has obtained the Recipient's consent prior.

8.3. You will need to complete the FNB/RMBPB Payments Reversal Request Form, available at a Branch or on the FNB/RMB website, and submit to fnbdigitalrecalls@fnb.co.za

8.4. You will be charged a fee for this service.

8.5. You fully indemnify and hold the Bank harmless against any loss, damage or claim, including legal fees, on an attorney and own client scale which may be sustained as a result of the Bank's action in obtaining and sharing the Recipient's contact information with you, which waiver and indemnity the Bank accepts acting upon the instruction referred to above and which purports to have been issued or authorised by you. The Bank cannot be held liable for any act or omission by a Recipient's bank or by a Recipient where the Bank has acted in effecting your instruction.

9. **Fees applicable to Visa+**

9.1. You will be liable for any fees or costs charged to your account in regard to the Visa+ service.

9.2. The standard Visa+ pricing will apply when Payment/s are made. The latest Pricing Guide can be viewed on the FNB/RMBPB website.

9.3. The Bank reserves the right to amend the Pricing Guide, Payments Reversal Request form and fees/costs on its products and services which can be located on the FNB/RMBPB website. We may change our fees from time to time. We will advise you of this by giving you notice of the changes within a reasonable time before the change takes effect.

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10. Sharing of your personal information

10.1. The Bank processes your personal information in accordance with the terms as set out in the FirstRand Privacy Policy accessible on the FNB/RMBPB website.

10.2. When making and/or receiving a Payment using the Visa+ service, your cell phone number and your first name and surname initial, will be shared with the person who is making and/or receiving a Visa+ Payment to and/or from you, respectively.

10.3. You agree that your name and contact details, will be shared with the Payer on confirmation of making payment.

10.4. By continuing to hold an account with the Bank, you acknowledge that certain personal information must be processed for the operation of Visa+ service. Such processing is carried out in accordance with POPIA and the Bank's privacy policies

11. Conditions specific to suspension and/or deregistration

In the case of fraud, suspected fraud, fraud monitoring or where the law forces us, we can deregister or suspend you from the Visa+ service, or we can refuse to carry out any instruction or transaction without notice to you.

12. We can change these terms and conditions at any time.

We have the right to change these terms and conditions or add new terms and conditions for the use of these products and services at any time. Whenever we change these terms and conditions, we will electronically update this document. We will notify you about any significant (important) changes to this agreement or the rules.

13. Governing law

These Terms and Conditions will be governed by and interpreted in accordance with the laws of the Republic of South Africa.

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