



RMB PRIVATE BANK SWITCH CAMPAIGN TERMS AND CONDITIONS

APPLICABLE TO THE BUNDLED FUSION/CHEQUE ACCOUNT OFFER

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Please read this document carefully as it records the terms and conditions attached to the bundled RMB Private Bank Fusion or Cheque Account ("Account") offer that you have taken with RMB Private Bank a division of FirstRand Bank Limited.

PART A – DEAL

CATEGORY	DESCRIPTION	OFFER
1. Contextual Offers	WesBank Instalment reward	<p>1.1 A monthly reward calculated on the overall monthly WesBank instalment amount shall be paid into the customer's Account for a period of 12 months subject to the customer meeting the minimum criteria requirements set out in Part B. This reward will be limited to the maximum amounts, as set out below, which may be paid out monthly and limited to an overall amount for the 12 month period, dependent on the Account opened.</p> <p>1.2 The monthly instalment reward will be calculated on 15% of the current total monthly instalment, however will be limited to the following amounts, dependent on the Account opened:</p> <p>1.2.1 R1 833.00 maximum reward per month will be paid to a customer in respect to opening and maintaining a Premier, Private Clients or Private Wealth account or RMB Private Bank Account. ("Premium Account")</p> <p>1.2.2 R5 500.00 in respect of Premium Accounts per annum.</p> <p>1.3 A monthly reward calculated on the overall monthly WesBank instalment amount shall be paid into the customer's Account for a period of 12 months subject to the customer meeting the minimum criteria requirements set out in Part B. This reward will be limited to the maximum amounts, as set out below, which may be paid out monthly and limited to an overall amount for the 12 month period, dependent on the Account opened.</p> <p>1.4 This offer is conditional on having an active WesBank account at the time that this offer is chosen.</p> <p>1.5 The monthly reward is limited to one instalment sale agreement per customer held with WesBank. If the customer has more than one instalment sale agreement, the reward will only apply to the latest instalment sale agreement entered into with WesBank at the time the Account is opened.</p>

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CATEGORY	DESCRIPTION	OFFER
	DirectAxis personal loan instalment reward	<p>1.6 A customer will receive his/her monthly Direct Axis personal loan instalment back, which will be paid into the customer's Account over a monthly period of 3 months subject to the customer meeting the minimum criteria requirements set out in Part B.</p> <p>1.7 This reward will be limited to the maximum amounts, as set out below, dependent on the Account opened:</p> <p>1.7.1 Up to R1 833.00 per month will be paid to a customer in respect of his/her Direct Axis personal loan instalment and as a reward for opening and maintaining a Premier, Private Clients or Private Wealth account or RMB Private Bank Account. ("Premium Account"). The maximum instalment reward will not exceed R5 500.00 over the 3 (three) month period.</p> <p>1.8 The reward amount to be paid to a customer shall exclude the credit life insurance premium.</p> <p>1.9 The monthly instalment reward is limited to one loan agreement per customer held with Direct Axis. If the customer has more than one loan agreement, the reward will only apply to the latest loan agreement entered into with Direct Axis at the time the Account is opened.</p>
2. Generic Offers known as the "FNB eBucks Offer"	Premium Account eBucks allocation to use at the eBucks shop or at any eBucks "spend" partner	<p>2.1 eBucks to the value of R5 500.00 to be allocated to a customer if a Premium Account is opened. A customer can purchase items listed from the eBucks shop or from any eBucks spend partner with the allocated eBucks.</p> <p>2.2 Failure to meet monthly minimum criteria requirements as set out in Part B for any month(s) during the 12-month period from the time the Generic Offer is allocated to the customer shall be considered a breach by the customer of these terms and conditions and the customer will be liable for a fee of R458.33 for that month or in each month in which he/she fails to meet such minimum criteria.</p> <p>2.3 The customer acknowledges and agrees that RMB Private Bank shall be entitled to charge such fee to the customer's Account which shall be charged on the 15th of the following month. The customer must ensure that he/she has sufficient funds in the Account to cover the fee.</p>
3. No monthly account fee	Rebate of monthly account fees	RMB Private Bank will reverse the monthly Account fee for 24 months subject to the customer meeting the monthly minimum criteria requirements as set out in Part B.



PART B – SPECIAL TERMS AND CONDITIONS

All offers set out in Part A above are subject to the customer ensuring that the Account he/she has opened is maintained in accordance with his/her agreement entered with RMB Private Bank at the time of opening the Account.

Minimum criteria requirements to be met by a customer upon choosing an offer set out in Part A:

1. Main Banked Criteria

For the customer to receive a selected reward, rebate or allocation of eBucks and benefit from a selected offer, the customer must meet the below Main Banked Criteria within 90 calendar days from the date of opening the RMB Private Bank Account:

- 1.1. The customer must open in his /her own name, an RMB Private Bank Account through the applicable channels for this offer i.e. RMB Private Bank Service Suite, the RMB Private Bank App or rmbprivatebank.co.za.
- 1.2. The customer must ensure the following minimum monthly deposit amount is received into his/her applicable RMB Private Bank Account during a calendar month:

CHEQUE ACCOUNT TYPE	MONTHLY CUMULATIVE DEPOSIT REQUIREMENTS
RMB Private Bank	R60 000

- 1.3. The customer switches his/her debit orders to his/her RMB Private Bank Account upon opening the RMB Private Bank Account by either submitting a debit order switching form or by the customer switching his/her own debit orders. The customer is required to have at least two debit orders debited from his/her RMB Private Bank Account each month.
- 1.4. Should the customer not switch any debit orders or have any debit orders to switch, the customer will not qualify for this offer.

2. Campaign Specific Criteria

A customer is required to comply with the below Campaign Specific Criteria to receive a selected reward, rebate or allocation of eBucks and benefit from a selected offer:

- 2.1. The customer has not closed any pre-existing RMB Private Bank account in his/her name within the last 6 months preceding the opening of an RMB Private Bank Account through this offer.
- 2.2. The customer must be eligible to earn and be a member of the eBucks rewards program as set out on the eBucks website at www.ebucks.com.
- 2.3. The customer must download and activate the RMB Private Bank App.

3. General

3.1. Offer Selection:

- 3 1 1 The customer is requested to choose an offer via a SMS / APP notification. The customer must choose an offer within the time period set out in the notification. If no response is received from the customer within the time period provided, the default offer of "No monthly account fee" will be applied.
- 3 1 2 A customer may only select one offer set out in Part A which will be final, and a customer may not amend or swap his/her chosen offer once he/she has selected an offer or the default offer has been applied.
- 3 1 3 In the event that a customer declines an offer he/she will forfeit any offers available to him/her in respect to this Campaign.



3.2. RMB Private Bank reserves the right to immediately revoke any offer provided to a customer in the event:

- 3 2 1 the customer's RMB Private Bank Account or any other RMB Private Bank account or product held by the customer is no longer in good standing*;
- 3 2 2 the customer requests closure or abandons the RMB Private Bank Account before the expiration of the specific period for the selected offer; or
- 3 2 3 the customer fails to meet any of the Main Banked Criteria and/or Campaign Specific Criteria during any month during the specific period of the selected offer. Failure to meet any minimum criteria requirement(s) shall be considered a breach by the customer of these terms and conditions.

3.3. FNB eBucks offer:

- 3 3 1 Provided the customer achieves the Main Bank Criteria within a 90 calendar day period from date of opening the RMB Private Bank Account, the full value of eBucks will be allocated to the customer on the 15th of the next month of meeting the Main Bank Criteria.
- 3 3 2 A customer who has chosen the FNB eBucks offer and subsequently requests closure or abandons his/her RMB Private Bank Account before the expiration of the 12 month period calculated from the time the customer receives the FNB eBucks offer, will remain liable to RMB Private Bank for the monthly fee, and such fee will continue to be charged until the expiration of the 12 month period.
- 3 3 3 In the event that a fee is charged, such fee will be charged on the 15th of the following month. In the event the charge to the Account is unsuccessful the customer will be liable for any related charges or fees. A customer will be regarded as being in default for failure to make payment of the fee(s).
- 3 3 4 A failure to make payment of a fee(s) may result in an increased fee amount being charged over the remainder of the 12 month period.

3.4. The WesBank and Direct Axis offer:

- 3 4 1 The customer acknowledges and understands that he/she remains liable for his/her WesBank or DirectAxis monthly instalment, notwithstanding that he/she has chosen the Contextual Offer. The customer will be rewarded in accordance with such offer upon meeting the Main Banked and Campaign Specific Criteria.
- 3 4 2 A customer acknowledges and understands that upon choosing a Contextual Offer, the customer remains bound to RMB Private Bank for the 3 or 12 month period respectively. In the event that a customer has reached his/her maximum reward amount before the expiration of the 3 or 12 month period, respectively, and he/she subsequently closes or abandons his/her RMB Private Bank Account, he/she will remain liable to RMB Private Bank for the pro-rated portion which was paid to a customer as a reward.
- 3 4 3 Any amounts paid as a reward for the chosen Contextual Offer will be limited to either the 3 or 12 month period from the date that a customer achieves the Main Banked and Campaign Specific Criteria and is rewarded in the subsequent month. In the event that a customer is not rewarded for a particular month during the Contextual Offer, the respective periods of each offer will not be extended by the month(s) which the customer did not receive the reward.



3.5. No monthly account fee:

- 3 5 1 The customer acknowledges and understands that he/she remains liable for the monthly account fee for the respective Account opened, notwithstanding that he/she has chosen the no account fee offer. The monthly account fee shall be rebated to the customer upon meeting the monthly Main Banked and Campaign Specific Criteria during the 24 month period. If the customer does not qualify to receive the rebate of the monthly account fee and fails to make payment thereof, such failure to make payment will be considered an act of default by the customer.
- 3.6. In the instance of the Contextual Offer and No monthly account fee offer and provided the above terms and conditions are met and the Main Bank Criteria has been achieved within the 90 calendar days from the time the customer opens his/her RMB Private Bank Account, the applicable reward or rebate will be allocated to the customer's RMB Private Bank Account by the 15th of the following month and will continue to be allocated on the 15th of each subsequent month subject to the minimum monthly criteria requirements being maintained.
- 3.7. All offers are subject to the customer's RMB Private Bank Account as well as any other account or product the customer holds with RMB Private Bank being maintained in good standing.
- 3.8. These terms and conditions must be read with the terms and conditions applicable to the RMB Private Bank Account which is opened. Should there be a conflict between these terms and conditions and the terms and conditions for the RMB Private Bank Account, these requirements will prevail.

IMPORTANT NOTICE: TAX IMPLICATIONS

1. We strongly recommend that you obtain independent professional advice regarding any tax implications arising from the receipt, transfer or spend of any offers and eBucks rewards obtained in respect of this Campaign.
2. You are fully responsible for any tax implications arising from or associated with any receipt, transfer or spend of any offers and eBucks rewards due to you for participating in this Campaign.
3. 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 offers and eBucks rewards or the charges in respect thereof.

IMPORTANT

- You agree to indemnify RMB Private Bank fully for any loss, damage, costs, expenses or injury suffered by or caused to it because of you breaching any terms and conditions set out herein. This means you agree to reimburse RMB Private Bank for any loss, damage, expenses and costs that it may incur. Such costs include legal costs on an attorney and own client scale.
- You agree to indemnify RMB Private Bank for any loss or damage you or a third party may have suffered during the take up of the chosen offer and was a result of you breaching these terms and conditions and/or participating in this Campaign.



GENERAL INFORMATION

1. Unless we say otherwise you must be at least 18 to enter.
2. The offer(s) may not be sold or given to someone else.
3. The offer(s) cannot be swapped for different offer(s).
4. RMB Private Bank has the right to end the offer(s) at any time. If this happens you agree to waive (give up) any rights that you may have with regards to this offer and agree that you will have no rights against RMB Private Bank.
5. RMB Private Bank reserves the right to change the terms and conditions of the offer. RMB Private Bank can change the terms and conditions of the offer throughout the duration of the offer. For convenience only, the date on which these terms and conditions were last amended will be shown below the heading. It is your responsibility to check the terms and conditions for amendments.
6. The clauses in these terms and conditions are severable. This means that if any clause in these terms and conditions are found to be unlawful, it will be removed and the remaining clauses will still apply.
7. While RMB Private Bank may allow you extra time to comply with your obligations or decide not to exercise some or all RMB Private Bank's rights, or waive certain requirements, RMB Private Bank can still insist on the strict application of any or all its rights at a later stage. You must not assume that this means that the terms and conditions have been changed or that it no longer applies to you.
8. You must send all legal notices to FNB-Legal Services, 9th Floor, FNB Place, Bank City, Johannesburg, 2001.
9. This offer(s) and its terms and conditions 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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