



RMB Private Bank Family Dynamic Rewards Campaign

CAMPAIGN RULES

Date these rules were first published: 16/04/2025

Date these rules were last changed: 19/05/2025

Read these Campaign rules carefully. These Campaign rules (“rules”) explain your rights and duties in connection with this Campaign. If you take part in this Campaign and/or accept any reward, 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 these Campaign rules.

Campaign Name:	RMB Private Bank Family Dynamic Rewards Campaign (“Campaign”)
Promoter(s) Name(s):	<p>This Campaign is run by FNB Family Banking, a hyper segment within First National 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.</p>
The Campaign Offers:	<p>Organiser of the Family Profile, can unlock a coupon of their choice from selected partners listed below when</p> <ol style="list-style-type: none">1. The Organiser adds a new member to their Family Profile who has not existed on that Family Profile previously.2. The added partner or child validates the Family Profile relationship. <p>Validation is defined as the confirmation and approval of the relationship between parties being added to the Family Profile.</p> <p>Children over 18 years old will need to validate the relationship within the Family Profile.</p> <p>Children under 18 years do not need to be validated, coupons will still be earned without the step of validation.</p>
How to participate/enter?	<p>The campaign is open to RMB customers who meet the below qualifying criteria:</p> <ul style="list-style-type: none">▪ The Organiser adds a new member to their Family Profile who has not existed on that Family Profile previously.▪ The added partner or child validates the Family Profile relationship. <p>Customers can view unlocked coupons on the RMB banking App, under ‘Dynamic Rewards’.</p>

The value of the coupon depends on the account the customer holds.

Account/Partner	Coupon Value		
	Pick 'n Pay	Wimpy	Mr D
Aspire	R50	R50	R50
Premier	R100	R100	R100
Private Clients	R150	-	R150
Private Wealth / RMB	R250	-	R250

The coupons will remain valid for a period of three months from the date of allocation.

Coupons will be allocated to the Organiser.

Qualifying customers can choose a coupon from the below partners:

- Pick 'n Pay
- Wimpy
- Mr D

Note: The coupons are once off

Customers will be given 30 days to redeem their selected coupon, once the coupon is redeemed it will be valid for 3 months.

Steps to redeem coupon on Dynamic Rewards

Step 1: Log on to the RMB Private Bank App personal profile to access and select Dynamic Rewards from the eBucks menu

Step 2: Select the potential reward available

Step 3: Select claim my reward to make use of your available offer you qualified for

Step 4: View and accept Terms and Conditions

Step 5: Confirm to make use of the coupon

Step 6: Scan the WiCode at the pay point

Step 7: Select finish

To add your spouse who is new to FNB, simply enter their details on the Family Profile. They'll receive a call from our FNB Call Centre to assist them with relationship validation. If they don't have the FNB App, they'll need to visit a branch for assistance.

From 1 October 2025, you'll be able to seamlessly add a spouse who banks with another institution on your Family Profile. Once added they will get a notification to download the FNB App and validate the relationship directly on the FNB App.

Campaign start date:	The campaign starts on 01 July 2025 at 00:00 am.
Campaign closes:	The campaign ends on 30 June 2026 at 11:59:59 pm. The promoter(s) reserve the right to extend the Campaign by amending these, Rules.
Is there a limit on the number of times a customer can earn?	<p>The Organiser will only be allowed one coupon and should add a minimum of one member</p> <ol style="list-style-type: none"> 1. The Organiser adds a new member to their Family Profile who has not existed on that Family Profile previously. 2. The added partner or child validates the Family Profile relationship. <p>The Organiser can only earn one coupon for the first new member they add on the Family Profile during the campaign period.</p>
Eligibility: Who qualifies to take part?	<p>This Campaign is open to any legal resident of the Republic of South Africa who is:</p> <ul style="list-style-type: none"> • a natural person, 18 years of age or older at the time of entry, • has an RMB Private Bank transactional account and is a member of the eBucks Rewards Programme.
Contacts	<p>Questions about these rules: RMB Private Banking Service suite at servicesuite@rmbprivatebank.com</p> <p>Complaints: Email us at Care@rmb.co.za</p> <p>Service Desk: 087 575 9411</p>

Data Usage and Privacy Policy	<p>Participants in the Campaign understand and agree that, in order to offer the Campaign, we may collect and use personal information about participants. This personal information may include participants', first name, last name, email address, mobile number and in certain instances your image. Personal data, which participants provide when they enter the Campaign, may, subject to prevailing law, be used for future related marketing activity, unless you notify us that you wish to opt out of receiving such marketing communications. We will treat your information in total confidence and will not sell, share or rent this information to any other third parties. We may disclose information if required to do so by law or if it is required to protect the safety, rights or property of RMB Private Bank Credit Card or RMB Private Bank Fusion Card or RMB Private Bank Debit Card, our members, customers or the public.</p>
General	<p>In the unlikely event of a dispute, our decision shall be final. We reserve the right to amend, modify, cancel or withdraw any aspect of this Campaign in our sole discretion at any time without liability. We cannot guarantee the performance of any third party and shall not be liable for any act or default by a third party. The laws of the Republic of South Africa govern this Campaign. If any provision or part of these Rules is deemed void or otherwise unenforceable in law then that provision or part shall be deemed excluded and the remainder of these Rules shall remain in force. Any violation of these Rules will result in the immediate disqualification of the transgressing participant from the Campaign.</p> <p>If required as a result of changes in legislation or if deemed necessary for any other reason, the Bank reserves the right to terminate this campaign immediately. In the event of such termination, all participants agree to waive any rights that they may have in terms of this campaign and acknowledge that they will have no recourse against the Bank, Visa, their agents and/or promoters.</p> <p>The promoter reserves the right to cancel or amend the promotion 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 promotion 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.</p> <p>Participants may be invited to participate in Public Relations activities and other marketing initiatives as organised by RMB Private Bank 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 Private Bank social media pages as well as in RMB Private Bank 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.</p>

	<p>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.</p>
Tax Implications	<p>IMPORTANT NOTICE: TAX IMPLICATIONS</p> <p>We strongly recommend that You obtain independent professional advice regarding any tax implications arising from the receipt, transfer or spend of any prize/s, awards and eBucks rewards obtained in respect of this incentive.</p> <p>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.</p> <p>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 prize/s, awards and eBucks rewards or the charges in respect thereof.</p>
Rule Amendments	<ul style="list-style-type: none"> • These Rules cannot be modified or superseded except by us, in our reasonable discretion, in a written revision to these rules. • We reserve the right to extend the campaign by amending these campaign rules. Notice of this change will be posted in these rules. • Rules can be found on RMB Private Bank's website: https://www.rmbprivatebank.com/legal/promotionsTsAndCs.html

IMPORTANT

- You agree to indemnify the promoter(s) fully for any loss or damage the promoter(s) may suffer because you breached the Campaign 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 Campaign. 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 Campaign.
- 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 or b) took part in this Campaign.

GENERAL RULES

- If you fail to comply with any part of these rules, you will be disqualified, and you will forfeit any prize(s)
- You may not attempt to do anything to change the outcome of the campaign in any way.
- 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 Legal, 3rd Floor, No 1 First Place, Bank City, Johannesburg, 2001