## RMB Private Bank Credit Card RMB Private Bank Credit Card & KOODOO PS5 Up to 0% interest campaign

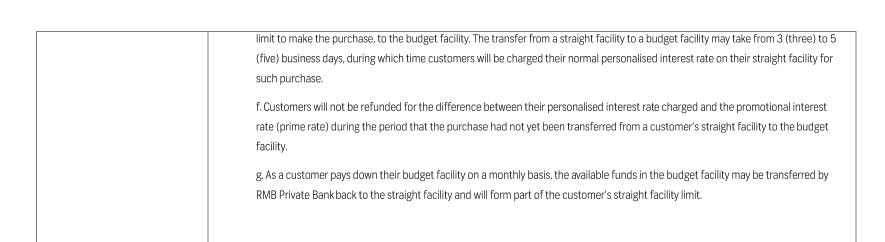


Date these rules were first published: 13 November 2023

Date these rules were last changed: 13 November 2023

Read these campaign rules carefully. These campaign rules ("rules") explain your rights and duties in connection with this promotion/campaign. Ifyou 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:	RMB Private Bank Credit Card & KOODOO PS5 no interest campaign
Promoter(s) Name(s):	This campaign is run by RMB Private Bank Credit Card, a division of First RandBank Limited (Registration Number. 1929/001225/06) ("RMB Card")
	having its principal place of business at BankCity, Cnr Kerk and Diagonal Street, Johannesburg Gauteng, South Africa, 2000.
	In these rules we refer to the above <b>promoter(s)</b> as "the promoter(s)", or "us" or "we" or "the Bank". We will refer
	to participant(s) as "you" or "their" or "customers" or "cardholders".
The Campaign	1. The Campaign is open to RMB Private Bank Credit Card holders ("RMB Credit Card"), which hold an active RMB Private Bank Credit Card.
	2. In order to qualify, a customer must purchase a PlayStation5 or PlayStation Virtual Reality console on either their RMB Private Bank Credit
	Card at KOODOO.co.za
	The promotional campaign entails the following:
	a. When a customer purchases abovementioned products from KOODOO.co.za, using their RMB Private Bank Credit Card they will
	qualify to transfer their purchase to a budget facility where the interest rate charged on the budget facility will be fixed at 0% or 2% at time of the purchase.
	b. The 0% or 2% rate charged to the budget facility at the time of the purchase will remain fixed during the customer's chosen
	budget term and will not be amended or affected by any prime rate amendments.
	c. Customers can choose a budget term of 12 or 24 months.
	d. At the time of the purchase, customers must purchase the product(s) on their straight facility. The amount of the purchase price
	will reduce the customer's available credit card limit.
	e. After the purchase is made, RMB Private Bankwill transfer the purchase price amount and the utilised portion of the credit card
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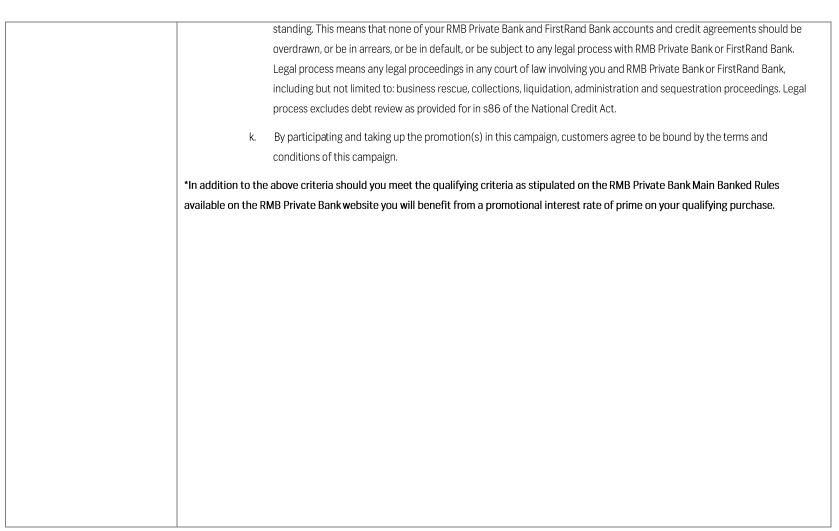


## Terms and Conditions for the Credit Card promotional campaign:

- a. To qualify for the Credit Card promotional campaign a customer must:
  - i. Be resident in the Republic of South Africa.
  - ii. Be 18 years or older.
  - iii. Purchase above-mentioned product(s) from the KOODOO.co.za online store in South Africa using their qualifying RMB Private Bank Credit Card and making the purchase using their straight facility during the period between 13 November 2023 to 13 May 2024.
  - iv. Select "Buy on RMB Private Bank" when making the purchase and elect the budget term.
  - v. Have an available credit limit to make payment of the full purchase price of the product(s). Only amounts used from the available credit limit to make the purchase will qualify to be moved to the budget facility at the promotional interest rate of 0% or 2%. Any funds which have been transferred from the customer's current account to his/her credit card will not form part of the budgetfacility promotional interest rate.
- b. A customer must repay the budget facility within the selected budget repayment term.

c.In the event that a customer fails to meet their monthly repayment during the budget term, the promotional interest rate of 0% or 2% will no longer apply and the customer's personalised interest rate will be re-instated.

- d. The monthly instalments will be amended accordingly based on the revised interest rate.
- e. Any interest charged during this Campaign on an RMB Private Bank Credit Card customer's account who did participate in this Campaign and do qualifies for the 0% interest rate, will be rebated.
- f. All product related queries must be referred to KOODOO.co.za
- g. All transaction queries to be referred to RMB Private Bank Credit Card by calling the contact number on the reverseside of a customer's RMB Private Bank/RMB Credit Card or via SecureChat on the RMB Private Bank App.
- h. Any returns, exchanges or refunds in respect of the purchased product(s) are subject to KOODOO's terms and conditions.
- i. Any refund made to the customer's credit card by KOODOO will not automatically settle the budget facility as far as it relates to the purchased product(s) and a customer will remain liable for the purchase price, interest and fees until the amount owing has been settled in full.
- j. In order to take part in this campaign or any chosen promotion a customer's account must be and remain in good



Campaigns start:	13 November 2023





Credit Card promotion campaign ends:	13 May 2024 at 11:59:59 pm.
Data usage and Privacy Policy	By participating in this campaign, you understand and agree that the Promotors of this campaign may collect anduse your information that you provide to Koodoo, in order to offer the Campaign to You. This personal informationmay include a participant's first name, last name, email address and mobile number. 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 the RMB Private Bank, our members, consumers or the public.
Tax Implications	IMPORTANT NOTICE: TAX IMPLICATIONS  We strongly recommend that you obtain independent professional advice regarding any tax implications arising from the receipt, transfer or spend obtained in respect of this incentive.
	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.  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 againstYouorthe Bank, including all legal costson an attorney-and-own-clientscale, 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, should there be any.



General	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. Participants in this campaign agree that we will, subject to prevailing law, have no liability whatsoever for any injuries, losses, costs, damage or disappointment of any kind resulting in whole or in part, directly or indirectly from acceptance, or from participation in this campaign. If any provision or part of theserules is deemed void or otherwise unenforceable in law, then that provision or part shall be deemed excluded andthe 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.  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 waiveany rights that they may have in terms of this campaign and acknowledge that they will have no recourse against Bank, Visa, their agents and/or promoters.  We will not be held liable for any misrepresentation caused due to a copy error, typing error and/or omission thatmay 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 Private Bank Website <a href="https://www.rmb.co.za">www.rmb.co.za</a> . 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 beposted in these rules.
Queries about these rules	Queries to be referred to RMB Private Bank Credit Card at <a href="mailto:creditcardpromotions@fnb.co.za">creditcardpromotions@fnb.co.za</a>



## GENERAL RULES

- If the promoter(s) are not able to get hold of you within seven days after you have made your selection for the offer to be transferred to a budget facility, and after making reasonable efforts to do so, you will lose the offer and the purchase will remain on your straight facility.
- You may not attempt to do anything to change the outcome of the campaign in any way.
- 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 theduration of the campaign. For convenience only, the date on which these rules were last amended will be shown below the heading. It is yourresponsibility to checkthe 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 the rules have been changed or that it no longer applies to you.
- You must send all legal notices to RMB Private Bank Credit Card Legal Services, 9th Floor, FNB Place, Bank City, Johannesburg, 2001.
- This campaign and its rules will be governed by the law of the Republic of South Africa.