

## EFFECTIVE 1 OCTOBER 2018

The AA Emergency Roadside Assistance is automatically included on your RMB Private Bank Fusion Credit Card or RMB Private Bank Fusion Petrol Card. For applicable fees, please refer to the pricing guide available on our website.

### 1. Definitions used in these Terms and Conditions:

**AA:** means the Automobile Association of South Africa.

**Motor vehicle:** means motor cars, motorbikes, four-by-four vehicles and light commercial vehicles with a gross vehicle mass of not more than 3.5 tons.

**The Bank:** means RMB Private Bank, a division of FirstRand Bank Limited.

**Cardholder:** means RMB Private Bank Fusion Credit Cardholder or RMB Private Bank Fusion Petrol Cardholder.

### 2. Benefits summary:

- 2.1. The AA Emergency Roadside Assistance benefits ("the benefits") are available to RMB Private Bank Fusion Cardholders with valid RMB Private Bank Fusion Credit Cards or RMB Private Bank Fusion Petrol Cards.
- 2.2. The benefits are available in the Republic of South Africa only.
- 2.3. The benefits are not transferable and may not be swapped.
- 2.4. The benefits are available if the motor vehicle breakdown is caused by mechanical or electrical failure only. If the vehicle is involved in an accident, the Cardholder may contact our dedicated AA call centre number for assistance. The Cardholder will be liable for such charges, payable at time of the incident.
- 2.5. Off road tracks and trails are not covered in this service.
- 2.6. Benefits are to be used at the time of the breakdown. Benefits cannot be saved for another day or sometime in the future.

2.7. The AA services are dispatched in an emergency environment. In some cases, where the limitation has been exceeded, it will result in additional costs for the Cardholder due to the required service.

2.8. The benefits are applicable to the motor vehicle used by the Cardholder at the time of the incident.

### 3. How the benefits work:

- 3.1. The benefits must be arranged through our dedicated AA call centre telephone number on 0860 70 60 50, standard rates apply.
- 3.2. For the services to be rendered, the Cardholder should present the AA with their name, surname, South African ID number and valid RMB Private Bank Fusion Credit Card or RMB Private Bank Fusion Petrol Card number in order to be validated.

### 4. The following Benefits are covered:

#### 4.1. AA Patrol and Battery Services:

These services are available 24 (twenty-four) hours a day, 7 (seven) days a week. The primary objective of the AA Patrol and Battery Services is to effect on-the-spot mobility at the side of the road. This service is available in major urban areas up to 40km (forty kilometres) round-trip. Thereafter the Cardholder will be liable for any additional kilometres.

- **Flat tyre change** - The AA will change the flat tyre if you have a spare tyre on-site.
- **Out of fuel** - Provision of fuel to a maximum of 10 (ten) litres. The Cardholder is responsible for the cost of the fuel.
- **Jump-start** - The AA will attempt to jump-start your motor vehicle.
- **Mobile battery sales** - If your battery cannot be jump started, the AA Battery Patrol can sell you and fit a new battery on-the-spot. The mobile battery replacement service is subject to availability. The Cardholder will be responsible for the cost of the new battery.



- **Key lockout service** - The AA will pay for Locksmith services up to Five Hundred Rand (R500) if your car keys are locked in your car. The AA will not pay for locksmith to repair and replace locks, ignition switches or for cutting keys. If the incident is outside metropolitan areas, the cardholder will be billed for the additional costs over R500 including VAT. The costs will be subject to locksmith specialist rates.
- Minor roadside running repairs, includes electrical, coil, immobilizer, battery related breakdowns.

#### 4.2. AA Accident Towing:

In the event of an accident, the AA will arrange for the motor vehicle to be towed from the accident scene to the destination indicated by the Cardholder's insurance company or by the Cardholder. The Cardholder or the Cardholder's insurance company will be liable for the costs.

#### 4.3. AA Breakdown Towing:

In the event of a mechanical or electrical breakdown, the AA will arrange for the motor vehicle to be towed to the nearest accredited and/or preferred dealer/repairer/yard from the breakdown scene. The Cardholder may also choose their own destination within the 40km (forty kilometres) service area. The service is limited to 40km (forty kilometres), thereafter the Cardholder will be required to pay for any additional kilometres. The Cardholder or the Cardholder's insurance company will be liable for the costs.

#### 4.4. Courtesy Services:

**4.4.1. 24-hour car hire** - If the motor vehicle has broken down more than 100km (one hundred kilometres) from the Cardholder's home, the AA will pay for 24 (twenty-four) hour car hire to complete the journey or to return home. The hired vehicle will be a Group B vehicle, subject to availability. The Benefit cover excludes fuel, toll and one-way delivery costs. This service is subject to the car hire company terms and conditions i.e.; the Cardholder must have a valid

driver's licence and a valid credit card. The rental agreement for the vehicle hire is between the cardholder and the rental company. All terms and conditions are those of the rental company. The car hire service is limited to R500 (five hundred rand) excluding VAT per incident. The Cardholder will be liable for all costs over and above the 24-hour rental rate. The Cardholder will further be liable for any deposits required by such rental company.

**4.4.2. Overnight accommodation** - If the motor vehicle has broken down more than 100km (one hundred kilometres) from the Cardholder's home, and provided that the Cardholder has elected to forfeit the 24-hour car hire option above, the Cardholder will be allowed to make their own arrangements for accommodation and then claim back post the event. The overnight accommodation service is limited to R500 (five hundred rand) excluding VAT per incident. The Cardholder must submit an official invoice from the establishment to the AA to claim back the maximum amount of R500 (five hundred rand) excluding VAT. The claim must be submitted to [servicerecoveryhelp@aasa.co.za](mailto:servicerecoveryhelp@aasa.co.za) together with: AA case number, name of Cardholder, Cardholder contact details and motor vehicle registration number. The cardholder must pay for any extra costs incurred, such as laundry, mini-bar, videos and meals directly to the hotel before leaving.

4.4.3. The cardholder cannot use both the vehicle hire and overnight accommodation benefits at the same time.

#### 4.5. AA Mayday Emergency Medical Assistance:

The AA provides 24 (twenty-four) hour AA Mayday emergency medical assistance services for unforeseen medical emergencies. The AA will arrange for emergency medical evacuation to a suitable medical facility in the event of a medical emergency. The 24 (twenty-four) hour AA Mayday emergency medical assistance service is available nationally and the service is provided by Netcare 911.



#### 4.6. Stand by You:

The objective of the roadside security response service is to provide security to customers who require roadside assistance. This will consist of the AA sending an armed security response officer to the scene of the incident, to secure the scene and wait with the Cardholder until the AA technical service arrives. The service is only available in the major urban areas of South Africa.

- The Stand by You Service is subject to availability and certain areas are excluded from the Service. Therefore, should the Stand by You Service be requested in an area not covered by the Service, the AA will at the request of the Cardholder, contact the South African Police Service (SAPS) to dispatch an SAPS officer to stand guard with the Cardholder while they wait for the AA services to arrive. Note that the AA cannot guarantee the turnaround time or arrival of the SAPS officer.
- The Stand by You Service can only be requested if the breakdown of the vehicle occurred at the roadside and not at any other location.
- To obtain the Stand by You Service, the Cardholder must request the Service from the AA Emergency Call Centre at the same time of requesting roadside assistance if they are feeling unsafe. The AA will not automatically dispatch the Service to the cardholder.
- Cardholders can only activate the Stand by You Service by contacting our dedicated AA Emergency Call Centre. The Cardholder must provide sufficient information to enable the AA to locate where he/she is stranded.
- The Stand by You Service can only be used in conjunction with roadside assistance rendered by the AA. A Cardholder will not be entitled to use the Service in isolation.
- You accept that there may be possible delays to respond to a Cardholders' call-out, which are beyond the AA and Security's control, may be experienced in certain areas due to traffic patterns, weather conditions, peak service demands experienced by the security company, limited available Security fleet capacity and other relevant factors.
- On arrival at the scene of the incident, the security

response officer will wait with the Cardholder as long as the security response officer deems necessary and provided that no immediate threatening, emergency situation arises in the vicinity of the attending security response officer which may require the withdrawal of the security response officer from the scene of the incident prior to the arrival of the AA. The AA will endeavour to arrive at the scene of the incident prior to the departure of the security response officer from the scene of incident.

- Under no circumstances will the security response officer or the AA assist the Cardholder in providing an escort service, transportation or home security service. The attending security response officer will not be permitted to provide the Cardholder any form of roadside assistance.
- The Security company as an independent contractor will render the Service provided in these terms and conditions to the Cardholder on behalf of the AA. Please take note that the services of the Security company, the AA and the Bank cannot guarantee safety or prevention of loss, injury and damage of whatsoever nature.

#### 5. Other important information:

- 5.1. The AA accepts no liability for loss or damage to the motor vehicle or any of its parts or accessories while it is unattended, or while it is in the care or under the control of any contractor or garage. The Bank similarly does not accept this liability.
- 5.2. The AA will help in any way possible to resolve disputes with the AA appointed contractors where loss or damage occurred while the motor vehicle was in the care or control of these contractors.
- 5.3. The Bank and the AA reserve the right to refuse any service or benefit where the AA service is being abused, used fraudulently or is no longer valid.
- 5.4. The Bank reserves the right to discontinue this service at any time and will provide you with notice by either email, SMS or our Banking App notification.