



## Confirm Tax Information: RMB Private Bank Campaign Rules, Terms and Conditions

Receive a R50 Checkers voucher when you update your tax information.

Date these rules were first published: 19 February 2024

**Read these Campaign rules carefully. These 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.**

<b>Campaign Name</b>	<b>Confirm Tax Information:</b> Receive a R50 Checkers voucher when you update your tax information.
<b>Promoter(s) Name(s)</b>	This Campaign is run by RMB Private Bank, a division of FirstRand Bank Limited with Reg. No. 1929/001225/06 having its principal place of business at 1 First Place Bank City. In these rules we refer to the above promoter(s) as “the promoter(s)”, or “us” or “we” or ‘the Bank’. We will refer to participants as “the participant(s)”, “you” or “your”.
<b>The Campaign Offers:</b>	Customers eligible for this Campaign will receive a SMS or notification via the RMB Private Bank banking app requesting them to update their tax information. Customers who update their information within the Campaign period will receive a R50 Checkers voucher, subject to these campaign rules, terms and conditions.
<b>Campaign period</b>	5 March 2024 – 30 June 2024
<b>Campaign closes</b>	<p>The Campaign closes at 23h59 on 30 June 2024.</p> <p>The promoter(s) reserve the right to end or extend the Campaign by amending these Campaign rules. If required as a result of changes in legislation or if deemed necessary for any other reason, the promoters reserve the right to end the Campaign at any time prior to the Campaign end date. If this happens, you agree to waive (give up) any rights that you may have with regards to this Campaign and agree that you will have no recourse against us.</p> <p>Notice of any amendment(s) to the Campaign, including the Campaign period will be posted in these rules.</p>
<b>Eligibility: Who qualifies to take part?</b>	<p>Existing RMB Private Bank customers who receive a SMS or notification via the Banking app requesting them to update their tax information are eligible to participate in this campaign. In addition:</p> <ul style="list-style-type: none"><li>• You must be a natural person;</li><li>• 18 years of age or older;</li><li>• currently have a relationship with the FirstRand Group; and</li><li>• Your account/s is active or in good standing. This means that none of your RMB Private Bank and FirstRand Bank accounts and credit agreements should be overdrawn, or be in arrears, or be in default, or be subject to any legal process with RMB Private Bank or FirstRand Bank. Legal process means any legal proceedings in any court of law involving you and RMB Private Bank or FirstRand Bank, including but not limited to: business rescue, collections,</li></ul>

### PRIVATE BANK

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	liquidation, administration and sequestration proceedings. Legal process excludes debt review as provided for in s86 of the National Credit Act.
<b>How to participate?</b>	To participate in the Campaign and qualify for a R50 Checkers voucher, you must update your tax information after receiving the SMS or notification via the Banking app through any of the participating communication channels and submit any requested documents before the Campaign closes.
<b>Award of voucher</b>	If you have updated your tax information in accordance with the Campaign rules, terms, and conditions: <ul style="list-style-type: none"> <li>• A R50 Checkers voucher will be awarded by sending it to the cell phone number we have on record for you.</li> <li>• It may take up to 35 days after you have confirmed your tax information for this voucher to be allocated.</li> <li>• Only one voucher will be awarded per eligible customer.</li> <li>• Vouchers can only be redeemed once. The voucher will indicate an expiration date. It is your responsibility to ensure that you use the voucher before it expires.</li> <li>• Checkers may have its own rules around redeeming of vouchers generally. The use of vouchers must be in accordance with any rules which Checkers has in place.</li> </ul>
<b>Is there a limit on the number of times you can qualify for the campaign?</b>	Yes, this is a once-off campaign for eligible customers who update their tax information and submit any required documents within the Campaign period.
<b>Data Usage and Privacy Policy</b>	You understand and agree that in order to offer the Campaign, we may collect and use your personal information. This personal information may include your first name, and last name, email address, mobile number and in certain instances your image. Personal information, which you provide when you enter the campaign, may, subject to prevailing law, be used for future marketing activity, unless you notify us that you wish to opt-out of receiving such marketing communications, in which case 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 Bank, our members, customers, or the public.
<b>Rule Amendments</b>	These rules cannot be modified or superseded, except by us, in our reasonable and sole discretion. Any updates to these rules will be posted on the RMB Private Bank website. A copy of these rules can be found on the RMB Private Bank website> About RMB Private Bank Legal> Promotion Terms and Conditions.
<b>Other information</b>	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.  We cannot guarantee the performance of any third party and shall not be liable for any act or default by a third party.

## IMPORTANT NOTICE: TAX IMPLICATIONS

- 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/or eBucks rewards obtained in respect of this campaign.
- You are fully responsible for any tax implications arising from or associated with any receipt, transfer or spend of any prize/s, awards and/or eBucks rewards due to you for participating in this campaign.



- 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.

#### **IMPORTANT**

- You agree to indemnify the promoters fully for any loss or damage the promoters may suffer because you breached the campaign rules. This means you agree to reimburse the promoters 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 promoters for any loss or damage you suffered because you took part in this campaign or used the eBucks allocated to you. If you use or accept the eBucks allocated, you understand that you do so of your own free will. This means that you cannot hold the promoters legally responsible for any loss or damage or legal expenses you suffered because you took part in this campaign or used the eBucks allocated to you.
- You will protect the promoters from being held legally responsible for the loss or damage legal expenses of another person (legal or natural) if such loss or damage or expense was incurred because you: a) breached the campaign rules 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 reward.
- The reward may not be sold or given to someone else.
- The reward cannot be swapped for a different type of reward.
- You may not attempt to do anything to change the outcome of the Campaign in any way.
- The promoter(s) decision is final and no correspondence will be entered into. This means you cannot appeal any decision by the promoter(s).
- 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) can change the rules of the Campaign throughout the duration of the Campaign. For convenience, only, the date on which these rules were last amended will be shown below the heading. It is your responsibility to check the 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 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.
- This Campaign and its rules 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.