



Campaign: RMB Private Bank: Urban Development-Orlando Towers Development Campaign

Date these rules were first published: 24 October 2022

Date these rules were last amended:

The following campaign terms and conditions and general rules apply:

<b>Name of Campaign:</b>	RMB Private Bank-Urban Development-Orlando Towers Development Campaign
<b>Promoter(s) Name(s):</b>	This campaign is run by Home and Structured Lending Solutions, having its principal places of business at Fairland, Menlyn and Sandton. RMB Private Bank is a division of FirstRand Bank Limited with Reg. No. 1929/001225/06, an authorized financial services and credit provider. In these rules we refer to the above promoter(s) as “the Bank” or “us” or “we”. We will refer to participants as “you” or “applicant” or “client” or “customer”.
<b>The Campaign</b>	<p>If you purchase a property at Orlando Towers and apply for an RMB Private Bank home loan, Single Facility® or Structured Loan you could qualify to get:</p> <ul style="list-style-type: none"> <li>• Up to eB61 000 on your first successful home loan basic repayment amount provided the Home Loan/Single Facility/Structured Loan application was submitted via any RMB Private Bank internal sales channels.</li> <li>• A loan term of up to 30 years (subject to a full credit assessment).</li> <li>• 50% off the bond attorneys’ registration fees.</li> </ul>
<b>Campaign opens:</b>	24 October 2022.
<b>Campaign closes:</b>	28 February 2023 while stocks last.
<b>Eligibility: Who qualifies to take part?</b>	This campaign is open to any legal resident of the Republic of South Africa who is a natural person, 18 years of age or older with a valid 13 (thirteen) digit South African identity document or a South African Legal Entity, who applies for a home loan, Single Facility® or Structured Loan via any RMB Private Bank internal sales channels which is granted by RMB Private Bank and registered in the Deeds Office.
<b>How to participate?</b>	To qualify for this campaign, an application for a First Bond, First Bond Future Use, Single Facility® or Structured Loan must be submitted via any RMB Private Bank internal sales channels, approved by RMB Private Bank and registered in the Deeds Office.
<b>Products to which the Campaign is Applicable</b>	Wealth Home Loan, Single Facility® and Structured Loan.
<b>Campaign Terms and Conditions</b>	<ul style="list-style-type: none"> <li>• This campaign is only applicable to persons that are main banked with First National Bank or RMB Private Bank, both of them being a division of FirstRand Bank Limited. Main Banked means that you hold any of the qualifying accounts with us and meet the Bank’s qualifying criteria, as stipulated in the Main Banked Rules published on the Bank’s website: <a href="http://www.rmbprivatebank.com">www.rmbprivatebank.com</a>.</li> <li>• Only applicable to First Bond, First Bond Future Use, Single Facility® and Structured Loan applications submitted on or after 24 October 2022 via any RMB Private Bank internal sales channels, approved by RMB Private Bank, and registered in the Deeds Office.</li> <li>• This offering, and any applicable amendment to this offering, is reviewable at the Bank’s discretion.</li> <li>• This offering is not a guarantee of any nature and the Bank reserves the right to vary, postpone, suspend or cancel the offering at any time. If this happens you agree to waive (give up) any rights that you may have in relation to this campaign and agree that you will have no rights against the Bank.</li> <li>• The Bank’s involvement in this campaign is to provide qualifying applicants with a Home Loan, Structured Loan or Single Credit Facility® therefore, the Bank will not be responsible for any defects in the property.</li> <li>• All loan applications are subject to the Bank’s credit approval criteria and the Bank’s lending policies and practices as amended from time to time.</li> </ul>

**PRIVATE BANKING**

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	<ul style="list-style-type: none"> <li>• This campaign is subject to the use of the Bank's appointed panel of attorneys.</li> <li>• The Bank can change the rules of this offering 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.</li> <li>• This offering is not transferable between clients.</li> <li>• The customer/s must have an open and active eBucks account at time of registration of the bond.</li> <li>• The eBucks benefit is calculated at 50% of your first basic Home Loan/Structured Loan/Single Facility® repayment and is capped at eB61 000. The first basic Home Loan /Structured Loan/Single Facility® repayment is the minimum monthly required repayment to cover interest and capital. The first basic Home Loan /Structured Loan/Single Facility® repayment excludes fees, additional voluntary payments, Insurance and Assurance premiums.</li> <li>• The first Debit Order run must be successful on the due date.</li> <li>• The eBucks will be allocated to the successful and qualifying applicant's eBucks account by the end of the second month following the successful receipt of the first monthly repayment due.</li> <li>• In the case of multiple applicants (limited to 4 applicants), the eBucks will be split equally between the applicants who have an open eBucks account. Should only one of the applicants have an eBucks account, the eBucks will be paid to this applicant. The applicant who forfeits his/her eBucks allocation waives his/her right to receive an allocation.</li> <li>• In order to participate in this campaign, the monthly repayments must be serviced by Debit Order or Salary Stop Order only. Should the monthly repayments be serviced by way of Debit Order, the Debit Order must run through an FNB/ RMB transactional account or an FNB/RMB Single Facility® transactional account.</li> <li>• Legal Entities must be registered in South Africa. In the case of Legal Entities, the eBucks will only be paid to an open eBucks account in the name of the Legal Entity. If the Legal Entity does not have an open eBucks account at the time of registration of the bond, then the eBucks incentive will be forfeited.</li> <li>• All the customer/s' FirstRand Bank Limited (FSR) accounts must be in Good Standing. Good Standing means that none of the customer/s' accounts or credit agreements are overdrawn, in arrears, or be subject to any legal process with any FSR entity. Legal process means any legal proceedings in any court of law involving you and any of the FSR entities, including but not limited to business rescue, collections, liquidation, administration and sequestration proceedings.</li> <li>• The benefits of this campaign are not transferable between customers may not be sold or given to someone else.</li> <li>• Using the eBucks is subject to the eBucks rules, terms and conditions.</li> <li>• Easy PAYU Customers that do not have an open eBucks account will receive a voucher from one of our eBucks partners. The voucher will be allocated per home loan account. This voucher will be sent to the customer's nominated cellular phone number via SMS and may be used at any of our participating partners' outlets nationwide. The basis on which the value of the voucher is calculated may be changed by the Bank in its sole discretion and without prior notice to the customer.</li> <li>• This campaign is only applicable to properties situated in the Republic of South Africa</li> </ul> <p><b>Exclusions:</b></p> <ul style="list-style-type: none"> <li>• Natural persons without a valid South African 13-digit Identity number and Legal Entities not registered in South Africa.</li> <li>• Building Loans are excluded.</li> <li>• Further Loans, release of Surety and Substitution of Debtor applications.</li> <li>• Applications that are not submitted through any RMB Private Bank internal sales channels. All applications that originate from an external lead provider for example, Mortgage Originator, Developers and direct estate agents are excluded.</li> <li>• Home loan applications exceeding 4 applicants are excluded from this campaign.</li> </ul>
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<p><b>Is there a limit on the number of times you can qualify for the campaign offer?</b></p>	<p>No limit, this applies to each Home Loan/Single Facility/Structured Loan successfully registered during the campaign period where all campaign Terms and Conditions have been met. The eBucks earn will only be applicable to the first Home Loan/Single Facility and Structured Loan basic repayment amount.</p>
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<b>Data Usage and Privacy Policy</b>	For more information regarding our privacy practices, please refer to our website ( <a href="http://www.rmbprivatebank.co.za">www.rmbprivatebank.co.za</a> ) for the Customer Privacy Notice.
<b>Rule Amendments</b>	These rules cannot be modified or superseded except by us, in our reasonable and sole discretion, in a written revision to these rules posted on the nav» Home or using other potential official campaign communication methods reasonably calculated to reach a majority of potential participants. A copy of these rules can be found on our website ( <a href="http://www.rmbprivatebank.com">www.rmbprivatebank.com</a> ).
<b>Definitions</b>	“Basic Repayment” means the minimum monthly required repayment to cover interest and capital. The basic repayment amount excludes any fees, charges, additional voluntary payments, Insurance and Assurance premiums.

#### **IMPORTANT**

- + You agree to indemnify the promoters fully for any loss or damage the promoters may suffer because you breached the campaign, terms and conditions and/or 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 or legal expenses of another person (juristic or natural) if such loss or damage or expense was incurred because you: a) breached the campaign, terms and conditions and/or rules b) took part in this campaign.
- + It is recommended that you obtain independent professional advice regarding any tax implications arising from this campaign. You are fully responsible for any tax implications arising from or associated with this campaign.

#### **GENERAL RULES**

- No correspondence will be entered into regarding either this campaign or these rules.
- In the unlikely event of a dispute, the Bank’s decision shall be final.
- The Bank reserves the right to amend, modify, cancel or withdraw any aspect of this campaign at the Bank’s sole discretion at any time without any liability.
- The promoter(s) reserve the right to change the rules of the campaign. 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 laws of the Republic of South Africa govern this campaign, regardless of where you live or work.
- 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 and any eBucks allocated will be forfeited.
- The once off eBucks allocation may not be sold or given to someone else.
- The eBucks allocation cannot be swapped for cash or a different type of reward.
- You are responsible for any tax associated with using or accepting the eBucks allocation and we will not increase the value of the allocation to compensate for such charges.
- You may not attempt to do anything to change the outcome of the campaign in any way.
- While you may be asked to take part in publicity for the campaign, you have the right to refuse to do so.
- Where any dates or times need to be calculated in terms of this campaign, 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.
- For any queries related to this campaign, email the Bank on the following email address: [PBLCampaigns@fnb.co.za](mailto:PBLCampaigns@fnb.co.za)
- Terms, conditions and rules apply.