

RMB Takealot: Back to School Campaign ("the Campaign")
CAMPAIGN RULES

Date these rules were first published: 28 January 2021

Date these rules were last changed: 23 December 2021

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 Takealot Back to School Campaign
Promoter(s) Name(s):	This Campaign is run by RMB Private Bank a division of FirstRand Bank Limited ("RMB Private Bank") with Reg. No. 1929/001225/06 having its principal place of business 1 First Place, Bank City. In these rules, we refer to the above promoter(s) as "the promoter(s)", or "us" or "we". We will refer to participants as "you" or "customer".
How the Campaign works and the Campaign Offers:	<ol style="list-style-type: none">1. RMB Private Bank will select certain customers based on their previous shopping behaviour and purchases on takealot.com and online shopping platforms.2. The selected customers in the Campaign, will receive an App Push Notification or email with a coupon code, which the customer can then use to receive R100 off his/her Back To School order on takealot.com, provided the customer: (a) purchases "Back To School" items ("qualifying items") in the amount of R500 or more, which are displayed on takealot.com platform's 'Back To School' landing page; and (b) completes such order in full between 00h00 on 4 January 2022 and 23h59 on 17 January 2022.3. The selected customers must visit the takealot.com platform to purchase the qualifying items. At time of checkout of the order, in order for a customer to redeem the coupon code he/she must insert the coupon code he/she received in order to receive R100 off from his/her purchase.

	<p>4. This Campaign and coupon code is valid from 4 January 2022 until 17 January 2022, only while stocks last.</p> <p>5. The offer is limited to one redemption coupon code per customer and is limited to the first 3 000 customers who purchase qualifying items during the campaign period. Clients are subject to meeting the requirements set out in clause 2.</p> <p>6. Takealot terms and conditions remain applicable to this campaign offer and can be viewed on Takealot.com.</p>
<p>Campaign start date:</p>	<p>00h00 on 4 January 2022</p>
<p>Campaign closes:</p>	<p>23h59 on 17 January 2022 (“campaign period”)</p> <p>The promoter(s) reserve the right to extend the Campaign by amending these Campaign rules. Notice of this will be posted in these rules on the RMB Private Bank website.</p>
<p>Eligibility Criteria:</p> <p>Who qualifies to take part?</p>	<ul style="list-style-type: none"> • Existing RMB Private Bank Credit Card, RMB Private Bank Fusion and RMB Private Bank Debit card customers who receive the App Push Notification or email will be eligible to participate; • Existing customers must be a natural person over the age of 18; • Existing customers must be in possession of a valid South African ID book or valid passport for identification purposes; • Your account/s is in good standing. This means that none of your FirstRand Bank Limited accounts and credit agreements should be overdrawn, or be in arrears, or be in default, or be subject to any legal process with FirstRand Bank Limited. <p>Legal process means any legal proceedings in any court of law involving you and FirstRand Bank Limited, including but not limited to: business rescue, collections, liquidation, administration and sequestration proceedings. Legal process excludes debt review as provided for in s86 of the National Credit Act; and</p> <ul style="list-style-type: none"> • You are not excluded in the categories of people listed below who cannot take part. By entering this Campaign, participants warrant

	<p>that they do not fall into any of the below mentioned excluded categories of people.</p>
<p>Who cannot take part?</p>	<ul style="list-style-type: none"> • People who do not meet the eligibility criteria above. Any customers who have not received the campaign communication via our App Push Notification or via email will not be eligible to take part in this Campaign. • The following persons may not take part in this Campaign even if they qualify to take part. They will forfeit (give up) any reward(s) awarded to them: <ul style="list-style-type: none"> • Any employee of the promoter(s). • Any person involved in designing, running, and overseeing this Campaign. • Any supplier of goods and services in connection with this Campaign. • Any director, member, partner, agent of, or consultant of the promoter(s). • Any other person who directly or indirectly controls the promoter(s). • Kulula, RMB Business Credit cardholders • The spouse, life partner, siblings, children, or parents of any of the persons named in the points above.
<p>Data Usage and Privacy Policy</p>	<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 information, 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</p>

	<p>Private Bank Credit Card or RMB Private Bank Fusion Card or RMB Private Bank Debit Card, our members, customers or the public.</p>
<p>General</p>	<p>No correspondence will be entered into regarding either this Campaign or these Rules. In the unlikely event of a dispute, our decision shall be final.</p> <p>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.</p> <p>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.</p> <p>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 promoter reserves the right to terminate this Campaign immediately.</p> <p>The promoter reserves the right to cancel or amend the campaign 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 Campaign will be notified to participants as soon as possible by the promoter.</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>

Rule Amendments	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 website or using other communication methods. A copy of these rules can be found on the FNB/RMB Website. The onus rests on the participant to review the latest set of rules for this Campaign.

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

1. If you fail to comply with any part of these rules you will be disqualified and you will forfeit any reward.
2. By participating in this Campaign, participants agree to be bound by the terms and conditions of this Campaign.
3. The reward may not be sold and is not transferable.
4. The reward cannot be swapped for a different type of reward.
5. Images used in promotional material are for illustrative purposes only.
6. You are responsible for the tax associated with using or accepting any reward.
7. You may not attempt to do anything to change the outcome of the Campaign in any way.
8. 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).

9. 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.
10. 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.