

## Rewarding Relationships.

From 1 July we are simplifying and enriching the Rewards and Benefits brought to you by RMB Private Bank. This means that you will need to meet certain requirements to qualify to earn eBucks and have access to a wealth of Benefits. In addition, there are new ways for you to earn even more eBucks to ensure that you are spoilt for choice. We have also increased the percentage rate at which you can earn eBucks for doing everyday things like shopping.

NEW

New and improved ways to earn eBucks on your qualifying Cheque and Credit Card spend (effective from 1 July 2013)

3%

up to **3%** back in eBucks on your qualifying **Everyday** spend (currently you can only earn up to 1% back)

eB

5%

up to **5%** back in eBucks on your qualifying **Grocery** spend (this is a new reward)

eB

15%

up to **15%** back in eBucks on your qualifying **Fuel and Gautrain ticket** spend (currently you do not earn eBucks on your Gautrain ticket spend)

eB

15%

up to **15%** back in eBucks on your qualifying **Prepaid airtime** purchases through the bank's electronic channels (currently we only reward you on the higher of your qualifying Fuel or Airtime purchases)

eB

15%

up to **15%** back in eBucks on your qualifying **Prepaid electricity** purchases through the bank's electronic channels (currently you do not earn eBucks on Prepaid electricity purchases)

eB

100%

up to **100%** back in eBucks on your **Smart Device** monthly subscription fee (currently you do not earn eBucks on your Smart Device spend)

eB

NEW

New Discounts and Benefits (effective from 1 July 2013)

100%

up to **100%** discount on monthly **Uncapped ADSL** data through FNB Connect (this is a new reward)

NEW



### The eBucks Lifestyle Desk

Enjoy the exclusive service of the eBucks Lifestyle Desk including complimentary Priority Pass International Lounge access and Avis Point 2 Point transfers, as well as discounted Speed Pass services (this is a new reward)

NEW



2x FREE

up to **2 FREE** entries into SLOW in the City per month (currently you have to pay for each entry)

NEW



And you'll still have access to the following Discounts and Benefits

### eBucks Discounts

Get up to 40% off flights, gadgets, shopping vouchers, movies and more when bought using your eBucks through eBucks channels.



### SLOW and Bidvest Lounge Access

Unlimited visits for RMB Private Bank Credit and Cheque cardholders, one guest and children (under 18)



### Comprehensive Global Travel Insurance

FREE for travel tickets purchased on a RMB Private Bank Credit or Cheque Card



### AA Emergency Roadside Assistance

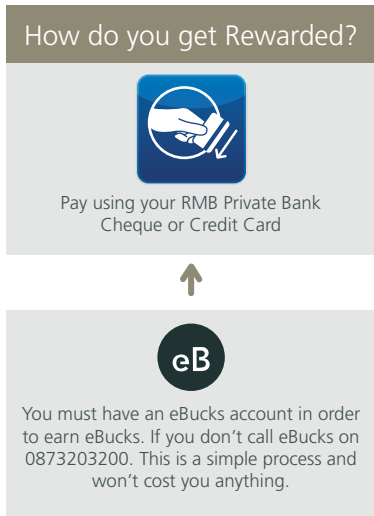
FREE on a linked RMB Private Bank Petro Card



### Instant Accounting Solutions

FREE online solution for RMB Private Bank Cheque or Single Facility account holders





**Note:** If you only have an active RMB Private Bank Cheque or Single Facility account, you will qualify to earn eBucks on reward level 1 only as long as you meet the sufficient deposit rule and your account is in good standing. If you only have a RMB Private Bank Credit Card you will qualify to earn eBucks on reward level 1 only as long as you spend at least R10 000 on your card each month and your account is in good standing.

## Accumulate reward level points based on your banking behaviour each month



There are many easy ways to accumulate reward level points. You do not need to fulfil all the criteria – but you will accumulate more points the more you do. Get points by increasing your product holding and adapting your behaviour as follows:

1 000 points each	2 000 points each	3 000 points each	4 000 points each	6 000 points each
<ul style="list-style-type: none"> <li>Allow us to communicate with you</li> <li>Keep your contact details up to date</li> <li>Choose to receive your statements via email only</li> <li>Do at least one financial transaction per month via Online Banking, Cellphone Banking or the Banking App</li> <li>Have an Autopayment set up on your Credit Card account</li> <li>Have a linked Petro Card</li> <li>Have an active Secondary Credit Card</li> <li>Have more than 5 monthly Debit Orders or Scheduled Payments on your Cheque or Single Facility account</li> <li>Have at least one of your accounts opened for 3 years or more</li> <li>Have an Investment Account with a minimum balance of R50 000</li> <li>Have home owners cover insurance (through FNB or Outsurance)</li> <li>Spend R20 000 or more on your Credit Card</li> </ul>	<ul style="list-style-type: none"> <li>Spend R50 000 or more on your Credit Card</li> <li>Use between 80% and 95% of your Single Facility</li> <li>Have an active FNB Home Loan in good standing</li> <li>Have an active Tablet, Smartphone or Laptop Contract</li> <li>Draft and keep your signed Will in custody with FNB</li> </ul>	<ul style="list-style-type: none"> <li>Use between 20% and 100% of the Overdraft facility on your Cheque account</li> <li>Have an Australian Dollar, Euro, Pound or US Dollar Global Account with a balance greater than 2 000 or an Indian Rupee Global Account with a balance greater than 160 000</li> <li>Have an Investment Account with a minimum balance of R250 000</li> <li>Have an FNB Securities Stockbroking account with a minimum monthly trade of at least R15 000</li> </ul>	<ul style="list-style-type: none"> <li>Spend R100 000 or more on your Credit Card</li> </ul>	<ul style="list-style-type: none"> <li>Use between 50% and 80% of your Single Facility</li> <li>Have an Investment Account with a minimum balance of R500 000</li> <li>Have an FNB Securities Stockbroking account with a minimum monthly trade of at least R200 000</li> <li>Have a full discretionary mandate on your Portfolio with us of at least R3m</li> </ul>



NEW

Everyday Shopping

### eBucks earned on qualifying Cheque and Credit Card spend

0.6%	0.9%	1.2%	1.5%	3%	R30k*
0.6%	0.9%	1.6%	2.5%	5%	R15k*
0.6%	2.5%	5%	7.5%	15%	R5k
0.6%	2.5%	5%	7.5%	15%	R1k
0.6%	2.5%	5%	7.5%	15%	R3k
0%	10%	25%	50%	100%	R500

\*Your qualifying spend over and above the first R30k or R15k will also earn eBucks but at a flat rate of 1% if you are on reward level 3,4 or 5.

The Lifestyle Desk will ensure RMB Private Bank clients get to where they are going in style. If you book a one-way local trip through the Lifestyle Desk, you will qualify for up to 5 complimentary Avis Point 2 Point trips.

Priority Pass is the world's largest independent airport lounge programme, offering its members access to over 600 airport lounges worldwide. If you book your international travel with the Lifestyle Desk, you will qualify for up to 10 free visits to Priority Pass International Lounges.

Level 1	Level 2	Level 3	Level 4	Level 5	Max qualifying spend
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### Discounts

10%	20%	45%	85%	100%	R399
5%	10%	20%	30%	40%	
5%	10%	20%	30%	40%	
5%	10%	20%	30%	40%	
5%	10%	20%	30%	40%	

Level 1	Level 2	Level 3	Level 4	Level 5	Max discount per month
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\*\*"Good standing" 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, nor should the account holder be undergoing sequestration, or be subject to any legal process with RMB Private Bank or FirstRand Bank as defined in our terms and conditions.

Terms, conditions and rules apply. Visit rmbprivatebank.com from 1 July 2013 or login to your personal Online Banking profile from 8 August to view updated information (your rewards are allocated by the 8th of each month, based on the previous calendar month)

RMB Private Bank - a division of FirstRand Bank Limited. An Authorised Financial Services and Credit Provider (NCRCP20)

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### eBucks Lifestyle Desk



NEW

RMB Private Bank clients will enjoy the exclusive service of the eBucks Lifestyle Desk where dedicated Lifestyle Assistants will assist you with:

- Travel arrangements
- Discounted Speed Pass services
- Gifting services
- Lifestyle experiences
- Dining reservations
- Sport and event ticket sourcing
- Golf bookings

These services can be booked by contacting a Lifestyle Assistant on 087 575 0050

Depending on your reward level you will also enjoy

NEW	0	1	2	4	5
FREE Avis Point 2 Point trips (per annum)					
NEW	0	1	2	4	10
FREE Priority Pass visits (per annum)					
	Level 1	Level 2	Level 3	Level 4	Level 5

### A wealth of Benefits

RMB Private Bank clients will also enjoy the following benefits:

- 8 visits per month** including guests & kids
- Unlimited visits per month** RMB Private Bank Credit or Cheque cardholders, one guest and children (under 18)
- 0 FREE entries**
- 2 FREE entries per month** for RMB Private Bank Credit or Cheque cardholders
- Instant Accounting Solutions**
- FREE online solution** for RMB Private Bank Cheque or Single Facility account holders
- AA Emergency Roadside Assistance**
- FREE on a linked RMB Private Bank Petro Card**
- Comprehensive Global Travel Insurance**
- FREE for tickets purchased on a RMB Private Bank Credit or Cheque Card**

Level 1	Level 2	Level 3	Level 4	Level 5
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