



Frequently Asked Questions

RMBPB Festive Budget Deal

Note: In all relevant instances these FAQs apply to FNB & RMBPB Virtual Cards and FNB & RMBPB Apps

What is the offer?	<p>Use your RMBPB Credit Card to make any purchases from 1 November 2024 – 31 January 2025 and do the purchase on Budget either at POS or move the purchase to budget via SecureChat or RMB Service Contact Centre (number at the back of your Card).</p> <p>Benefit from a promotional interest rate of Prime +2% for the first 6 months</p>
What is the promotional interest rate?	<p>The promotional interest rate is set at prime+ 2% for the first 6 months for all transaction done on the budget facility during the promotional period, you will benefit from a promotional interest rate of on all your qualifying budget purchase on your RMBPB Credit Card.</p> <p>There after your interest rate will revert to contractual personalized rate from month 7</p>
Who qualifies for this promotion?	<p>The campaign is open to all RMBPB Credit Cardholders.</p> <p>This includes Aspire, Premier, Private Clients, Private Wealth and RMB Private Bank Credit Card holders who reside in South Africa, have their credit card in good standing and are over the age of 18 years</p>
Who is excluded from the Credit Card Budget Plan Promotion?	<p>The following FNB or RMB Private Bank cards do not qualify for this Campaign:</p> <ul style="list-style-type: none">• FNB Staff• RMB Staff• FNB Signet• RMB Signet• FNB Business• FNB Fusion• RMB Private Bank Fusion• All FNB and RMB Private Bank transactional card <p>Cutomers who did not receive notification of the exclusive offer.</p>
What Transactions qualify for this promotion?	<ol style="list-style-type: none">1. All transaction done on your RMBPB Budget Facility at Point of Sale2. All Transactions done on RMBPB Straight Facility and moved to Budget via SecureChat or RMB Service Suite (number at the back of your Card) within the promotional period (1 November 2024 – 31 January 2025)
How can I view my limits and maintain them (shift limits from Straight to budget)?	<p>You can view and maintain your limit on:</p> <ul style="list-style-type: none">• RMBPB App• Online Banking <p>Alternatively, you can contact Secure Chat on the RMBPB App or the RMBPB Service Suite (number at the back of your Card) to assist.</p> <p>Note that the available limit must be sufficient to allow the transaction to go through. Budget facility cannot exceed 80% of the total customer total credit limit</p>

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<p>What if I want to extend or reduce my repayment term?</p>	<p>The budget term for this promotion can be at 6 -60-month repayment terms.</p> <p>Promotional rate will only be for the first 6 months and there after your purchase will revery to your contractual interest rate.</p> <p>The term can be extended for up to 60 months, but the campaign interest rate of prime or prime+ 2% will not be applicable and the transaction will default to the personalised contractual interest rate immediately.</p>
<p>When swiping with a credit card, should the transaction be on straight or budget facility?</p>	<p>The transaction can be swiped on the credit card budget facility and the transaction will automatically be at the promotional Festive interest rate.</p>
<p>What if there isn't an option to put the transaction on budget at point of sale?</p>	<p>Transaction will then be on straight.</p> <p>You need to contact the bank to move your transaction to the budget facility to benefit from the promotional deal within the campaign period.</p> <p>Contact RMBPB on:</p> <ol style="list-style-type: none"> 1. Secure chat or the 2. Service Suite (number at the back of your Card) <p>to assist with moving this transaction to Budget.</p> <p>Only transactions that have been posted can be moved to budget over a selected term at the dynamic interest rate</p>
<p>I did my transaction on my Credit Card Straight Facility and want to move it to budget to benefit from this deal, how do I go about doing this?</p>	<p>Once the merchant has banked the purchase you can request for the item to be moved to budget facility.</p> <p>Contact RMBPB on:</p> <ol style="list-style-type: none"> 3. Secure chat or the 4. Service Suite (number at the back of your Card) <p>to assist with moving this transaction to Budget.</p> <p>Only transactions that have been posted can be moved to budget over a selected term at the dynamic interest rate.</p>
<p>Why can't I make budget facility purchases on my RMBPB Virtual Credit Card?</p>	<p>We hope to enable this functionality in the near future, however, should you wish to purchase any items on budget with your virtual credit card, or move your outstanding balance on your credit card to budget.</p> <p>Make your purchases using your straight facility. You can then move these transaction/balances to budget at your preferred repayment period with one of our service agents.</p> <p>Contact RMBPB on:</p> <ol style="list-style-type: none"> 1. Secure chat or the 2. Service Suite (number at the back of your Card) <p>to assist with moving this transaction to Budget.</p> <p>Only transactions that have been posted can be moved to budget over a selected term at the dynamic interest rate.</p>
<p>How long is this campaign for?</p>	<p>The campaign runs from 1 November 2024 to 31 January 2025.</p>

<p>Is there a limit on the transactions that can be moved to the promotional budget plan?</p>	<p>No, note that the available limit must be sufficient to allow the transaction to go through. There is a time limit – transactions need to be banked within the promotional period (1 November 2024 – 31 January 2025) all transactions posted / banked after the 31st of January will not qualify for the preferential rate.</p> <p>Budget facility cannot exceed 80% of the total customer total credit limit</p>
<p>What are the minimum transaction amounts that qualify for the promotion?</p>	<p>R200</p>
<p>What if my personalised interest rate is less than the promotion of Prime +2%?</p>	<p>The transaction done on your RMBPB Credit Card Budget Facility will automatically be placed on the promotional rate. Within 3 – 5 business days RMB will track the transaction and reinstate the purchase on budget at your personalised interest rate, as to not negatively impact you with the promotional offer of Prime +2%.</p> <p>Communication will be sent once this has been corrected.</p>
<p>What is the minimum and maximum repayment term I can select for the promotion?</p>	<p>Minimum repayment term: 6 Months Maximum repayment term: 60 Months</p> <p>Promotional rate of Prime +2% will only be for the first 6 months and there after the transaction will revert to your personalised contractual interest rate.</p>
<p>Is the Festive Budget Deal available for online payments or EFT's?</p>	<p>No, this offer is currently only available when you pay for qualifying transactions swiping your RMBPB Credit Card at a POS (point of sale) or on the merchant's website.</p>
<p>Can I settle my budget transaction earlier? Are there any penalty fees?</p>	<p>Yes, you may settle the budget transaction earlier by paying the settlement amount into your credit card account and notifying RMBPB to settle your budget transaction.</p> <p>There will be no fees for early settlement.</p>
<p>If there is something wrong with my transaction, who do I escalate to?</p>	<ol style="list-style-type: none"> 1. FNB Credit Card at creditcardpromotions@fnb.co.za 2. Secure chat through the RMBPB App 3. Service Suite Contact numbers: Easy and Aspire - 087 575 1111 Premier - 087 575 11 22 Private Clients and Private Wealth - 087 312 5910 RMB Private Clients - 087 575 9411
<p>I've returned my goods, and the refund was credited to my straight facility, how do I settle the budget transaction?</p>	<p>The credit in your straight facility can be used to offset the outstanding balance on your RMBPB Credit Card Budget Facility.</p> <p>Contact RMBPB on:</p> <ol style="list-style-type: none"> 1. Secure chat or the Service Suite (number at the back of your Card)

<p>I did a transaction on budget in the promotional period (1 Nov '24 – 31 Jan '25) but the merchant only banked the transaction after the 31st January 2025?</p>	<p>Transactions need to be banked within the promotional period (November 2024 – January 2025) all transactions posted / banked after the 31st of January will not qualify for the preferential rate.</p>
<p>I made a purchase with my RMBPB Credit Card and the item I received is not what I ordered/I have not received my goods – what should I do?</p>	<p>The dispute process:</p> <p>Disputes fall into one of four classification categories which you can log with RMBPB. You are required to contact the merchant and raise the enquiry with them.</p> <p>If you do not succeed in getting hold of the merchant after two or more attempts, you can raise a dispute with RMBPB by contacting us via one of the listed contact methods:</p> <p>Email address - fnbcard@fnb.co.za Contact Centre numbers: Easy and Aspire - 087 575 1111 Premier - 087 575 11 22 Private Clients and Private Wealth - 087 312 5910 RMB Private Clients - 087 575 9411</p> <p>The contact centre agent will listen to your enquiry then send you a 'Letter of Dispute' form to complete and submit to us for further actioning. You would need to provide proof that you have attempted to contact the merchant at least twice and have not received any form of feedback from the merchant.</p> <p>A dispute will then be logged based on the dispute reason. After all checks and balances have been resolved you will be credited, and the merchant debited.</p>