CREDIT CARD ACCOUNT AND CREDIT FACILITY TERMS AND CONDITIONS OF USE

Effective Date: 1 July 2014

These terms and conditions form part of the agreement which governs the use of the Credit Card Account and Credit facility and further regulates the relationship between the Bank and the Cardholder. The use of the Credit Card Account and/or the Credit facility will be deemed as your acceptance of all the terms and conditions governing the agreement.

Sections of this Document

Section A: Terms and conditions applicable to both the Credit Card Account and Credit facility
Section B: Terms and conditions applicable to the Credit Card Account
Section C: Terms and conditions applicable to the Credit facility
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Section A: Terms and Conditions applicable to both the Credit Card Account and Credit facility

1. Issue of the Credit Card Account and grant of the Credit facility
   1.1 The issue of the Credit Card Account and grant of the Credit facility are subject to these Credit Card Account and Credit facility Terms and Conditions of Use as published and amended by us from time to time.
   1.2 The Credit Card Account is a Financial Services Product (a deposit-taking and transacting product) as defined in the Financial Advisory and Intermediary Services Act 37 of 2002.
   1.3 The Credit facility is a facility with a credit limit as defined in Section 8(3) of the National Credit Act 34 of 2005.
   1.4 If you are granted a Credit facility, the Credit facility is attached to and maintained in association with the Credit Card Account therefore the Credit facility will not be granted in the absence of the Credit Card Account.
   1.5 The Credit Card Account is independent of the Credit facility and may be granted in the absence of the Credit facility.

2. Acceptance of these Terms and Conditions
   2.1 By applying for and using the Credit Card Account and/or the Credit facility, your action will be deemed as acceptance of all the terms and conditions governing the agreement.
   2.2 Should you have entered into this agreement electronically, telephonically or in writing such mechanisms utilised to enter into this agreement shall be valid, binding and undisputed.
   2.3 These terms and conditions are applicable to all customers save where the headings indicate otherwise.

3. General obligations when you use the Credit Card Account and/or the Credit facility
   3.1 The Credit Card Account and/or Credit facility issued in your name is intended for your use only.
   3.2 You must not use the Credit Card Account and/or the Credit facility for any illegal transactions. It is your responsibility to determine if a transaction is lawful before you use the Credit Card Account and/or Credit facility.
   3.3 Your Credit Card Account and/or Credit facility must not be used to participate in online gambling activities and for the purchase of online foreign lottery tickets.
   3.4 If you use the Credit Card Account and/or Credit facility outside the Common Monetary Area, you must comply with applicable Exchange Control Regulations. (For further information on Exchange Control Regulations you may phone FNB Credit Card Customer Care on 087 575 1111).
   3.5 You warrant to the Bank that the granting of and the use of the Credit Card Account and/or Credit facility will not in any way be a contravention of the Exchange Control Regulations or any similar regulations promulgated from time to time and that you will comply with all relevant Exchange Control requirements. In addition, you are reminded that Exchange Control Regulations currently stipulate that Cardholders in whose names one or more bank credit and/or debit cards have been issued, may be permitted to make permissible foreign exchange payments for small transactions, e.g. imports over the Internet, by means of such credit and/or debit cards. Payments are limited to R50,000.00 per transaction. This dispensation does not absolve you from ad valorem excise and custom duties or from complying with the requirements imposed by Customs.
   3.6 Be aware that merchants may not process the transaction on the date of the transaction. This can result in exchange rate differences, which you will be liable for.
   3.7 Should a merchant manually override the processing of a transaction, you will be liable for that transaction.
   3.8 Use of the Credit Card Account and/or Credit facility to access and transact over our other delivery channels like electronic or telephone banking is subject to the terms and conditions of such other channels.

4. General obligations when you use the Credit Card
   4.1 The Credit Card remains our property and you must return it to us immediately on our request.
   4.2 The Credit Card is a Visa-branded card, issued by us under license from Visa. As soon as you receive the Credit Card, you must sign the back of it in ink.
   4.3 Should a magnetic stripe Credit Card be issued to you, you will be given a PIN, which you may change at your discretion at any FNB ATM.
   4.4 Should you be issued with a chip & PIN Credit Card, you will have to utilise the services at an FNB branch to change your PIN.
   4.5 When a Credit Card has been re-issued to you, the PIN you used for your previous Credit Card will still be valid.
   4.6 Should your re-issued Credit Card be a magnetic stripe Credit Card, you may change this PIN at any FNB branch or FNB ATM.
   4.7 Should your re-issued Credit Card be a chip & PIN card, you will have to utilise the services at an FNB branch to change your PIN.
   4.8 You must keep the Credit Card safe and the PIN secret and separate from the Credit Card.
   4.9 The Credit Card, Credit Card details and PIN will enable you to perform transactions at merchants, operate the Credit Card at ATM’s and perform transactions via our access channels.
4.10 You must only use the Credit Card in the period stated on the front of the Credit Card, unless it is cancelled before the expiry date in terms of clause 14 below. After this period the Credit Card will be invalid.

4.11 When a Credit Card is used to buy goods or services from a merchant, you must sign a transaction voucher and/or apply your PIN, as required by the merchant.

4.12 You must sign a cash withdrawal voucher when using the Credit Card to draw cash other than from an ATM.

4.13 If the transaction takes place by mail order, telephone order or other access channels you will be asked for certain Credit Card related information before you may use these channels to transact.

4.14 You may transact at merchants who accept Visa or Visa Electron branded Credit Cards (as applicable depending on your Credit Card type) and we will subsequently debit your Credit Card Account and/or Credit facility. You are liable to repay us for all monies debited to your Credit facility.

4.15 You may, at the discretion of the merchants, use the Credit Card for fuel and fuel-related purchases.

4.16 The Visa Electron Credit Card is for electronic use only which means that it can be used at an electronic point of sale device or at an ATM.

5. Petro Card
5.1 You may use the Petro Card at selected merchants to buy fuel and fuel-related products (including petrol, diesel, oil, additives and lubricants) and motor vehicle spares, parts and accessories.

5.2 You may also use the Petro Card to pay for motor vehicle repairs, vehicle maintenance services and toll fees.

5.3 You may only use the Petro Card in the Common Monetary Area.

5.4 You may link the Petro Card to your Credit Card Account and/or Credit Facility or you may have a separate Standalone Petro Card Account and/or Standalone Petro Credit Facility in your name.

6. General information
6.1 We will not be liable if a merchant refuses to accept the Credit Card or honour a transaction.

6.2 It is our decision to authorise a transaction. We will not be liable if we do not authorise a transaction.

7. Unauthorised use of the Credit Card, Credit Card Account and Credit facility
7.1 You must take all reasonable steps to prevent any unauthorised use of the Credit Card and/or Credit facility and/or PIN details and/or Credit Card Account.

7.2 In the event of your Credit Card being stolen, lost or retained by the ATM and where your Credit Card details or your PIN have been compromised, you must notify FNB Credit Card immediately by calling 0800 110 132 / 087 575 9406.

7.3 Provided you were not negligent in safeguarding the Credit Card or in reporting the Credit Card lost or stolen, you will not be liable for unauthorised and fraudulent transactions that occur on the Credit Card as a result of the loss or theft, except for PIN-based transactions.

7.4 Lost Card Protection ("LCP") is provided to you at no additional cost. LCP will protect you against unauthorised and fraudulent use of the Credit Card. This excludes PIN-based transactions, if the Credit Card is lost or stolen.

7.5 If you are negligent in reporting the Credit Card lost or stolen or in safeguarding the Credit Card or Credit Card details, you will not be covered for LCP and will be responsible for all unauthorised and fraudulent use of the Credit Card.

7.6 Any delay in reporting the Credit Card lost or stolen will be regarded as negligence and you will have to prove to us that you were not negligent.

7.7 Any unauthorised transaction made by using the Credit Card and PIN solely with the PIN functionality or non-swiping Credit Card transactions, will not be covered by us and will be your sole responsibility.

7.8 You indemnify FRB and accept full liability for all specific and related losses as a result of any fraudulent activity in the event that you refuse or decline a request by FRB to have a Credit Card cancelled and re-issued for whatever reason at FRB’s sole discretion.

8. System malfunctions
We are not liable for any direct or indirect loss suffered by you arising from any malfunction, failure or delay in any ATM, electronic point of sale device, access channel or shared networks.

9. Authority to debit your Credit Card Account and/or Credit facility
9.1 Each time you use the Credit Card or the Credit Card details to access your Credit Card Account and/or your Credit facility to transact, we will debit your Account and/or Credit facility with the amount of the purchase, cash withdrawal or transfer(s).

9.2 You must repay us for all payments that we have made or will make to a merchant for any debit transaction which has been processed to your Credit facility.

9.3 All payments we or you have made to a merchant for any transaction are final and irreversible, unless a reversal is allowed by the Visa rules and regulations as published by Visa from time to time.

9.4 A dispute between you and any merchant will not affect our right to debit your Credit Card Account and/or Credit facility and receive payment (if applicable).

9.5 All debts are processed in Johannesburg.

Additional Credit Cards
Additional Credit Cards linked to your Credit Card Account and/or Credit facility may be issued to people you have chosen to receive a Credit Card. Credit Cards are issued in their names. These people are referred to as additional credit cardholders.

The issue of additional Credit Cards will not change the credit limit on your Credit facility.

It is your responsibility to ensure that additional credit cardholders comply with the terms of this agreement.

You must ensure that you and any additional credit cardholders do not exceed your credit limit on the Credit facility.

Transactions made by additional credit cardholder’s using the additional Credit Card, interest, fees and charges relating to the additional Credit Card, will be debited to your Credit Card Account and/or Credit facility.

You will be liable for all amounts owed to us derived from the use of the additional Credit Card. This means that we will recover from you the full amount owed to us on the Credit facility.

You may only end the additional credit cardholder’s right to use the Credit Card if you tell us in writing that you wish to do so and you must ensure that the additional Credit Card is destroyed. When destroying the additional Credit Card, you must cut through the magnetic stripe and Credit Card number so that the Credit Card cannot be used again.

Should you fail to destroy the Credit Card you will be liable for any transactions on your Credit Card Account and/or Credit facility after the notification of termination of this additional Credit Card.

Statements, Payments and Deposits

Account Statements
11.1 We will send you a monthly combined Credit Card Account and/or Credit facility statement (monthly account statement).

11.1.1 Your monthly account statement will show your transactions for the month, advise you of any deposits you have made, all amounts charged to your Credit Card Account and/or Credit facility since your previous monthly account statement, the total amount payable (if any), which is the full outstanding amount which you owe us, the minimum monthly amount payable and due to us (if any), and the due date by which you must pay this amount.

11.1.2 The full outstanding amount on the Credit facility is due and payable monthly, but you may defer payment by paying the minimum monthly amount payable and due to us, the minimum monthly amount payable and due to us (if any), and the due date by which you must pay this amount.

11.2 You must notify us of any deposits you have made, all amounts charged to your Credit Card Account and/or Credit facility since your previous monthly account statement, the total amount payable (if any), which is the full outstanding amount which you owe us, the minimum monthly amount payable and due to us (if any), and the due date by which you must pay this amount.

11.3 Should you have a dispute in respect of the monthly account statement, you must advise us in writing within thirty (30) days of the statement date. Unless you let us know in writing that there is an error on the monthly account statement, the statement sent to you will be final and binding.

11.4 Should you not receive your monthly account statement, you must bring this to the attention of FNB Credit Card Division, failing which we will regard it as being received.

11.5 On the Credit facility, interest will accrue in the normal course on the transaction amount unless it is established that it was correctly disputed.

11.6 When this agreement ends, you will no longer receive your monthly account statement.

11.7 A certificate signed by any authorised employee of the Bank (whose appointment or authority it shall not be necessary to prove) shall constitute prima facie evidence of the outstanding balance owing and/or due and payable by you to the Bank and/or the rate of interest payable by you and/or any other amount owing and/or due and payable by you to the Bank in terms hereof and/or any other matter arising from or related to your Credit facility.

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11.2 Payments and deposits
11.2.1 You can pay the full outstanding amount on the Credit facility on or before the due date as shown on the monthly account statement. Alternatively, you may defer payment of the full amount outstanding over an extended period, but you must pay at least the minimum monthly amount by the due date shown on the monthly account statement.
11.2.2 You must expressly instruct us if payments made into your straight Credit Card Account or Credit facility are intended to be allocated to the Credit Card Account.
11.2.3 Your payment or deposit may not reach us on the same day as you make it, due to possible delays and the time it takes to be processed. We consider your payment or deposit to have gone through only once we receive the funds at FNB Credit Card’s Division in Johannesburg and the funds are reflecting as a credit on your Credit Card Account and/or Credit facility, as evidenced by our systems. Please allow for this when making your payment.
11.2.4 If a payment is sent to us by post, we will only credit your Credit Card Account and/or Credit facility when we receive the funds at FNB Credit Card’s Division in Johannesburg. The risk of the postal payment being intercepted lost or stolen while in transit to us remains your risk until the payment is received at FNB Credit Card’s Division in Johannesburg.
11.2.5 If a cheque is deposited into your Credit Card Account and/or Credit facility, the proceeds of the cheque will only be available as cash when the drawer’s bank has honoured the cheque irrespective of the cheque clearance period. If the cheque proceeds are made available on your Credit Card Account and/or Credit facility prior to the cheque being honoured, we are entitled to debit your Credit Card Account and/or Credit facility with the amount of the cheque proceeds and any associated interest if the cheque is subsequently dishonoured by the drawer’s bank for whatever reason.
11.2.6 You may cancel or settle your Credit facility at any time, by paying the amount you owe them under, with or without giving advance notice to us. You are obligated to ensure payment of (a) the unpaid balance of your Credit facility; (b) the unpaid interest charges; and (c) all other fees and charges that may be due.
11.2.7 All payments we receive on the Credit facility will be credited as applicable, first to interest, then to expenses incurred by us in collecting any amount you owe us, then to charges and fees, and lastly to the due and payable transaction amounts.
11.2.8 Should your Credit facility be in arrears for 30 (thirty) days or more, you are not allowed to transact on your Credit facility. You may still transact on the Credit Card Account.
11.2.9 You must always use your account number as a reference when making a payment or deposit into your Credit Card Account and/or Credit facility. Your payment will be considered to be received as per clause 11.2.3 above.
12. Charges and fees
12.1 A Credit Card Account Fee will be charged for the administration and maintenance of your Credit Card Account.
12.2 A Credit Facility Fee will be charged for the administration and maintenance of your Credit facility.
12.3 If you are granted a Credit facility in addition to your Credit Card Account a separate Credit Facility Fee will be charged over and above the Credit Card Account Fee for the Credit Card Account.
12.4 Apart from the credit related charges to your Credit facility, your Credit Card Account will be debited for non-credit related charges.
12.5 You may get a copy of your pricing guide from any FNB Branch, or by contacting our Credit Card Division, or on our website, www.fnb.co.za.
12.6 Fees and charges are reviewed annually or at any time at our discretion in which event you will be given a 30 (thirty) business days notice before the change is effected.
12.7 Once debited to your Credit Card Account and/or Credit facility, fees and charges are non-refundable and will not be reversed.
12.8 Charge-backs will only be allowed if it is done in accordance with the Visa Rules and Regulations as published from time to time.
12.9 If you have a Graphite Cheque and Credit Card your Credit Card Account Fee and Credit facility Fee will be charged directly to your Graphite Cheque Account. If you however hold a Graphite Credit Card only your Credit Card Account Fee and Credit facility Fee will be charged to your Credit Card Account and/or Credit facility.
12.10 You shall not be entitled to defer payment or refuse to make payment of any amounts payable by you in respect of your Credit Card Account and/or Credit facility, on the basis that you have a claim or query regarding any of the services provided for in this agreement.
12.11 If your Credit facility goes into arrears, you will be liable for all legal fees and expenses, on the attorney and client scale, including collection commission and tracing fees.
12.12 If your Credit Card Account is overdrawn, you will be liable for all legal fees and expenses, on the attorney and client scale, including collection commission and tracing fees.
12.13 We may in terms of the common law rely on set off. This means that as soon as there are two debts in existence where one can be compensated against the other, then by operation of law the one debt extinguishes the other.
13. Amendments to these terms and conditions
13.1 We may, at our discretion and at any time, amend these terms and conditions.
13.2 You will be given notice of the amendments as statement messages in your monthly account statement.
13.3 If you are dissatisfied with the amendments, you have the right to end this agreement before the effective date of the amendments, in which case the provisions of clause 14 below shall apply. Unless you terminate this agreement before the effective date of the amendments, you will be bound by them.
14. Ending this agreement
14.1 You may, at any time, end this agreement by advising us in writing.
14.2 You may end the Credit facility agreement without ending the Credit Card Account agreement. However, you may not end the Credit Card Account agreement without ending the Credit facility agreement.
14.3 Apart from other valid reasons to end your agreement, where there is fraud or we suspect there may be fraud on your Credit Card Account and/or Credit facility and if we are compelled to do so by law we will suspend both your Credit Card Account and/or Credit facility without notice.
14.4 We will suspend your Credit facility without notice if you do not pay us any amount due on time or at all, if you breach any term of this agreement, or if your estate is provisionally or finally sequestrated or placed under administration or debt counselling.
14.5 We may, at our discretion, end this agreement and/or your right to use the Credit Card Account and/or your Credit facility and we will inform you of the reason. We reserve the right to end the Credit facility agreement if you do not pay us any amount due on time or at all, if you breach any terms of this agreement, or if your estate is provisionally or finally sequestrated or placed under administration or debt counselling.
14.6 When your Credit facility and/or your right to use the Credit facility ends, the full amount you owe us will immediately become due and payable. You must then pay us the full amount owing on your Credit facility.
14.7 Should you wish to end your Credit Card Account you must destroy the credit card. When destroying the credit card, you must cut through the magnetic stripe and credit card number so the credit card cannot be used again.
14.8 If you have a credit balance in your Credit Card Account, the credit balance will be paid by us into an account nominated by you.
14.9 Should you fail to destroy the Credit Card in terms of clause 14.7 above, you will be liable for any transactions on your Credit Card Account and/or Credit facility after the notification of termination of this agreement.
14.10 Even if this agreement ends, we will be entitled to rely on the rights acquired under this agreement before it ended.
15. Where and how we may contact each other
15.1 We may send you necessary Credit Card Account and/or Credit facility information by post, fax, e-mail, SMS or other similar technology.
15.2 You must supply us with your correct contact details, fax, e-mail, cellphone number and postal addresses.
15.3 If you do not wish to receive your statement via e-mail, you must inform us of this and we will exclude you from the e-mail statement service.
15.4 Legal notices and summonses will be served at the physical address you provided us at the time of application or to such new address you have notified us of in terms of clause 15.6, which address you choose as your domicilium cithandi et executandii. Legal Notices may be served by fax or e-mail.
15.5 You should send any formal legal notices or summonses to us at the following address which we choose as our domicilium:
FNB Legal, 1 First Place, 3rd Floor, BankCity, Johannesburg, 2001,
15.6 If any of your addresses change, you must notify us immediately of such change in writing, either by e-mail or fax or by visiting your nearest branch. When you change your address, you must give us proof of your new address which will be your domiciliary address. Your domiciliary address must be your physical address.

15.7 Any correspondence and statements we send by post to you will be considered to have arrived within 7 (seven) calendar days of posting.

15.8 Any correspondence and statements sent to you by fax, e-mail or SMS will be considered to have arrived on the day that it was sent. Where this day is a Saturday, Sunday or public holiday, the correspondence will be considered to have arrived on the next business day.

16. Marketing Consent
You will only be sent marketing material from us in circumstances where you have consented to the receipt of the material and/or consented to your personal details and address being used by or on behalf of FNB, to offer and send you information on services and products from business units and divisions within FirstRand Bank (e.g. FNB, WesBank, RMB) or external companies to FirstRand Bank whether credit related or non-credit related, as the case may be.

17. Request for information
You may request information in respect of your Credit Card and additional Credit Cardholder’s account (Credit Card Account or Credit facility) from us either in writing or by calling the FNB Credit Card Division on the telephone number shown on your monthly account statement.

18. Other important terms
18.1 The headings in this agreement will not affect the interpretation of it.

18.2 We are obliged by law to regularly update your personal particulars. We may contact you from time to time in this regard and you will be obliged to provide us with the information requested.

18.3 Your information will be kept confidential within FirstRand Group and will not be disclosed by us to any third party unless we are required to do so by law or for the purposes of legal action in the event of your default.

18.4 Should there be abuse detected on your Credit Card Account and/or Credit facility, we reserve the right to impound your Credit Card, which costs you will be liable for.

19. Submitting a Credit Card Account or Credit facility related complaint
19.1 If you wish to lodge a complaint, you have to submit the complaint in writing on the following:
- fax to 011 632 2317
- email to care@fnb.co.za
- via www.fnb.co.za under Contacts & Tools tab/ Compliments and Complaints

19.2 On receipt, your written compliment will be acknowledged in writing.

19.3 On receipt your written complaint will be acknowledged and a reference number will be issued to you.

19.4 If you do not get a response within 5 (five) working days from submitting a complaint, you need to contact the FNB Complaints Department on 087 575 9408 to check whether your complaint has been received.

19.5 FNB Credit Card Complaints will investigate any complaints received. The complaints resolution process is available from your branch, call centre or website.

19.6 If the complaint is resolved and you are satisfied with the outcome, the procedure is concluded and the reference number will be closed.

19.7 If your complaint is unresolved within 6 (six) weeks or not resolved to your satisfaction, FNB Credit Card will provide you with an explanation and reasoning for the decision taken, in writing. FAIS prescribes that you may then submit your complaint to the FAIS Ombudsman or Ombudsman for Banking Services in writing within 6 months, with the supporting documentation and the reference number supplied.

20. Credit interest on your account
20.1 You will earn interest on any credit balance on your Credit Card Account.

20.2 Credit interest will be calculated daily over the full statement period and will be credited to your Credit Card Account monthly.

20.3 Credit interest rates may be tiered in which case the tiered rates will be shown on your monthly account statement.

Section C: Terms and Conditions applicable to the Credit facility

21. General obligations when you use the Credit facility (Only applicable to customers who have been granted a Credit facility)
21.1 Your Credit facility is hosted in Johannesburg and all transactions are processed in Johannesburg.

21.2 By using the Credit facility, you consent to the Bank accessing any information recorded with any credit bureaux. Any information relating to the non-compliance with the terms and conditions of your Credit facility, the application, opening and termination of your Credit facility will be disclosed to and used by another division of the Bank and credit bureaux. All credit bureaux provide a credit profile on persons as well as possibly a credit score on the credit worthiness of persons.

22. Your credit limit
22.1 We may refuse to authorise transactions if you have exceeded your credit limit on your Credit facility.

22.2 If we accept a transaction that results in you exceeding your credit limit, it does not mean that we have extended or increased your credit limit on any permanent basis and you are obliged to immediately bring your Credit facility in line with the credit limit we contracted at.

22.3 We decide the credit limit on the Credit facility and you must ensure that you and any additional cardholders do not exceed this limit.

22.4 You are responsible for managing the credit limit on your Credit facility.

22.5 You may apply for an increase or contact us to decrease your credit limit. We may contact you from time to time regarding an annual increase if you have not consented to an automatic annual increase.

22.6 You may apply to shift your limit between your straight and budget facility, however you will not be allowed to shift more than 80% of your total credit limit to your budget facility.

22.7 All limit increases are subject to an affordability assessment.

22.8 We may, at our discretion and at any time, reduce the credit limit on your Credit facility. We will notify you at least 5 (five) business days before we reduce your credit limit in terms of this agreement. However, in certain circumstances, we will reduce your credit limit and provide notice of the reduction simultaneously.

If you exceed your credit limit you will be in breach of this agreement.

22.9 As a Graphite cardholder, you are responsible for allocating the credit limit on your Credit facility to additional credit cardholders.

23. Interest
23.1 Interest-free period (These principles would apply where the Credit facility is utilized.)

If your Credit facility has no interest-free period, you will be charged interest on purchases, fuel and cash transactions from the date of transaction.

23.1.2 If you pay the total amount payable, which is the full outstanding amount you owe us, as reflected on your monthly account statement on or before the due date shown on your monthly account statement, no interest will be charged on your Credit facility, except for those transactions in clause 23.2 where interest would have been charged from date of transaction.

23.1.3 If you do not pay the full outstanding amount on or before the due date shown on your monthly account statement, you will be charged interest, from the date of each transaction or fee on your Credit facility, on both the statement balance and on any new transactions made on the Credit facility (in other words, you will lose the interest-free period on these new transactions).

23.1.4 This means that if you do not pay the full outstanding amount by the due date shown on your statement, the interest-free period will be suspended and interest will continue to be charged from the date of each transaction on your Credit facility, until you have settled the full outstanding amount you owe us.

Once settled in full, we may, at our discretion, decide to restore the balance of the interest-free period that is the period from date of full settlement until the due date for payment reflected on your next monthly account statement.

Interest is calculated on all fees and charges from date of debit. If you do not pay your fees and charges within the interest-free period, it will attract interest immediately.
23.2 Transactions that will always attract interest immediately

23.2.1 Interest will be charged immediately from the transaction date for the following transactions, if the Credit facility is utilized to make these transactions:

- Cash withdrawals;
- Travellers cheque purchases with the Credit Card and certain forex transactions;
- Electronic funds transfers which result in a debit balance on your Credit Facility;
- All budget facility transactions and balance transfers;
- Fuel or fuel-related transactions on the Petro Card; and
- Any transaction whereby the Credit Card is not swiped at a point of sale device and considered to be a cash transaction.

23.3 Debit interest calculation

23.3.1 Debit interest will be calculated daily, capitalised and charged to your Credit facility monthly at the rate as set out in your quotation and will not exceed the maximum permissible interest rate allowed under the National Credit Act.

24. Budget facility

24.1 On your request, we may, at our discretion, make the budget facility available to you.

24.2 This budget facility entitles you to pay for transactions over an extended period as stipulated by you according to our guidelines.

24.3 Fluctuations in interest rates may cause the period of payment to be extended or reduced.

24.4 Your first budget instalment on a purchase made using your budget facility will only be deducted from your straight facility on the second billing date after the date of your purchase. You can make additional payments into your budget facility at any stage during the budget period.

24.5 If you choose to make use of the budget facility, the total amount outstanding, the monthly repayment, the current interest rate and other charges will be shown on your monthly account statement.

24.6 If you fail to pay any one instalment by the due date, the whole amount may become immediately due and payable.

24.7 You may make additional payments to your budget facility without penalty.

24.8 Your monthly budget instalment is debited from your straight facility and not your budget facility.

24.9 You must expressly instruct us if payments made into your straight facility are intended to be allocated to the budget facility.

25. Balance transfer option

25.1 We may offer you a facility to transfer other debt you may have onto your budget facility.

25.2 We will determine and tell you the amount to be transferred ("the transfer amount"), the minimum repayment period and the applicable interest rate, which will apply to the transfer amount when the transfer facility is offered to you.

25.3 We may, at our discretion, offer you a preferential interest rate for an agreed period which rate will apply only to the transfer amount for the agreed period, provided you make all repayments by the due date shown on your statement. If you settle the transfer amount before completion of the agreed period, the preferential interest rate would no longer be applicable.

25.4 The amount transferred to your Credit facility will show on your monthly account statement.

25.5 The transfer amount will be paid into your straight facility. It will be your responsibility to use the transfer amount to pay any other debts you may have.

24.6 You will be responsible for closing the account to which the amount is transferred, if you wish to do so. The transfer amount will be deducted from your available credit on your budget account.

25.7 We do not guarantee the time period within which the transfer will be made and we will not be responsible for any finance charges you may incur on any of your accounts prior to the transfer from your credit card budget facility to your straight facility.

25.8 Your monthly balance transfer instalment is debited from your straight facility.

25.9 In addition to this clause, we have specific terms and conditions that regulate balance transfer campaigns, which you will be notified of.

26. Interest Rate

26.1 Your Personalised Interest Rate is derived from the maximum annual interest rate permitted by the National Credit Act, however your Personalised Interest Rate is a variable interest rate and is a discounted rate from the maximum NCA rate, which can fluctuate according to the NCA formula when there is a change in the Repo rate.

26.2 The Personalised Interest Rate may change based on the criteria set out in your agreement with us. You will be notified of the changes in accordance with clause 13.2.

27. Auto Payment

27.1 In terms of the Auto Payment authorisation, you have the option of paying your Credit facility as indicated on your monthly account statement between the statement date and your payment due date as per the following options:

- Minimum monthly payment amount due (as indicated on your statement);
- Full amount due;
- Specified Amount. Please note that the specified amount cannot be below the minimum monthly payment. Should your specified amount be less than the minimum monthly payment reflected on your statement, the minimum amount as reflected on your statement will be deducted;
- Percentage of the Full amount due (between 5% and 100% of the straight balance);
- Actual balance settlement (which allows you to settle your full monthly straight balance on the Auto Payment date as selected by you, within the current billing cycle, which will include all debits and credits after the statement date up until the selected Auto Payment date);
- Full statement balance (which allows you to settle your full statement Credit facility balance is not affected by any debits and credits processed between the statement date and your selected Auto Payment date).

Your Auto Payment authorisation can be obtained electronically, telephonically or in writing signed by you.

We prefer the date of Auto Payment to be your salary date.

In terms of the Auto Payment, we will deduct, monthly, on the payment due date or your specified date, from the account provided by you, the minimum/full/specifed amount, in respect of the amounts due on your Credit facility.

Should your Auto Payment be returned unpaid, we will make further attempts to debit your nominated account thereafter to ensure a successful payment, which costs you will be liable for.

In the event of your Auto Payment being returned unpaid, the bank has the discretion to change your statement date thereby changing your payment due date (specified Auto Payment date) to coincide with your salary date or any other date we deem suitable to collect via the Auto Payment. You will be notified of these changes as per clause 13.2.

Should your Auto Payment be returned unpaid in the consecutive month, your Auto Payment will be suspended and we will proceed with our collections process.

You confirm that the banking details that appear on your Auto Payment authorisation are correct.

Missed Auto Payments will not result in the cancellation of the Auto Payment.

You authorise us to verify the banking details as provided by you for the purposes of effecting the Auto Payment.

You confirm that the account provided for this purpose is compliant with the Financial Intelligence Centre Act ("FICA").

Should a required payment be received (direct deposit or electronic transfer) before the Auto Payment is scheduled to run, the Auto Payment will not be processed for that month.

If the bank account from which your Auto Payment is processed is closed by you at any time and your Auto Payment is returned unpaid, then we will be entitled to suspend and/or cancel your Credit facility unless alternate Auto Payment arrangements have been made for the payment of your Credit facility.

Once you have authorised the bank to process an Auto Payment, you may not cancel the Auto Payment.

28. Spousal consent (for Customers married in Community of Property only)

If you are married in Community of Property, your spouse must consent to the conclusion of this agreement. Your failure to obtain spousal consent will result in the nullity of your Credit facility.
33.1.3 This offer only applies if the cardholder is a South African citizen (or a citizen of other specified countries as detailed in the Policy) under 71 (seventy one) years of age and purchases their departure and return travel tickets in South Africa (or other specified countries as detailed in the Policy). Please obtain a copy of the Travel Policy prior to travelling and ensure you fully understand the Policy.

33.1.4 As certain credit card products may be excluded from the benefits under the Travel Policy, the cardholder must contact the Global Travel Helpdesk prior to the purchase of the travel ticket with the card, to find out which cards are excluded.

33.1.5 If the cardholder is between 71 and 85 years of age, we can offer the cardholder another travel insurance option. You can learn more about our other options by calling our call centre on 0861 490 100.

33.1.6 The benefits under the Travel Policy will be available for the first ninety (90) days of the cardholder’s journey or until the cardholder reaches the final destination set out on his/her travel ticket, whichever occurs first.

33.2.1 Kindly visit www.fnb.co.za or www.eBucks.com for Terms and Conditions pertaining to eBucks Rewards. Updated Terms and Conditions will be available from 1 July 2014.

33.1.7 Europ Assistance provides emergency assistance while you are travelling overseas. If the cardholder needs assistance they may contact Europ Assistance on the telephone number +27 11 991 8409. The cardholder may “reverse-charge” the call to Europ Assistance from anywhere in the world.

33.1.8 Europ Assistance must approve medical expenses when they are incurred.

33.1.9 The maximum accumulation of any benefits payable in respect of any one accident or series of accidents under the policy shall be limited to R10 000 000 (ten million Rand) on Comprehensive FREE Cover, limited to R 2 000 000 (two million Rand) on Gold FREE Cover and limited to R 500 000 (five hundred thousand Rand) on Classic FREE Cover, per travel ticket debited to a valid card issued by FirstRand Bank Limited (which has been specifically nominated by the Bank) and is only applicable to cardholders under 71 (seventy one) years of age.

33.1.10 The benefits of the Travel Policy for children under sixteen (16) years old are limited under the Personal Accident Section of the Travel Policy.

33.1.11 The maximum accumulation of any benefits payable in respect of any one accident or series of accidents under the Accidental Death and Accidental Permanent Disablement section shall be limited to R1 000 000 (one million Rand) on Comprehensive FREE Cover, limited to R 650 000 (six hundred and fifty thousand Rand) on Gold FREE Cover and limited to R 450 000 (four hundred and fifty thousand Rand) on Classic FREE Cover, per valid card issued by FirstRand Bank (which has been specifically nominated by the Bank) and is only applicable to cardholders under 71 (seventy one) years of age.

33.1.12 The benefits are summarised in the table of benefits below. These benefits are subject to change on reasonable notice to the cardholder.

33.2 Pre-existing illness if the cardholder received medical advice or treatment six months prior to starting his/her journey, unless you are Hospitalised for 48 hours or more.

33.2.2 Routine treatment for chronic, recurring or continuing illness.

33.2.3 Acute or chronic psychiatric, psychological or emotional conditions, suicide, self-inflicted injury, alcohol, drugs and narcotics abuse.

33.2.4 Cardiac, cardiovascular, vascular and cerebro vascular illness for persons seventy (70) years or older.

33.2.5 Physiotherapy and chiropractic charges over R 1 000.00 (one thousand Rand), except while the cardholder is in hospital.

33.2.6 Sexually-transmitted diseases.

33.2.7 Human Immunodeficiency Virus ("HIV") positive or have Acquired Immune Deficiency Syndrome ("AIDS") and any derivative, variation or HIV-related illness, however caused including but not exclusive to the following:

- Kaposi’s Sarcoma;
- Pneumocystic Jiroveci;
- Tuberculosis;
- Cytomegalovirus (C.M.V.);
- Cryptococcocal Meningitis;
- Disseminated Herpes and/or Shingles Human Immunodeficiency Syndrome ("HIV") positive or have Acquired Immune Deficiency Syndrome ("AIDS") and any derivative, variation or HIV-related illness, however caused including but not exclusive to the following:

- Pregnancy and/or child birth from 1st day of the 26th week of pregnancy.

33.3 Other Travel Policy exclusions

33.3.1 If the cardholder travels in a public conveyance as a non-fare paying passenger.

33.3.2 If the cardholder’s journey is for emigration purposes.

33.3.3 If the cardholder’s loss, damage, death, injury, illness, disablement or expense is caused by:

- Participation in professional sports or as a national representative in competitive sporting activities;
34.2.10 The “Stand by You” service is a service where a security guard is posted by you when your car breaks down, kindly note:

- The sole purpose of the Service is to minimise the risk of injury to and/or attack of the cardholder and other occupants of such cardholder’s vehicle.
- The Service is subject to availability and certain areas are excluded from the Service. Therefore, should the Service be requested in an area not covered by the Service, the AA reserves the right to refuse the Service to the cardholder.
- The Service can only be requested if the breakdown of the vehicle occurred at the roadside and not at any other location.
- In order to obtain the Service, the cardholder must request the Service from the AA Emergency Call Centre at the same time of requesting roadside assistance. The AA will not automatically dispatch the Service to the cardholder. Furthermore, it is at the AA’s discretion to dispatch the Service to a cardholder based on the description provided to the AA by the cardholder of the prevailing security circumstances at the incident scene.
- Cardholders can only activate the Service by contacting the dedicated FNB AA Emergency Call Centre. The cardholder must provide sufficient information to enable the AA to locate where he/she is stranded.
- The Service can only be used in conjunction with roadside assistance rendered by the AA. A cardholder will not be entitled to use the Service in isolation.
- Possible delays to respond to a cardholder’s call-out, which are beyond the AA and ADT Security’s control, may be experienced in certain areas due to traffic patterns, weather conditions, peak service demand experienced by ADT Security, limited available ADT Security fleet capacity and other relevant factors.
- On arrival at the incident scene, the ADT Security response officer will wait with the cardholder as long as the ADT Security response officer deems necessary and provided that no immediately threatening, emergency alarm situation arises in the vicinity of the attending ADT Security response officer which may require the withdrawal of the ADT Security response officer from the incident scene prior to the arrival of the AA. The AA will endeavor to arrive at the incident scene prior to the departure of the ADT Security response officer from the incident scene.
- Under no circumstances will ADT Security or the AA assist the cardholder in providing an escort service, transportation or home security service. Furthermore, the attending ADT Security response officer will not be permitted to provide the cardholder any form of roadside assistance.
- ADT Security as an independent contractor will render the Service provided in terms of this Agreement to the cardholder on behalf of the AA.

It is recorded and agreed that the services of ADT Security and the AA cannot guarantee safety or prevention of loss, liability, injury and damage of whatsoever.

Other important information

34.3.1 The AA accepts no liability for loss or damage to the vehicle or any of its parts or accessories while it is unattended, or while it is in the care or under the control of any contractor or garage or its employees or any other person. We similarly do not accept this liability.

34.3.2 The AA will help in any way possible to resolve disputes with AA appointed contractors where loss or damage occurred while the vehicle was in the care or control of such contractors.

34.3.3 Where the vehicle is towed, the AA accepts no responsibility for the safekeeping or transport of the load, which will have to be removed from the vehicle before towing.

34.3.4 The AA reserves the right to refuse any service or benefit where the AA service is being abused, used fraudulently or is no longer valid.

35. Debt Protection Products:

35.1 Automatic Debt Protection

(Gratified Credit Cardholders do not qualify for Automatic Debt Protection and Top-up Debt Protection).

You will receive Automatic Debt Protection cover, an embedded value add service which provides cover against the outstanding balance or the maximum specified amount, whichever is the lesser, on your credit card facility at the time of your death or permanent disability, subject to the following conditions:

- We must receive satisfactory proof of your death or permanent disability within (6) six months of the event;
35.1.2 We will not waive any amount:
• If your illness, bodily injury, physical defect, ill-health or any other incident or condition that played an important role in your death or disability claim arose before opening your account.
• If the claim is in any way due or can be traced to, or arises directly or indirectly, entirely or partially, from:
  • The driving of any vehicle while you were under the influence of intoxicating liquor/alcohol or a drug having a narcotic effect or if your blood alcohol levels exceeded the legal limit.
  • Suicide within the first 24 (twenty four) months of the agreement, self-inflicted injury or self-inflicted illness (i.e. that you caused yourself), whether you intended to do so or not, or if you exposed yourself to danger or obvious risk of injury at your own free will.
  • Intentionally consuming an excessive amount of alcohol, drugs or narcotics unless this was prescribed by a medical doctor. If the substance was, however, prescribed to treat drug abuse, it will also be excluded.
  • Participating in a criminal act.
  • Involvement or participation in any war, invasion, acts of foreign enemy, hostilities (whether war is declared or not), civil war, mutiny, rebellion, usurped power, riot, civil commotion or disorder.
  • If your account is not in good standing because it has an unacceptable arrears status as at the date of your death or the event causing permanent disability, i.e. if you have not paid two or more monthly premiums owing on your credit card.
  • If this agreement and/or your right to use the credit card and/or your credit card facility ends; and/or
  • If at the date of your death or the event causing permanent disability, you are (seventy) 70 years old or older.

35.1.3 It is your duty to inform us immediately if you have been accepted to undergo debt review.

35.1.4 If you have applied and been accepted under the debt review process, the Automatic Debt Protection Plan and the Top-up Debt Protection Plan will automatically terminate and you will not be able to claim any compensation under these plans.

35.1.5 If you are paying monthly premiums for Top-up Debt Protection, such premiums will be cancelled upon notification that you are under debt review.

35.1.6 If you are under special arrangement and you default twice, whether consecutively or at any time during the 60 month period, the Automatic Debt Protection and Top-up Debt Protection Plan will automatically terminate and you will lose your cover and have no claim under this policy.

35.1.7 Your monthly premiums will not be reimbursed to you if your policy is cancelled for whatever reason.

35.1.8 For further information on Automatic Debt Protection, including Top-up Debt Protection Plan (premium related) products, please visit our website on www.fnb.co.za or at the link that follows: https://www.fnb.co.za/personal/borrow/creditcards/debtprotection.html

35.2 Top-up Debt Protection Plan explained:

35.2.1 Top-up Debt Protection Plan is offered as a top up to the Automatic Debt Protection, to extend your specified maximum debt cover at an additional cost as follows:
• This benefit protects you and your family in the event of your death or permanent disability from the outstanding debt balance of your personal FNB Credit Card or the specified maximum amount as stated in the table below, whichever is the lesser, at the time of the event. In the event of temporary disability or retrenchment we will pay the minimum monthly instalment for up to (6) six months as per your monthly statements. The risk benefit cover will end on your 70th birthday. This risk benefit is subject to the exclusion as contained in the Top-up Debt Protection Plan Policy Brochure.
• However, should your account not be in good standing at the time of the event, no benefit will be paid out to you.
• The benefits are outlined below:

35.2.2 Insurance Premium: Top-up Debt Protection Plan is charged at a rate per R1,000 of the outstanding balance which is over and above the Automatic Debt Protection maximum specified amount. This premium is subject to change and you will be informed of such changes when applicable.

35.2.3 Top-up Debt Protection Plan premium and maximum specified amount is:

<table>
<thead>
<tr>
<th>Credit Card Type</th>
<th>Premium</th>
<th>Maximum Specified Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Platinum</td>
<td>R5 / R1 000</td>
<td>R88 000</td>
</tr>
<tr>
<td>Gold</td>
<td>R5 / R1 000</td>
<td>R75 000</td>
</tr>
<tr>
<td>Classic (Silver)</td>
<td>R6 / R1 000</td>
<td>R48 000</td>
</tr>
<tr>
<td>Smart</td>
<td>R6 / R1 000</td>
<td>R19 000</td>
</tr>
<tr>
<td>Petro (Standalone)</td>
<td>R6 / R1 000</td>
<td>R9 000</td>
</tr>
</tbody>
</table>

35.2.4 In the event of your death (Death), we will pay an amount equal to the outstanding balance of your personal FNB Credit Card or the specified maximum amount, whichever is the lesser at the time of the event. We will not settle any purchases made after the date of your death.

35.2.5 If you become permanently disabled (Permanent Disability), we will pay out an amount equal to the outstanding debt balance of your personal FNB Credit Card or a specified maximum amount, whichever is the lesser at the time of the event. We will not settle any purchases made during the period of your permanent disability.

35.2.6 If you become temporarily disabled (Temporary Disability), we will pay your minimum monthly credit card instalments as per your monthly statements for a period of (6) six months, starting on the second due date after the date you became temporarily disabled. We will not pay any arrear instalments, interest or fees that became payable before you became disabled. If we, in our sole discretion, find that you are still disabled after the first (6) six month period, we will continue to make similar payments for a maximum period of another (6) six months. If we find that you are still disabled after this period, we will settle a specified maximum amount or the remaining outstanding debt balance of your personal credit card, whichever is the lesser, before terminating your Risk Benefit Cover. The Risk Benefit Cover is limited to a maximum of two (2) claims on your FNB Credit Card and Facility Terms and Conditions – July 2014 account. We will not settle any purchases made during the period of your temporary disability.

35.2.7 If you are retrenched (Retrenchment), we will pay your minimum monthly credit card instalments as per your monthly statements for a maximum period of six (6) months starting on the second due date after the date you were retrenched. We will not pay any arrear instalments, interest or fees that became payable before you were retrenched. The Risk Benefit Cover is limited to a maximum of two(2) claims on your account. We will not settle any purchases made during the period of your retrenchment.

35.3 All the Debt Protection Plan benefits are subject to the Top-up Debt Protection Plan Policy Brochure terms and conditions as issued by FNB Life, Reg. No. 1904/002186/06. Your application will be approved based on your confirmation of your financial needs and understanding of the costs associated with this product.

35.3.1 Contractual relationships and accreditation
FNB Credit Card, a division of FirstRand Bank Limited. An Authorised Financial Services and Registered Credit Provider. Company Reg. No. 1929/001225/06. NCA Reg. No. NCRCPR20, has entered into an intermediary agreement with FNB Life, a division of MMI Group Limited, Reg. No. 1904/002186/06. FNB Life underwrites and administers the Debt Protection Plan, a long-term insurance policy, and has accredited FNB Credit Card to distribute this product.

35.4 General
Employees of FNB Credit Card are trained and accredited to explain the contents of these products to interested clients. FNB Credit Card holds professional indemnity insurance.
36. SLOW Domestic and SLOW International Airport Lounges

36.1 Only FNB Graphite, Platinum, Private Clients and RMB Private Bank Cardholders (hereinafter referred to as Qualifying Account Cardholders) qualify for access to and to utilise the services of the SLOW Domestic Lounges. SLOW Domestic Lounges are situated in the domestic terminals of Cape Town International Airport (Cape Town), King Shaka International Airport (Durban) and O.R. Tambo International Airport (Johannesburg).

36.2 Only FNB Graphite, Platinum, Private Clients and RMB Private Bank Cardholders (hereinafter referred to as Qualifying Account Cardholders) qualify for access to and to utilise the services of the SLOW International Lounge. The SLOW International Lounge is situated in the International Terminal of O.R. Tambo International Airport (Johannesburg).

36.3 Access to SLOW Domestic Lounges

As a Qualifying Account Cardholder, you qualify for access to, and to utilise the services of the SLOW Domestic Lounges in accordance with peak and off-peak access times, as specified on our website www.fnb.co.za which may be updated from time to time.

36.4 Access to SLOW International Lounge as a Qualifying Account Cardholder, you qualify for access to and to utilise the services of the SLOW International Lounge as per the conditions specified on our website www.fnb.co.za and www.rmbprivatebank.com which may be updated from time to time.

36.5 General Rules

36.5.1 The access mechanism for entry into the SLOW Lounges is the qualifying Credit or Cheque Card. The qualifying card will be swiped upon entry and every swipe will be classified as one (1) entry into the SLOW Lounge.

36.5.2 Qualifying Criteria: Access into the SLOW Lounge is dependent upon whether you meet the qualifying criteria, as determined by FNB and RMB Private Bank. The qualifying criteria are available on our website www.fnb.co.za and www.rmbprivatebank.com and may be updated from time to time. Access to the lounges is determined independently from qualifying criteria being met. Any Qualifying Account Cardholder may access the lounge on presentation of the qualifying card however; access is dependent on the space available in the lounge at the time of entry. Entry into the lounge may or may not be charged for depending on whether customer meets the qualifying criteria which are available on our website www.fnb.co.za and www.rmbprivatebank.com and may be updated from time to time. In addition to the qualifying criteria, the following rules also apply:

- Only Qualifying Account Cardholders will qualify for access to SLOW Lounges.
- The qualifying cardholder’s accounts must be in Good Standing.
- A minimum amount of swipes on the qualifying cheque account or spend on the qualifying credit card may be required. The qualifying swipes/spend criteria are available on our website www.fnb.co.za and www.rmbprivatebank.com and may be updated from time to time.
- To gain entry into the SLOW Lounge, the Qualifying Account Cardholder’s Qualifying Card must be presented at the SLOW Lounge by the Qualifying Account Cardholder to gain entry. If the Qualifying Card is not presented, the Qualifying Account Cardholder will be denied entry into the SLOW Lounge;
- The cardholder’s name which is reflected on the Qualifying Card must correspond with the name on the boarding pass.

36.5.3 A service may be provided whereby you can request the number of qualifying visits you are eligible for via an SMS number or by calling the FNB call centre, FNB Private Clients Service Suite or RMB Private Bank Service Suite.

36.5.4 The SLOW Lounge, at its discretion, may refuse entry to any Qualifying Account Cardholder or guest.

36.5.5 Qualifying Account Cardholders are not allowed to bring minors into the SLOW Lounge unless the minor is the guest of the Qualifying Account Cardholder as specified on our website www.fnb.co.za and www.rmbprivatebank.com. Please note that minors under the age of two are allowed free access into the SLOW Lounge.

36.5.6 Should the Qualifying Account Cardholder’s guest be a minor (person under the age of 18 years), the minor must be accompanied by an adult at all times.

36.5.7 Additional guests above those qualifying visits as specified in the qualifying criteria are only allowed access to the SLOW Lounge if there is space available to accommodate them within the SLOW Lounge, subject to the SLOW Lounge Manager’s discretion, and will be charged a fee in accordance with the pricing guide which can be found on our website www.fnb.co.za and www.rmbprivatebank.com.

Where a fee is incurred by additional Platinum Credit Cardholders, the fee will be charged directly to the primary Platinum Credit Cardholder’s account; and each additional Graphite cardholder will have their own individual allocation of visits allowed.

Where a fee is incurred by additional Platinum Credit Cardholders, the fee will be charged directly to the primary Platinum Credit Cardholder’s account and the primary Platinum Credit Cardholder will be liable for the repayment of that fee even though each additional Platinum cardholder will have their own individual allocation of visits allowed.

Qualifying Account Cardholders and/or guest who gain entry into the SLOW Lounge are not allowed to be intoxicated or to use abusive language. Such behaviour will result in the Qualifying Account Cardholder and/or guest being removed from the SLOW Lounge. The Qualifying Account Cardholder and/or guest may have their access permanently revoked.

FNB and RMB Private Bank reserve the right to revoke access to any Qualifying Account Cardholder.

FNB and RMB Private Bank is not liable for any damage, loss or claim of any nature that arises while the Qualifying Account Cardholder and/ or guest utilises the services of the SLOW Lounge.

The Qualifying Account Cardholder confirms that these terms and conditions have been drawn to its attention and that adequate opportunity has been given to receive and understand them.

37. SLOW in the City

37.1 Only FNB Graphite, Platinum, Private Clients and RMB Private Bank Cardholders (hereinafter referred to as Qualifying Account Cardholders) qualify for access to and to utilise the services of SLOW in the City as Eligible Guests.

37.2 Access to SLOW in the City is only available from 07h00 to 19h00 on business days, which excludes Saturdays, Sundays and Public Holidays.

Each Qualifying Account Cardholder will be allowed access for the Qualifying Account Cardholder and guests accompanying them into SLOW in the City, in terms of the packages specified on our website www.fnb.co.za and www.rmbprivatebank.com which may be updated from time to time.

37.4 General Rules

37.4.1 The access mechanism for entry into SLOW in the City is the qualifying Credit or Cheque Card. The qualifying card will be swiped upon entry and every swipe will be classified as one (1) entry into SLOW in the City. The Qualifying Account Cardholder may be required to confirm certain contact information in order to grant access.
Qualifying Criteria:
Access into SLOW in the City is dependent upon whether you meet the qualifying criteria, as determined by FNB and RMB Private Bank. The qualifying criteria are available on our website www.fnb.co.za and www.rmbprivatebank.com and may be updated from time to time. In addition to the qualifying criteria, the following rules also apply:

- Only Qualifying Account Cardholders will qualify for access to SLOW in the City.
- The qualifying cardholder’s accounts must be in Good Standing.
- To gain entry into SLOW in the City, the Qualifying Account Cardholder’s Qualifying Card must be presented at SLOW in the City for the Qualifying Account Cardholder to gain entry. If the Qualifying Card is not presented, the Qualifying Account Cardholder will be denied entry into SLOW in the City.
- The Qualifying Account Cardholder’s details will be verified to ensure that the Qualifying Card was issued to that specific Cardholder. If the Qualifying Card is not presented, or the card was not issued to that specific cardholder, the cardholder will be denied entry into SLOW in the City.
- The Qualifying Account Cardholder agrees to pay the applicable fees relating to the access packages and additional services chosen, in accordance with the pricing schedule for SLOW in the City, which is available at www.fnb.co.za and www.rmbprivatebank.com.

FNB/RMB reserves the right to revoke access to any cardholder and SLOW in the City, at its discretion, may refuse entry to any Qualifying Account Cardholder or guest.

FNB/RMB is not liable for any damage, loss or claim of any nature that arises while the FNB/RMB qualifying cardholder, and/or guest utilises the services of SLOW in the City.

Entry for additional guests is subject to availability and subject to SLOW in the City’s Manager’s discretion. Entry for additional guests will be charged in accordance with the pricing schedule for SLOW in the City, which is available at www.fnb.co.za and www.rmbprivatebank.com.

Eligible Guests will select an access package, which determines what Services they will be allowed to use. Additional services, over and above the Eligible Guest’s access packages, may also be purchased by the Eligible Guest on the day.

All expenses incurred during the stay at SLOW in the City will be billed. An invoice will be generated and the Qualifying Account Cardholder will be required to settle the bill prior to departure from SLOW in the CITY. Note: the bill can only be settled by the Qualifying Card and NO cash payments shall be accepted.

Eligible Guests will have limited use of meeting rooms (restricted to a maximum of nine (9) people), subject to the availability of the meeting rooms and in accordance with the following criteria:

- Eligible Guests must reserve the meeting room.
- SLOW in the City will charge the Eligible Guest for the use of the meeting room based on the actual duration of usage and according to the tariffs applicable in terms of the Pricing Schedule for SLOW in the City.
- A cancellation fee may be charged if the Eligible Guest does not utilise a booking and/or fails to cancel any booking made, within the specified timelines.

Event Booking: Access applicable to all Qualifying Account Cardholders

Qualifying Account Cardholders will be entitled to book to host and cater for business functions and meetings at SLOW in the City’s conference and meeting room facilities as Clients.

- A Qualifying Account Cardholder must make an Event Booking at SLOW in the City.
- SLOW in the City will provide the Qualifying Account Cardholder with a Quotation for the Event based on the requirements and Services requested by the Qualifying Account Cardholder.
- Acceptance of the quotation will only be valid if the quotation is signed by the Qualifying Account Cardholder and an acceptance of the signed quotation, a booking will be made.
- A cancellation fee will be charged if the Qualifying Account Cardholder does not utilise a booking and/or fails to cancel any booking made.
- On receipt of the signed quotation, SLOW in the City shall issue an invoice, and the Qualifying Account Cardholder will be liable to pay the full amount as per the invoice.
- If the Qualifying Account Cardholder uses any additional services during the Event that are not included in the quotation, an additional invoice will be issued, for which amount the Qualifying Account Cardholder will be liable to pay in full, and must be settled by the Qualifying Account Cardholder on the day of and prior to leaving the Event.
- For details regarding invoicing and payment, kindly contact SLOW in the City on 084 777 7569 and/or refer to the Terms and Conditions for Event Bookings.
- Only credit card payments and EFTs are accepted. No cash payments shall be accepted.
- No third party may issue instructions relating to the booking on behalf of the Qualifying Account Cardholder.
- The Qualifying Account Cardholder must disclose to SLOW in the City the purpose for which the Event is being held and the names and number of attendees.
- The Qualifying Account Cardholder and Event Attendees are only permitted to use the Services that have been booked and additional services requested. The Qualifying Account Cardholder and Event Attendees are not permitted to use the general Lounge facilities before, during or after the Event.
- SLOW in the City reserves the right to refuse to accept any booking at its sole discretion.
- The Qualifying Account Cardholder and Event Attendees must vacate SLOW in the City immediately at the end of the Event or at any time, on the request of the SLOW Lounge manager.
- SLOW in the City reserves the right to charge the Qualifying Account Cardholder an additional fee if the Qualifying Account Cardholder runs over the agreed scheduled end time of the Event, which will be added to the Qualifying Account Cardholder’s invoice.
- SLOW in the City shall provide Services as specified in the quotation for the Event. If for any reason any Services are not available, SLOW shall attempt to provide alternate Services.
- The Qualifying Account Cardholder shall use the Services required for the Event as provided by SLOW in the City and its designated suppliers. The Qualifying Account Cardholder must obtain permission in writing from SLOW to use any third party in the management or supply of any equipment and services associated with the Event.

General Rules of SLOW in the City: (Applicable to Eligible Guests, Companions, Qualifying Cardholders and Attendees).

- You shall not bring any food or drink into SLOW in the City for consumption on the premises without the prior written permission from the SLOW Lounge manager.
- You shall not display any signage, banners or branding inside SLOW in the City except where approved in advance, in writing, by SLOW in the City and may not affix any items onto the walls, floor, ceilings or doors of any meeting and function rooms.
- Smoking is prohibited in SLOW in the City. Anyone wishing to smoke must utilize designated smoking areas outside of SLOW in the City and must comply with all existing safety and security legislation and regulations as communicated to you by SLOW in the City.
- You are not allowed to be intoxicated or use abusive language while accessing and using SLOW in the City. Such behaviour will result in your removal from SLOW in the City, and you may have your access permanently revoked.
- You must adhere to the specific Dress Code from 18h00 daily - the minimum dress requirement is Smart Casual.
- You are required at all times to comply with the reasonable requests and/or instructions of SLOW management relating to the use of SLOW in the City.
- SLOW in the City shall be entitled to expel you or deny you access to SLOW in the City if you fail to comply with these Rules. The Eligible Guest and Qualifying Account Cardholder shall compensate SLOW in the City and/or its agents/suppliers or third parties for any loss or damage caused by the Eligible Guest and Qualifying Account Cardholder or its Companions and Attendees to SLOW in the City or any other third party making use of SLOW in the City. The Eligible Guest and Qualifying Account Cardholder will be responsible for the full cost of compensation, replacement or repair of any such loss or damage, as determined by SLOW in the City.

a) SLOW in the City shall not be liable for any loss, death, injury or damage, whatsoever caused, to the Eligible Guest and Qualifying Account Cardholder and/or Companions and Attendees whilst in or making use of the Facility except where such loss, death, injury
or damage is as a direct result of the gross negligence and/or willful misconduct of SLOW in the City, its employees or agents.

b) The Eligible Guest and Qualifying Account Cardholder indemnifies and holds harmless SLOW in the City against all claims, demands or causes of action, including damages and legal fees and expenses arising out of the purchase and use of Services at SLOW in the City. The Eligible Guest and Qualifying Account Cardholder also indemnifies SLOW in the City against any claim based on the conduct of the Eligible Guest and Qualifying Account Cardholder and/or Companions and Attendees at SLOW in the City.

37.9 Contact Details
For any information and queries relating to the Services of SLOW in the City, contact them directly on 084 777 7569 and/or email sandton@slowinthecity.co.za.

37.10 The Qualifying Account Cardholder confirms that these terms and conditions have been drawn to its attention and that adequate opportunity has been given to receive and understand them.

38. The Pricing Schedule for Slow in the City, the Terms and Conditions for Eligible Guests at SLOW in the City and the Terms and Conditions for Event Bookings at SLOW in the City can be found at www.slowinthecity.co.za

38.1 inContact
The inContact Service is a messaging system which provides you with notifications of certain account activity via SMS and/or email to your selected mobile number and/or e-mail address.

38.2 These terms and conditions apply to inContact and inContactPRO (an enhanced form of inContact). They form a binding agreement between you and FNB. You must read these terms and conditions carefully. Contact us if you don’t understand any part of these terms and conditions. These terms and conditions must be read with the FNB General Terms and Conditions located at www.fnb.co.za. By using inContact and/or inContactPRO you agree to be bound to these terms and conditions.

38.3 The types and values of transactions that we provide notifications for do change from time to time. Because of this you must still take the necessary precautions to safeguard your accounts, cards and banking channel access mechanisms, such as passwords and PINs.

38.4 You are responsible for ensuring that the Bank has your correct mobile numbers and/or email addresses. We will not be held responsible if your SMS and/or email is sent to the wrong number or address. Your inContact information can be updated electronically using the Online Banking channel, by contacting the customer contact centres or by visiting a Branch.

38.5 inContact is designed to assist you to track activity on your account and minimise potential unauthorised transactions. It is important that you read your inContact notifications as soon as you receive them. You must notify FNB about any suspicious or unauthorised transactions on your account within 24 (twenty four) hours. If you fail to do this, you agree that FNB can treat the transaction as correct and hold you legally responsible for the transaction as if you had done or approved it. In the event of a dispute regarding when a message was sent our system records will serve as proof of the date and time of the sending of the message unless you can prove otherwise.

39. Take Me Home

39.1 Service Description
The Take Me Home service is a service whereby a member is driven home in his own vehicle by a designated driver.

39.1.1 The Take Me Home service is available to all valid Standalone, Linked Platinum and Linked Graphite Petro Cardholder’s, hereafter to be referred to as the cardholder. The cardholder is offered the service 7 days a week from 17:30 to 3:00 the following day.

39.1.2 The Take Me Home service (“the service”) is available to all valid Standalone, Linked Platinum and Linked Graphite Petro Cardholder’s, hereafter to be referred to as the cardholder. The cardholder is offered the service 7 days a week from 17:30 to 3:00 the following day.

39.1.3 The service is available for a maximum of 50km from the pickup point to the drop off point within the following metropolitan areas:
- Johannesburg
- Pretoria
- Cape Town
- Durban
- East London
- Port Elizabeth
- George

39.1.4 In cases where the cardholder wishes to travel further from this point and if capacity on the day allows it, the cardholder will be charged accordingly and payment terms will be facilitated by the designated service provider directly.

39.1.5 If the credit card account is in arrears we will suspend the service until the credit card account holder restores its account to an acceptable status.

39.2 How the service works

39.2.1 The service must be arranged through the Europ Assistance Worldwide Services (South Africa) (Pty) Ltd (“eaSa”) call centre on 0861 643 278.

39.2.2 The EASA call centre agent will dispatch a vehicle with two drivers and drive the member home in their own vehicle.

39.2.3 The cardholder will only be transported in a motor vehicle provided by him.

39.2.4 The service is available to the cardholder and up to a maximum of 2 (two) passengers collected from 1 (one) pick up point and dropped off at 1 (one) drop off point.

39.2.5 The cardholder must endeavor during off peak times to book the trip at least 60 (sixty) minutes before the driver is required and during peak times at least 120 (one hundred and twenty) minutes before the driver is required. To guarantee collection at a specified time at least 48 hours notice should be given on a booking.

39.2.6 Off Peak times are Sunday evenings to Thursday mornings.

39.2.7 Peak times are Thursday evenings to Sunday mornings as well as public holidays (the night before and on the day) and in some instances major public events that occur within the Service area for example sporting events and concerts etc.

39.2.8 The cardholder may log changes to a booking with the call centre during a reasonable time.

39.2.9 Any bookings cancelled in less than sixty (60) minutes during off peak periods and ninety (90) minutes during peak period, before the proposed collection time will be billed at the full rate and deducted from the cardholder’s total covered incidents.

39.2.10 The service is for a maximum of 6 incidents per annum per cardholder account. Should the cardholder exceed the total number of covered incidents for the period in terms of his policy, the member can still use the service but the booking will be facilitated on a member to pay basis.

39.3 Other important info

39.3.1 The cardholder indemnifies EASA and FNB from all liability associated with any material damage to property, directly or indirectly, consequential or otherwise arising from the Service which may be instituted by a third party.

39.3.2 The cardholder hereby irrevocably indemnifies EASA, FNB, its directors, employees and Service Providers, against any claim resulting from death and/or injury, and for material damages to property which may be instituted against any one or more of them by the Member, his estate or successors in title, arising out of or in connection with, any negligent conduct of EASA, its directors, employees, Service Providers.

39.3.3 The cardholder expressly acknowledges that the Service is for the cardholder’s use only.

39.3.4 The cardholder warrants that the appropriate insurance cover is in place in respect of the cardholder’s motor vehicle and extends to alternate drivers and alternate drivers under the age of 25 driving the cardholder’s motor vehicle, so as to include any EASA representative providing the service.

39.3.5 The cardholder acknowledges that EASA communicate by SMS (short message service) and hereby agrees that no communication received by the cardholder in this manner will be regarded as unsolicited communication as contemplated in the CPA. First National Bank – a division of FirstRand Bank Limited. an authorised Financial Services and registered credit Provider. company reg. No. 1928/001225/06 NCA. reg. No. NCRCP20
### SCHEDULE OF BENEFITS (Persons up to the age of 70 (not yet 71))

#### Limit per travel ticket purchased

<table>
<thead>
<tr>
<th>Description</th>
<th>Benefit</th>
<th>Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Emergency Medical &amp; Related Expenses</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Emergency Medical &amp; Related Expenses - Local</td>
<td>R175 000</td>
<td>R1 000</td>
</tr>
<tr>
<td>Emergency Medical &amp; Related Expenses – International</td>
<td>R500 000</td>
<td>R2 000</td>
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<td><strong>Related Expenses</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>War and Terrorism</td>
<td>Included in Emergency Medical Expenses</td>
<td></td>
</tr>
<tr>
<td>Medical Transportation, Repatriation and Evacuation</td>
<td>Included in Emergency Medical Expenses</td>
<td></td>
</tr>
<tr>
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<tr>
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<td></td>
</tr>
<tr>
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<td>Included in Emergency Medical Expenses</td>
<td></td>
</tr>
<tr>
<td>Daily Hospital Cash Benefit</td>
<td>NIL</td>
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</tr>
<tr>
<td><strong>Pre-Existing Emergency Medical Expenses</strong></td>
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<td></td>
</tr>
<tr>
<td>Pre-Existing In-hospital Medical Expenses</td>
<td>R100 000</td>
<td>48 Hours</td>
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<tr>
<td>Medical Transportation, Repatriation and Evacuation</td>
<td>Included in Emergency Medical Expenses</td>
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<td>Medical Referral</td>
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<tr>
<td>Medical Monitoring</td>
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<tr>
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<td>Transmission of Urgent Messages</td>
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<td>Legal Assistance</td>
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<td>Loss of Travel Documents</td>
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<tr>
<td><strong>Accidental Death &amp; Permanent Disablement</strong></td>
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<td>Accidental Permanent Disablement</td>
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<td>War and Terrorism</td>
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<tr>
<td><strong>International Journey Cancellation, International Journey Curtailment or International Journey Extension</strong></td>
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<td>Journey Curtailment</td>
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<td>Journey Extension</td>
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<tr>
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<tr>
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</tr>
<tr>
<td>Hijack and Hostage or Wrongful Detention</td>
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<tr>
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<td>Luggage Delay</td>
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### SCHEDULE OF BENEFITS (Persons up to the age of 70 (not yet 71))

**Limit per travel ticket purchased**

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<td>6 Hours</td>
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Definitions used in this Agreement

“AA” means the Automobile Association of South Africa.

“access channel” means any form of access technology including but not limited to the internet or mobile phone technologies or Interactive Voice Response (IVR) system.

“additional cardholder” means any person authorised by you to be issued an additional credit card under your responsibility.

“additional account” means any credit card or Petro Card account opened by us in the additional cardholder’s name for which the Primary Cardholder is responsible.

“agreement” means the pre-agreement statement, accompanying quotation and terms and conditions of use, as amended from time to time in accordance with the provisions of the NCA, together with your application form (signed by you and/or any additional cardholder), or the application information supplied to us telephonically or by fax, and the eBucks programme (where applicable), as well as the value-add services terms and conditions (where applicable), form the whole agreement between you and us.

“Auto Payment” means an instruction given by an account holder to us to obtain regular payments on given dates.

“ATM” means an Automated Teller Machine.

“Attendee/s” means the guests attending the Event Booking at SLOW in the City of the Qualifying Account Cardholder.

“attorney and client scale” means the fees and expenses which a client is liable to pay an attorney for services rendered in respect of a legal matter.

“cardholder, you, your, I” means the cardholder to whom we have issued the credit card.

“channels” means Cellphone banking, online banking, branch banking, ATM banking.

“chip” means the integrated circuit that is embedded in a plastic card and which is designed to perform processing and/or memory functions.

“chip & PIN” means a plastic card, commonly called a chip card, with an embedded chip that communicates information to a point of sale terminal and/or other electronic devices.

“Client/s” means FNB cardholders who make an Event Booking at SLOW in the City.

“credit card” means the relevant magnetic-stripe and/or chip & PIN Visa Credit Card, Visa Electron Credit Card or Petro Card that we issue to you as an access mechanism to access your credit card account and/or your credit facility.

“Credit Card Account” means a financial Services Product as defined in the Financial Advisory and Intermediary Services Act capable of taking deposits and allowing you to transact and includes the credit card account or Petro Card account (as applicable) opened by us in your name or in the additional cardholder’s or additional accountholder’s name.

“Credit facility” means an agreement in terms of which we the credit provider pays an amount to you or on your behalf or at your direction. Your obligation to repay the money to the credit provider is deferred and you are billed periodically.

“Credit Card Account Monthly Fee” means the fee charged monthly for the administration and maintenance of your credit card account.

“Credit Facility Service fee” means the fee charged monthly for the routine administration and maintenance of your credit facility.

“credit provider” means the person who grants credit under a credit agreement.

“common monetary area” means South Africa, Namibia, Lesotho, Botswana and Swaziland.

“Companion/s” means the guest/s of the Eligible Guest.

“credit provider, the bank, we, us, our” means FirstRand Bank Limited, a registered bank, registration number 1929/001225/06.

“debt counsellor” means a person registered in terms of the National Credit Act and who carefully examines a consumer’s debt situation and suggests the best plan of action.

“debt review” means a process whereby a debt counsellor reviews the collective debts owing to various credit providers in the event that the cardholder seeks assistance from the debt counselor.

“Eligible Guest/s” means Qualifying Account Cardholders.

“Event” means a business function or meeting for ten Attendees or more.

“Event Booking” means a booking made by a Qualifying Account Cardholder in advance to hold a business function or meeting for ten Attendees or more.

“exchange control regulations” means exchange controls that are administered by the South African Reserve Bank Exchange Control department and through commercial banks authorised to deal in foreign exchange. All international commercial transactions must be accounted for through these authorised financial exchange dealers.

“FNB” means First National Bank, a division of FirstRand Bank Limited.

“full payment” means total transactions, plus interest, plus fees.

“good standing” means all your FNB and FirstRand Bank accounts and credit agreements must be in good standing. This means that none of your FNB 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 FNB or FirstRand Bank. Legal process means any legal proceedings in any court of law involving you and FNB or FirstRand Bank, including but not limited to: collections, liquidation and sequestration proceedings. Legal process however excludes debt review as envisaged in S86 of the National Credit Act 2005.

“Linked Petro Card” means a Petro Card that we issue to you which is linked to a credit card in your name.

“minimum amount” means Closing Balance amount, Minus any Overdue amount, Minus any Budget Instalments, Minus Membership fees, Minus any remaining Over Limit amount, Minus Optional Debt Protection Premium Amount (where applicable). We then calculate 5% (the minimum monthly repayment percentage as stipulated on your quotation) (please note this figure may vary per product) on the remaining amount.

“National Credit Act” means the National Credit Act 34 of 2005.

“over-indebted” means when a consumer is unable to satisfy all his obligations as required in the credit agreement in a timely manner.

“permanently disabled” means disabled to the extent that you cannot reasonably be expected to perform your current occupation or a similar occupation following reasonable rehabilitation or training.

“Petro Card” means a Petro Card that we issue to you.

“PIN” means the personal identification number linked to the card.

“purchase transaction” means any transactions resulting in your credit card debited by an amount charged by the supplier for goods or services purchased by the use of the card.

“pricing guide” A list of the full current pricing issued by FNB Credit Card chargeable for transactions.

“Qualifying Account Cardholder” means FNB Graphite, Platinum, Private Clients and RMB Private Bank Cheque or Credit Cardholders.

“Repo Rate” means the rate at which the Central Bank lends cash to the banking system, which is an indicator for short term interest rates.
“Services” means the use of SLOW in the City’s facilities for private use or for an Event Booking which includes access to the general lounge, SLOW beverages, unreserved meeting rooms, Wi-Fi and workstations, the booking of meeting rooms and conference facilities, catering, audio visual and signage and excludes any additional services.

“specified payment” means payment above the monthly minimum amount reflected on your monthly account statement.

“spend” means all point of sale transactions and fuel transactions excluding all cash purchases, cash withdrawal at ATM’s, EFT’s, third party payments and linked account transfers.

“standalone Petro Card” means a Petro Card that we issue to you which is linked to a separate Petro Card account in your name.

“swipes” means all point of sale purchases including fuel purchases and Cash@Till, and excludes all cash purchases, cash withdrawal at ATM’s, EFT’s, third party payments and linked account transfers.

“transact / transaction” means a purchase and/or cash withdrawal and/or transfer that results in a debit or credit on a cardholder’s account.

“Travel Policy” means the Travel Insurance Master Policy, which provides for travel insurance when the credit card client purchases a travel ticket using the credit card.


Contact Details and Complaints Process

FRB’S REGISTERED ADDRESS

Physical Address
Group Company Secretary’s Office
1st Floor, 4 Merchant Place
Corner of Fredman Drive and Rivonia Road
Sandton
2196

FNB’S REGISTERED ADDRESS

Physical Address
3 First Place
BankCity
Cnr Jeppe & Simmonds Streets
Johannesburg
2001

Postal address
PO Box 1420
Johannesburg
2000

Tel: 087 311 2111
Fax: 011 699 0996
E-mail address: frbcard@fnb.co.za
Website address: www.fnb.co.za

FNB CREDIT CARD COMPLAINTS DEPARTMENT

Tel: 0860 100 761
Fax: 011 632 2317
E-mail address: Care@fnb.co.za

LEGAL NOTICES MAY BE SERVED AT

FRB’S REGISTERED ADDRESS

Physical Address
Compliance Support at Interbank Risk & Compliance
3rd Floor
1 First Place BankCity
Cnr Pritchard and Simmonds Streets
Johannesburg
2001

OMBUDSMAN FOR BANKING SERVICES

Physical Address
28 Harrison Street
Johannesburg
South Africa
2000

Postal address
P.O.Box 5728
Johannesburg
2000

Tel: 011 838 0035 / 0860 800 900
Fax: 011 836 0043
E-Mail: info@obssa.co.za
Website address: www.obssa.co.za

FAIS OMBUDSMAN (Advice-related Complaints)

Physical Address
Sussex Office Park
Ground Floor, Block B
473 Lynnwood Road
Cnr Lynnwood Road and Sussex Avenue
Lynnwood
0081

Postal address
PO Box 74571
Lynnwood Ridge
0040

Tel: 012 470 9080 / 0860FAISOM (0860324766)
Fax: 012 470 9097
E-mail address: info@faisombud.co.za
Website address: www.faisombud.co.za

LONG-TERM INSURANCE OMBUDSMAN (Complaints)

Physical Address
Third Floor
Sunclare Building
29 Dreyer Street
Claremont
Cape Town
7700

Postal address
Private Bag X7735
Claremont
Cape Town
7735
Tel: 021 657 5000
Fax: 021 674 0951
E-mail address: info@ombud.co.za
REGISTRAR OF LONG-TERM INSURANCE (Regulator / Information)
Postal address
Financial Services Board
PO Box 35655
Menlo Park
0102
Tel (Toll-free): 0800 110 443 / 0800 202 087
Fax: (012) 347 0221
E-mail address: Info@fsb.co.za
Website address: www.fsb.co.za

THE NATIONAL CREDIT REGULATOR
(Regulates Creditors / Debt Counsellors / credit bureau) / THE NATIONAL CONSUMER TRIBUNAL (Complaints)
Tel: 0860 627 627
Website address: www.ncr.org.za;

CREDIT BUREAU
Transunion ITC
Tel: 0861 462 462

Experian
Tel: 0861 105 665

Expert Decision Systems
Tel: 0860 937 000

DEBT PROTECTION
Applications
Tel: 087 575 1111
Fax: (011) 699 0981

Admin Queries
Tel: 087 575 1111
Fax: (011) 699 0981

Claims
Tel: 087 575 1111
Fax: (011) 699 0981

FNB ADMIN DEPARTMENT
FNB Credit Card Platinum Customers
Tel: 087 575 1122

Customer services for FNB Credit Card(Smart, Silver and Gold Credit Cardholders)
Tel: 087 575 1111
Fax: (011) 699 0981

FNB Credit Card Graphite Customers
Tel: 087 575 4727

RELEVANT CONTACT NUMBERS
FNB Credit Card New Applications
Tel: 0860 102 490/ 087 575 9430

Lost or Stolen Cards
Tel: 0800 110 132/ 087 575 9406

Fraud
Tel: 011 352 5910

FNB Credit Card Cancellations
Tel: 0800 110 132/ 087 575 9406

FNB Credit Card Collections
Tel: 087 575 9432

Debt Review Centre
Tel: 0860 362 002

Deceased Estate Department
Tel: (011) 352 6498

FNB Credit Card Limit Increase Department
Tel: 087 575 9426

FNB Credit Card Authorisations
Tel: 087 575 9413

FNB Credit Card Retention
Tel: 087 575 9434

Balance Transfer Division
Tel: 0860 282 273

NCA Helpline
Tel: 0860 627 627

FNB Related Enquiries
Tel: 0860 11 22 44