



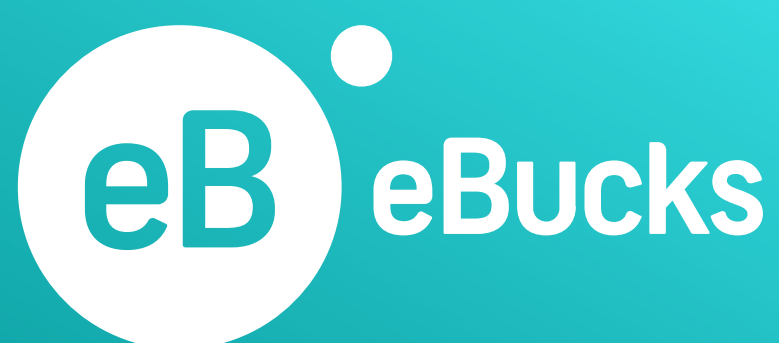
# Business



FNB Enterprise Business  
eBucks Summary Guide

## Help with so much more than just banking

1 July 2026 to 30 June 2027



This is not meant to be a comprehensive guide to the eBucks Rewards Programme earn rules. Please visit [eBucks.com](https://eBucks.com) for the complete rules. Terms, conditions, eBucks earn rules and limits apply.

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# eBucks Rewards for Business

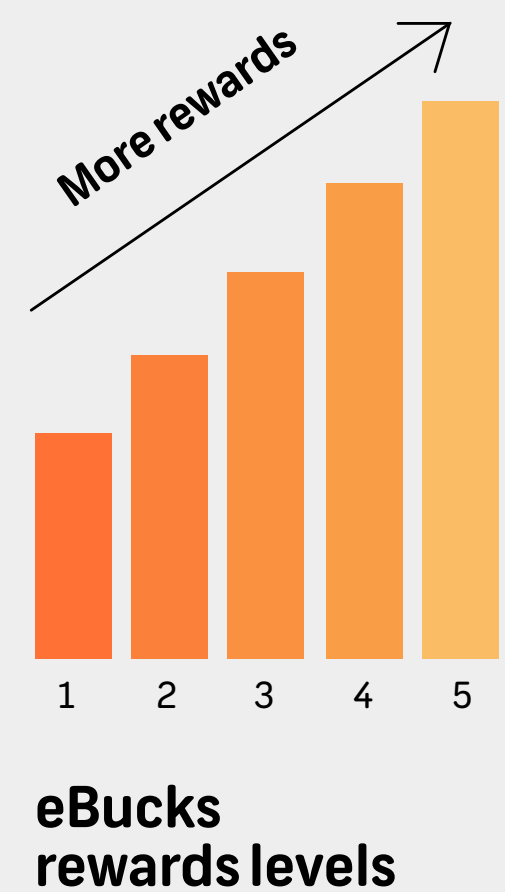
As South Africa's leading rewards programme, eBucks offers you a range of benefits to help you unlock cash flow and grow your business.

## 1 Manage your **finances well**

Grow and protect your business. Save and invest your earnings, transact safely via digital banking. Insure your business assets and access business financing.

## 2 Qualify for **maximum rewards**

You will move up eBucks reward levels, which helps you qualify to earn more eBucks rewards and discounts. The higher your reward level, the greater your rewards.



By managing your business finances with FNB, keeping your accounts in good-standing and transacting with your FNB Business Enterprise Card, you will enjoy a wide range of rewards.

### THE BEST PART

You get it all at no extra cost and you can **unlock cash flow with eBucks rewards for Business**

#### Earn eBucks when you shop

Pay for fuel, workspaces and other business essentials at eBucks partners to earn eBucks based on your reward level. Earn up to R6/litre\* back in eBucks on fuel at Engen and 40% back in eBucks on hotdesks and meeting rooms at Workshop17.



#### Earn eBucks on financial and connectivity solutions

Earn eBucks on your FNB Business Life Insurance premiums every month based on your reward level, as well as business connectivity rewards with FNB Connect.

#### Earn eBucks on business essentials

Earn up to 30% from Pick n Pay asap! and up to 20% back in-store and at Pick n Pay Clothing when you pay with your FNB Business Credit Card.



#### Spend eBucks and save your rands

Use the eBucks you earn to pay for fuel at Engen, airtime, business essentials and consumables from Pick n Pay or save them for larger purchases like flights or office equipment from Takealot.



#### Get discounts on travel

Get up to 40%\*\* off the full ticket price on selected domestic flights with qualifying commercial banking and FNB Short Term Business Comprehensive Insurance products, and up to 40%\*\* off international flights and car hire when you book through eBucks Travel.



#### Employee entertainment

You get complimentary access to 2-for-1 offers from The Entertainer.



\* Up to R4/litre back in eBucks when you pay for fuel at Engen with your FNB Business Credit Card plus an extra up to R2/litre back when you have a comprehensive FNB Business Car Insurance with paid up premiums.

\*\* Discounts are based on your reward level. International flight discounts exclude airport taxes, VAT and surcharges.

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# A rewarding month in the life of an FNB Enterprise Business client

George runs a manufacturing business and is on **eBucks reward level 5**.

He can earn over **R9 000 in eBucks benefits** every month by running his normal business activities.

This is what a typical month could look like for George. No extra effort. Just smart everyday choices that can add up to as much as **R9 000** in eBucks rewards a month

LET'S SEE HOW

He regularly flies to his team to different parts of the country on business trips. In a typical month, business spends an average of **R13 000** on travel. By booking through eBucks Travel, his business can get up to **40%\* off**, saving around **R5 200** a month.

By keeping his FNB Business Credit Card active and in good standing, he gets complimentary **SLOW Lounge** access worth **R330 per visit**, when travelling locally or **R550** per visit when travelling internationally out of OR Tambo International Airport.

He also books his "office on the move" at **Workshop17** by purchasing Space Credits for meeting rooms. At an average monthly spend of **R3 000**, he earns **R1 200 back in eBucks**.

To **cover his business** against potential losses caused by the death or permanent disability of a critical employee or himself as the owner, he keeps up to date with his monthly comprehensive **FNB Business Life Insurance** premiums of **R7 000** to earn **R1 050 back in eBucks**, which is 15% of his premium back, giving him peace of mind and value back each month.

He can then use the eBucks he's earned to **pay for future business expenses** like flights, car hire, airtime, and other monthly essentials.

He could also choose to save them up for bigger purchases like **new tech, office equipment from Takealot, or thoughtful corporate gifts from retailers like Le Creuset and Yuppiechef**.

It's a simple way to turn everyday spend into real value for his business.

He fills up on fuel at Engen for around **R5 000** a month, pays with his **FNB Business Credit Card**, and gets **R892\*\* back in eBucks**. That's R4 per litre\*\* back, just for swiping his card at the garage.

He also keeps a company car insured with **comprehensive FNB Business Car Insurance** and earns an additional **R2 per litre\*\* back in eBucks**.



He uses **FNB's online banking services** for safe, simple and secure payments. By just doing this, he can earn **R300 back in eBucks** per month on payments, which is **15% back** on transaction fees up to **R2 000**.

He also makes sure to **buy prepaid airtime** for his business cellphone on the FNB App, where he can earn **R150 back in eBucks** (15% back) on the first **R1 000** spent.



There are so many more ways clients like George can unlock more rewards, including redeeming eBucks Travel flight and car hire discounts and using his unlimited SLOW Lounge visits when travelling. He can also earn additional eBucks by using the FNB Business Credit Card for all his monthly card spend.

\* Domestic flight discounts are on full ticket price with qualifying FNB Short Term Business Insurance. International flight discounts exclude taxes, VAT and surcharges.

\*\* The fuel earn calculation is based on the price of inland ULP 95 (R22, 36). However, as fuel prices are subject to price fluctuations, this value will vary depending on the current inland ULP 95 price as applicable in the calendar month in which your fuel earn is calculated.

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Terms, conditions, eBucks earn rules and limits apply. Certain benefits are dependent on your account and eBucks rewards level



**Help that supports  
the management  
and growth of  
your unstoppable  
business**

**Contact us**

**087 320 3200**

**eBucks.com**

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# Move up reward levels to qualify for maximum rewards

To help you run, manage and grow your business, FNB provides you with a range of financial solutions.



### Save and invest your earnings

to prepare for growth and manage cash flow



### Get paid easily and efficiently

with FNB Merchant Services



### Protect your business assets

by taking up adequate insurance



### Digital banking services

for safe and secure transactions



### Borrow money responsibly

with suitable lending products



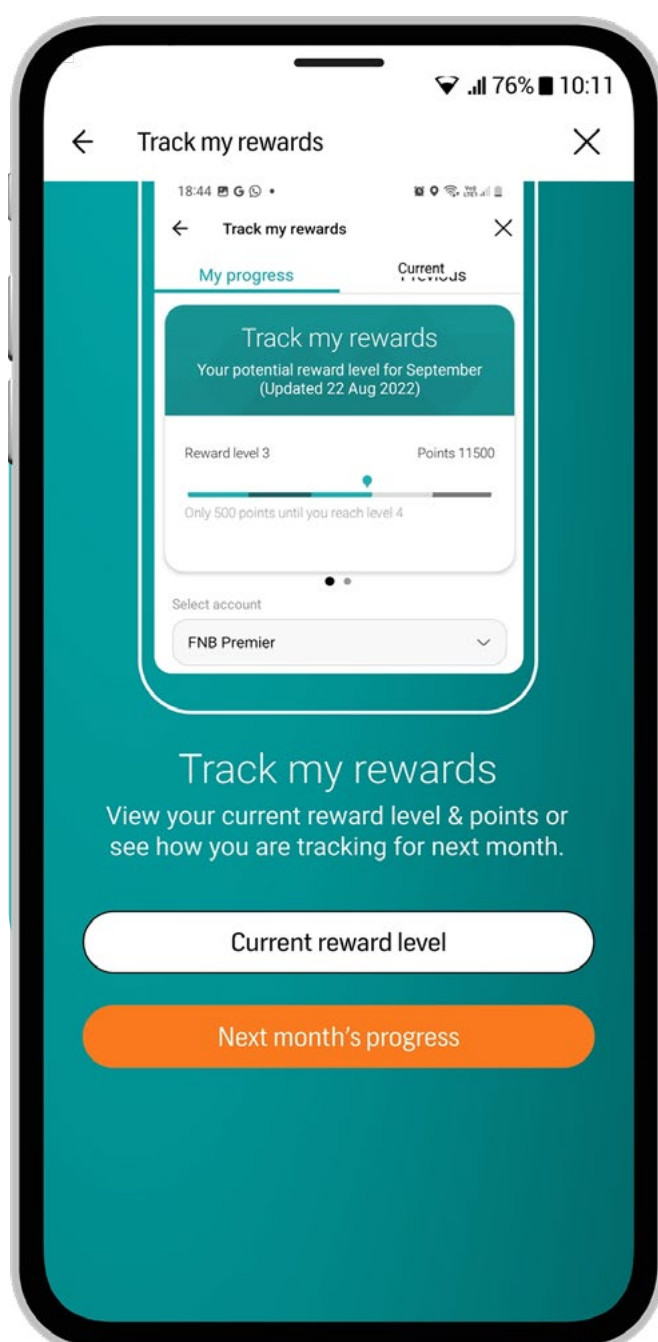
### Keep employees productive

with connectivity solutions



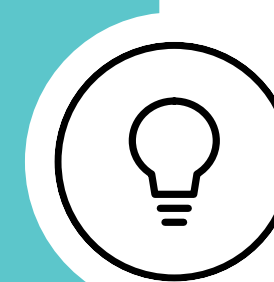
Manage your finances with FNB to move up reward levels

We assign you a monthly **eBucks reward level** from 1 to 5 based on the FNB Solutions you used the previous month. You move up eBucks reward levels when you use a combination of these solutions.



## TOP TIP

View the 'Track my rewards' tab on the FNB App every month to track your progress towards moving up reward levels and earning maximum rewards





**Help that gives  
you more value on  
business essentials  
and FNB solutions**

**Contact us**

**087 320 3200**

**eBucks.com**

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# Earn eBucks when you shop for business essentials

eBucks Rewards for Business gives you a range of rewards according to your eBucks reward level. The higher your reward level, the more eBucks you can earn. When you earn eBucks, you can unlock cash flow by spending the eBucks you earn on other business expenses.



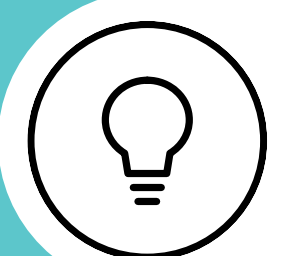
You can earn eBucks by shopping for business essentials at eBucks partners as well as through any of the qualifying FNB business solutions you hold

Business expense	Partner	Value of reward based on reward level												
Office and business essentials		Up to <b>30% back</b> in eBucks on your Pick n Pay asap! spend every month when you pay with your FNB Business Credit Card and up to <b>15% back in eBucks</b> when you pay with your FNB Business Debit Card.												
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Employee clothing		Up to <b>20% back</b> in eBucks on your in-store Pick n Pay spend every month when you pay with your FNB Business Credit Card and up to <b>10% back in eBucks</b> when you pay with your FNB Business Debit Card.												
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eBucks earned on credit card payments	1.5%	3%	6%	10%	20%									
Fuel		Up to <b>R6*/litre back</b> in eBucks every month when you fill up at Engen and pay with your FNB Business Credit Card and up to <b>R3/litre back in eBucks*</b> when you pay with your FNB Business Debit Card.												
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<b>Total eBucks earn per litre</b>	R0.18	R0.42	R1.20	R3	R6									
Workspace rentals		<b>40% back</b> in eBucks on Space Credits at Workshop17. Space Credits can be used to book workspaces such as meeting rooms, private offices, hotdesks, auditoriums and seminar rooms.												



## TOP TIP

Pay with your business credit card at all eBucks partners to maximise your rewards



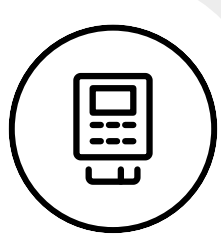


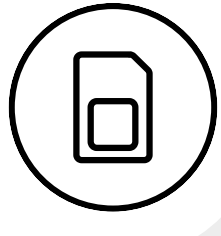
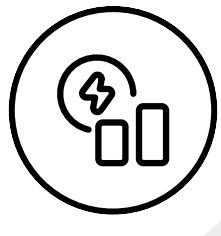
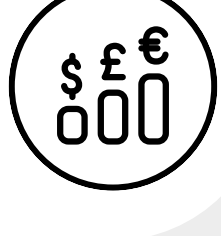
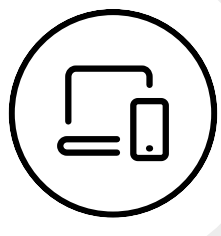
For a list of all the eBucks earn partners including Takealot, NetFlorist, Le Creuset, Yuppiechef and more, visit eBucks.com

\* Up to R4/litre back in eBucks when you pay for fuel at Engen with your FNB Business Credit Card plus an extra up to R2/litre back when you have a comprehensive FNB Business Car Insurance policy with paid up premiums. Rebate is capped at 30% of your monthly car insurance premium

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# Earn eBucks rewards through qualifying FNB solutions

By using FNB Business solutions to run, manage and grow your business, you can earn a range of additional eBucks rewards according to your eBucks reward level.

FNB solution	Value of reward																														
 <b>FNB Merchant Services rewards</b>	<p>When using FNB Merchant Services solutions to accept payments at your point of sale, you'll earn a portion of your monthly turnover back in eBucks.</p> <table border="1"> <thead> <tr> <th>Monthly turnover threshold</th> <th colspan="5">Reward level</th> </tr> <tr> <th></th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> </tr> </thead> <tbody> <tr> <td>R150 000</td> <td>eB75</td> <td>eB150</td> <td>eB225</td> <td>eB300</td> <td>eB450</td> </tr> <tr> <td>R500 000</td> <td>eB250</td> <td>eB500</td> <td>eB750</td> <td>eB1 000</td> <td>eB1 500</td> </tr> <tr> <td>R1 500 000</td> <td>eB750</td> <td>eB1 500</td> <td>eB2 250</td> <td>eB3 000</td> <td>eB4 500</td> </tr> </tbody> </table>	Monthly turnover threshold	Reward level						1	2	3	4	5	R150 000	eB75	eB150	eB225	eB300	eB450	R500 000	eB250	eB500	eB750	eB1 000	eB1 500	R1 500 000	eB750	eB1 500	eB2 250	eB3 000	eB4 500
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 <b>FNB Business Life Insurance rewards</b>	<p>Ensure the profitability and sustainability of your business with FNB Business Life Insurance and get up to <b>15% of your monthly premiums back in eBucks</b> every month.</p> <table border="1"> <thead> <tr> <th>Reward level</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> </tr> </thead> <tbody> <tr> <td>eBucks earned</td> <td>1%</td> <td>2.5%</td> <td>5%</td> <td>7.5%</td> <td>15%</td> </tr> </tbody> </table>	Reward level	1	2	3	4	5	eBucks earned	1%	2.5%	5%	7.5%	15%																		
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 <b>FNB Car Insurance rewards</b>	<p>Protect your assets by insuring your business vehicle(s) with comprehensive business insurance from FNB. You'll earn an additional up to <b>R2/litre* back in eBucks on your fuel spend</b> at Engen every month when you pay with your FNB Business Credit Card.</p> <table border="1"> <thead> <tr> <th>Reward level</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> </tr> </thead> <tbody> <tr> <td>eBucks earned through FNB Car Insurance (credit card payment)</td> <td>R0.06</td> <td>R0.14</td> <td>R0.40</td> <td>R1</td> <td>R2</td> </tr> </tbody> </table>	Reward level	1	2	3	4	5	eBucks earned through FNB Car Insurance (credit card payment)	R0.06	R0.14	R0.40	R1	R2																		
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 <b>FNB Connect rewards</b>	<p>Maintain business productivity with connectivity solutions from FNB Connect and get up to <b>30% back in eBucks</b> on prepaid data and airtime every month.</p> <table border="1"> <thead> <tr> <th>Reward level</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> </tr> </thead> <tbody> <tr> <td>eBucks earned</td> <td>2%</td> <td>5%</td> <td>10%</td> <td>15%</td> <td>30%</td> </tr> </tbody> </table>	Reward level	1	2	3	4	5	eBucks earned	2%	5%	10%	15%	30%																		
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 <b>Prepaid airtime, data and electricity</b>	<p>Keep the lights on at your business premises with up to <b>15% back on prepaid airtime, data (any network) and electricity</b> purchases made via the FNB App every month.</p> <table border="1"> <thead> <tr> <th>Reward level</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> </tr> </thead> <tbody> <tr> <td>eBucks earned</td> <td>1%</td> <td>2.5%</td> <td>5%</td> <td>7.5%</td> <td>15%</td> </tr> </tbody> </table>	Reward level	1	2	3	4	5	eBucks earned	1%	2.5%	5%	7.5%	15%																		
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 <b>FNB Forex rewards</b>	<p>eBucks makes cross border transactions more affordable for your business by giving you up to <b>15% of your FNB Forex Payments fees back in eBucks</b> every month.</p> <table border="1"> <thead> <tr> <th>Reward level</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> </tr> </thead> <tbody> <tr> <td>eBucks earned</td> <td>1%</td> <td>2.5%</td> <td>5%</td> <td>7.5%</td> <td>15%</td> </tr> </tbody> </table>	Reward level	1	2	3	4	5	eBucks earned	1%	2.5%	5%	7.5%	15%																		
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## Help that unlocks business cash flow

### Contact us

087 320 3200

[eBucks.com](https://www.eBucks.com)

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# Where to spend your eBucks

1

## You've earned them, now spend them

Save your rands by spending your accumulated eBucks in-store and online at our partners. For a list of all the eBucks spend partners, visit [eBucks.com](https://eBucks.com).

Business essentials and tech	    	Fuel, flights, bus tickets, accommodation and car hire	 
Flexible workspaces		Corporate gifting	    
		Team lunches	

## How to spend your eBucks at eBucks partners

2

### INSTORE



To spend your eBucks, **order an eBucks Business card on the FNB App**, which you can then use like a debit card in-store.

### ONLINE



For online purchases at our partners, enter your **ID number at checkout** when prompted and pay with your qualifying **FNB Enterprise Card**.

**Remember that you can earn more rewards by paying with your FNB Business Credit Card.**

## Spend your eBucks securely on various services on the FNB App

3



Pay for **flights, accommodation, bus tickets and car hire** through eBucks Travel.



Pay your **monthly account fees, Merchant Services fees, deposit fees and Online banking fees** in eBucks.



Buy a **Speedpoint® device** on eBucks Shop and **pay in eBucks**.



Buy **data and airtime** or pay for **utilities** like electricity.



**Spend eBucks** at the eBucks Partner Shop.

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**Help that delivers  
cost-effective  
business travel**

**Contact us**




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# Book discounted travel and enhance your pre-flight experience (only available on the FNB App)

Business expense	Partner	Value of reward based on reward level																		
Travel rewards	 Domestic flights	Enjoy up to <b>40%* off selected domestic flights</b> with eBucks Travel and qualifying FNB Business Comprehensive Short Term Insurance policies when you book on the FNB App. Your discount now applies to the full ticket price, including taxes and surcharges. Choose from Economy or Business Class and more ticket options.																		
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Level 5	20%	40%																		
		<p>You get discounts of <b>R35 000</b> between July and June the following year in Annual Discount Savings to use on travel and eBucks Shop. As you book discounted flights and car hire, the discounts get deducted from your Annual Discount Savings balance.</p>																		
Travel rewards	 International flights and domestic car hire	Take your unstoppable business global with up to <b>40%* off International economy and business flights</b> (excluding taxes). Book flights through eBucks Travel on your FNB App through your business banking profile to redeem up to 40%* off based on your reward level.																		
		Up to <b>40% off</b> domestic AVIS car hire for yourself and your employees through eBucks Travel.																		
		<table border="1"> <thead> <tr> <th>Reward level</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> </tr> </thead> <tbody> <tr> <td>Discounts received</td> <td>5%</td> <td>10%</td> <td>20%</td> <td>30%</td> <td>40%</td> </tr> </tbody> </table>	Reward level	1	2	3	4	5	Discounts received	5%	10%	20%	30%	40%						
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Discounts received	5%	10%	20%	30%	40%															
Travel rewards	 Airport lounge access	Enjoy <b>unlimited complimentary SLOW Lounge</b> visits every year, for you and one complimentary guest per entry when you meet the following criteria.																		
		<table border="1"> <thead> <tr> <th>Qualifying cards</th> <th>Qualifying criteria for complimentary entries</th> <th>Complimentary SLOW Lounge entries per annum</th> </tr> </thead> <tbody> <tr> <td>FNB Business Enterprise Debit Card</td> <td>Have a monthly deposit of at least R500 000 into a Enterprise Business Debit Account <b>OR</b> Have deposits over six months totalling at least R3 000 000 into a Enterprise Business Debit Account</td> <td>Unlimited</td> </tr> <tr> <td>FNB Business Enterprise Credit Card</td> <td>Active FNB Enterprise Business Credit Card in good standing**</td> <td>Unlimited</td> </tr> </tbody> </table>	Qualifying cards	Qualifying criteria for complimentary entries	Complimentary SLOW Lounge entries per annum	FNB Business Enterprise Debit Card	Have a monthly deposit of at least R500 000 into a Enterprise Business Debit Account <b>OR</b> Have deposits over six months totalling at least R3 000 000 into a Enterprise Business Debit Account	Unlimited	FNB Business Enterprise Credit Card	Active FNB Enterprise Business Credit Card in good standing**	Unlimited									
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\* Discounts are based on your reward level. International flight discounts exclude airport taxes, VAT and surcharges.

\*\* Good standing: This means that none of your FNB or FirstRand Bank accounts and credit agreements should be overdrawn, or be in arrears, or be in default, nor should the account holder be undergoing sequestration, or be subject to any legal process with FNB or FirstRand Bank as defined in our terms and conditions.

This is not meant to be a comprehensive guide to the eBucks Rewards Programme earn rules. Please visit eBucks.com for the complete rules.

# Employee entertainment rewards



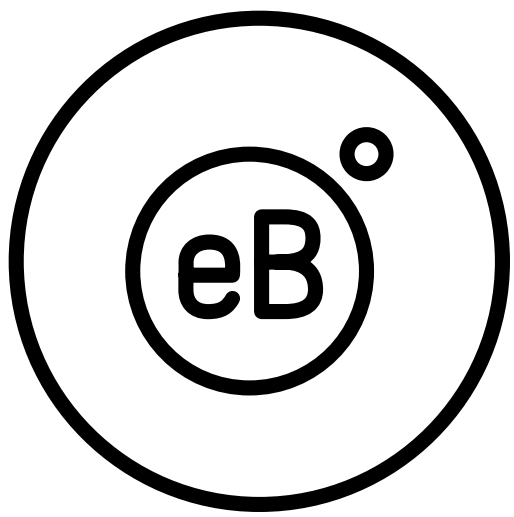
**You get access to entertainment** rewards for you and your employees, just for being an eBucks member

Sign up on the FNB App > eBucks > Partners



Treat your staff and business associates with **2-for-1 offers** on dining, spa treatments and other activities through the Entertainer. Offers available in Johannesburg, Pretoria, Durban and Cape Town.

# Contact us



# Contact us

087 320 3200

[eBucks.com](https://www.eBucks.com)

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Terms, conditions, eBucks earn rules and limits apply. Certain benefits are dependent on your account and eBucks rewards level

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