



Choose more value for you, your family and your business

FNB Healthcare and Private Business
Annual Earn Rule Guide

Effective: 1 July 2022 - 30 June 2023

Terms, conditions and earn rules apply.

First National Bank A division of FirstRand Bank Limited. An authorised Financial Services and Credit Provider (NCRCP20).



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Get more value for your business every month

Spend your eBucks. Save your Rands! Once you've earned eBucks, you can spend them at the eBucks Shop, on fuel at Engen and at a wide range of our in-store and online partners.

We've simplified the way you earn eBucks Rewards for Business. FNB has a range of products and solutions to help you navigate starting, running and growing your business. The more solutions you use, the higher your reward level and the greater your discount.



When you use the FNB App

- Help your business move up reward levels with **Track my rewards**
- See how your business can earn more rewards with **Earn more eBucks**



When you spend at our partners

- **New!** Up to 15% back in eBucks on the latest HP products at HP Store
- Up to 15% back in eBucks at Checkers and Shoprite
- Up to R4/l back in eBucks every month with Engen
- Plus earn additional eBucks with Smart Spend when you use your FNB Business card every month



When you buy business essentials

- **New!** Protect your business with GuardMe from R19.90 p/m per employee and get up to 100% of your subscription fee back in eBucks for up to 6 people
- Up to 40% off selected items at the eBucks Shop



When you travel for business

- **New!** Safe & hassle-free bus ticket booking on the FNB App with QuickBus
- Book flights and car hire on the FNB App and save when you pay using eBucks
- Enjoy unlimited complimentary SLOW Lounge visits every year, for you and one complimentary guest per entry



Save with FNB and the ENTERTAINER™

- **New!** Exclusive 2 for the price of 1 restaurant offers for FNB customers with The Entertainer



How to qualify

Register for eBucks Rewards for Business and qualify to start earning eBucks.

Your appointed authorised representative can register the Business for eBucks Rewards.

1. Have a minimum **monthly deposit*** of at least **R500**
or
Have a minimum **monthly deposit*** over the last six months of **R3 000**
2. Perform a **transaction**** on your **FNB Business Account** on the FNB App, Online Banking for Business or Online Banking Enterprise™ at least once a month
3. Ensure that ALL your FirstRand Bank Accounts are **active and in good standing**

Remember:

*For the purpose of meeting the minimum deposit qualifying requirement, "deposit" means money being paid into your business account, excluding money moving between your FNB Accounts (inter-account transfers). For example, moving money from your savings account into your Business account will not be deemed a deposit.

**Transactions include: Checking your balance, ordering a card, updating your limits, making a payment, transfer or purchase.

FirstRand Bank accounts include but are not limited to FNB, WesBank, RMB Private Bank and Ashburton accounts.

These requirements may change from time to time. We'll let you know when they do.

If you stop meeting any one of these requirements at any time, you won't qualify for eBucks Rewards for Business for the month.

An account that's active means that there's regular activity on the account or that the account is still being used for its original intended purpose.

Good standing means that none of your accounts or credit agreements should be overdrawn, or be in

arrears, or be in default, or be subject to any legal process with any FSR entity. Legal process means any legal proceedings in any court of law involving you and any of the FSR entities, including but not limited to: business rescue, collections, liquidation, administration and sequestration proceedings. FSR means FirstRand Limited, FirstRand Bank Limited (which includes First National Bank, RMB Private Bank, WesBank and Rand Merchant Bank), FirstRand Investment Management Holding Limited (Ashburton), Direct Axis SA (Pty) Ltd, FirstRand Life Assurance Limited, each business unit, branch and/or representative office, any connected companies, subsidiary companies, its associates, cessionaries, delegates or successors in title and / or appointed third parties (like its authorised agents, advisors, partners and contractors)

Accounts cannot be in excess for longer than 45 days.

Qualifying FNB Healthcare and Private Business Accounts include FNB Healthcare and Private Business Current Accounts, FNB Cashman Current Accounts, and FNB Islamic Healthcare and Private Business Current Accounts.

If you have more than one of the above-mentioned Business Accounts, any deposit(s) made into the accounts will be considered towards the deposit amounts required for qualification.

How to move up reward levels

Once you've qualified, the next step is to move up a reward level.

Your reward level is determined by the **number of FNB products and solutions you use on a monthly basis**. The more solutions you use, the higher your reward level.

Reward level	1	2	3	4	5
	Meet the qualifying requirements	Take up one additional product from our solution groups listed below	Take up any product across two different solution groups listed below	Take up any product across three different solution groups listed below	Take up any product across four or more different solution groups listed below

Your reward level is reviewed monthly, which means that you may be on a different reward level every month.

It's simple, choose the solutions that best suit your business banking needs and get rewarded in eBucks. There are five reward levels and it's easy to move up a reward level.



Remember: You only need to take up and use one product/solution from each solution group to move up a reward level.

How to move up reward levels (continued)

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Take up any product across four or more different solution groups listed below to reach level 5

Receipts	Payments	Credit card	Short-term lending	Fixed-term lending
Have a minimum monthly turnover of R25 000 through an FNB Merchant Services device (including SpeedPoint®, e-Commerce, QR Speedpoint®, or Speedee® devices) and the payments must be settled into an FNB Healthcare and Private Business Account.	Have at least 6 debit orders	Have an FNB Business Credit Card and spend at least R2 000 per month	Have an FNB Overdraft and use R1 000 per month	Have an FNB Business Loan of more than R50 000
Have an FNB SmartBOX™ or SmartTILL™ and use it	Do your payments and transfers with Online Banking Enterprise™		Have an FNB Revolving Loan and make use of R1 000 per month	Have an FNB Agric Loan of more than R500 000
Make use of our FNB Integrated payments and receipt solutions	Transact on FNB eWallet Pro		Have an FNB Agric Overdraft and use R1 000 per month	
	Use an FNB Virtual Card to spend at least R500 per month			

Take up any product across four or more different solution groups listed below to reach level 5

Short-term savings	Long-term savings	Business solutions	Specialised products	FNB Connect
Have an FNB Business Call or Money on Call Account with an average monthly balance of R25 000	Have an FNB Fixed Deposit Account with an average monthly balance of R25 000	Use Commercial Property Finance	Have an FNB Business Global Account and maintain a minimum monthly balance of 10 000 Australian dollars, Euro, British pounds or US dollars in the account	Have an active FNB Connect SIM (Only available to Sole Proprietors)
Have an FNB Business Call or Money on Call Account with an average monthly balance of R25 000	Have an FNB Islamic Term Deposit Account with an average monthly balance of R25 000	Have an active FNB Cashman Account	Have a 3PIM (3rd Party Investment Manager) structure with an average balance of R1 000 000 a month	
Have an FNB Islamic 48-hour Cash Accelerator Account with a minimum balance of R100 000	Have an FNB 32-Day Notice Account with an average monthly balance of R25 000			
Have an FNB 48-hour Cash Accelerator Account with an average monthly balance of R100 000	Have an FNB Cash Intelligence Investment Account with an average monthly balance of R1 000 000			
Have an FNB 7-day Notice Account with an average monthly balance of R25 000	Have an FNB Flexi Fixed Deposit Account with an average monthly balance of R25 000			



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How to earn eBucks

Once you've qualified and your reward level has been determined, you'll be ready to earn eBucks.

Whether you are buying groceries at Checkers, filling up at Engen or using one of our helpful business solutions - you can earn eBucks with your FNB Healthcare and Private Business account.

The table below shows the different reward rates. This is the percentage of your qualifying purchases that you earn back in eBucks according to your reward level. You can also view the '**Earn more eBucks**' tab under **eBucks** on the FNB App to see your current and potential eBucks earn.

Reward level	1	2	3	4	5
Reward rates					
Fuel at Engen (Rands/litre)	R0.10	R0.25	R0.75	R2	R4
Checkers and Shoprite	1%	2.5%	5%	7.5%	15%
HP Stores	1%	2.5%	5%	7.5%	15%
Prepaid electricity <i>Excluding Online Banking Enterprise™</i>	1%	2.5%	5%	7.5%	15%
Prepaid airtime (all networks) <i>Excluding Online Banking Enterprise™</i>	1%	2.5%	5%	7.5%	15%
Insurance Solutions from FNB	1%	2.5%	5%	7.5%	15%
FNB Forex Payments (FNB App, online payment and standing orders)	1%	2.5%	5%	7.5%	15%
Online payment transaction fees	1%	2.5%	5%	7.5%	15%
GuardMe Subscription fee	0%	10%	20%	50%	100%
FNB Merchant Services turnover <i>Earnings are based on a maximum Merchant Service turnover of R150 000 settled into FNB Healthcare and Private Business Account.</i>	0.02%	0.025%	0.03%	0.035%	0.05%



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

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Earn more eBucks with Smart Spend

Earn **additional eBucks with Smart Spend** when you use your qualifying FNB Healthcare & Private Business card or FNB Pay during the month.

- Qualifying eBucks awarded for Smart Spend will take 2 – 3 business days to reflect in your eBucks account
- Smart Spend is allocated when you reach certain spend amounts (see table for a full breakdown). However, if you spend on multiple business accounts and you reach the same spend amount on different accounts, you will only be allocated on one account. Smart Spend is allocated on the account that reaches the spend amount first, therefore, not all accounts will be allocated when the same spend amount is reached
- Track your Smart Spend and see how many eBucks you've earned during the month by visiting the FNB App > eBucks > Earn > Smart Spend
- Smart Spend totals are cumulative. The more you Smart Spend, the higher your reward. You can earn a maximum of eB20 000 (R2 000) within a month when you spend R100 000 or more. If you spend at our reward partners (such as Checkers, Clicks and Engen), you will earn eBucks from our reward partners and eBucks for Smart Spend



Remember:

If you have an FNB Private Business Debit Card and/ or FNB Healthcare Debit Card only, then all spend will count towards Smart Spend. If you have an FNB Business Credit Card and an FNB Private Business Debit Card and/or FNB Healthcare Debit Card, then only the spend on your business credit card will count towards Smart Spend.



Earn more eBucks with Smart Spend (continued)

Important to note:

Smart Spend is calculated from the first to the last day of a calendar month. If a transaction is not processed by a merchant by the last day of the month, it will count towards the new month, i.e. If you spend R1 000 at a store on the 30th of the month and the transaction is processed on the 2nd of the following month, then the R1 000 would count towards your Smart Spend for the new month.

See below for a full breakdown:

When you spend (in a calendar month)	Clients will earn an increased rate on their credit card spend only when it is greater than R750 000				
	1	2	3	4	5
Reward level					
R10 000	eB 100 (R10)	eB 200 (R20)	eB 500 (R50)	eB 1 000 (R100)	eB 2 000 (R200)
R20 000	eB 100 (R10)	eB 200 (R20)	eB 500 (R50)	eB 1 000 (R100)	eB 2 000 (R200)
R30 000	eB 100 (R10)	eB 200 (R20)	eB 500 (R50)	eB 1 000 (R100)	eB 2 000 (R200)
R40 000	eB 100 (R10)	eB 200 (R20)	eB 500 (R50)	eB 1 000 (R100)	eB 2 000 (R200)
R100 000	eB 600 (R60)	eB 1 200 (R120)	eB 3 000 (R300)	eB 6 000 (R600)	eB 12 000 (R1 200)
Potential eBucks earn in one month	= eB 1 000 (R100)	= eB 2 000 (R200)	= eB 5 000 (R500)	= eB 10 000 (R1 000)	= eB 20 000 (R2 000)



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SLOW Lounge access

As an FNB Healthcare and Business Account holder, you get **unlimited complimentary visits** to the luxurious SLOW Domestic and SLOW International Lounges – regardless of your reward level.

To access a lounge simply swipe your qualifying card at the lounge entrance.

All entries into the lounge are charged for. Your fee will only be reversed if you meet the following criteria:

Qualifying cards	Qualifying criteria for complimentary entries	Complimentary SLOW Lounge entries per annum	Fee per additional visit or when qualifying criteria are not met	
			Domestic	International
FNB or RMB Healthcare and Private Business Debit Card	Have a monthly deposit of at least R10 000 into an FNB Private Juristic Business/ Healthcare Account	Unlimited	R250 per person	R400 per person
	OR Have deposits over six months totalling at least R60 000 into an FNB Private Juristic Business Account/ Healthcare Account	Unlimited	R250 per person	R400 per person



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SLOW Lounge access (continued)

Rules

- Only your first guest is at no charge and you will be charged for each guest/child thereafter
- All complimentary entries will be allocated at account level for the Private Business/Healthcare Accounts
- Complimentary entries are shared between SLOW Domestic Lounges and the SLOW International Lounge
- Children between the age of 2 to 18 years may access the Lounges as guests, as per cardholder's access criteria and fees
- Children younger than 2 years enter the Lounges no charge. These entries will not be deducted from the cardholder's available complimentary visits

For full SLOW Lounge rules visit www.fnb.co.za



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If you have multiple FNB Business Current Accounts, you'll earn eBucks on the qualifying activities on all your accounts. However, you'll need to meet the requirements – in terms of qualification and earning eBucks – that are specific to the highest account you have (i.e. the account with the highest required deposit).

1. Qualifying spend

Qualifying spend (i.e. spend on which you earn eBucks) excludes EFTs, debit orders, cash withdrawals, travellers' cheques, foreign exchange transactions and casino and online gambling transactions.

2. Checkers & Shoprite

The amount on which you earn eBucks is limited to a maximum qualifying spend of R10 000 at Checkers and Shoprite per month.

You won't earn eBucks on purchases made at MediRite Pharmacies, Money Markets, Computicket, Computicket-Travel and, >> Cash@Till® withdrawals.

If you haven't yet met the qualifying requirements, you'll still earn 0.5% back in eBucks on purchases made at Checkers & Shoprite using your FNB Business Credit Card and/or FNB Private Business Debit Card and/or FNB Healthcare Debit Card.

3. HP Store

The amount on which you earn eBucks is limited to a maximum qualifying spend of R50 000 at HP Store per annum.

You won't earn eBucks on purchases made using eBucks or if you pay with a voucher or gift card. These rules apply automatically upon you qualifying for eBucks Rewards.

4. Fuel: Engen

Earn up to R4/litre back in eBucks for your fuel spend at Engen only, calculated based on the price of inland ULP 95. No earn will be awarded on fuel purchases at any other fuel stations. The amount on which you earn eBucks is limited to a maximum qualifying spend of R3 500 on Engen fuel per month.

You can fill up at any domestic Engen fuel station, but you must pay for your Engen fuel on the Engen forecourt. You won't earn eBucks if you pay for Engen fuel at the Quickshop at the Engen fuel station. You will earn eBucks on all FNB Business Petro Cards linked to an FNB Business Credit Card.

Note: You will not earn eBucks using an FNB Business Petrol card linked to an FNB Business Debit Card, Fleet cards and Lodge Cards.



Terms, conditions and earn rules (continued)

5. Prepaid electricity and prepaid airtime

You earn eBucks on all networks' prepaid airtime and electricity bought via FNB's electronic banking channels:

FNB App – download the App from your app store

Online banking

Cellphone banking – dial *130*321# (airtime*) or *120*321# (airtime and electricity*)

Online Banking Enterprise™ customers will not be able to earn on prepaid electricity and prepaid airtime as the prepaid services are not available on this platform

The amount on which you earn eBucks is limited to a total monthly spend (on qualifying prepaid electricity and prepaid airtime purchases only) of R1 000 on each

* Standard network rates apply.

6. FNB Forex fees

The eBucks you earn will be paid in the month after the transaction was done.

All FNB Forex transactions must be done via the FNB App or online banking, except where you have a standing instruction with FNB Forex to transact on your behalf.

You only earn eBucks on transaction charges on FNB Forex inward and outward payments in a foreign currency (not South African rand).

You don't earn eBucks on foreign notes, travellers' cheques, foreign currency account (FCA) funding, customer foreign currency (CFC) account funding, cash passport, PayPal™, MoneyGram™ or any other foreign exchange products.

You also don't earn eBucks when you transact on a special discount or pensioner pricing.

7. Online payment transaction fees

You'll earn eBucks on the payment fee(s) when you make an online payment from your FNB Business Current Account to another FNB Account and the payment is made between the 6th and the 25th of the month.

You won't earn eBucks on transaction fees for online payments made between your own FNB accounts (i.e. transfers).

You won't earn eBucks on transaction fees for online payments made from an FNB Business Credit Card Account.

The amount on which you earn eBucks is limited to a maximum qualifying spend of R2 000 in online payment transaction fees.

8. GuardMe

You can earn up to 100% of your monthly GuardMe subscription fees back in eBucks every month when you meet the below qualification requirements:

- The Benefit is available to all FNB/RMB Private Bank customers who are qualifying eBucks Reward members
- You will need to subscribe on the FNB/RMB Private Bank App to access GuardMe at a subscription fee of R19.90 per month, per member
- Customers can also add additional subscription members under their profile at R19.90 per month per member
- Customers can earn up to 100% of their fees back in eBucks every month when they meet the qualifying requirements. This is capped to 6 members

Reward Level	1	2	3	4	5
	0%	10%	20%	50%	100%

FNB Business or RMB Private Bank Business Accounts

Earn up to 100% back based on your reward level.



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Terms, conditions and earn rules (continued)

9. FNB Merchant Services turnover

To earn eBucks on your SpeedPoint® turnover, you must have a minimum monthly turnover of R25 000 through an FNB Merchant Services device (including SpeedPoint®, e-Commerce, QR Speedpoint®, or Speedee® devices) FNB Healthcare and Private Business Account.

The amount on which you earn eBucks is limited to a maximum qualifying turnover of R150 000 per month on the SpeedPoint® device.

You will earn on the highest threshold, based on your reward level.

Thresholds	Reward Level				
	1	2	3	4	5
R25 000	eB 50	eB 63	eB 75	eB 88	eB 125
R70 000	eB 140	eB 175	eB 210	eB 245	eB 350
R150 000	eB 300	eB 375	eB 450	eB 525	eB 750

10. Insurance Solutions from FNB

The monthly premiums on your qualifying FNB Life policies (FNB Key Person Insurance, FNB Contingent Liability Insurance, FNB Buy or Sell Insurance and Group Funeral Plan) and FNB Short Term products must be paid on time from your FNB Business Cheque Account. You won't earn the rebate on your premiums in eBucks for any month where premiums weren't paid, either because you didn't make payment that month, or because FNB Life or FNB Short Term chose to waive your premium that month for any reason.

The percentage of the rebate of premium in eBucks is calculated based on the sum total of your monthly premiums for all your qualifying FNB Life and FNB Short Term policies. Your participation in the eBucks programme allows us to better assess your risk, enabling you to earn back a percentage of your premium in the form of eBucks and/or collect points toward your rewards level.

Only Insurance products where FirstRand Life Assurance Limited or FirstRand Short Term Insurance Limited is the insurer are eligible for eBucks.

In the case of an FNB Life Policy or FNB Short Term Policy, only the payer of the premiums will earn a rebate of premium in eBucks; lives assured and/or beneficiaries named in the policy won't earn eBucks.

The amount on which you earn the rebate on your premiums in eBucks is limited to a total monthly premium spend of R7 000.

These rules apply automatically upon you qualifying for eBucks rewards.



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Contact us

Visit www.eBucks.com
or call **087 320 3200**
for more information

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