



My eBucks from FNB really help me and my family buy what we need during the month, a real lifesaver when we need it most.



Choose more value for you and your family

FNB Aspire
Annual Earn Rule Guide

Effective: 1 July 2022 to 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).



FNB Aspire

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FNB Aspire overview



When you pay in eBucks

- Choose to pay your monthly account fee with eBucks instead of Rands using the FNB App



When you spend at our partners

- Up to R150 back in eBucks at Checkers, Shoprite or USave
- Up to R150 back in eBucks at Clicks
- Up to R150 back in eBucks at Engen
- Up to R150 back in eBucks at Intercape



When you save or insure with us

- Get R1 500 towards a new pair of shoes every year when you spend and qualify for eBucks and save or insure with FNB
- Plus enjoy a complimentary small KAUALI smoothie every month



When you learn from home

- **NEW!** Complimentary e-learning platform with the Extramarks Learning App
- **New!** Enrol for up to 2 Udemy courses per month and a total of 6 courses per year
- Save up to R399 when you buy eTextbook vouchers with eBucks and Snapplify



When you spend time with the family

- **New!** Get more 2-for-1 deals with The Entertainer and let FNB cover the cost until the end of 2022
- **New!** Get a weekly cappuccino at Starbucks when you do 5 FNB Pay/Partner Wallets* or Virtual Card transactions
- **New!** Unlock the eBucks Games world and enjoy uninterrupted play for the whole family
- **New!** Protect your family with GuardMe from R19.90 p/m per member and get up to 100% of your subscription fee back in eBucks for up to 6 people



When you stay connected

- Get a high-end device like Apple, Samsung and Lenovo on a 24-month contract with FNB Connect
- Get rewarded with 500MB, 30 voice minutes and 30 SMSs every month on your FNB Connect SIM when you qualify for eBucks Rewards. Plus get rewarded with an extra 500MB data every month when you spend R100 or more on your FNB Connect SIM card and qualify for eBucks Rewards at the time that you spend



When you travel

- **New Quick Bus!** Choose from over 100 bus operators for local and cross-border travel across 6500 African destinations
- Up to 2 bonus SLOW Lounge visits when you book flights through eBucks Travel using your FNB Aspire Credit Card
- Get a free Wimpy breakfast or burger at participating Engen 1Stops every quarter



How to qualify

To earn eBucks, simply have an FNB Aspire* Account (previously known as FNB Gold) and do the following every month:

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1. Have a minimum monthly deposit** of at least R5 500 into your FNB Fusion Aspire Account, FNB Aspire Current Account or FNB Islamic Aspire Current Account

OR

Have a minimum monthly deposit** of at least R 3 500 into your FNB Aspire Encore Account or if you are on the FNB Aspire Spousal pricing option.

OR

Have average deposits** over 12 months of at least R5 500 into your FNB Fusion Aspire Account, FNB Aspire Current Account or FNB Islamic Aspire Current Account or R3 500 into your FNB Aspire Encore Account or if you are on the FNB Aspire Spousal pricing option.

OR

Maintain a minimum monthly balance of R25 000 in your FNB Fusion Aspire Account, FNB Aspire Current Account, FNB Islamic Aspire Current Account or if you are on the FNB Aspire Spousal pricing option.

OR

FNB Aspire Encore customers must maintain a minimum monthly balance of R10 000 in their FNB Aspire Encore Current Account or a minimum balance of R20 000 in an FNB Savings Account.

2. Make sure that all your FirstRand Bank accounts are in good standing.***
3. Do at least 1 payment, transfer and/or purchase on the FNB App (If you're over the age of 60, you don't need to use the App to qualify)



Remember:

If you stop doing any of the above, you won't qualify for eBucks Rewards.

*FNB Aspire Accounts includes the following accounts: FNB Fusion Aspire Account, FNB Aspire Current Account, FNB Islamic Aspire Current Account or FNB Encore Aspire, FNB Aspire Graduate Account; or an FNB Fusion Aspire Account/ FNB Aspire Current Account/ FNB Islamic Aspire Current Account on the Spousal pricing option.

**For the purposes of meeting the minimum deposit qualification criteria, 'deposit' means the payment of your salary, payment or drawings and specifically exclude (but are not limited to) any inter-account transfers. Transfers from mandated accounts will be classified as inter-account transfers (with the exception of spousal accounts).

***An account that's in 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 FirstRand* entity. Legal process means any legal proceedings in any court of law involving you and any of the FirstRand entities, including but not limited to: business rescue, collections, liquidation, administration and sequestration proceedings. FirstRand 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)



Find out how you could qualify, move up a reward level and earn more eBucks by visiting [eBucks.com](https://www.eBucks.com).

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](https://www.eBucks.com) for the complete earn rules.

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How to earn eBucks

Get rewarded with eBucks

Simply qualify and start earning rewards when you spend with your FNB Aspire card at these partners every month.



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Get up to R150
back in eBucks

Earn up to
R1.20/litre back in
eBucks with Engen

eBucks awarded when you reach the below spend amounts at Checkers, Clicks and Intercape will take 3 – 5 business days to reflect in your eBucks account.

For example, if you spend R500 at Shoprite in a month you will earn R25 in eBucks. If you spend another R500 at Shoprite in the same month, you will earn an extra R25 in eBucks. That's a total of R50 in eBucks in the month.

To get the maximum of R150 back in eBucks, per partner, you would have to spend R3000 or more at a partner and have an active credit product or have an investment account with a minimum balance of R150 000.



How to earn eBucks (continued)

Get rewarded with eBucks

Simply qualify and start earning rewards when you spend with your FNB Aspire card at these partners every month.



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When you spend at one of our Partners in a calendar month

R500

R1 000

R2 000

R3 000

Total potential earn in a month

Have an FNB Aspire Current Account only OR Standalone Aspire Credit Card

Get R25 in eBucks

Get extra R25 in eBucks

N/A

N/A

R50 in eBucks

Have an FNB Aspire Current Account and a minimum savings balance* OR credit product**

Get R25 in eBucks

Get extra R25 in eBucks

Get extra R50 in eBucks

Get extra R50 in eBucks

R150 in eBucks per month at each partner

Clicks Seniors benefit

Exclusive to eBucks members over the age of 60. Use your qualifying FNB Aspire card at Clicks on Wednesdays and earn eBucks twice as fast. For example, if you spend R500 at Clicks on Wednesday, it will count as R1000 spend and you will earn R50 back in eBucks.

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*Have at least R150 000 in an FNB Demand Deposit Account, FNB Fixed Deposit Account (including Islamic), FNB Notice Cash Deposit Account or FNB Savings Account (including Islamic).

**Including an Overdraft, FNB Fusion account, FNB Credit Card, FNB Home Loan, FNB Personal Loan, Revolving Facility, Revolving Loan, FNB Temporary loans, WesBank Vehicle Finance, DirectAxis Loan, WesBank CashPower Loan or FNB Student Loan.

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.

How to earn eBucks (continued)

Double up on fuel earn

This is a quarterly reward in addition to your normal eBucks earned each month for fuel purchases at Engen. If you have met all the below qualifying requirements for all 3 months of the quarter:

Up to R1.20/litre back in eBucks per quarter on fuel spend at Engen

1. Have an active Vehicle Finance Agreement with WesBank, Toyota Financial Services and/or Volkswagen Financial Services (and their affiliates)
2. Have 100% of your fuel spend at Engen fuel stations
3. Have your financed vehicle loaded on nav»Car, accept the nav»Car terms of use and view your loaded vehicle in My Garage'

Then, at the end of the quarter, you will earn an additional up to R0.60/litre back in eBucks over and above the eBucks you have already earned each month for your fuel purchases, effectively giving you up to R1.20/litre back in eBucks once a quarter on your total Engen earn for that quarter.

Read more about the qualifying requirements in the 'terms, conditions and earn rules' section.



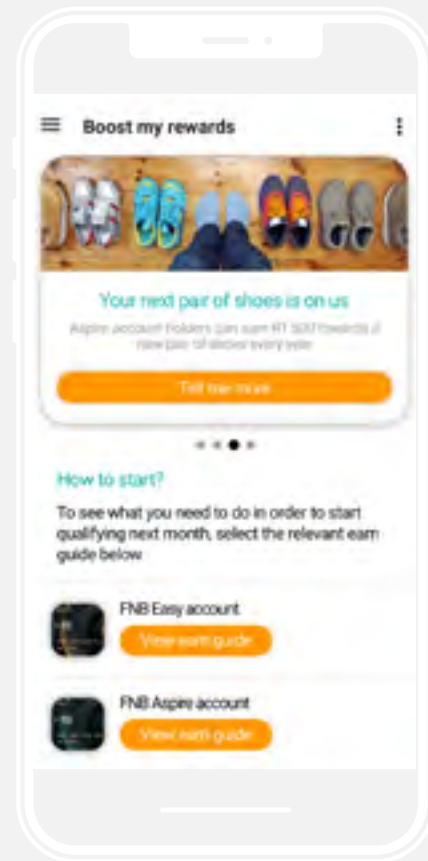
Engen earn	R0.60
Double up earn	R0.60
Total earn for the quarter	R1.20



Boost my rewards

Get rewarded with R1 500

towards a **new pair of shoes every year** from Superbalist when you qualify for rewards and you spend and save with FNB, or have FNB Funeral Cover or FNB Life Insurance.



PLUS get a complimentary small KAUAI smoothie

Every month that **you qualify** for your shoe reward.

Visit the **Boost my rewards tab** on the **FNB App** to **track** your progress and to **redeem** your **monthly KAUAI reward**.

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Boost my rewards (continued)

How to get your reward:

Qualify for eBucks Rewards, do the following for 12/12 months and get R1 500 towards a new pair of shoes.

OR

Qualify for eBucks Rewards, do the following for 10/12 or 11/12 months and get R1 000 towards a new pair of shoes.

Spend at least R4 000 on your FNB Aspire Debit, Fusion or Credit Card every month

Plus do ONE of the following

Grow your FNB savings by R500 every month

Maintain an FNB savings balance of at least R16 500 every month

Have FNB Funeral Cover* of at least R50 000

Have FNB Life Insurance** of at least R400 000

*Children will not count towards the cover insured. Only funeral products where FirstRand Life Assurance is the insurer are eligible for eBucks Rewards.

**Qualifying FNB Life Policies include Life Cover, Critical Illness Cover, Disability Cover and Dynamic Life» Home. Only life insurance products where FirstRand Life Assurance is the insurer are eligible for eBucks Rewards.

Please note:

FNB spend is the accumulative spend across all linked debit, Fusion and credit cards. Spend includes all in-store and online purchases. Prepaid purchases, like airtime or electricity, on the FNB APP are excluded. 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 R100 at a store on the 30th of the month and the transaction is processed on the 2nd of the following month, then the R100 would count towards your spend for the new month.

'Boost my rewards' Terms and Conditions

This is a once-off yearly benefit only applicable to FNB Aspire customers. To qualify for this benefit, you must qualify for the eBucks Rewards Programme and also meet the benefit qualifying requirements applicable to your account. Qualification must be for 12 months, calculated from the first month you qualify for the benefit. If you do not qualify for 3 non-consecutive times within the 12 months period, then the period will reset and calculate from the first month after the first default.

If you do not qualify for 3 or more consecutive months within the 12 months period, then after the 3rd month of default, the calculation period will be reset and the first month of calculation will be the first month you qualify again after such default.

If you qualify on both FNB Easy and Aspire, you will be rewarded the benefit applicable to your Aspire account. However, if you qualify on FNB Easy/FNB Aspire and also qualify for the eBucks Rewards Programme on either FNB Premier or FNB Private Clients or FNB Private Wealth or RMB Private Banking accounts, you will not receive this benefit and your Kauai benefit will be on either FNB Premier or FNB Private Clients or FNB Private Wealth or RMB Private Banking account. If you qualify on FNB Easy/Aspire and have a standalone FNB Premier or FNB Private Clients or FNB Private Wealth or RMB Private Banking credit card, you will be eligible for this benefit and your credit card earn will be capped at 50% on the higher banking account.

Should you upgrade or downgrade between FNB Easy and Aspire, you will have to meet the qualification criteria of the new account and your previous account progress will be carried over to the new account. If however you upgrade to either FNB Premier or FNB Private Clients or FNB Private Wealth or RMB Private Banking before you are eligible for the benefit, you will not be rewarded.

You will have 3 months to redeem the voucher, calculated from the date of allocation. The Shoe voucher can be redeemed at selected eBucks partners. Please note that at this stage you can only redeem online. You can use the voucher to make payment and part-payment with either eBucks and/or Rands but the voucher cannot be used together with any other voucher or coupon.

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New 2022 eBucks reward partners

It keeps getting better for you

FNB Aspire

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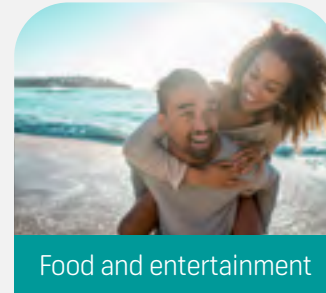
NEW

Explore a world of opportunity. Enrol for up to 2 Udemy courses per month and a total of 6 courses per year for only R50 activation fee on the FNB App.



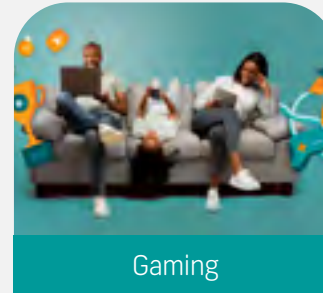
NEW

Empower your child's educational journey with a complimentary 12-month subscription *to e-learning support for Grades R-12. Covering the CAPS Curriculums for subjects including Science, Maths and English worth R2,350. *Limited to 2 students



NEW

Get a weekly cappuccino (hot drink of your choice) to a value of R37 per drink every week.



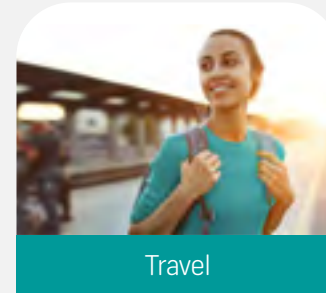
NEW

Enjoy uninterrupted ad-free gaming with no subscription fees. A wide selection of free, paid and tournament games for the whole family to enjoy. Sign up and buy coins using eBucks or rands on the FNB App.



NEW

An armed response and medical emergency service from R19.90 per month. With the first 3 months at no cost. Access to a panic button on the FNB App. Plus get up to 100% of your subscription fees back in eBucks monthly.



NEW

Safe & hassle-free bus ticket booking on the FNB App with QuickBus. Choose from over 100 bus operators for local and cross-border travel across 6500 African destinations. Conveniently pay with eBucks or Rands via the app and receive your digital ticket instantly at no additional fees chargeable.



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FNB Connect rewards

Get rewarded with **500MB, 30 voice minutes and 30 SMSs** every month on your FNB Connect SIM when you qualify for eBucks Rewards. Plus get rewarded with an extra 500MB data every month when you spend* R100 or more on your FNB Connect SIM card and qualify for eBucks Rewards at the time that you spend.

To qualify for monthly rewards you must:

- Have an active FNB Connect SIM Card
- Qualify for eBucks Rewards

To qualify for extra data:

- Spend R100 or more on your FNB Connect SIM each month
- **NEW!** Seniors 60 years of age and above will receive 1GB Extra every month on their FNB Connect SIM Card when they meet the minimum spend* threshold of R100
- **NEW!** Customers that do not qualify for eBucks will get 200MB of extra data each month on their FNB Connect SIM Card when they meet the minimum spend threshold of R100 (Max of 3 reward allocations)

If you join FNB on or after 1 July 2022:

You will receive a once-off 500MB data, 30 voice minutes and 30 SMSs within 5 business days of activating your FNB Connect SIM card.

As long as you:

- Have an active FNB Connect SIM Card
- All FirstRand Bank accounts are active and in good standing

*Spend is defined as all purchases and/or fees charged to the customers FNB Connect SIM card account, namely, SIM card subscription fees, recharge fees and purchases, SIM and Connection fees, Call Line Identify (CLI) fees and itemised billing fees. All Prepaid, Top Up & Post-Paid Plans (including To Up Go) that are in use and that were sold with smartphone devices, there device bundle subscription is included in the spend calculation. All device purchases and/or fees charged to the customers that relate to a device only are excluded and all penalty fees are excluded from this spend calculation. Please be advised that extra data rewards are subject to successful debit orders checks and there may be an allocation delay based on debit order processing.

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](https://www.eBucks.com) for the complete earn rules.



FNB Connect rewards (continued)

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	Activation Reward	New FNB who joins after 1 July 2022 (max 2 allocations)	Monthly Rewards	Extra Data Reward (Qualified for eBucks)	Extra Data Reward (Senior customers - 60 and above)	Extra Data did not qualify for Bucks (max 3 per customer)
Free Voice	30min	30min	30min			
Free Data	500MB	500MB	500MB	500MB	1000MB	200MB
Free SMSs	30	30	30			

If you joined FNB on or after 1 July 2022 you will qualify for 500MB, 30 voice minutes and 30 SMS's for the first two months by meeting the following criteria ie Have an active FNB Connect SIM Card and ensure all FirstRand Bank accounts are active and in good standing. Thereafter, you will need to have a network active FNB Connect SIM Card and qualify for eBucks in order to get your FNB Connect reward every month.

*Spend is defined as all purchases and/or fees charged to the customers FNB Connect SIM card account, namely, SIM card subscription fees, recharge fees and purchases, SIM and Connection fees, Call Line Identify (CLI) fees and itemised billing fees. All Prepaid, Top Up & Post-Paid Plans (including To Up Go) that are in use and that were sold with smartphone devices, there device bundle subscription is included in the spend calculation. All device purchases and/or fees charged to the customers that relate to a device only are excluded and all penalty fees are excluded from this spend calculation. Please be advised that extra data rewards are subject to successful debit orders checks and there may be an allocation delay based on debit order processing.

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Airport lounge access

As an FNB Aspire Credit Cardholder, you can unlock up to **2 bonus visits** to the **luxurious SLOW Lounges** per year when you book a flight with eBucks Travel using your FNB Aspire Credit Card.

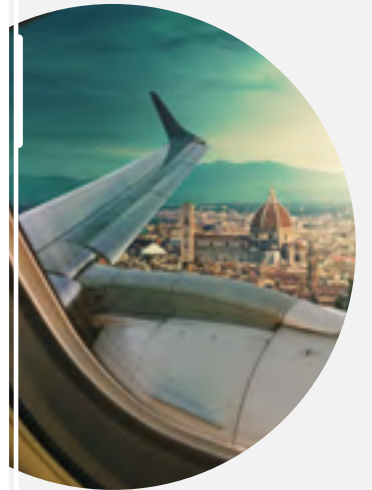
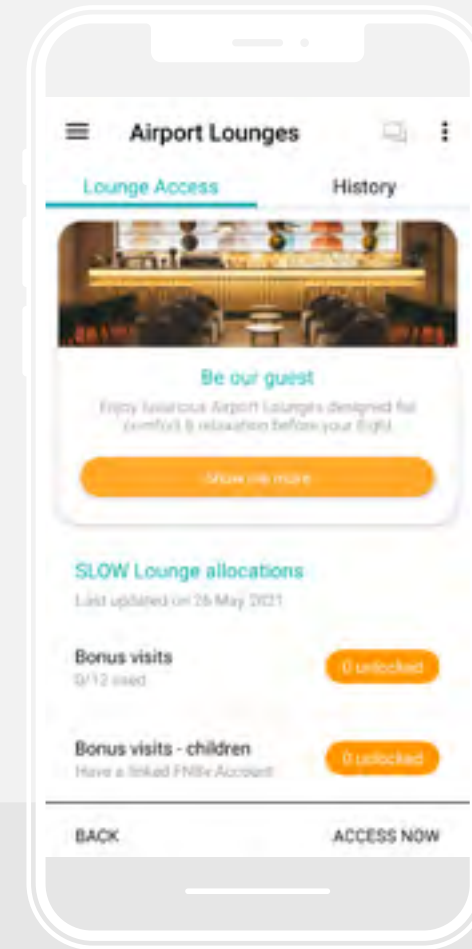
You can unlock 2 additional bonus lounge visits for your children (2 – 18 years old) when you book flights with eBucks Travel and you are travelling with them. Remember, they must have a linked FNBy account and be loaded on your Traveller Profile.

Unlocked visits will be allocated after you book a flight with eBucks Travel. Visits are allocated from 1 July to 30 June the following year.



Note:

No guests will be allowed. Paid entry is not permitted. Bonus visits are earned on domestic and international flight bookings.



Airport lounge access (continued)

General rules for bonus visits earned through eBucks Travel bookings

Bonus visits are subject to General Lounge access rules, including but not limited to:

- Access to SLOW Domestic Lounges will be limited to 90 minutes before boarding time
- Access is subject to availability, according to SLOW Lounge capacity and lockdown safety rules
- The cardholder making the booking must be an FNB Aspire Credit Cardholder and pay for their flight using their FNB Aspire Credit Card. Flights paid for using eBucks or part-paid using eBucks and your FNB Aspire Credit Card will also be accepted
- Each traveller in the flight booking can earn Bonus Visits provided that the traveller's qualifying FNB or RMB Private Bank account is in good standing and they qualify for eBucks discount (where applicable)
- When the main account holder books a flight on eBucks Travel for themselves and/or their Life partner/ Spouse or a Travel Companion who meets the qualifying criteria, the Bonus Visit will be allocated to each cardholder's profile from their own allocation of visits for them to use in their own capacity. Children do not have a set allocation. They have the potential to earn up to 2 visits provided that the parent/legal guardian has available visits
- Bonus visits can be redeemed by generating a QR code on the FNB App and scanning it at the Lounge entrance
- When the cardholder accesses the Lounge, the Bonus Visits will be depleted
- Bonus visits are valid for use from 7 days before the flight date to 7 days after the flight date
- Unused Bonus visits will be re-allocated to your pool of existing Bonus visits, which can be earned again with your next flight booking on eBucks Travel

Note: No guests will be allowed. Paid entry is not permitted. Bonus visits are earned on domestic and international flight bookings. For full SLOW Lounge rules visit www.fnb.co.za

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Terms, conditions and earn rules

1. Intercape spend

Earn up to R150 back in eBucks when you spend at Intercape and pay with your qualifying FNB Fusion Aspire Card, FNB Aspire Credit Card and/or FNB Aspire Debit Card.

In order to qualify for the full R150 eBucks earn, you need to have at least R150 000 in an FNB Demand Deposit Account, FNB Fixed Deposit Account (including Islamic), FNB Notice Cash Deposit Account or FNB Savings Account (including Islamic), or have an FNB Overdraft, FNB Fusion account, FNB Credit Card, FNB Home Loan, FNB Personal Loan, FNB Revolving Facility, Revolving Loan, WesBank Vehicle Finance, DirectAxis Loan, WesBank CashPower Loan or FNB Student Loan.

You will not earn eBucks on Intercape spend above the R3 000 spend limit made using your FNB Fusion Aspire Card, FNB Aspire Credit Card and/or your FNB Aspire Debit Card.

You won't earn eBucks on purchases made using any payment method other than your qualifying FNB Fusion Aspire Card, FNB Aspire Credit Card and/or FNB Aspire Debit Card, including part payment using any other payment method.

2. Clicks spend

Earn up to R150 back in eBucks when you shop at Clicks and pay with your qualifying FNB Fusion Aspire Card, FNB Aspire Credit Card and/or FNB Aspire Debit Card.

In order to qualify for the full R150 eBucks earn, you need to have at least R150 000 in an FNB Demand Deposit Account, FNB Fixed Deposit Account (including Islamic), FNB Notice Cash Deposit Account or FNB Savings Account (including Islamic), or have an FNB Overdraft, FNB Fusion account, FNB Credit Card, FNB Home Loan, FNB Personal Loan, FNB Revolving Facility, FNB Revolving Loan, WesBank Vehicle Finance, DirectAxis Loan, WesBank CashPower Loan or FNB Student Loan.

You will not earn eBucks on Clicks spend above the R3 000 spend limit made using your FNB Fusion Aspire Card, FNB Aspire Credit Card and/or your FNB Aspire Debit Card.

You won't earn eBucks on purchases made using any payment method other than your qualifying FNB Fusion Aspire Card, FNB Aspire Credit Card and/or FNB Aspire Debit Card, including part payment using any other payment method.

You can use a combination of eBucks and Rands to pay for your transaction at any Clicks store, however you can only pay in full with either eBucks or Rands for online Clicks purchases and cannot pay with a combination of both. You will still earn eBucks on the portion that was paid for in Rands.



Find out how you could qualify, move up a reward level and earn more eBucks by visiting [eBucks.com](https://www.eBucks.com).

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Terms, conditions and earn rules (continued)

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3. Checkers, Shoprite and Usave

Earn up to R150 back in eBucks when you shop at Checkers, Shoprite and USave and pay with your qualifying FNB Fusion Aspire Card, FNB Aspire Credit Card and/or FNB Aspire Debit Card.

You will earn eBucks on purchases made using the Checkers App (Sixty60).

You won't earn eBucks on purchases made at MediRite Pharmacies, Money Market counters, Computicket, Computicket Travel and Cash@Till®.

In order to qualify for the full R150 eBucks earn, you need to have at least R150 000 in an FNB Demand Deposit Account, FNB Fixed Deposit Account (including Islamic), FNB Notice Cash Deposit Account or FNB Savings Account (including Islamic), or have an FNB Overdraft, FNB Fusion account, FNB Credit Card, FNB Home Loan, FNB Personal Loan, FNB Revolving Facility, FNB Revolving Loan, WesBank Vehicle Finance, DirectAxis Loan, WesBank CashPower Loan or FNB Student Loan.

You will not earn eBucks on Checkers/Shoprite spend above the R3 000 spend limit made using your FNB Fusion Aspire Card, FNB Aspire Credit Card and/or your FNB Aspire Debit Card.

You can use a combination of eBucks and Rands to pay for your transaction at any Checkers store, however you can only pay in full with either eBucks or Rands for online Checkers purchases and cannot pay with a combination of both. You will still earn eBucks on the portion that was paid for in Rands.

4. Engen spend

Earn R0.60/litre back in eBucks for your fuel spend at Engen only, based on the price of Inland ULP 95 when you use your FNB Fusion Aspire Card, FNB Aspire Credit Card and/or your FNB Aspire Debit Card. No earn will be awarded on fuel purchases at any other fuel retailers. You need to load your vehicle's* details on the FNB App > nav-igate life > Car > Add Vehicle and have accepted the nav»Car Terms of Use, in order to earn eBucks for your Engen fuel spend.

The amount of eBucks you can earn at Engen in one month is capped at eB1 500 (R150).

In order to qualify for the full eB1 500 earn, you need to have at least R150 000 in an FNB Demand Deposit Account, FNB Fixed Deposit Account (including Islamic), FNB Notice Cash Deposit Account or FNB Savings Account (including Islamic). Or have an Overdraft, FNB Fusion Aspire account, FNB Aspire Credit Card, FNB Home Loan, FNB Personal Loan, Revolving Facility, Revolving Loan, WesBank Vehicle Finance, DirectAxis Loan, WesBank CashPower Loan or FNB Student Loan.

If your vehicle is financed with WesBank (and affiliates) and/or Toyota Financial Services and/or Volkswagen Financial Services, your vehicle will be auto uploaded into nav»Car. If it is your first time or you recently purchased a new car, accept the terms of use and view your vehicle in 'My Garage'. If your vehicle is not financed through WesBank (and affiliates) and/or Toyota Financial Services and/or Volkswagen Financial Services, you will have to access nav»Car, accept the terms of use and load your car manually under 'My Garage'.

You will only need to accept the nav»Car terms of use once, even if you purchase a new car, you will not need to accept the terms of use again but you are required to view your new vehicle in 'My Garage'.

You can fill up at any domestic Engen fuel station, but you must pay for your Engen fuel at the Engen forecourt.



Find out how you could qualify, move up a reward level and earn more eBucks by visiting [eBucks.com](https://www.eBucks.com).

*A vehicle excludes bicycles, agricultural machinery, commercial vehicles (weighing 3 500kg or more), golf carts, industrial equipment, air transport, medical equipment, commercial equipment, household appliances, IT equipment and office equipment.

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Terms, conditions and earn rules (continued)

4. Engen spend (cont)

You won't earn eBucks if you pay at the Quick Shop at the Engen fuel station.

An FNB Aspire Linked Petro Card will also qualify to earn eBucks when you fill up at any Engen fuel station.

You will not earn eBucks back on any fuel purchases made on an FNB Aspire stand-alone Petro Card or any FNB Petrol card.

If your fuel earn isn't correctly reflecting your fuel spend at Engen using your FNB Fusion Aspire Card, FNB Aspire Credit Card and/or FNB Aspire Debit Card then please call us on 087 320 3200. Please keep the date of the transaction and a copy of your receipt on hand.

Double Up on Fuel earn

This reward applies once a quarter in addition to your normal earn of R0.60 per litre every month for fuel purchases at Engen.

The qualifying requirements that need to be met for each month of the quarter are:

- Have an active Vehicle Finance Agreement with WesBank, Toyota Financial Services and/or Volkswagen Financial Services
- Have your financed vehicle loaded on nav»Car and view your loaded vehicle in 'My Garage'. If your vehicle is financed with WesBank (and affiliates) and/or Toyota Financial Services and/or Volkswagen Financial Services, your vehicle will be auto uploaded into the nav»Car. If it is your first time or recently purchased a new car, accept the terms and conditions and view your vehicle in 'My Garage'. You will only need to accept the nav»Car terms of use once, even if you purchase a new car, you will not need to accept the terms of use again but you are required to view your new vehicle in 'My Garage'
- Have 100% of your fuel spend at Engen fuel stations for the quarter. If you buy fuel from any other fuel retailer using your FNB Fusion Aspire Card, FNB Aspire Credit Card and/or FNB Aspire Debit Card, you will not be eligible to earn the Double Up on Fuel reward

Find out how you could qualify, move up a reward level and earn more eBucks by visiting eBucks.com.

Things to remember:

Ensure that ALL your FirstRand Bank accounts are in good standing. 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 FirstRand* entity. Legal process means any legal proceedings in any court of law involving you and any of the FirstRand entities, including but not limited to: business rescue, collections, liquidation, administration and sequestration proceedings. An account that's active means that there's monthly activity on the account or that the account is still being used for its original intended purpose

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.

Terms, conditions and earn rules (continued)

5. GuardMe

You can earn up to 100% of your monthly GuardMe subscription fees back in eBucks every month when you have a balance of over R25 000 in your FNB investment accounts*.

Meet the standard qualifying criteria for eBucks Rewards.

You are only able to earn up to 100% of the monthly subscription fee back in eBucks for a maximum of 6 subscriptions. 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.

**Qualifying investment accounts include FNB Demand Deposit Account, FNB Fixed Deposit Account (Including Islamic), FNB Notice Cash Deposit Account or an FNB Savings Account (Including Islamic)*

FNB Aspire

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Contact us

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

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.

