



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 Easy 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 Easy overview

FNB Easy PAYU Get grocery coupons **every week**. Get selected grocery items like bread, tinned food and veggies valued at R15 **for only R5** with a weekly coupon from FNB.

FNB Easy Smart Option Now you can qualify to earn eBucks and choose to pay your monthly account fee with eBucks instead of Rands using the FNB App.

FNB Easy

Annual Earn Guide 2022



When you spend at our partners

- Up to R50 back in eBucks at Checkers, Shoprite or USave
- Up to R50 back in eBucks at Clicks



When you stay connected

- Get rewarded with 300MB, 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 300MB data every month when you spend* R51 or more on your FNB Connect SIM card and qualify for eBucks Rewards at the time that you spend
- Get a high-end device like Apple, Samsung and Lenovo on a 24-month contract with FNB Connect



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



Joining eBucks is at no charge

- There's no joining fee and no monthly subscription fee
- Your eBucks never expire, so you can save up to buy something special
- eB10 = R1 (eB100 = R10)



When you save or insure with us

- Get a R500 grocery voucher every year when you spend and qualify for eBucks and save or insure with FNB



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 2023
- **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 travel

- **New Quick Bus!** Choose from over 100 bus operators for local and cross-border travel across 6500 African destinations
- Up to R50 back in eBucks at Intercape



How to check your balance

- Login to the FNB App, visit the eBucks tab
- Dial *120*321#, select 'Rewards'
- Login to the eBucks website



FNB Easy

Annual Earn Guide 2022

How to qualify

FNB Easy PAYU

To get weekly rewards, have an FNB Easy PAYU or Islamic Easy PAYU account and do the following every month:

1. Have a minimum monthly deposit of at least R1 000 (for example, your salary) into your Easy PAYU or Islamic Easy PAYU account every month
2. Make sure that ALL your FirstRand Bank accounts are in good standing** and not in arrears
3. Use the FNB App, Cellphone Banking or Online Banking once a month to pay someone, buy something or withdraw cash using Cash@Till. If you're over the age of 60, you're exempt from this rule.
4. Swipe your FNB Easy Debit card at Checkers, Shoprite or USave and spend at least R150 once a week

FNB Easy Smart Option

To get eBucks, simply have an FNB Easy Smart Option or Islamic Bundle Option Account and do the following every month:

1. Have a minimum monthly deposit of at least R2 000 (for example, your salary) into your Easy Smart Option or Islamic Easy Bundle Option account every month
2. Make sure that ALL your FirstRand Bank accounts are in good standing** and not in arrears
3. Use the FNB App, Cellphone Banking or Online Banking once a month to pay someone, buy something or withdraw cash using Cash@Till. If you're over the age of 60, you're exempt from this rule.



Remember:

Keep doing the above, so you qualify and don't miss out on earning rewards.

Ensure that ALL your FirstRand 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.

*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)

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.



How to earn eBucks

FNB Easy

Annual Earn Guide 2022

Getting eBucks (Easy Smart Option or Islamic Bundle Option only)

Whether you are buying groceries at Checkers, Shoprite or USave; getting your health and beauty essentials at Clicks or buying bus tickets to go home – you can earn eBucks when you spend with your FNB Easy Debit card.

Simply do at least 1 payment or transfer on the FNB App, Cellphone Banking, Online Banking or Cash@Till and spend at our partners every month.



eBucks awarded when you reach the below spend amounts at Checkers/Shoprite/USave, Clicks and Intercape will take 2 – 5 business days to reflect in your eBucks account.

For example, if you spend R100 at Shoprite in a month you will earn R10 in eBucks. If you spend another R150 at Shoprite in the same month, you will earn an extra R15 in eBucks. That's a total of R25 in eBucks in a month.

If you want to get the maximum R50 back in eBucks, per partner, you would have to spend R500 at each partner using your FNB Easy Debit card and have an active credit product** in good standing or have an investment account* with a minimum balance of R75 000.

(Easy Smart Option or Islamic Bundle Option only)

*Including FNB Demand Deposit Account, FNB Fixed Deposit Account (including Islamic), FNB Notice Cash Deposit Account or FNB Savings Account (including Islamic).

**Including an FNB Credit Card, FNB Home Loan, FNB Personal Loan, Revolving Facility, Revolving Loan, WesBank Vehicle Finance, WesBank CashPower Loan, DirectAxis Loan, FNB Student Loan or FNB Temporary 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)

Getting eBucks (Easy Smart Option or Islamic Bundle Option only)

Whether you are buying groceries at Checkers, Shoprite or USave; getting your health and beauty essentials at Clicks or buying bus tickets to go home - you can earn eBucks when you spend with your FNB Easy Debit card.

Simply do at least 1 payment or transfer on the FNB App, Cellphone Banking, Online Banking or Cash@Till and spend at our partners every month.



&



&



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

Have an FNB Smart Option Account only

Have an FNB Easy Smart Option Account and a minimum savings balance* or credit product**

R100

Get R10 in eBucks

Get R10 in eBucks

R250

Get extra R15 in eBucks

Get extra R15 in eBucks

R500

N/A

Get extra R25 in eBucks

Total potential earn in a month

R25 in eBucks

R50 in eBucks per month at each partner

Clicks Seniors benefit

Exclusive to eBucks members over the age of 60. Use your qualifying FNB Easy debit card at Clicks on Wednesdays and earn eBucks twice as fast. For example, if you spend R150 at Clicks on Wednesday, it will count as R300 spend and you will earn R25 back in eBucks.

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.(Easy Smart Option or Islamic Bundle Option only)

*Including FNB Demand Deposit Account, FNB Fixed Deposit Account (including Islamic), FNB Notice Cash Deposit Account or FNB Savings Account (including Islamic).

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

If you have an FNB Aspire Credit Card (previously known as FNB Gold Credit Card), your spend will count towards eBucks Rewards for FNB Aspire. See more about FNB Aspire.

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.

FNB Easy

Annual Earn Guide 2022



How to earn eBucks (continued)

Pay only R5 for a R15 grocery item (Easy PAYU or Islamic Easy PAYU only)

Swipe your FNB Easy Debit card at Checkers, Shoprite or USave for R150 within a week (Monday to Sunday) and get a R5 coupon messaged to you in the following week. With the coupon, you can get selected grocery items valued at R15 like **bread, tinned food** and **veggies** for **only R5**.

See below for full list of items that you can get for only R5.

Pay only R5 instead of R15 for one of the selected grocery items from Checkers, Shoprite or USave

Canned beans in tomato sauce (Koo, Rhodes or Ritebrand 410g can)

White or brown bread (Sasko, Albany, Blue Ribbon, Sunbake)

Canned Pilchards (Tomato or chilli 400g can)

Full cream milk (Darling 1 litre)

Carrots, green pepper, tomato, onions OR beetroot (1kg bag)

Spinach (1 bunch)

Cucumber (single)

Cabbage (unwrapped, single)

Get a **R15** grocery item for only R5

To get weekly rewards, you must have an FNB Easy PAYU account and do the following every month:

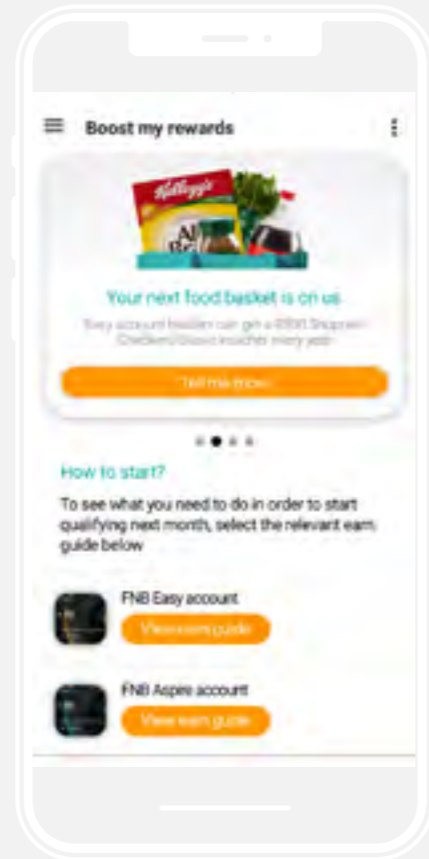
- Have a **minimum monthly deposit at least R1 000** (for example your salary) into your Easy PAYU account every month.
- Make sure that ALL your FirstRand **Bank accounts are in good standing** and not in arrears.
- Use **Cellphone Banking or Online Banking once a month** to pay someone, buy something or withdraw cash using Cash@Till. If you're over the age of 60, you're exempt from this rule. (remember you won't pay for data when you use the App).
- **Swipe your FNB Easy Debit card for at least R150** in a week (Sunday to Saturday) at Checkers, Shoprite or USave.

Boost my rewards (Easy Smart Option or Islamic Bundle Option only)

FNB Easy

Annual Earn Guide 2022

Get rewarded with a R 500 grocery voucher every year when you **spend** using your FNB Easy Debit card and **save** with FNB or have **FNB Funeral Cover** or **FNB Life Insurance**. Use your grocery voucher at **Checkers, Shoprite** or **USave** and make your basket go even further.



Visit the
FNB App every
month to track
your progress

How to qualify

Meet the above requirements for **12/12 months** and get a **R500 grocery voucher**

OR

Meet the above requirements for **10/12 months** and get a **R300 grocery voucher**



Boost my rewards (continued)

(Easy Smart Option or Islamic Bundle Option only)

How to qualify:

Qualify for eBucks Rewards, do the following for 12/12 months and get a R500 grocery voucher.

OR

Qualify for eBucks Rewards, do the following for 10/12 months or 11/12 months and get a R300 grocery voucher.

Spend at least R1 000 on your FNB Easy Debit card every month

Plus do one of the following

Grow your Savings Account by R100 every month

Maintain a Savings Account balance of at least R6 000 every month

Have an active FNB Funeral Cover*

Have active FNB Life Insurance**

*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 cheque 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 Easy Smart Option and FNB Islamic Easy Bundle 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. Grocery vouchers may only be redeemed at Checkers, Shoprite or USave. 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.

FNB Easy

Annual Earn Guide 2022



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.

New 2022 eBucks reward partners

It keeps getting better for you

FNB Easy

Annual Earn Guide 2022



Education



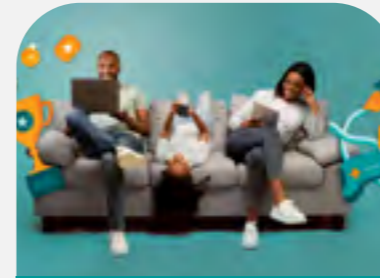
NEW

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



Gaming



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.



Security



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.



Travel



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.

Easy PayU

- Entertainer App
- eBucks Games
- QuickBus
- Extramarks

Easy Smart

- Entertainer App
- Udemy
- GuardMe
- eBucks Games
- QuickBus
- Extramarks



FNB Easy

Annual Earn Guide 2022

FNB Connect rewards (Easy Smart Option or Islamic Bundle Option only)

Get rewarded with **300MB, 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 300MB data every month when you spend* R51 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 R51 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 R51.
- **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 R51.

If you join FNB on or after 1 July 2022:

You will receive a once-off 300MB 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 for the complete earn rules.



FNB Connect rewards (Easy Smart Option or Islamic Bundle Option only) (continued)

FNB Easy

Annual Earn Guide 2022

	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	300MB	300MB	300MB	300MB	1000MB	200MB
Free SMSs	30	30	30			

If you joined FNB on or after 1 July 2022 you will qualify for 300MB, 30 voice minutes and 30 SMSs for the first two months by meeting the following criteria: 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, their 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

FNB Easy

Annual Earn Guide 2022

1. Intercape spend

Earn up to R50 back in eBucks when you spend at Intercape (instore or online) and pay with your qualifying FNB Easy Debit Card.

In order to qualify for the full R50 eBucks earn, you need to have at least R75 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 Credit Card, FNB Home Loan, FNB Personal Loan, Revolving Facility, Revolving Loan, WesBank Vehicle Finance, WesBank CashPower Loan, DirectAxis Loan, FNB Student Loan or FNB Temporary Loan. If you have an FNB Aspire Credit Card (previously known as FNB Gold Credit Card), your spend will count towards eBucks Rewards for FNB Aspire. See more about FNB Aspire.

You will not earn eBucks on Intercape spend above the R500 spend limit.

You won't earn eBucks on purchases made using any payment method other than your qualifying FNB Easy Debit Card, including part payment using any other payment method.

2. Clicks spend

Earn up to R50 back in eBucks when you shop at Clicks and pay with your qualifying FNB Easy Debit Card.

In order to qualify for the full R50 eBucks earn, you need to have at least R75 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 Credit Card, FNB Home Loan, FNB Personal Loan, Revolving Facility, Revolving Loan, WesBank Vehicle Finance, WesBank CashPower Loan, DirectAxis Loan, FNB Student Loan or FNB Temporary Loan. If you have an FNB Aspire Credit Card (previously known as FNB Gold Credit Card), your spend will count towards eBucks Rewards for FNB Aspire. See more about FNB Aspire.

You will not earn eBucks on Clicks spend above the R500 spend limit.

You won't earn eBucks on purchases made using any payment method other than your qualifying FNB Easy Smart Option 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 and part-payment functionality for online is now available. 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).

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.

Terms, conditions and earn rules (continued)

FNB Easy

Annual Earn Guide 2022

3. Checkers, Shoprite and Usave

Earn up to R50 back in eBucks when you shop at Checkers, Shoprite and USave and pay with your qualifying FNB Easy Debit Card.

In order to qualify for the full R50 eBucks earn, you need to have at least R75 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 Credit Card, FNB Home Loan, FNB Personal Loan, Revolving Facility, Revolving Loan, WesBank Vehicle Finance, WesBank CashPower Loan, DirectAxis Loan, FNB Student Loan or FNB Temporary Loan. If you have an FNB Aspire Credit Card (previously known as FNB Gold Credit Card), your spend will count towards eBucks Rewards for FNB Aspire. See more about FNB Aspire.

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®.

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. Guard me

FNB Easy Smart Option Account: Have a balance of over R10 000 in your FNB investment accounts* to earn 100% of your GuardMe fee back in eBucks. 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)*



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.

FNB Easy

Annual Earn Guide 2022

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.

