



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 Private Clients
Annual Earn Rules 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 Private Clients Overview



When you pay in eBucks

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



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 look after the ones you love

- **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
- Up to 40% back in eBucks on your FNB Life Insurance premiums every month



When you spend at our partners

- **New!** Earn up to 30 % back in eBucks at ARC Stores
- Up to 15% back in eBucks at Checkers and Shoprite
- Up to 15% back in eBucks at Clicks
- Up to 15% back in eBucks on the latest Apple products at iStore
- Up to R8/l back in eBucks every quarter with Engen and WesBank



When you travel

- **New Quick Bus!** Choose from over 100 bus operators for local and cross-border travel across 6500 African destinations
- Get up to 40%* off selected flights for you and your family with eBucks Travel
- Unlock an Avis Car Hire discount of up to 40% off when you book flights on the FNB App
- Get up to 20 complimentary SLOW Lounge visits per year
- Get up to 18 bonus SLOW Lounge visits when you book flights with eBucks Travel
- Get a free Wimpy breakfast or burger at participating Engen 1Stops every quarter

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FNB Private Clients Overview



When you stay connected

- Get a high-end device like Apple, Samsung and Lenovo on a 24-month contract with FNB Connect
- Up to 2GB data, 30 voice minutes and 30 SMSs every month on your FNB Connect SIM



When you spend time with the family

- **New!** Get a weekly cappuccino at Starbucks when you do 5 FNB Pay or Virtual Card transactions
- **New!** Unlock the eBucks Games world and enjoy uninterrupted play for the whole family
- Up to 40% back in eBucks on your Video Streaming (Netflix) and Music Streaming (Spotify®) subscriptions when your family banks with FNB
- Enjoy a fresh smoothie, coffee or up to R100 to spend in-store at KAUAI every month
- Get more 2-for-1 deals with The Entertainer and let FNB cover the cost until the end of 2022



*Discount excludes taxes

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 apply.

How to qualify

Qualifying for eBucks Rewards just got easier

Simply have an FNB Private Clients Account and **ensure that all your accounts are** active and in good standing.

- 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
- 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)
- FNB Private Clients Accounts includes the following accounts: FNB Fusion Private Clients Account, FNB Private Clients Current Account, FNB Islamic Private Clients Account, FNB Private Clients Single Facility; or an FNB Fusion Private Clients Account/ FNB Private Clients Current Account/ FNB Islamic Private Clients on the Spousal pricing option



Remember:

If you do not meet this requirement at any time, you will not qualify for eBucks Rewards.

How to qualify (continued)

Changed rules

- Collecting points on streaming services has changed to:
- Use only your Virtual Card to collect points for streaming or online platform(s)
 - Get 1500 points for 2 or 3 streaming or online services
 - Get 2000 points for 4 or more streaming or online services

Income deposit rule*

New Income Deposit Rule. Get 2500 points
When you have a minimum monthly deposit of R32 500 in your account
OR
Do at least 10 debit transactions* per month on your account.

Points per month

2500

* "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).
Qualifying debit transactions are defined fully in the terms, conditions and rules portion below

The points required per reward level has changed to

Reward level points collected monthly	0 to 6999	7000 - 11999	12000 - 13499	13500 - 15499	15500+
Reward level	1	2	3	4	5

- How to earn eBucks with Smart Spend has been revised.
 - See the full breakdown under the "**Earn more with Smart Spend**" tab below.
 - Smart Spend allocations are now starting from Reward level 2.



FNB Private Clients

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How to earn eBucks

Whether you are buying groceries at Checkers, getting your health and beauty essentials at Clicks, filling up at Engen or spending any of our reward partners - you can earn eBucks when you use your FNB Private Clients card.

- If you only have an FNB Private Clients Credit Card and no FNB Private Clients Current or Fusion Account, then you could qualify to earn at 50% of the rates listed below.
- 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 points collected monthly	0 - 6999	7000 - 11999	12000 - 13499	13500- 15499	15500 +
Your reward level	1	2	3	4	5
New: GuardMe powered by AURA	0%	10%	20%	50%	100%
New: ARC	2%	5%	10%	15%	30%
Fuel (Engen only): Rands/litre	R0,10	R0,25	R0,75	R2	R4
Clicks	1%	2.5%	5%	7.5%	15%
Clicks (Seniors)	1%	2.5%	5%	7.5%	15%
Checkers	1%	2,5%	5%	7,5%	15%
In-store and online eBucks partner spend: FNB Fusion Private Clients OR FNB Private Clients Credit Card	0,5%	0,8%	1.2%	1,6%	2.5%
In-store and online eBucks partner spend: FNB Private Clients Current Card	0,25%				
iStore	1%	2,5%	5%	7,5%	15%
Video Streaming (Netflix)*	5%	10%	15%	25%	40%
Music Streaming (Spotify®)*	5%	10%	15%	25%	40%
FNB Global Debit Card	0,5%	1%	2%	2,5%	4%
FNB Life Insurance – Protect Series	1%	2,5%	5%	7,5%	15%
FNB Life Insurance –Life Customised	1%	2,5%	15%	25%	40%
FNB Life Insurance – Life Simplified	1%	2,5%	5%	15%	25%
FNB Short Term Insurance - Comprehensive Insurance	1%	2,5%	5%	7,5%	15%
FNB Foreign Exchange	5%	10%	20%	30%	50%

*Only applies if you and your life partner/spouse are verified as a family and you both have an FNB Fusion Private Clients Account, FNB Private Clients Current Account, FNB Islamic Private Clients Account or FNB Private Clients Single Facility Account OR you have an active FNB account linked to your profile (only applicable to children under 18 years of age).

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How to earn eBucks (continued)

Clicks double earn for seniors on Wednesdays

eBucks and Clicks ClubCard customers over the age of 60 can earn double eBucks and Clicks ClubCard points on all purchases every Wednesday.

By presenting your Clicks ClubCard card and using your qualifying FNB or RMB Private Bank card to pay in store or by simply shopping online, qualifying customers over the age of 60 will earn up to 15% back in eBucks on Wednesday purchases, plus up to 15% back in eBucks for normal Clicks spend.



Your reward level	1	2	3	4	5
Clicks earn	1%	2,5%	5%	7,5%	15%
Clicks seniors earn (Wednesdays only)	1%	2,5%	5%	7,5%	15%
Total Clicks seniors earn on Wednesdays	2%	5%	10%	15%	30%



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:

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



Up to **R8/litre back in eBucks** per quarter on fuel spend at Engen

Your reward level	1	2	3	4	5
Engen Earn	R0,10	R0,25	R0,75	R2	R4
Double Up Earn	R0,10	R0,25	R0,75	R2	R4
Double Up & Engen Earn for Quarter (Rands/litre)	R0,20	R0,50	R1,50	R4	R8

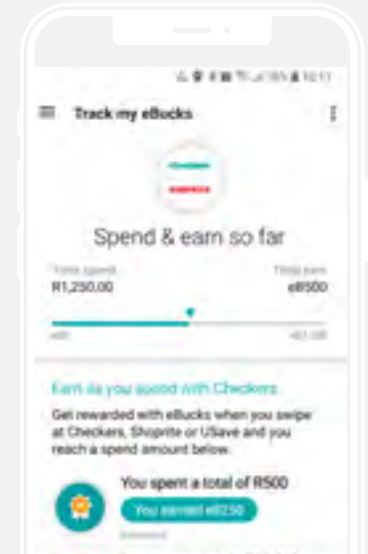
Read more about the qualifying requirements in the [‘Terms, conditions and earn rules’](#) section.



Earn more with Smart Spend

Track your Smart Spend and see how many eBucks you've earned during the month by visiting the FNB App > eBucks > Earn > Smart Spend.

- Earn additional eBucks with Smart Spend when you use your FNB Fusion Private Clients card, FNB Private Clients Credit Card, FNB Private Clients Debit card or FNB Pay during the month. eBucks awarded for Smart Spend will take 2 – 3 business days to reflect in your eBucks account.
- If you only have an FNB Private Clients Credit Card and do not have an FNB Private Clients Current or Fusion Account, then you qualify to earn at 50% of the rates listed.
- Smart Spend totals are cumulative i.e. If you are on Reward level 5, you will get eB500 (R50) when you spend R5 000 within the month. The higher your Smart Spend, the higher your reward. You can earn a maximum of eB6 000 (R600) within a month when you spend R25 000 or more. If you spend at our rewards partners (such as Checkers, Clicks and Engen), you will earn eBucks from our rewards partners AND eBucks for Smart Spend.



Remember:

If you have an FNB Private Clients Debit card only, then all spend will count towards Smart Spend. If you have an FNB Private Clients Debit card and an FNB Private Clients Credit Card, then only spend on your FNB Private Clients Credit Card will count towards Smart Spend. If you are on an FNB Fusion Private Clients bundle with an FNB Private Clients Credit Card, then both cards will count towards Smart Spend.

Please note: All international spend using your FNB Fusion Private Clients Card, Private Clients Credit Card, Private Clients Debit Card, Virtual Card or FNB Pay will not count towards your Smart Spend. You will get up to 4% back in eBucks on international spend when you use your FNB Global Debit Card or FNB Pay.

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 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 Smart Spend for the new month.

Earn more with Smart Spend (continued)

See below for a full breakdown.

When you spend (in a calendar month)	You will earn				
	Reward level	1	2	3	4
R8 000	N/A	eB 300 (R30)	eB 450 (R45)	eB 750 (R75)	eB1 500 (R150)
R16 000	N/A	eB 450 (R45)	eB 650 (R65)	eB1 000 (R100)	eB2 200 (R220)
R24 000	N/A	eB 600 (R60)	eB 900 (R90)	eB1 500 (R150)	eB3 000 (R380)
R32 000	N/A	eB 750 (R75)	eB1 100 (R110)	eB1 900 (R190)	eB3 800 (R380)
R40 000	N/A	eB 900 (R90)	eB1 300 (R130)	eB2 200 (R220)	eB4 500 (R450)
Potential eBucks earn in one month	N/A	= eB 3 000 (R300)	= eB4 400 (R440)	= eB7 350 (R 735)	= eB15 000 (R1500)



Earn your FNB Fusion or Current Account fee back

- Earn up to 100% of your monthly FNB Fusion Private Clients Account, FNB Private Clients Current Account or FNB Islamic Private Clients Current Account fee back in eBucks, depending on your reward level. You need to have a minimum of R750 000 in an FNB Savings and Investments account(s) and Channel Islands Investment account(s) with at least R100 000 invested in a qualifying account (Segregated Portfolios, Investment Account, Tax-Free Shares, Endowment, Pension and Preservation Account, and Retirement Annuity)
- To qualify for this reward the investment must be in an FNB Funds and solutions only. If you have a qualifying FNB Islamic Banking Current account, you need to have a minimum of R750 000 in an FNB Savings and Investment Account(s) or qualifying FNB Islamic Wealth and Investments solutions (stipulated accounts and funds)

Reward Level	Investment Amount	Percentage of your fees paid back in eBucks
1		10%
2		25%
3	R750 000 in savings and Investments with at least R100 000 invested in a qualifying account (listed above)	50%
4		75%
5		100%

For example: For example: as an FNB Private Clients account holder (who is on reward level 5) and has an FNB Money Maximiser Account with R650 000 invested and an FNB Retirement Annuity with R100 000 invested (total investment is R750 000) you will get 100% of your monthly account fee back in eBucks.



How to move up reward levels

Maximise your eBucks earn by reaching and maintaining reward level 5.

Remember, the more reward level points you collect in a month, the higher your reward level. And the higher your reward level, the more eBucks you will earn every month.

Where you are required to hold a specific product to collect reward level points, only FirstRand Bank products and accounts will qualify. You will not collect reward level points on any products held with other financial institutions.

View the **'Track my rewards'** tab under eBucks on the FNB App to see how you can collect reward level points on a daily basis and potentially move up a reward level.

Income deposit rule	Points per month
New Income Deposit Rule. Get 2500 points When you have a minimum monthly deposit of R32 500 in your account OR Do at least 10 debit transactions* per month on your account.	2500



**'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)
Qualifying debit transactions are defined fully in the terms, conditions and rules portion.

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How to move up reward levels (continued)

	Points
<p>Digital banking</p> <p>Do at least 8 financial transactions per month via the FNB App</p> <p><i>Including Lotto, PowerBall, Prepaid purchases and send money transactions. Excluding FNB Pay and Virtual Card transactions.</i></p>	2 000
<p>View the 'Track my rewards' tab on the FNB App every month.</p> <p><i>Visit the 'eBucks' tab, select 'Earn' then 'Track my rewards'.</i></p>	500
<p>Spend at least R300 on your FNB Connect SIM card every month.</p> <ul style="list-style-type: none"> • R300 - R549.99 • R550 - R899.99 • R900 or more <p><i>Qualifying spend excludes any device premiums and FNB Connect Ultimate/Unlimited package.</i></p>	500 1000 1500
<p>Do at least 3 FNB Pay* transactions</p> <ul style="list-style-type: none"> • Yes • Yes, using Virtual card <p><i>Earn double points when using your Virtual Card for at least one of these transactions. Only Tap to Pay transactions made using FNB Pay where you pay for your purchase using your smartphone and the FNB App will qualify as FNB Pay transactions and not purchases made when tapping your FNB card.</i></p> <p><i>*Includes Fitbit Pay, Garmin Pay, Samsung Pay, Apple Pay or Google Pay.</i></p> <p><i>You will receive these points in the month the transactions are processed or banked by Merchants</i></p>	500 1000
<p>Setup at least 3 Smart budget categories and access your Smart budget every month. AND maintain a healthy Credit status on nav» Money with a status in either one of the 3 highest tiers.</p> <ul style="list-style-type: none"> • Yes light amber status • Yes light green status • Yes dark green status <p><i>To collect Credit status points, you must also meet the Smart budget rule.</i></p>	1000 1500 2000
<p>Setup at least 3 Smart budget categories and access your Smart budget every month.</p> <p><i>Visit the 'eBucks' tab, select 'Earn' then 'Track my rewards'.</i></p>	1000



How to move up reward levels (continued)

My Cards	Points
<p>Have an active FNB Fusion Private Clients Account with a credit limit and an active FNB Fusion Private Clients card.</p> <p><i>This includes Virtual Card.</i></p>	1000
<p>Ensure that your Cash@Till® withdrawals are greater than or equal to your ATM and branch withdrawals.</p> <p><i>ALL cash withdrawals (Cash@Till® and ATM/ branch withdrawals) made using your FNB Fusion, Credit Card, and/or Debit Card will be considered for this requirement. Please note: an eWallet transaction to your own cell number will be seen as an ATM withdrawal. You will receive these points in the month the transactions are processed or banked by merchants.</i></p>	1000
<p>Use your FNB Fusion Private Clients Card and/or FNB Private Clients Credit Card for between 75% and 100% of all your qualifying in-store and online spend in a calendar month.</p>	1000
<p>Have an FNB Private Clients Credit Card and authorise a monthly auto payment.</p> <p><i>An auto payment is an automatic monthly payment set up to pay the amount due on your FNB Private Clients Credit Card on the due date.</i></p>	1000
<p>Use only your Virtual Card on two or more streaming or online platform(s)*.</p> <ul style="list-style-type: none"> • 2 or 3 streaming or online services • 4 or more streaming or online services 	1500 2000
<p><i>*Deezer, iTunes, Netflix, Spotify, YouTube, Showmax, SweepSouth, Audible, Mr D Food, Uber OR Uber Eats, PlayStation, Xbox, Google, Bolt, Checkers Sixty60. You will receive these points in the month the transactions are processed or banked by Merchants. Payments for these subscriptions that are made on other platforms will not qualify for the above points.</i></p>	



How to move up reward levels (continued)

Save	Points
<p>Grow your FNB Savings and Investments account(s) by at least R2 750 per month. Interest and profit is excluded. This excludes FNB Tax-Free cash deposit accounts, FNB Share Saver, FNB Share Builder, FNB Share Investor, FNB Local Trader and FNB Global Trader, FNB Unit Trusts and FNB fixed deposit accounts. Should your monthly withdrawals from your savings account(s) exceed the value of your monthly deposits, there will be no growth on your savings account(s).</p>	500
<p>Have a fixed deposit account and/or a savings and investment account(s) with a term of longer than 8 days and maintain a minimum monthly balance of R32 500 in the account.</p> <ul style="list-style-type: none"> • R32 500 and R64 999.99 • R65 000 and R97 499.99 • R97 500 or more 	500 1 000 1 500
<p>Maintain a minimum monthly balance of at least R32 500 across your FNB Savings and Investment accounts that are accessible within 7 days to help you save for emergencies without incurring early withdrawal fees.</p> <ul style="list-style-type: none"> • R32 500 - R64 999 • R65 000 - R97 499 • R97 500 or more <p><i>This excludes FNB Channel Islands, fixed deposit accounts, FNB Tax-Free cash deposit and FNB Equity Trading Growth.</i></p>	500 1 000 1 500
<p>Have an FNB fixed deposit account with a fixed term of at least 12 months and maintain a minimum monthly balance of at least R200 000 in the account</p> <p><i>Only applicable for FNB Private Clients Account Holders over the age of 55 years</i></p>	3 000
<p>Have an active Islamic transactional account and at least one other active Islamic linked savings, Islamic term account, or Islamic WesBank vehicle finance account.</p>	1 000



How to move up reward levels (continued)

Invest	Points
<p>Maintain a minimum monthly balance of at least R150 000 in your FNB Fund/Ashburton Fund.</p> <ul style="list-style-type: none"> • R150 000 - R199 999 • R200 000 or more OR R150 000 - R199 999 with an RA or on Retiree Pricing • R200 000 or more with an RA or on Retiree Pricing <p><i>Double points awarded if invested in a Retirement Annuity (RA) and/or on the Retiree Pricing option. Excludes FNB Tax-Free Shares and Tax-Free Unit Trusts. Includes FNB Horizon Series.</i></p> <p><i>The total monthly and annual contributions must be made within the current tax year, which runs from 1 March 2022 to 28 February 2023. (Only FNB managed Funds recognised for FNB Tax-Free Unit Trusts).</i></p>	<p>500 1 000 2 000</p>
<p>Make a single payment of at least R2 500 into an FNB Fund/Ashburton Fund every month.</p> <ul style="list-style-type: none"> • R2500 - R2999 • R3 000 or more OR R2500 - R2999 with an RA or on Retiree Pricing • R3 000 or more with an RA or on Retiree Pricing <p><i>Earn double points if you are invested in a Retirement Annuity (RA) and/or on the Retiree Pricing option. Excludes FNB Tax-Free Shares and Tax-Free Unit Trusts. Includes FNB Horizon Series.</i></p>	<p>500 1 000 2 000</p>
<p>Make a payment of at least R2 500 into an FNB Fund every month.</p> <ul style="list-style-type: none"> • R2500 - R2999 • R3 000 or more OR R2500 - R2999 with an RA or on Retiree Pricing • R3 000 or more with an RA or on Retiree Pricing <p><i>Earn double points if you are invested in a Retirement Annuity (RA) and/or on the Retiree Pricing option. Excludes FNB Tax-Free Shares and Tax-Free Unit Trusts. Includes FNB Horizon Series.</i></p>	<p>500 1000 1500</p>



How to move up reward levels (continued)

	Points
<p>Borrow</p> <p>Have a Revolving Loan, Secured Facility or Unsecured Revolving Facility with a minimum limit of R30 000 and use on average between 40% and 100% of your limit during the month.</p> <p>OR</p> <p>Have an FNB Personal Loan, WesBank CashPower Loan, FNB Student Loan or DirectAxis loan of at least R60 000 which you repay via a monthly debit order from your FNB Fusion Account, FNB Current Account or FNB Single Facility.</p>	2 000
<p>Have an FNB Securities Based Loan or Secured Revolving Facility and use between 40% and 100% of the facility limit during the month with a minimum outstanding balance of R30 000.</p>	2 000
<p>Home</p>	Points
<p>Have a Home Loan, Smart Bond, Structural Loan or Single Facility with a minimum utilisation of at least 30%.</p> <ul style="list-style-type: none"> • 30% - 59.9% OR 90% - 100% if you have one bond • 60% - 89.9% if you have one bond OR 30% - 59.9% or 90% - 100% and all approved Home Loans with FNB if you have more than one bond • 60% - 89.9% and all approved Home Loans with FNB if you have more than one bond 	500 1 000 2 000
<p><i>Home Loan and Structured Loan usage is calculated using the outstanding and available balances at month end i.e. usage is = outstanding balance divided by (outstanding balance + available balance). Single Facility usage is calculated using the average outstanding balances during the month and the Credit Limit at month end i.e.: Usage = average outstanding balance divided by Credit Limit at month end. Where there is more than one loan, the averages will be used across the total loansto calculate usage.</i></p>	
<p>Have an FNB Home Loan or FNB Structured Loan with an active Flexi and FNB Debit Order or Salary Stop Order.</p>	500
<p>Manage your property or use one of the available services on the nav>>Home tab on the App once a quarter.</p> <p><i>Visit the 'nav-igate llfe' tab then select 'nav» Home'. Quarters will run from 1 July to 30 September (Q1); 1 October to 31 December (Q2); 1 January to 31 March (Q3) and 1 April to 30 June (Q4). In order to enjoy the this benefit monthly, nav»Home should be accessed in the beginning of each quarter.</i></p>	500
<p>Have an FNB Islamic Home Loan</p>	1 000



How to move up reward levels (continued)

Insurance	Points
<p>Have an FNB Life Simplified, Life Customised or Dynamic Life» Home Policy with a minimum combined cover of R1 200 000.</p> <p>And set up or update My Health Details on nav» Wellness at least once a year. And pay your monthly premiums from your FNB Fusion Private Clients Account, FNB Private Clients Current Account or FNB Single Facility.</p> <p><i>Qualifying FNB Life Policies include Life Cover, Critical Illness Cover, Disability Cover and Dynamic Life» Home. All qualifying policies will count towards the minimum cover amount. Only Life Insurance products where FirstRand Life Assurance is the insurer are eligible for eBucks.</i></p>	1 000
<p>Have an FNB Funeral Plan and/or have an FNB Group Funeral Plan with at least 2 additional lives, 18 years and older, covered. And pay your monthly premiums from your FNB Fusion Private Clients Account, FNB Private Clients Current Account or FNB Single Facility.</p> <p><i>*Cover for the Policyholder and Children under the age of 18 do not count towards the number of lives covered. With FNB Group Funeral Plan cover, you can cover your domestic worker, gardener, au pair, nanny, caregiver or driver. You can find Group Funeral Plan under the 'Insure' tab and then 'Domestic helper'</i></p> <p><i>Only Funeral products where FirstRand Life Assurance is the insurer are eligible for eBucks</i></p>	500
<p>Have an FNB Health Cash Plan with a minimum cover* of R2 000 per day. And pay your monthly premiums from your FNB Fusion Private Clients Account, FNB Private Clients Current Account or FNB Single Facility.</p> <p><i>*Cover for the plan holder will only be considered towards minimum cover. Only Health Cash products where FirstRand Life Assurance is the insurer are eligible for eBucks.</i></p>	500



How to move up reward levels (continued)

Offshore Banking	Points
Have an FNB Global Account with the required minimum monthly balance of 2 500 (AUD, EUR, GBP, CD, USD) or 160 000 (INR).	1 000
<p>Fund your FNB Global Account(s) from your FNB Fusion Private Clients or Private Clients Current Account to the value of R9 000 over the last 3 months.</p> <ul style="list-style-type: none"> R9000 - R44 999 R45000 or more 	<p>500</p> <p>1 500</p>
<p>Have an FNB Channel Islands Current, Call or 32 Day Notice Account and maintain a minimum monthly balance of at least 5 000 or more euros, British pounds or American dollars.</p> <ul style="list-style-type: none"> 5 000 - 14 999 15 000 - 24 999 25 000 or more 	<p>2 000</p> <p>3 000</p> <p>4 000</p>
Have an FNB Channel Islands Fixed Deposit Account and maintain a minimum monthly balance of 25 000 Euros, British pounds or American dollars.	5 000

How to move up reward levels (continued)

	Points
<p>Family Banking</p> <p>Confirm that you have a spouse or life partner who also has an active FNB Private Clients account. Add them as a spouse under the 'My family' tab on the FNB App or speak to your banker.</p> <p><i>Your accounts will remain separate and you will both earn points for this rule.</i></p>	1 000
<p>Have an FNB Life Simplified, Life Customised or Dynamic Life» Home Policy with a minimum combined cover of R1.2 million. A ND draft a Will with FNB as your executor. And have your signed Will with a signature date no older than five years kept in FNB's custody.</p> <p><i>Qualifying FNB Life Policies include Life Cover, Critical Illness Cover, Disability Cover and Dynamic Life» Home. All qualifying policies will count towards the minimum cover amount. Only Life Insurance products where FirstRand Life Assurance is the insurer are eligible for eBucks.</i></p>	1 000
<p>Have an active linked FNBy transactional account OR Have a linked FNB savings account(s) (Savings and investments accounts for children under 18) with a balance that grows by R300 per month.</p>	500
<p>Have your Will drafted and signed with FNB as your executor and keep your signed Will in FNB's custody. The signature date must not be older than 5 years.</p>	500
<p>Islamic</p> <p>Have an active Islamic transactional account and at least one other active Islamic linked savings, Islamic term account, or Islamic WesBank vehicle finance account.</p>	R1 000



*Only applies if you and your life partner/spouse are verified as a family and you both have an FNB Fusion Private Clients Account, FNB Private Clients Current account, FNB Islamic Private Clients Account or FNB Private Clients Single Facility Account OR you have an active FNBy account linked to your profile (only applicable to children under 18 years of age).

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 apply.

New 2022 eBucks reward partners

It keeps getting better for you



Education

udemy

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.

Snapplify.com

EXTRAMARKS

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



Food and entertainment



NEW

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

the ENTERTAINER™



Gaming

eB eBucks Games

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.

KOODOO.co.za

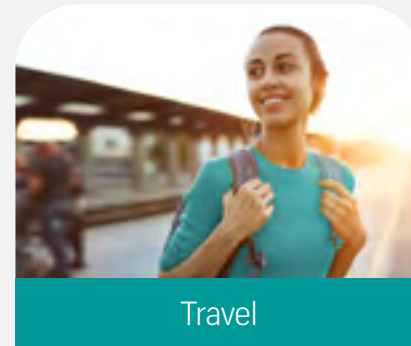
New 2022 eBucks reward partners

It keeps getting better for you



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

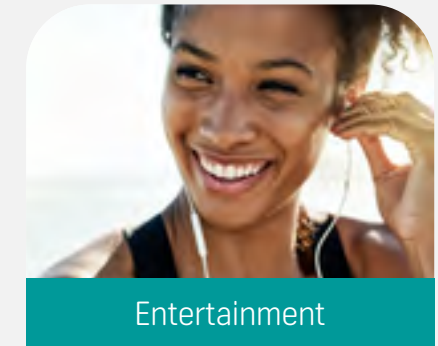
Safe & hassle-free bus ticket booking on the FNB App with QuickBus. Choose from over 100 bus operators for local and cross-border travel across 6500 African destinations. Conveniently pay with eBucks or Rands via the app and receive your digital ticket instantly at no additional fees chargeable.



A R C

NEW

Earn up to 30% back in eBucks when you shop at ARC stores and pay with your qualifying FNB Fusion Private Clients Card, FNB Private Clients Credit Card and/or FNB Private Clients Debit card. ARC is your most sought-after, aspirational beauty, cosmetics and self-care requirements store that offers a wide range of skincare, makeup, fragrance, and men's grooming products.



NEW

Enjoy authentic stories from home-grown artists with BiB Africa's Audio Library. Keep the whole family entertained with a unique collection that can be enjoyed directly from your device. Subscribe for just R159 per month* and get up to 4 free books monthly.

FNB Connect rewards

Get rewarded up to **1GB data, 30 voice minutes & 30 SMSs** every month on your FNB Connect SIM when you qualify for eBucks Rewards. Plus get rewarded with extra up to 1GB 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
- 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 of R100
- 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 of R100. (max 3 allocations)

If you join FNB on or after 1 July 2022:

To welcome you to FNB Connect, you will receive a once-off 1GB 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

Plus 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
- 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.

FNB Connect rewards (continued)

Get rewarded up to **1GB data, 30 voice minutes & 30 SMSs** every month on your FNB Connect SIM.

Have an active FNB Connect SIM Card Qualify for eBucks Rewards

Reward Level	Monthly Voice Reward (min)	Monthly Data Reward	Monthly SMS Reward	Plus an Extra data Reward when you spend* R100
1	30	200MB	30	200MB
2	30	400MB	30	400MB
3	30	600MB	30	600MB
4	30	800MB	30	800MB
5	30	1GB	30	1GB

	Activation Reward	New FNB Customer whom join after 01 July 2022 (max 2 allocations)	Monthly Reward	Extra Data Reward (qualified for eBucks)	Seniors (customers 60 years of age and above)	Extra Data Reward (did not qualify for eBucks - max 3 allocations)
Free voice	30min	30min	30min	N/A	N/A	N/A
Free data	1000MB	1000MB	Based on eB Reward level	Based on eB Reward level	1000MB	200MB
Free SMSs	30	30	30	N/A	N/A	N/A

*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.

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.



Airport Lounge access

As an **FNB Private Clients Account** holder, you can enjoy complimentary access to the luxurious **SLOW Lounges**

Your number of complimentary visits depends on your reward level.

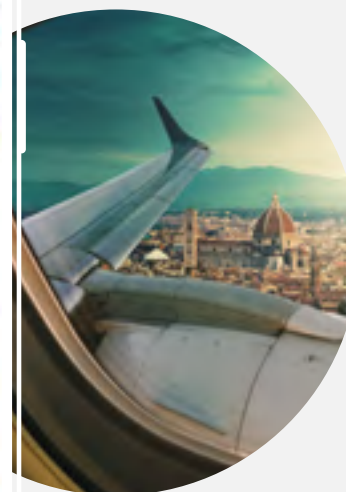
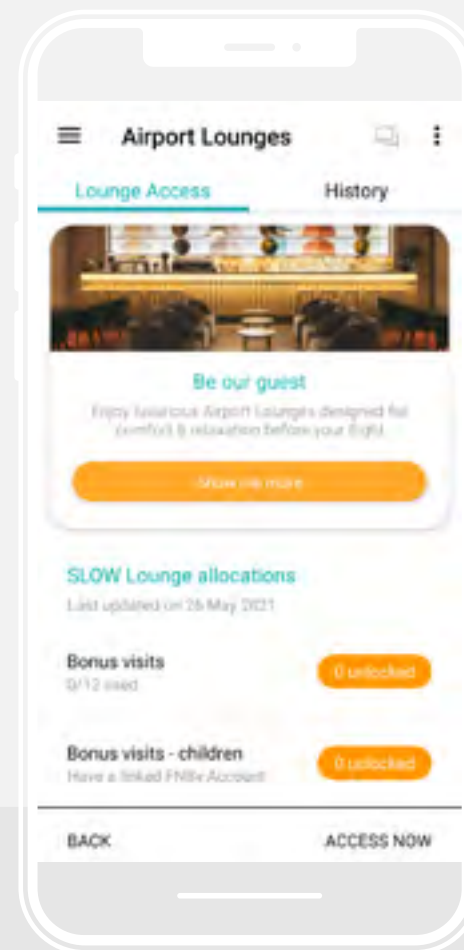
Make a flight booking for you and your family using eBucks Travel and earn bonus SLOW Lounge visits. Go to the eBucks tab on the FNB App to track your available SLOW Lounge visits. To access a lounge simply generate a QR code on the FNB App and scan it at the lounge entrance or swipe your qualifying Private Clients card

Complimentary and bonus visits will be allocated annually from 1 July to 30 June.



Note:

Bonus visits are earned on domestic and international flight bookings.



Airport Lounge access (continued)

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

Qualifying cards	Qualifying criteria per reward level	Complimentary* entries per annum	Bonus* entries unlocked when using eBucks Travel to make a flight booking	Fee per additional visit or when qualifying criteria are not met	
				Domestic	International
FNB Fusion Private Clients Card OR FNB Private Clients Debit Card OR FNB Private Clients Credit Card	eBucks reward level 1 or 2	0			
FNB Private Clients Debit Card	eBucks reward level 3	4	18 per annum	R250 per person	R400 per person
FNB Private Clients Credit Card OR FNB Fusion Private Clients Card	eBucks reward level 4	8			
FNB Private Clients Credit Card AND FNB Private Clients Debit Card	eBucks reward level 5	20			



Note:

All entries into the Lounges are charged for. Your fee will only be reversed if you have complimentary entries.



Note: Bonus visits are earned on domestic and international flight bookings. For full SLOW Lounge rules visit www.fnb.co.za

*Complimentary visits are shared between SLOW Domestic Lounges and the SLOW International Lounge.

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 apply.

Airport Lounge access (continued)

- Guest entries are considered part of the cardholder's complimentary entries and will be deducted from the available complimentary entries
- Only your first guest or child (between the age of 2 to 18 years) will benefit from your complimentary entries and you will be charged for every guest or child thereafter
- Children younger than 2 years old enter the lounges at no charge. These entries will not be deducted from your complimentary entrie

Note: No complimentary guests allowed during peak times. A fee of R250 will be charged per guest (applicable to SLOW Domestic Lounges only)

Peak times:

- Monday to Friday: 15h00-17h30
- Sunday: 15h00-17h30

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

Airport Lounge access (continued)

General rules for bonus visits earned through eBucks Travel bookings

- Complimentary Lounge visits received from your eBucks Travel flight booking will be added to your annual complimentary allocated visits as 'bonus visits'
- Bonus visits are subject to General Lounge access rules, including but not limited to:
 - Access to domestic lounges will be limited to 90 minutes before boarding time
 - Access is subject to availability, according to SLOW and Bidvest Premier Lounge capacity and lockdown safety rules
- The cardholder making the booking must be an FNB Private Clients Account holder and on a qualifying eBucks reward level in order to earn Bonus Visits for themselves and other travellers who are part of the travel booking
- The Bonus Visits will automatically be added onto your annual visits once your flight booking is made through eBucks Travel
- As an FNB Private Clients cardholder you can earn up to 18 bonus visits per annum, which are applicable to domestic and international flight bookings
- Each traveller in the flight booking can earn bonus visits provided that the traveller's FNB or RMB Private Bank account is in good standing and they qualify for eBucks discount (where applicable)
- A child older than 2 years can earn a Bonus Visit if they hold an FNBy, FNBy Islamic or FNBy Next account. They must be added to the Family Banking Profile of the parent/legal guardian who they are travelling with. To redeem bonus visits the parent/legal guardian travelling with the child needs to swipe their qualifying card or scan a QR code from their app

Airport Lounge access (continued)

General rules for bonus visits earned through eBucks Travel bookings

- When the main account holder books a flight on eBucks Travel for themselves 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 18 visits provided that the parent/legal guardian has available visits
- Bonus visits earned by children will be added to the profile of the parent who is travelling with the child and will show on that parent's banking app
- Bonus visits can be used by swiping your qualifying bank card or 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 first before the annual allocated visits
- 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
- You can continue to get 10 complimentary visits to airport lounges worldwide via LoungeKey using your FNB Global Debit Card. For more information on how to order a FNB Global Debit Card, visit www.fnb.co.za

AVIS car hire

Unlock Avis car hire discounts

Get up to 40% off Avis car hire when you book a flight on the FNB App. It's the convenient and secure way to book flights and car hire. Car hire bookings made on eBucks.com will **no longer** qualify for discounts.

Qualifying rules for car hire discounts

- You must book a domestic flight with eBucks Travel on the FNB App to unlock a car hire discount
- Flight bookings made on the eBucks Travel website will no longer qualify for discounts on car hire
- You must be qualified for eBucks Rewards and eBucks Travel discounts at the time of booking your flight to unlock a car hire discount
- Your flight must first be booked on the App for your car hire discount to be unlocked. Once your car hire discount has been unlocked, you must book your discounted car hire on the App
- You unlock one discounted car hire per eBucks Travel flight booking reference (For example, if you book a one-way or a return flight, you will only unlock one car hire discount but may still hire other cars without discounts)
- A car hire discount can be unlocked with a nondiscounted or discounted domestic flight booked on the App
- Your percentage discount on your car hire booking will be based on your eBucks reward level at the time of completing your car hire booking
- Your unlocked discounted car rental needs to be booked within 7 days of your last flight date to avoid expiry of the discount cap. You do not need to book your rental at the same time as you book your flight

Car hire discount allocations / Unlocked benefits

- Each qualifying eBucks member will have 8 discounted car hire allocations per financial year (1 July -30 June)
- Your unlocked car hire discount needs to be booked within 7 days of your last flight date to avoid the expiry of the discount allocation. You do not need to book your car hire at the same time as you booked your flight
- If you cancel your car hire booking at least 4 hours before car hire collection, your unlocked benefit will be reversed back to your allocations which must be used within the same financial year (before 30 June)
- If you do not book your unlocked discount car rental within 7 days after your last flight date, it will be reversed back into your car hire discount allocation
- If you have any unused unlocked discounts by 30 June each year, all existing unlocked discounts will be valid for 7 days from your last flight booking it was unlocked against.

Changes / Cancellations

- If you change your car hire booking before collection of the vehicle through eBucks Travel (either upgrading your vehicle or extending your car hire dates), additional discounts will not apply, but you can still use your eBucks as payment
- After vehicle collection all changes happen directly with Avis and additional charges are handled by Avis directly

Terms, conditions and earn rules

Your reward level is calculated around the 8th of each month, based on the number of points you've collected from FNB in the previous month for your banking behaviour. Go to the [FNB App](#) > [eBucks](#) > [Earn](#) > [Track my rewards](#) to track your current and potential reward level on a daily basis.

1. Qualifying debit transactions

Qualifying debit transactions include cash withdrawals at ATM, Branch or Cash@Till™, cardless cash withdrawals, Debit card purchases, electronic and manual payments, eWallet and Money Transfer, internal and external debit orders, prepaid purchases (airtime, electricity and pay TV license) and LOTTO/Powerball purchases.

Qualifying debit transactions exclude account fees and interest charges, ATM, Branch and eChannel transfers, Bank Your Change™ transfers, cash deposits at Branch and ATM and convenience and value-added services (electronic subscription services, balance alerts, payment notifications, card courier fee, Pay and Clear Now)

2. Qualifying purchases

Qualifying purchases (i.e. purchases on which you earn eBucks) excludes Cash@Till®, transfers, EFTs, debit orders, cash withdrawals, travellers' cheques, foreign exchange transactions and casino gambling transactions. Qualifying purchases include in-store and online partner spend as well as Engen purchases made using your FNB Fusion Private Clients Card, FNB Private Clients Credit Card and/or FNB Private Clients Debit card. You don't earn eBucks on joint accounts or on FNB Money Market Transactor Accounts. You don't earn eBucks on purchases where we believe that your behaviour was fraudulent, inappropriate, constituted misconduct or is considered as an abuse of the eBucks Rewards Programme.

3. Shopping

3.1. In-store eBucks partner spend

The amount on which you earn eBucks is limited to a total monthly Rand spend (on qualifying card swipes only) of R20 000 on your qualifying FNB Fusion Private Clients Card, FNB Private Clients Credit Card and/or FNB Private Clients Debit card.

You won't earn eBucks on partner spend above the R20 000 spend limit made using your FNB Private Clients Debit card. Your FNB Fusion Private Clients Card/FNB Private Clients Credit Card spend is considered first toward the spend limit.

Where you earn eBucks on qualifying earn category partner purchases from partners such as Checkers, Engen and Clicks, your in-store and online spend at these partners will not be included in your qualifying in-store and online partner spend. Visit [eBucks.com](#) to view Reward Partners

3.2. Online eBucks partner spend

The amount on which you earn eBucks is limited to a total monthly Rand spend (on qualifying online spend only) of R5 000 on your qualifying FNB Fusion Private Clients Card, FNB Private Clients Credit Card and/or FNB Private Clients Debit card.

You won't earn eBucks on online purchases above the R5 000 spend limit made using your FNB Private Clients Debit card.

Your FNB Fusion Private Clients Card/FNB Private Clients Credit Card spend is considered first towards the spend limit.

Where you earn eBucks on qualifying earn category partner purchases from partners such as Checkers, Engen and Clicks, your in-store and online spend at these partners will not be included in your qualifying in-store and online partner spend.

Visit [eBucks.com](#) to view Reward Partners

Note:



Rewards are 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.



Terms, conditions and earn rules (continued)

4. Clicks spend

Earn up to 15% back in eBucks when you shop at Clicks and pay with your qualifying FNB Fusion Private Clients Card, FNB Private Clients Credit Card and/or FNB Private Clients Debit card.

The amount on which you earn eBucks is limited to 20% of your total monthly qualifying FNB Fusion Private Clients Card, FNB Private Clients Credit Card and/or FNB Private Clients Debit card spend or a total Rand spend of R2 500 per month, whichever occurs first.

Your FNB Fusion Private Clients Card/FNB Private Clients Credit Card spend is considered first towards the spend limit. You won't earn eBucks on purchases made using any payment method other than your qualifying FNB Fusion Private Clients Card, FNB Private Clients Credit Card and/or FNB Private Clients Debit card, including part payment using any other payment method.

Where you earn eBucks on qualifying Clicks purchases, you will then not earn additional rewards for the in-store and online partner spend categories on those qualifying Clicks purchases.

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.

Clicks Seniors "Double eBucks" Rules

You will earn double eBucks and Clicks ClubCard points on all purchases every Wednesday when presenting your Clicks ClubCard card and using your qualifying FNB Bank cards to pay in store or by simply shopping online, where your Clicks ClubCard will automatically be linked to your online profile.

Your additional up to 15% double eBucks earn will be allocated together with your total Clicks earn for the month.

The amount on which you earn double eBucks is limited to 20% of your total monthly qualifying FNB Fusion Private Clients Card, FNB Private Clients Credit Card and/or FNB Private Clients Debit card spend (on qualifying Clicks purchases on Wednesdays only) or a total Rand spend of R2 500 per month, whichever occurs first.

Your FNB Fusion Private Clients Card/FNB Private Clients Credit Card spend is considered first towards the spend limit.

Only eBucks and Clicks ClubCard customers over the age of 60 (i.e. "Senior" customers), qualify for double eBucks earn at Clicks.

Easy customers are excluded from the Clicks Seniors double eBucks offer.

Seniors will also receive a complimentary R10 voucher which will be loaded onto their ClubCard.

5. Checkers and Shoprite

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

The amount on which you earn eBucks is limited to 20% of your total monthly qualifying FNB Fusion Private Clients Card, FNB Private Clients Credit Card and/or FNB Private Clients Debit card spend or a total Rand spend (on Checkers and Shoprite in-store shopping only) of R3 000 per month, whichever occurs first.

Your FNB Fusion Private Clients Card/FNB Private Clients Credit Card spend is considered first towards the spend limit.

If you haven't yet met the qualifying requirements, you'll earn 0.5% back in eBucks on in-store purchases made at Checkers and Shoprite using your FNB Fusion Private Clients Card, FNB Private Clients Credit Card or FNB Private Clients Debit card.

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

Where you earn eBucks on qualifying Shoprite Checkers purchases, you will then not earn additional rewards for general shopping purchases on those qualifying Shoprite Checkers purchases.



Terms, conditions and earn rules (continued)

6. Engen spend

Earn up to R4/litre back in eBucks for your fuel spend at Engen only, based on the price of Inland ULP 95. 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 accept the nav » Car terms of use, in order to earn eBucks for your Engen fuel spend.

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 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'.

The amount on which you earn eBucks is limited to 20% of your total monthly qualifying FNB Fusion Private Clients Card, FNB Private Clients Credit Card and/or FNB Private Clients Debit card spend or a total Rand spend (on Engen fuel) of R 2 500 per month, whichever occurs first.

You can fill up at any domestic Engen fuel station, but you must pay for your Engen fuel at the Engen forecourt. You won't earn eBucks if you pay at the Quick Shop at the Engen fuel station.

An FNB Private Clients 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 Private Clients standalone Petro Card or any FNB Petrol card.

You will not earn eBucks on Engen fuel spend above the R2 500 spend limit made using your FNB Fusion Private Clients Card, FNB Private Clients Credit Card and/or your FNB Private Clients Debit card. Your FNB Private Clients Fusion or Credit Card spend is considered first towards the spend limit.

Qualifying customers earning eBucks on Engen fuel purchases will not earn additional rewards for general shopping purchases on fuel purchases. Purchases from Engen Quick shops will qualify as general shopping purchases and not as fuel purchases.

If your fuel earn isn't correctly reflecting your fuel spend at Engen using your FNB Fusion Private Clients Card, Credit Card and/or 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.

If you are over the age of 60, you are exempt from this rule. Easy customers are excluded from the Clicks Seniors double eBucks offer. Seniors will also receive a complimentary R10 voucher which will be loaded onto their ClubCard. Visit [eBucks.com](https://www.eBucks.com) to view the list of inclusions.

Double Up on Fuel earn

This reward applies **once a quarter** in addition to your normal earn of up to R4 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 a **Vehicle Finance Agreement** ("VAF") with WesBank, Toyota Financial Services and/or Volkswagen Financial Services* (and their affiliates)
- Have your **financed vehicle loaded on nav» Car** and view your loaded vehicle in '**My Garage**'. If your vehicle is financed with WesBank and/or Toyota Financial Services and/or Volkswagen Financial Services (and their affiliates), your vehicle will be auto uploaded into the 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**'. You will only need to accept the nav» > Car terms of use once, even if you purchase a new car or the vehicle's balloon amount is refinanced, 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 Private Clients Card, FNB Private Clients Credit Card and/or FNB Private Clients Debit card, you will not be eligible to earn the Double Up on Fuel reward

Meet all 3 of the qualifying requirements for all 3 months of the quarter and earn an additional up to R4 per litre back in eBucks on your total Engen earn for the quarter, giving you up to R8 per litre back in eBucks.

You must have an active VFA from the first day up to, and including, the last day of all 3 months of the quarter to qualify for Double Up on Fuel earn Rewards. If you sell and/ or settle your VAF during any month of the quarter, you will not qualify for Double Up Fuel rewards.

*You will not be eligible to earn Double Up on Fuel rewards if your WesBank, Toyota Financial Services and/or Volkswagen Financial Services account is not in good standing. *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.

Terms, conditions and earn rules (continued)

Double Up on Fuel earn (continued)

Examples:

Mr A has an active VFA from 1 January up to and including 31 March, so Mr A qualifies for Double Up Fuel earn.

Mr B has active VAF from 1 January, but he sells his car and settles his VAF on 20 March. Mr B will not qualify for Double Up Fuel earn as he has not had active VAF from the first to the last day of all 3 months of the quarter.

You still need to meet the Engen earn rules as well as the abovementioned qualification requirements to earn Double Up on Fuel earn Rewards.

Quarters will run from

1 July to 30 September (Q1);

1 October to 31 December (Q2);

1 January to 31 March (Q3) and

1 April to 30 June (Q4)

In the event that new VAF is opened during any of the respective quarters, the reward will be pro-rated. The additional eBucks earn for the Double up on Fuel earn rewards will be allocated at the end of each quarter.

**You will not be eligible to earn Double Up on Fuel rewards if your WesBank, Toyota Financial Services and/or Volkswagen Financial Services account is not in good standing.*

7. Streaming Services – Netflix and Spotify®

Earn up to 40% back in eBucks on your monthly Netflix and Spotify® subscription fee when you pay with your qualifying FNB Fusion Private Clients Card, FNB Private Clients Credit Card and/or FNB Private Clients Debit card and:

1. You and your life partner/spouse are verified as a family and you both have an FNB Fusion Private Clients Account, FNB Private Clients Current account, FNB Islamic Private Clients Account or FNB Private Clients Single Facility Account

OR

2. You have an active FNBy* account linked to your profile.

Even if you are paying your Netflix subscription in US Dollars, you will still qualify for this offer, the monthly limit of R199 will still apply regardless of the exchange rate.

You do not need to be on a specific subscription to qualify, however the maximum amount on which your Streaming Services earn will be determined will be limited to R59.99 or R99.99 depending on which plan you choose for Spotify® and R199 for Netflix.

8. GuardMe

Meet the standard qualifying criteria for eBucks Rewards. You can earn up to 100% of your monthly GuardMe subscription fees back in eBucks every month based on your reward level:

Level 1: 0%

Level 2: 10%

Level 3: 20%

Level 4: 50%

Level 5: 100%

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 Bank App to access GuardMe at a subscription fee of R19.90 per month, per member.

9. ARC

- Earn up to 30% back in eBucks when you shop at ARC stores and pay with your qualifying FNB Fusion Private Clients Card, FNB Private Clients Credit Card and/or FNB Private Clients Debit card.
- The amount on which you earn eBucks is limited to a total Rand spend of R6000 per month.
- Your FNB Fusion Private Clients Card/FNB Private Clients Credit Card spend is considered first towards the spend limit.
- You won't earn eBucks on purchases made using any payment method other than your qualifying FNB Fusion Private Clients Card, FNB Private Clients Credit Card and/or FNB Private Clients Debit card spend, including part payment using any other payment method.
- Where you earn eBucks on qualifying ARC stores purchases, you will then not earn additional rewards for the in-store and online partner spend categories on those qualifying purchases.
- You can use a combination of eBucks & Rands to pay for your, transaction at any ARC stores, however, you can only pay in full with either eBucks or Rands for online ARC purchases and cannot pay with a combination of both. You will still earn eBucks on the paid portion in Rands.

Terms, conditions and earn rules (continued)

10. iStore

Earn up to 15% back in eBucks when you shop instore and online at iStore and pay with your qualifying FNB Fusion Private Clients Card, FNB Private Clients Credit Card and/or FNB Private Clients Debit card.

The amount on which you earn eBucks is limited to a total Rand spend of R22 500 per year, being 1 July – 30 June. Your FNB Fusion Private Clients Card/FNB Private Clients Credit Card spend is considered first towards the spend limit.

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

You will only earn eBucks on devices purchased from iStore. You won't earn eBucks on any contracts taken out from iStore.

You can use a combination of eBucks and Rands to pay for your transaction at any iStore.

If you haven't yet met the qualifying requirements, you'll earn 0.5% back in eBucks on purchases made at iStore using your FNB Fusion Private Clients Card, FNB Private Clients Credit Card or FNB Private Clients Debit card.

11. FNB Global Debit Card

Earn up to 4% back in eBucks on your FNB Global Debit Card purchases.

The amount on which you earn eBucks is limited to a monthly qualifying rand spend of R25 000. Thereafter, you'll earn eBucks on in-store shopping and online purchases made using your FNB Global Debit Card at a flat rate of 0.5%.

Monthly FNB Global Debit Card purchases will be converted to a Rand-equivalent based on the average exchange rate over that period, as calculated by FNB Foreign Exchange.

12. FNB Life Insurance: Protect Series

Earn up to 15% back in eBucks on your FNB Life Protect Series products.

You will earn eBucks back on premiums for the following cover: FNB Funeral plan, Group Funeral Plan and FNB Health Cash plan.

The amount on which you earn eBucks is limited to a total monthly premium spend of R7 000.

The monthly premiums on your qualifying FNB Life Protect Series products, must be paid on time from your FNB Fusion Private Clients Account or FNB Private Clients Current account. You won't earn eBucks for any month where premiums weren't paid, either because you didn't make payment that month, or because FNB Life chose to waive your premium that month for any reason.

The percentage earned back in eBucks is calculated on the sum total of all your monthly premiums for all your qualifying FNB Life Protect Series products. 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 towards your rewards level.

In the case of an FNB Life Protect Series product, only the payer of the premiums will earn eBucks, other lives insured and/or beneficiaries named in the policy won't earn eBucks.

These rules apply automatically upon you qualifying for eBucks Rewards.



Terms, conditions and earn rules (continued)

13. FNB Life Insurance: Life Customised

Earn up to 40% back in eBucks on your FNB Life Customised and Dynamic Life» Home premiums every month.

You will earn eBucks back on premiums for the following cover: Life Cover, Critical Illness Cover, Permanent Disability Cover, Income Protection, Dynamic Life» Home and Family Funeral.

If you have Life Cover, you must have chosen a beneficiary and have provided their valid ID details and contact number. If you wish to formally choose your estate/trust as a beneficiary, then you need to contact FNB Life. If you do not contact FNB Life your policy will not qualify for eBucks. For your Dynamic Life» Home Policy, you can also choose FNB as a qualifying beneficiary.

The amount on which you earn eBucks is limited to a total monthly premium spend of R7 000.

The monthly premiums on your qualifying FNB Life Customised or Dynamic Life» Home products must be paid on time from your FNB Fusion Private Clients Account or FNB Private Clients Current Account. You won't earn eBucks for any month where premiums weren't paid, either because you didn't make payment that month, or because FNB Life chose to waive your premium that month for any reason.

The percentage earned back in eBucks is calculated on the sum total of all your monthly premiums for all your qualifying FNB Life Customised or Dynamic Life» Home 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 towards your rewards level.

In the case of an FNB Life Customised or Dynamic Life» Home Policy, only the payer of the premiums will earn eBucks, other lives insured and/or beneficiaries named in the policy won't earn eBucks.

These rules apply automatically upon you qualifying for eBucks Rewards.

14. FNB Life Insurance: Life Simplified

Earn up to 25% back in eBucks on your FNB Life Simplified premiums every month.

You will earn eBucks back on premiums for the following cover: Life Cover and Family Funeral.

If you have Life Cover, you must have chosen a beneficiary and have provided their valid ID and contact number. If you wish to formally choose your estate/trust as a beneficiary, then you need to contact FNB Life. If you do not contact FNB Life, your policy will not qualify for eBucks.

The monthly premiums on your qualifying FNB Life Simplified, products must be paid on time from your FNB Fusion Private Clients or FNB Private Clients Current Account

The amount on which you earn eBucks is limited to a total monthly premium spend of R1 000.

You won't earn eBucks for any month where premiums weren't paid, either because you didn't make payment that month, or because FNB Life chose to waive your premium that month for any reason.

The percentage earned back in eBucks is calculated based on your monthly premium for your qualifying FNB Life Simplified policy. 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 towards your rewards level.

In the case of an FNB Life Simplified Policy, only the payer of the premiums will earn eBucks; other lives insured and/or beneficiaries named in the policy won't earn eBucks.

These rules apply automatically upon you qualifying for eBucks Rewards.

Terms, conditions and earn rules (continued)

15. FNB Short Term Insurance: Comprehensive Insurance

Earn up to 15% back in eBucks on your monthly premiums on your FNB Short Term Comprehensive Insurance products.

You will earn eBucks back on premiums for the following covers: FNB Buildings Insurance, FNB Home Contents, FNB Portable Possessions and FNB Car Insurance.

Only products insured with FirstRand Short Term Insurance Limited are eligible for eBucks. Products offered via FNB Insurance Brokers or underwritten by other insurers will not qualify.

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

The monthly premiums on your qualifying FNB Short Term Comprehensive Insurance products, must be paid on time from one of your FNB Accounts. You won't earn the rebate in eBucks for any month where premiums weren't paid, either because you didn't make payment that month, or because 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 all your monthly premiums for all your qualifying FNB Short Term Comprehensive Insurance products. 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 reward level points towards your rewards level.

In the case of an FNB Short Term Comprehensive Insurance product, only the payer of the premiums will earn a rebate of premium in eBucks, other lives insured and/or beneficiaries named in the policy won't earn eBucks.

These rules apply automatically upon you qualifying for eBucks Rewards.

16. FNB Foreign Exchange

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

You'll only earn eBucks on transaction charges on FNB Foreign Exchange inward and outward payments in a foreign currency (not South African Rand).

All FNB Foreign Exchange transactions must be done via the FNB App or FNB Online Banking, except where you have a standing instruction with FNB Foreign Exchange to transact on your behalf.

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're transacting on a special discount, or when charges are eligible for rebating.



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.

*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)

FNB Private Clients

Annual Earn Rules 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.

