

Choose  
more value  
for you and  
your business



Get the help you need

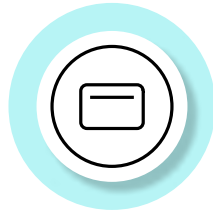


FNB Gold Business  
Annual Earn Rules Guide

1 August 2023 to 31 July 2024

Terms, conditions and earn rules apply.

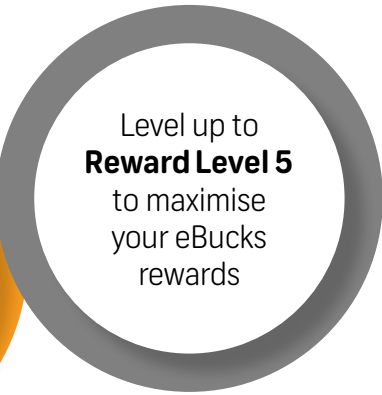
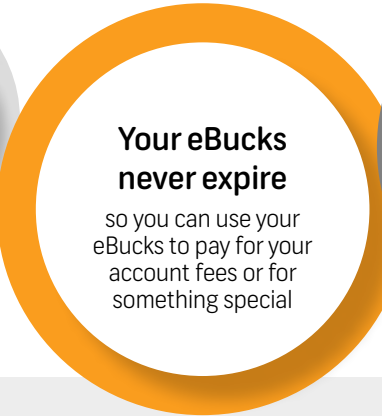
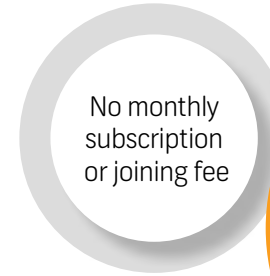
**First National Bank** A division of FirstRand Bank Limited. An Authorised Financial Services and Credit Provider (NCRCP20). Reg. No. 1929/001225/06.



## How eBucks works

### Bank with FNB

For 23 years we've provided customers with eBucks rewards that **can be used on eBucks.com and the FNB App or with our online or in-store partners.**



### How to qualify for eBucks



**Register** for eBucks rewards on eBucks.com



Hold an **active** qualifying business account



Have a minimum monthly **deposit\*** of at least **R500** or have a minimum monthly deposit over the last six months of **R3 000**



Ensure all FirstRand accounts are in **good standing\*\***



**Transact\*\*\*** on your business account using the FNB App, FNB Online Business Banking or FNB Online Banking Enterprise™ at least once a month



### Maximise your eBucks rewards



**Transact with our partners** and be rewarded



Pay with your **FNB Business Credit Card or Virtual Card** and move up a reward level. You could also earn additional eBucks with **Smart Spend**



### Track your eBucks rewards on the FNB App or eBucks.com

Log in to your eBucks Business account and view your monthly eBucks reward progress

**Follow these steps to track your rewards**  
FNB App > eBucks > Earn > Track my rewards

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

\*\* FirstRand Bank Accounts include but are not limited to FNB, WesBank, RMB Private Bank and Ashburton Accounts. These requirements may change from time to time. We'll let you know when they do. If you stop meeting any one of these requirements at any time, you won't qualify for eBucks Rewards for Business for the month. An account that's active means that there's regular activity on the account or that the account is still being used for its original intended purpose. Good standing means that none of your accounts or credit agreements should be overdrawn, or be in arrears, or be in default, or be subject to any legal process with any FSR entity. Legal process means any legal proceedings in any court of law involving you and any of the FSR entities, including but not limited to business rescue, collections, liquidation, administration and sequestration proceedings FSR means FirstRand Limited, FirstRand Bank Limited (which includes First National Bank, RMB Private Bank, WesBank and Rand Merchant Bank), FirstRand Investment Management Holding Limited (Ashburton), Direct Axis SA (Pty) Ltd, FirstRand Life Assurance Limited, each business unit, branch and/or representative office, any connected companies, subsidiary companies, its associates, cessionaries, delegates or successors in title and / or appointed third parties (like its authorised agents, advisors, partners and contractors). Accounts cannot be in excess for longer than 45 days.

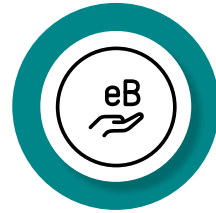
\*\*\* Transactions include checking your balance, ordering a card, updating your limits, making a payment, transfer or purchase. Please visit eBucks.com for the complete earn rules. Terms and conditions and earn rules apply.

Qualifying FNB Gold Business Accounts include FNB Gold Business Current Accounts, FNB Cashman Current Accounts, and FNB Islamic Gold Business Current Accounts. If you have more than one of the above-mentioned Business Accounts, any deposit(s) made into the accounts will be considered towards the deposit amounts required for qualification.

Terms, conditions and earn rules apply. Certain benefits are dependent on your account and eBucks reward level. This is not meant to be a comprehensive guide to the eBucks Rewards Programme earn rules. Please visit eBucks.com for the complete earn rules.

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## How eBucks works

### Earn eBucks in so many ways

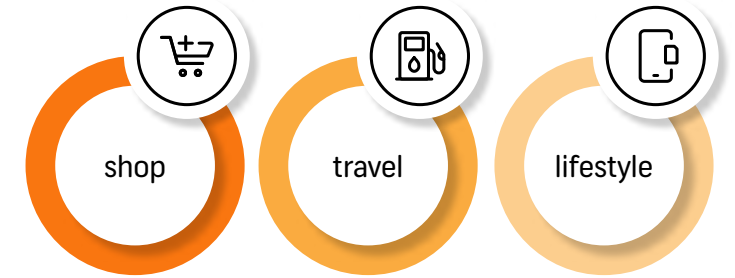
Simply carry out your daily activities and watch your eBucks accumulate



Earn Up to R4/litre\* back in eBucks for your fuel spend at Engen

### WORKSHOP17

Earn 40% back in eBucks when you book hotdesks (day passes) and meeting rooms at Workshop17



Receive up to 15% back in eBucks when

- Shopping at HP Store and Shoprite Checkers
- Buying prepaid airtime, data and electricity

Earn eBucks when the minimum monthly turnover requirements are met and settled into a qualifying FNB Gold Business Account



### Spend your eBucks and save

Pay for flexible workspace solutions or buy business essentials from our partners with eBucks for Business.



Receive up to 40% discounts at the eBucks Shop



Save when you pay using your eBucks with eBucks Travel

Book a bus, flight and car hire for business trips on the FNB App and save when you pay using eBucks.



## Move up reward levels

**FNB offers a range of products and solutions to suit your business banking needs.**

By integrating more of these solutions into your banking portfolio of products, you will move up reward levels, thereby maximising the amount of eBucks you can earn every month.



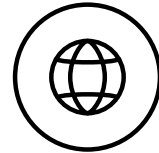
**Your reward level is reviewed monthly**, which means that you may be on a different reward level every month depending on your monthly banking behaviour.

Reward level	1	2	3	4	5
	Register and reach the qualifying requirements	Take up <b>one additional product</b> from our solution groups listed on the next 2 pages	Take up <b>any product across two</b> different solution groups listed on the next 2 pages	Take up <b>any product across three</b> different solution groups listed on the next 2 pages	Take up <b>any product across four or more</b> different solution groups listed on the next 2 pages



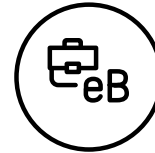
## Move up reward levels

There are 10 solution groups to choose from. You only need to take up and use one product/solution from each solution group to move up a reward level



### 1. Specialised products

- Have an FNB Business Global Account and maintain a minimum monthly balance of 10 000 Australian dollars, Euro, British pounds or US dollars in the account
- Have a 3PIM (3rd Party Investment Manager) structure with an average balance of R1 000 000 a month



### 2. Business solutions

- Use Commercial Property Finance
- Have an active FNB Cashman Account



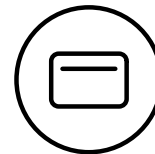
### 3. Receipts

- Have a minimum monthly turnover of R25 000 through an FNB Merchant Services device (SpeedPoint®, e-Commerce, SpeedeeQR™ or Speedee® devices). Payments must be settled into an FNB Gold Business Account
- Have an FNB SmartBOX™ or SmartTILL™ and use it
- Make use of our FNB Integrated payments and receipt solutions



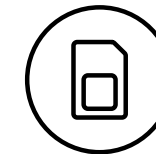
### 4. Payments

- Have at least 6 debit orders
- Make your payments and transfers with Online Banking Enterprise™
- Transact on FNB eWallet Pro



### 5. Card

- Have an FNB Business Credit Card and spend at least R2 000 per month
- Use an FNB Virtual Card to spend at least R500 per month



### 6. FNB Connect

- Have an active FNB Connect SIM (Only available to Sole Proprietors)

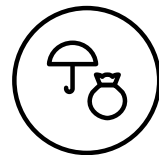


## Move up Reward levels



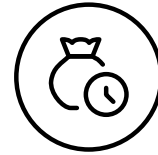
### 7. Fixed-term lending

- Have an FNB Business Loan of more than R50 000
- Have an FNB Agric Loan of more than R500 000



### 10. Short-term lending

- Have an FNB Overdraft and use R1 000 per month
- Have an FNB Revolving Loan and make use of R1 000 per month
- Have an FNB Agric Overdraft and use R1 000 per month



### 8. Long-term savings

- Have an FNB Fixed Deposit Account with an average monthly balance of R25 000
- Have an FNB Islamic Term Deposit Account with an average monthly balance of R25 000
- Have an FNB 32-Day Notice Account with an average monthly balance of R25 000
- Have an FNB Cash Intelligence Investment Account with an average monthly balance of R1 000 000
- Have an FNB Flexi Fixed Deposit Account with an average monthly balance of R25 000



### 9. Short-term savings

- Have an FNB Business Call or Money on Call Account with an average monthly balance of R25 000
- Have an FNB Islamic Savings Pocket with an average monthly balance of R25 000
- Have an FNB Islamic 48-hour Cash Accelerator Account with an average monthly balance of R100 000
- Have an FNB 48-hour Cash Accelerator Account with an average monthly balance of R100 000
- Have an FNB 7-day Notice Account with an average monthly balance of R25 000

## How to earn eBucks

### Earn eBucks by shopping at eBucks partners

Once you've registered for eBucks, you will earn eBucks by going about your regular shopping at a range of eBucks partners and paying with your qualifying FNB Card(s). The amount of eBucks you earn will be based on how much you spend at those partners as well as your eBucks reward level, which we determine based on your monthly banking behaviour.

Here are a few examples of what you will earn from various partners at each reward level.

For example, if you're at reward level 3, you'll earn 5% of your monthly Shoprite Checkers spend back in eBucks.

Reward level	1	2	3	4	5
<b>Reward rates</b>					
Engen fuel (rands/litre)	R0.10	R0.25	R0.75	R2	R4
Shoprite Checkers	1%	2.5%	5%	7.5%	15%
HP Store	1%	2.5%	5%	7.5%	15%
Prepaid electricity	1%	2.5%	5%	7.5%	15%
Prepaid airtime (all networks)	1%	2.5%	5%	7.5%	15%
Insurance solutions from FNB	1%	2.5%	5%	7.5%	15%
FNB Forex payments <i>FNB App, online payment and standing orders</i>	1%	2.5%	5%	7.5%	15%
Online payment transaction fees	1%	2.5%	5%	7.5%	15%
GuardMe subscription fee	0%	10%	20%	50%	100%
FNB Merchant services turnover <i>Earnings are based on a maximum Merchant Service turnover of R150 000 settled into FNB Gold Business Account</i>	0.02%	0.025%	0.03%	0.035%	0.05%
Workshop17 <i>You can earn 40% back on a maximum qualifying spend of R8 000 per month</i>	40%	40%	40%	40%	40%





## Earn more eBucks with Smart Spend

You can earn additional eBucks when you use your qualifying FNB Gold Business Card or FNB Pay during the month and reach certain spend amounts regardless of where you spend. This is what we call Smart Spend.

Smart Spend totals are cumulative. The more you Smart Spend, the higher your reward. You can earn a maximum of eB10 000 (R1 000) within a month when you spend R50 000 or more.

See examples in the table below

What you spend <i>(in a calendar month)</i>	Reward level				
	1	2	3	4	5
<b>Reward rates</b>					
R5 000	eB 50 (R5)	eB 100 (R10)	eB 250 (R25)	eB 500 (R50)	eB 1 000 (R100)
R10 000	eB 50 (R5)	eB 100 (R10)	eB 250 (R25)	eB 500 (R50)	eB 1 000 (R100)
R15 000	eB 50 (R5)	eB 100 (R10)	eB 250 (R25)	eB 500 (R50)	eB 1 000 (R100)
R20 000	eB 50 (R5)	eB 100 (R10)	eB 250 (R25)	eB 500 (R50)	eB 1 000 (R100)
R50 000	eB 300 (R30)	eB 600 (R60)	eB 1 500 (R150)	eB 3 000 (R300)	eB 6 000 (R600)
Maximum Smart Spend eBucks earn per month	= eB 500 (R50)	= eB 1 000 (R100)	= eB 2 500 (R250)	= eB 5 000 (R500)	= eB 10 000 (R1 000)

Clients will earn additional Smart Spend on their credit card spend when it is greater than R750 000. If you spend at our reward partners (such as Shoprite Checkers and Engen), you will earn eBucks from our reward partners and eBucks for Smart Spend.

### Important notes

- \* Smart Spend is calculated from the first to the last day of a calendar month. If a transaction is not processed by a merchant by the last day of the month, it will count towards the new month, i.e. If you spend R1 000 at a store on the 30th of the month and the transaction is processed on the 2nd of the following month, then the R1 000 would count towards your Smart Spend for the new month.
- \* We calculate your Smart Spend rewards based on what you spent per month on a single FNB Account. If you spend on multiple business Accounts and you reach the same spend amount on different Accounts, you will only be allocated rewards based on the account that reaches the spend amount first.
- \* If you have an FNB Gold Business Debit card only, then all spend will count towards Smart Spend. If you have an FNB Business Credit Card and an FNB Gold Business Debit Card, then only the spend on your business credit card will count towards Smart Spend.

Terms, conditions and earn rules apply. Certain benefits are dependent on your account and eBucks reward level. This is not meant to be a comprehensive guide to the eBucks Rewards Programme earn rules. Please visit [eBucks.com](https://eBucks.com) for the complete earn rules.

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## Fly LIFT Premium

You can now **fly LIFT Premium at 25% off** when you book your flight on eBucks Travel on the FNB App, regardless of your eBucks reward level.

LIFT Premium is a business class-inspired flight offering that provides extra legroom, priority boarding, premium onboard drinks and snacks, extra baggage allowance and unlimited flights flexibility.

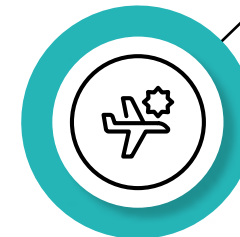
This discount is available for bookings made by 30 June 2024, for travel any time.

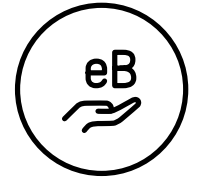
Note that the discount is limited to the first 1 000 tickets each month. Once the 1000 tickets have been reached, the price will adjust back to the LIFT published fare pricing on our platforms.

**LIFT has also partnered with SLOW Lounge** to allow all LIFT Premium customers, to receive a complimentary visit to the SLOW Lounge for each ticket purchased. Kindly produce your LIFT Premium boarding pass upon arrival at the SLOW Lounge to gain access.

The 25% discount is deducted from the base fare and excludes taxes and VAT.

The prices you see on eBucks Travel on the FNB App are already discounted.





## Terms, conditions and earn rules

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

### 1. Qualifying spend

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

### 2. Shoprite Checkers

You can earn up to 15% of your Shoprite Checkers spend back in eBucks. The amount on which you earn eBucks is limited to a maximum qualifying spend of R10 000 at Shoprite Checkers per month.

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

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

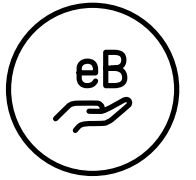
### 3. HP Store

You can earn up to 15% of your HP Store spend back in eBucks. The amount on which you earn eBucks is limited to a maximum qualifying spend of R30 000 at a HP Store per annum.

You won't earn eBucks on purchases made using eBucks or if you pay with a voucher or gift card.

These rules apply automatically upon you qualifying for eBucks rewards.

## Terms, conditions and earn rules



### 4. Fuel at Engen

You can earn up to R4/litre back in eBucks for your fuel spend at Engen, calculated based on the price of inland ULP 95. No earn will be awarded on fuel purchases at any other fuel stations.

The amount on which you earn eBucks is limited to a maximum qualifying spend of R3 500 on Engen fuel per month. You can fill up at any domestic Engen fuel station, but you must pay for your Engen fuel at the Engen forecourt. You won't earn eBucks if you pay for Engen fuel at Engen Quickshop. You will earn eBucks on all FNB Business Petro Cards linked to an FNB Business Credit Card.

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

### 5. Prepaid electricity and prepaid airtime

You can earn up to 15% back in eBucks on all networks' prepaid airtime and electricity bought via FNB electronic banking channels

- FNB App – download the app from your app store
- Online Banking for Business and FNB Online Banking Enterprise™
- Cellphone banking – dial \*130\*321# (airtime\*) or \*120\*321# (airtime\* and electricity)

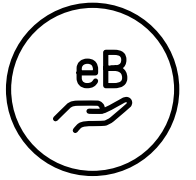
The amount on which you earn eBucks is limited to a total monthly spend (on qualifying prepaid electricity and prepaid airtime purchases only) of R1 000 on each.



\* Standard network rates apply.

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



### 6. FNB Forex fees

You can earn up to 15% back on FNB Forex Payments (FNB App, online payment and standing orders.) The eBucks you earn will be paid in the month after the transaction was done.

All FNB Forex transactions must be done via the FNB App or FNB Online Banking, except where you have a standing instruction with FNB Forex to transact on your behalf. You only earn eBucks on transaction charges on FNB Forex inward and outward payments in a foreign currency (not South African Rand).

You don't earn eBucks on foreign notes, travellers' cheques, foreign currency account (FCA) funding, customer foreign currency (CFC) account funding, cash passport, PayPal™, MoneyGram™ or any other foreign exchange products. You also don't earn eBucks when you transact on a special discount or pensioner pricing.

### 7. Online payment transaction fees

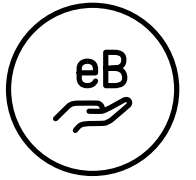
You'll earn up to 15% back in eBucks on payment fee(s) when you make an online payment from your FNB Business Current Account to another FNB Account and the payment is made between the 6th and the 25th of the month. You won't earn eBucks on transaction fees for online payments made between your own FNB accounts (i.e. transfers).

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

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



## Terms, conditions and earn rules



### 8. GuardMe powered by AURA

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

FNB Business Accounts (excluding FNB Enterprise Accounts) can earn up to 100% back based on their reward level

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



### 9. FNB Merchant Services turnover

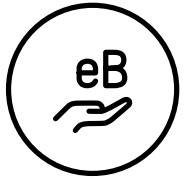
To earn eBucks on your FNB Merchant Services device turnover, you must have a minimum monthly turnover of R25 000 through an FNB Merchant Services device (including SpeedPoint®, e-Commerce, SpeedeeQR™ or Speedee® devices) and the payments made on the device must be settled into an FNB Gold Business Account.

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

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

Reward level	1	2	3	4	5
<b>Thresholds</b>					
R25 000	eB50	eB63	eB75	eB88	eB125
R70 000	eB140	eB175	eB210	eB245	eB350
R150 000	eB300	eB375	eB450	eB525	eB750

## Terms, conditions and earn rules



### 10. Insurance Solutions from FNB

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

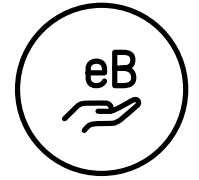
The percentage of the rebate of premium in eBucks is calculated based on the sum total of your monthly premiums for all your qualifying FNB Insure policies. Your participation in the eBucks programme allows us to better assess your risk, enabling you to earn back a percentage of your premium in the form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

Only insurance products where FirstRand Life Assurance Limited or FirstRand Short Term Insurance Limited is the insurer are eligible for eBucks. In the case of an FNB Life policy or FNB Short Term policy, only the payer of the premiums will earn a rebate of premium in eBucks; lives assured and/or beneficiaries named in the policy won't earn eBucks. The amount on which you earn the rebate on your premiums in eBucks is limited to a total monthly premium spend of R7 000. These rules apply automatically upon you qualifying for eBucks rewards.





## Terms, conditions and earn rules



### 11. Workshop17

To purchase credits on the Workshop17 website, you must be a registered Workshop17 user. eBucks may be used to purchase goods and services at Workshop17 which include Stuff Credits, Printing Credits and Space Credits.

- Stuff Credits can be used to purchase food and beverages at Workshop17 café facilities
- Printing Credits can only be used for printing services
- Space Credits can be used to book workspaces such as meeting rooms

eBucks can be spent both online and in-store at the following participating Workshop17 locations (excluding Mauritius)

- Rosebank – Firestation
- Rosebank – The Bank
- Sandton – West Street
- Gardens – Kloof Street
- V&A Waterfront – Watershed (excluding in-store payments using your eBucks card at a payment terminal)
- Paarl – Tabakhuis
- Newlands Cricket Ground

You can also earn 40% back on a maximum qualifying spend of R8 000 a month. This 40% eBucks earn will be allocated upon the successful purchase of hotdesks (day passes) and/or meeting rooms using any qualifying FNB Business Card.

You will not earn eBucks on the purchase of Space Credits, Stuff Credits or Printing Credits.

If you have a query regarding Workshop17's services, kindly contact each location directly, using the contact details published on the Workshop17 website. Workshop17 refund policy applies.

Alternatively, if your query is about eBucks, please call our contact centre on 087 320 3200.



## Contact us

For more information please contact us on

087 320 3200

eBucks.com

FNB App

