

CHOOSE MORE VALUE FOR YOU AND YOUR BUSINESS

RMB Private Bank Business
Annual Earn Rules Guide

1 August 2023 to 31 July 2024

Traditional values. Innovative ideas.

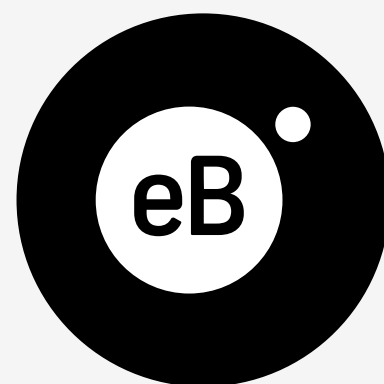
Terms, conditions and earn rules apply.

RMB PRIVATE BANK a division of FirstRand Bank Limited FSP 624 and NCRCP20.



PRIVATE BANKING

eBUCKS REWARDS



BANK WITH RMB PRIVATE BANK

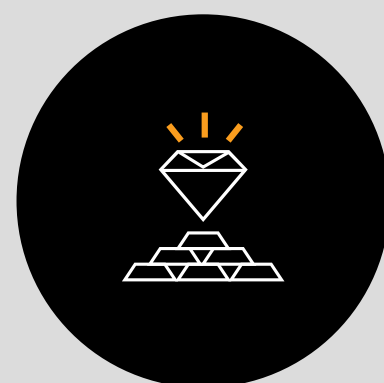
For 23 years, we've provided customers with eBucks Rewards that can be used on the RMB Private Bank App or with our online and in-store partners.

No monthly subscription or joining fee

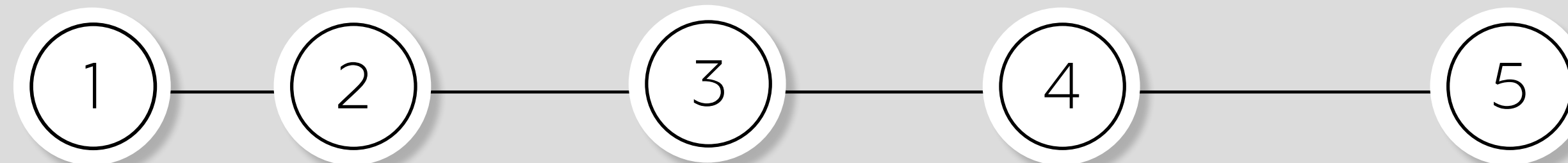
Your eBucks never expire

Use your eBucks to pay for your account fees or for something special

Reach Reward level 5 to maximise your eBucks Rewards



HOW TO QUALIFY FOR eBUCKS



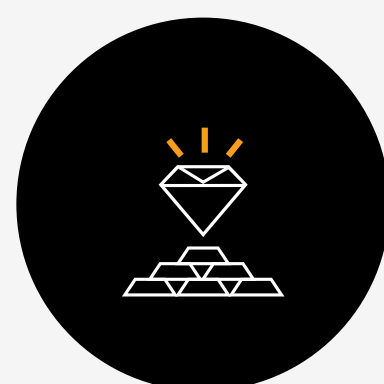
1
Register for eBucks Rewards on eBucks.com

2
Hold an **active** qualifying business account

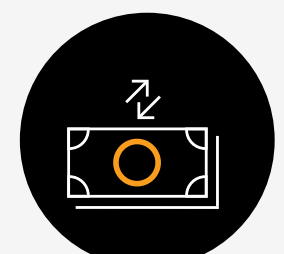
3
Have a minimum **monthly deposit*** of at least **R500** or
Have a minimum **monthly deposit*** over the last six months of **R3 000**

4
Ensure all FirstRand accounts are in **good standing****

5
Transact*** on your business account using the RMB Private Bank App, Online Business Banking or Online Banking Enterprise™ at least once a month

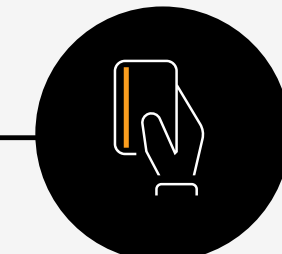


EARNING eBUCKS IS EASY

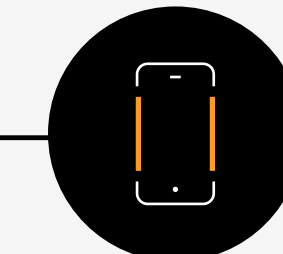


Transact with our partners and get rewarded

Pay with your RMB Private Bank 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 RMB Private Bank App or eBucks.com



By logging into your eBucks Business account you can view your monthly eBucks Reward progress. Follow these steps to track your rewards: RMB Private Bank 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 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. This is a summary and is not meant to be a comprehensive guide to the eBucks Rewards Programme earn rules. Please visit eBucks.com or the FNB and RMBPB App for the comprehensive earn rules. Terms, conditions and earn rules apply.

eBUCKS REWARDS



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.



SHOP



TRAVEL



LIFESTYLE

WORKSHOPI7

Receive up to 15% back in eBucks when:

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

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

Earn eBucks when the minimum monthly turnover requirements are met and settled into a qualifying RMB Private Bank 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 flights and car hire for business trips on the RMB Private Bank App and save when you pay using eBucks.

This is a summary and is not meant to be a comprehensive guide to the eBucks Rewards Programme earn rules. Please visit eBucks.com or the FNB and RMB Private Bank App for the comprehensive earn rules.

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

eBUCKS 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 RMB Private Bank Accounts (inter-account transfers). For example, moving money from your Savings Account into your Business Account will not be deemed a deposit.

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

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)
- This applies to all FirstRand Bank accounts, including but not limited to FNB, Ashburton, WesBank accounts and RMB Private Bank Accounts
- Accounts cannot be in excess for longer than 45 days
- Qualifying Business Current Accounts include RMB Private Bank Business Current Accounts
- If you have more than one of the abovementioned 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 Levels.

MOVE UP REWARD LEVELS

We offer 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 maximizing the amount of eBucks you can earn every month.

REWARD LEVEL	1	2	3	4	5
	Register and reach the qualifying requirements	Take up one additional product from our solution groups listed below	Take up any product across two different solution groups listed below	Take up any product across three different solution groups listed below	Take up any product across four or more different solution groups listed below

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

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.

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

MOVE UP REWARD LEVELS

RECEIPTS

- Have a minimum monthly turnover of R25 000 through an FNB Merchant Services device (including SpeedPoint®, e-Commerce, SpeedeeQR™ or Speedee® devices) settled into an RMB Private Bank Business Account
- Have a SmartBOX™ or FNB SmartTILL™ and use it
- Make use of our Integrated Payments and Receipt Solutions

PAYMENTS

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

CARD

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

SPECIALISED PRODUCTS

- Have a 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

FNB CONNECT

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

BUSINESS SOLUTIONS

- Use Commercial Property Finance
- Have an active Cashman Account

SHORT-TERM LENDING

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

SHORT-TERM SAVINGS

- Have a Business Call or Money on Call Account with an average monthly balance of R25 000
- Have an Islamic Savings Pocket with an average monthly balance of R25 000
- Have an Islamic 48-Hour Cash Accelerator Account with a minimum balance of R100 000
- Have a 48-Hour Cash Accelerator Account with a minimum balance of R100 000
- Have a 7-Day Notice Account with an average monthly balance of R25 000

FIXED-TERM LENDING

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

LONG-TERM SAVINGS

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



QUALIFICATION OF REWARD LEVEL AND eBUCKS ALLOCATION WILL BE SUBJECT TO THE ABOVE PRODUCTS BEING LINKED TO YOUR RMB PRIVATE BANK BUSINESS ACCOUNT.

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

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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 RMB Private Bank 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.

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HOW TO EARN eBUCKS

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.

YOUR REWARD LEVEL	1	2	3	4	5
Reward rates					
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 the maximum Merchant Service turnover of R150 000 settled into an RMB Private Bank 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%

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



SMART SPEND

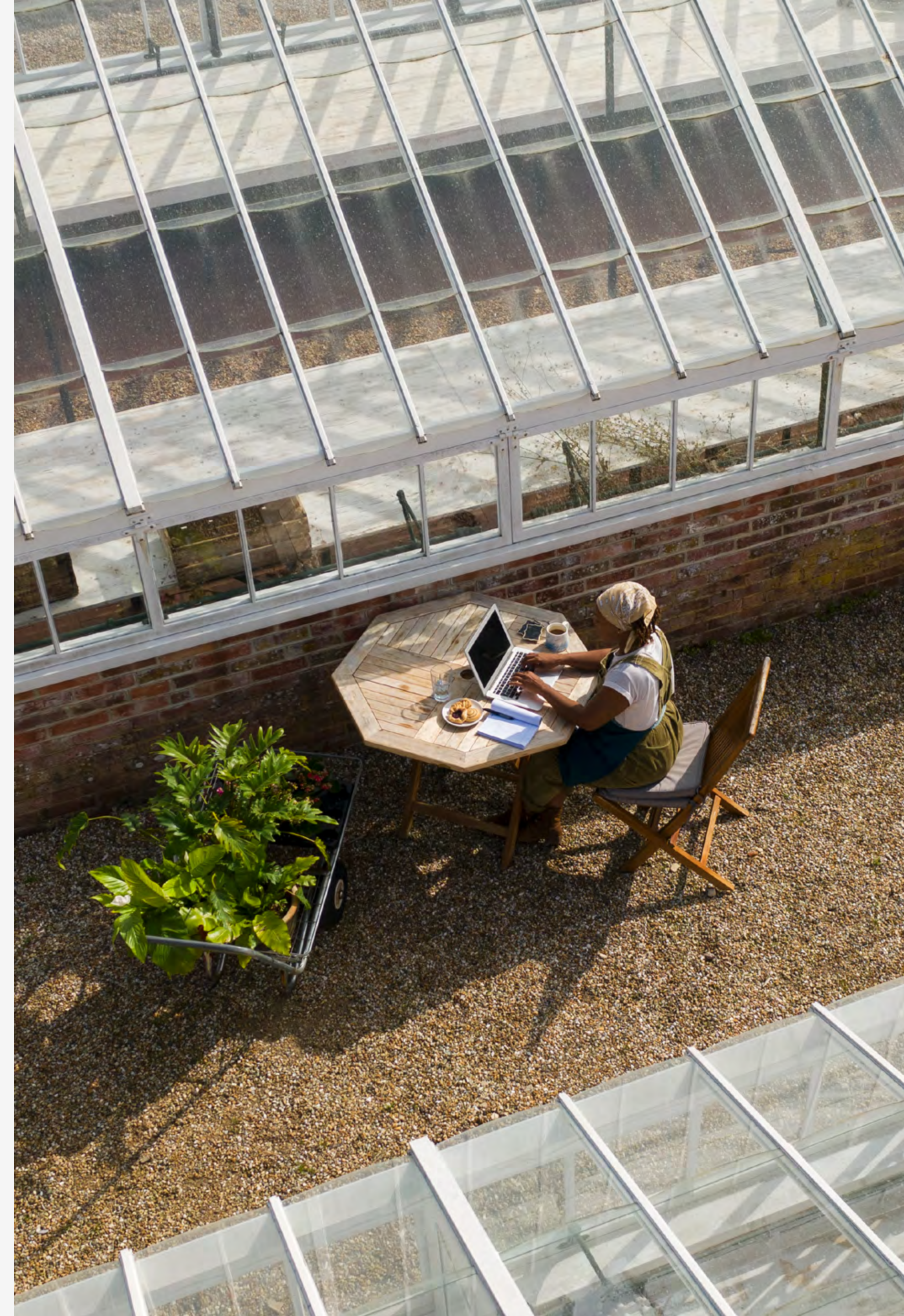
Earn more eBucks with Smart Spend

You can earn additional eBucks with Smart Spend when you use your qualifying RMB Private Bank Business Credit or Debit Card or RMB 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 eB20 000 (R2 000) within a month when you spend R100 000 or more.

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

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SMART SPEND (continued)

See examples in the table below

WHEN YOU SPEND (IN A CALENDAR MONTH)	REWARD LEVEL				
YOUR REWARD LEVEL	1	2	3	4	5
R10 000	eB 100 (R10)	eB 200 (R20)	eB 500 (R50)	eB 1 000 (R100)	eB 2 000 (R200)
R20 000	eB 100 (R10)	eB 200 (R20)	eB 500 (R50)	eB 1 000 (R100)	eB 2 000 (R200)
R30 000	eB 100 (R10)	eB 200 (R20)	eB 500 (R50)	eB 1 000 (R100)	eB 2 000 (R200)
R40 000	eB 100 (R10)	eB 200 (R20)	eB 500 (R50)	eB 1 000 (R100)	eB 2 000 (R200)
R100 000	eB 600 (R60)	eB 1 200 (R120)	eB 3 000 (R300)	eB 6 000 (R600)	eB 12 000 (R1 200)
Maximum Smart Spend eBucks earn per month	= eB 1 000 (R100)	= eB 2 000 (R200)	= eB 5 000 (R500)	= eB 10 000 (R1 000)	= eB 20 000 (R2 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.

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

SMART SPEND (continued)

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 RMB Private Bank 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 RMB Private Bank Business Debit Card only, then all spend will count towards Smart Spend. If you have a Business Credit Card and a RMB Private Bank 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 Levels.

GET SLOW LOUNGE ACCESS

SLOW Lounges create a valuable and enjoyable 'moment in time' between checking in and boarding, where the stress of traveling can be forgotten. SLOW allows you to make the most of that moment to work productively, enjoy a tasty snack or simply relax before a flight.

As an RMB Private Bank Business Account holder, you get unlimited complimentary visits to the luxurious SLOW Domestic lounges and SLOW International lounge, regardless of your reward level.

SLOW domestic lounges are located in the domestic terminals of Lanseria, OR Tambo, King Shaka and Cape Town International Airports. SLOW International is located in the international terminal of OR Tambo International Airport.

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

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

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GET SLOW LOUNGE ACCESS

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

QUALIFYING CARDS	QUALIFYING CRITERIA FOR COMPLIMENTARY ENTRIES	COMPLIMENTARY SLOW LOUNGE ENTRIES PER ANNUM	FEE PER ADDITIONAL VISIT OR WHEN QUALIFYING CRITERIA ARE NOT MET	
			DOMESTIC	INTERNATIONAL
RMB Private Bank Business Debit Card	Have a monthly deposit of at least R10 000 into an RMB Private Bank Business Account OR Have deposits over six months totalling at least R60 000 into an RMB Private Bank Business Account	Unlimited	R300 per person	R480 per person

ACCESS RULES

- Only your first guest entry is complimentary and you will be charged for each guest or child thereafter
- Visits are allocated from 1 August to 31 July
- All complimentary entries will be allocated at account level
- Complimentary entries are shared between SLOW domestic lounges and the SLOW International lounge
- Children between the age of 2 to 18 years may access the lounges as guests, as per cardholder’s access criteria and fees
- Children younger than 2 years enter the lounges at no charge. These entries will not be deducted from the cardholder’s available complimentary visits

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

FLY LIFT PREMIUM

Fly Lift Premium at 25% off

You can now fly LIFT Premium at 25% off when you book your flight on eBucks Travel on the RMB Private Bank 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 anytime. Note that the discount is limited to the first 1 000 tickets each month. Once the 1 000 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 RMB Private Bank app are already discounted.

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

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TERMS, CONDITIONS AND EARN RULES



TERMS, CONDITIONS AND EARN RULES

If you have multiple 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).

QUALIFYING SPEND

EFTs, debit orders, cash withdrawals, travelers' cheques, foreign exchange transactions and casino and online gambling transactions.

SHOPRITE CHECKERS

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 and Computicket-Travel 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 RMB Private Bank Business Credit Card and/or RMB Private Bank Business Debit Card.

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 R50 000 at HP Store per annum.

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

These rules apply automatically upon you qualifying for eBucks Rewards.

FUEL: 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 the Engen Quickshop. You will earn eBucks on all FNB Business Petro Cards linked to a FNB Business Credit Card.

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

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

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TERMS, CONDITIONS AND EARN RULES

PREPAID ELECTRICITY AND PREPAID AIRTIME

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

- RMB Private Bank App – download the app from your app store
- Online banking for business or 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.

FNB FOREX FEES

The eBucks you earn will be paid in the month after the transaction was done. All FNB Forex transactions must be done via the RMB Private Bank App or online banking, except where you have a standing instruction with FNB Forex to transact on your behalf.

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

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

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

ONLINE PAYMENT TRANSACTION FEES

You'll earn eBucks on the payment fee(s) when you make an online payment from your RMB Private Bank Business Current Account to another FNB/RMB Private Bank 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 RMB Private Bank accounts (i.e. transfers). You won't earn eBucks on transaction fees for online payments made from a 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.

**Standard network rates apply.*

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

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TERMS, CONDITIONS AND EARN RULES

GUARDME

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

FNB Business or RMB Private Bank Business Accounts (excluding FNB Enterprise Accounts) can earn up to 100% back based on their reward level.

REWARD LEVEL	1	2	3	4	5
	0%	10%	20%	50%	100%

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

TERMS, CONDITIONS AND EARN RULES

FNB MERCHANT SERVICES TURNOVER

To earn eBucks on your SpeedPoint® turnover, you must have a minimum monthly turnover of R25 000 through a FNB Merchant Services device (including SpeedPoint® e-Commerce, SpeedeeQR™ or Speedee® devices) settled into an RMB Private Bank 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 turnover.

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

THRESHOLDS	REWARD LEVEL				
	1	2	3	4	5
R25 000	eB50	eB 63	eB75	eB 88	eB125
R70 000	eB140	eB175	eB210	eB245	eB350
R150 000	eB300	eB375	eB450	eB525	eB750

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TERMS, CONDITIONS AND EARN RULES

INSURANCE SOLUTIONS FROM FNB

The monthly premiums on your qualifying FNB Life policies (FNB Key Person Insurance, FNB Contingent Liability Insurance, FNB Buy or Sell Insurance and Group Funeral Plan) and FNB Short Term products must be paid on time from your FNB Business Cheque Account. You won't earn the rebate on your premiums in eBucks for any month where premiums weren't paid, either because you didn't make payment that month, or because FNB 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 rewards level. Only insurance products where FirstRand Life Assurance Limited or FirstRand Short Term Insurance Limited is the insurer are eligible for eBucks. In the case of a FNB Life policy or FNB Short Term policy, only the payer of the premiums will earn a rebate of premium in eBucks; lives assured and/or beneficiaries named in the policy won't earn eBucks.

The amount on which you earn the rebate on your premiums in eBucks is limited to a total monthly premium spend of R7 000. These rules apply automatically upon you qualifying for eBucks Rewards.

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TERMS, CONDITIONS AND EARN RULES

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, including Stuff Credits, Printing Credits and Space Credits.

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

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
- VandA 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. The 40% eBucks earn will be allocated upon the successful purchase of hotdesks (day passes) and/or meeting rooms using any qualifying RMB Private Bank Business card.

You will not earn eBucks on 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.

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



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