

Choose
more value
for you and
your family



FNB Aspire
Annual Earn Rules Guide

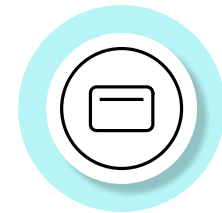
1 August 2023 to 31 July 2024

Get the help you need

Terms, conditions and earn rules apply.

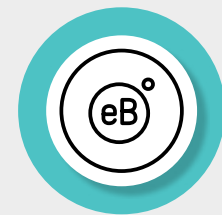
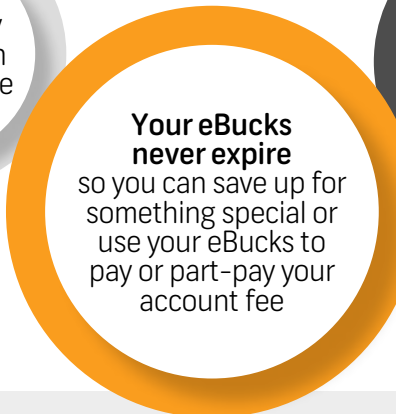
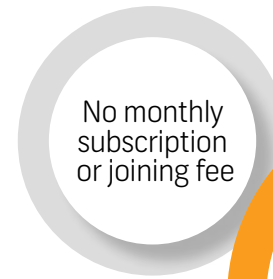
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How eBucks works



Bank with FNB

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



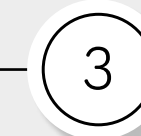
How to qualify for eBucks



Your account needs to be **active** and in **good standing**



Log in to the **FNB App**



Have a **minimum monthly deposit of R5 500** (only R3500 if you are over the age of 60) or **minimum balance of R25 000** in a current account or perform at least **5 customer initiated debits**



Maximise your eBucks rewards



Pay with your FNB Aspire Credit Card or FNB Virtual Card and **earn additional rewards**



Boost My Rewards and get **R1 500** towards a new pair of shoes every year when you spend and save or use the digital services monthly, on the FNB App



Track your eBucks rewards on the FNB App

Access your benefits and learn how to earn more eBucks all on the FNB App

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

Your reward level will now be based on the highest FNB product that you hold.

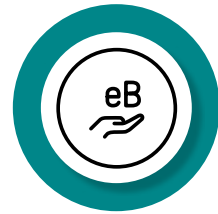
E.g., If you have an Easy Current Account and Aspire Credit Card – your reward benefits will be based on the rules applicable to Aspire accounts.

Terms, conditions and earn rules apply. Certain benefits are dependent on your account. This is not meant to be a comprehensive guide to the eBucks Rewards Programme earn rules. Please visit eBucks.com and www.fnb.co.za/fnb-connect/shop.html for the complete rules.

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How eBucks works

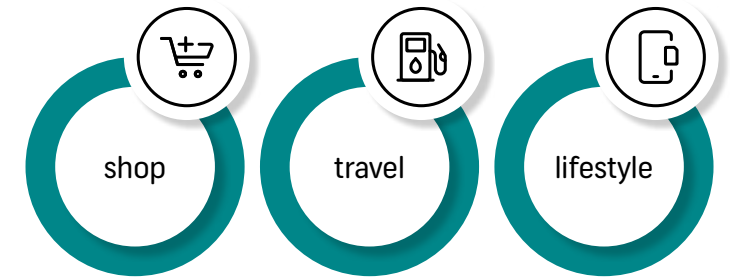


Earn eBucks in so many ways

Pay with your FNB Physical Card or FNB Virtual Card at our partners and earn rewards



Your eBucks are automatically added to your account every month



Spend your eBucks and save

Pay for your dream holiday, monthly essentials or gadgets at any of our online or in-store partners. You can use your eBucks to pay in full or part-pay.



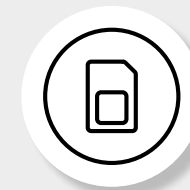
Spend at the eBucks Shop

Spend your eBucks and rands at the eBucks Shop. Shop electronics, gadgets, home appliances, kid's stuff and gifts. The eBucks Shop has it all.



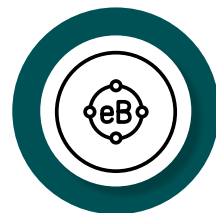
Spend with eBucks Travel

Use eBucks to part-pay for flights, car hire and bus tickets with QuickBus.



Get connected with FNB Connect

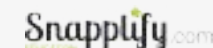
FNB Connect helps you stay connected with up to 1GB data, 35 voice minutes and 35 SMSs every month on your FNB Connect SIM Card when you qualify for eBucks rewards.



eBucks Partners

Earn and use eBucks at 30+ online or in-store partners, including value-added services such as

Education



Security



Shopping



Entertainment



Vouchers



Qualify for eBucks

Simply qualify and start earning rewards when you spend with your FNB Aspire Card at our eBucks partners every month

1. Log in into the FNB App once a month (If you're 60 and over, you don't need to use the FNB App to qualify)
2. Have a minimum monthly deposit** of at least R5 500 into your FNB Fusion Aspire Account, FNB Aspire Current Account or FNB Islamic Aspire Current Account
or
Have a minimum monthly deposit** of at least R 3 500 into your FNB Aspire Encore Account or if you are on the FNB Aspire spousal pricing option.
or
Have average deposits** over 12 months of at least R5 500 into your FNB Fusion Aspire Account, FNB Aspire Current Account or FNB Islamic Aspire Current Account or R3 500 into your FNB Aspire Encore Account or if you are on the FNB Aspire spousal pricing option.
or
5 customer initiated 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)
or
Maintain a minimum monthly balance of R25 000 in your FNB Fusion Aspire Account, FNB Aspire Current Account, FNB Islamic Aspire Current Account or if you are on the FNB Aspire spousal pricing option.
or
FNB Aspire Encore customers must maintain a minimum monthly balance of R10 000 in their FNB Aspire Encore Current Account or a minimum balance of R20 000 in an FNB Savings Account.
3. Make sure that all your FirstRand Bank accounts are in good standing.***



Clicks Seniors benefit

Exclusive to eBucks members aged 60 and over. Use your qualifying FNB Aspire Card at Clicks on Wednesdays and earn eBucks twice as fast. For example, if you spend R500 at Clicks on Wednesday, it will count as R1 000 spend and you will earn R50 back in eBucks.



** Please visit page 21 for terms and conditions

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How to earn eBucks



How it works

| Spend at one of our partners in a calendar month | Have an FNB Aspire Current Account only or stand-alone Aspire Credit Card Account | Have an FNB Aspire Current Account and a minimum savings balance* or credit product** |
|--------------------------------------------------|-----------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|
| R500 | Receive R25 in eBucks | Receive R25 in eBucks |
| R1 000 | Receive extra R25 in eBucks | Receive an extra R25 in eBucks |
| R2 000 | N/A | Receive an extra R50 in eBucks |
| R3 000 | N/A | Receive an extra R50 in eBucks |
| Total potential earn in a month | Receive R50 in eBucks | Receive R150 in eBucks per month at each partner |

eBucks awarded when you reach the above spend amounts at Shoprite Checkers, Clicks and Intercape will be allocated weekly into your eBucks account.

- For example, if you spend R500 at Shoprite Checkers in a month you will earn R25 in eBucks
- If you spend another R500 at Shoprite Checkers in the same month, you will earn an extra R25 in eBucks. That's a total of R50 in eBucks in the month
- To get the maximum of R150 back in eBucks, per partner, you would have to spend R3 000 or more at a partner and have an active credit product or have an investment account with a minimum balance of R150 000

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

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

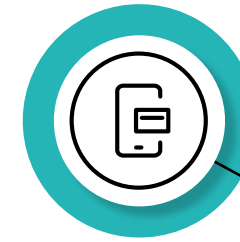
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How to earn eBucks

Paying with your FNB Virtual Card while shopping will allow you as an FNB Aspire account holder to earn more.

- For example, if you spend R3 000 shopping and paying with your FNB Virtual Card a month you will earn R25 in eBucks
- If you spend a further R3 000 (R6 000 in total) shopping in the same month and paying with your FNB Virtual Card, you will earn an extra R25 in eBucks. That's a total of R50 in eBucks in the month
- To get the maximum of R150 back in eBucks, you would have to spend R12 000 shopping, pay with your FNB Virtual Card and have an active credit product** or have an investment account with a minimum savings balance*



Earn up to R150 back on your FNB Virtual Card purchases

| How you earn with FNB Virtual Card | | |
|--------------------------------------------------|---------------------------------------------------------------------------|---------------------------------------------------------------------------------------|
| Spend at one of our partners in a calendar month | Have an FNB Aspire Current Account only or stand-alone Aspire Credit Card | Have an FNB Aspire Current Account and a minimum savings balance* or credit product** |
| R3 000 | Receive R25 in eBucks | Receive R25 in eBucks |
| R6 000 | Receive an extra R25 in eBucks | Receive an extra R25 in eBucks |
| R9 000 | N/A | Receive an extra R50 in eBucks |
| R12 000 | N/A | Receive an extra R50 in eBucks |
| Total potential earn in a month | Receive R50 in eBucks | Receive R150 in eBucks per month |

eBucks members aged 60 years and over can also earn when using their Physical FNB Fusion / Credit / Global Cards eBucks awarded when you reach the above spend amounts will be allocated weekly into your eBucks account.

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

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

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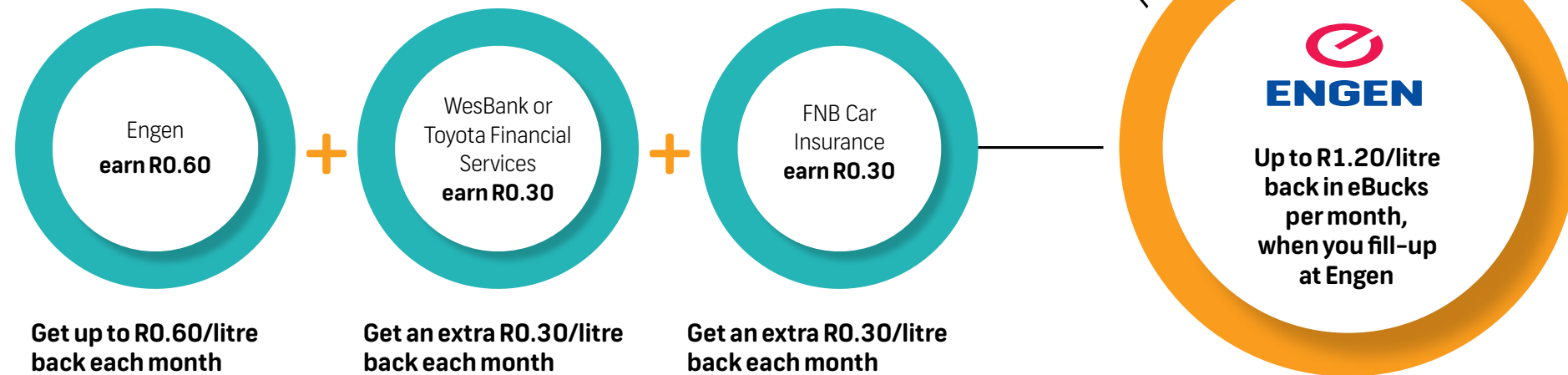
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How to earn eBucks

To qualify for R1.20 litre back each month, follow these steps

- Have an active vehicle finance agreement with WesBank (or Toyota Financial Services)
- Have your vehicle loaded on nav»Car (in 'My Garage')
- Have a FNB Short Term Comprehensive Car Insurance*



Get up to R0.60/litre back each month
when you pay with your FNB Aspire Card for fuel at Engen monthly

Get an extra R0.30/litre back each month
1. Have your financed vehicle loaded on nav»Car (in 'My Garage')
2. Have an active vehicle finance agreement with WesBank (or Toyota Financial Services)

Get an extra R0.30/litre back each month
1. Have your vehicle loaded on nav»Car (in 'My Garage')
2. Have a FNB Short Term Comprehensive Car* insurance policy and your premiums up to date

Example:
Customer A is an FNB Aspire customer and has their vehicle loaded on nav»Car. They view their loaded vehicle in 'My Garage'. They pay for fuel at Engen with their FNB Aspire Card and they have a FNB Short Term Comprehensive Car Insurance premium of R800 from FNB. The maximum they can earn on the additional R0.30/litre back from insurance is R240 as the earn cap is 30% of their FNB Short Term Comprehensive Car Insurance premium.

* You will only be able to earn back a maximum fuel reward of 30% of your FNB Short Term Comprehensive Car Insurance premium. Only products insured with FirstRand Short Term Insurance Limited are eligible for eBucks. Products offered and underwritten by other insurers do not qualify. Only motor vehicles and motorcycles qualify under Comprehensive Car Insurance. Read more about the qualifying requirements in the 'Terms, conditions and earn rules' section
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Boost My Rewards

Be rewarded with R1 500 towards a new pair of shoes every year when you spend and save or use the digital services monthly on the FNB App

Receive a complimentary small KAUALI smoothie for every month that you qualify for your shoe reward.

Visit the Boost My Rewards tab on the FNB App to track your progress and to redeem your monthly KAUALI reward.

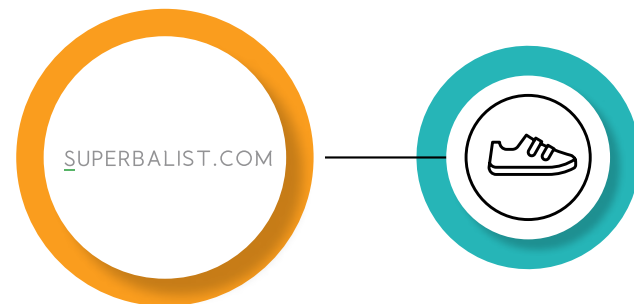
Get the shoes you deserve

Get R1 500 towards a new pair of shoes when you qualify for eBucks Rewards, and you do the following for 12 consecutive month

or

Get R1 000 towards a new pair of shoes when you qualify for eBucks Rewards, and you do the following for 10 or 11 consecutive months

Your reward will now be based on the highest qualifying FNB product that you hold. For example, if you have an FNB Easy Debit Account and FNB Aspire Credit Card, your reward benefits will be based on the FNB Aspire Account rules.



How to Boost My Rewards

Spend at least R4 000 on your FNB Aspire Debit, Fusion or Credit Card every month and do one of the following

- Grow your savings account by R500 every month
- Maintain a savings account balance of at least R16 500 every month
- Have an active FNB Connect SIM Card
- Have Cash@Till™ and cardless ATM withdrawals that are equal to or exceed ATM card withdrawals
- Have a credit status in light green/dark green and engage with any of the nav» Money Tools*

nav» Money Tools *

» Smart budget

View Smart budget and have at least 3 budget categories set up

» Track my spend

» My net worth

» Money coach fundamentals

View any of the 9 missions

» Balance after upcoming payments

» Credit status

How to access nav» Money

navi-gate life > nav» Money > Click on Smart budget / Track my spend / My net worth / Money coach Fundamentals / Balance after upcoming payments/Credit status

From the FNB accounts page

FNB Accounts page > Credit Card transaction history > Click Credit status

FNB Accounts page > Cheque/Fusion transaction history > Balance after upcoming payments

5 reasons to love FNB Connect



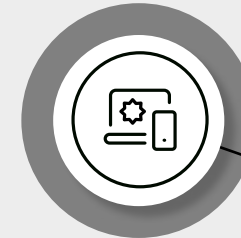
* A new to Connect customer is defined as a customer who activated their SIM Card on or after 1 Aug 2023.
* Seniors receive EXTRA extra data every month.
* Customers that do not qualify for eBucks will get extra data each month.
* New FNB Banking Customer you will need to meet the existing customer qualifying criteria from month 3.

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FNB Connect

helps you stay connected with up to 1GB data, 35 voice minutes and 35 SMSs every month on your FNB Connect SIM Card when you qualify for eBucks rewards.

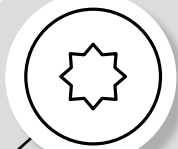


An extra data reward

Receive 500MB extra data when you spend on your FNB Connect SIM Card during the month

Qualifying criteria

- 1 Spend a minimum amount on your FNB Connect SIM Card during the month
- 2 Qualify for eBucks at the time you spend

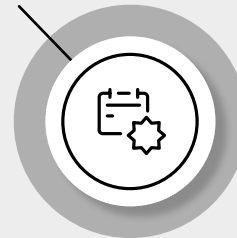


An activation reward

New* to FNB Connect customers get a 500MB one-off data, 35 voice minutes and a 35 SMS allocation loaded within 5 working days of activating your FNB Connect SIM Card

Qualifying criteria

- 1 Have a network active FNB Connect SIM Card
- 2 Ensure all FirstRand Bank accounts are active and in good standing



A monthly reward

Receive 500MB monthly data, 35 voice minutes and 35 SMSs on your FNB Connect SIM Card every month

- 1 Have a network active FNB Connect SIM Card
- 2 Qualify for eBucks in order to get your FNB Connect Reward every month

FNB Connect

If you joined FNB on or after 1 August 2023 you will qualify for 500MB, 35 voice minutes and 35 SMSs for the first two months by meeting the following criteria i.e. have an active FNB Connect SIM Card and ensure all FirstRand Bank accounts are active and in good standing.

Thereafter, you will need to have a network active FNB Connect SIM Card and qualify for eBucks in order to get your FNB Connect reward every month.

| | Activation reward | New FNB Customer (max 2 allocations) | Monthly reward | Extra data reward (qualified for eBucks, minimum spend* of R100) | Extra data reward Seniors** (qualified for eBucks, min R100 spend*) | Extra data reward (did not qualify for eBucks, min R100 spend*) max 3 allocations |
|----------------------|-------------------|--------------------------------------|----------------|------------------------------------------------------------------|---------------------------------------------------------------------|-----------------------------------------------------------------------------------|
| Voice minutes | 35 | 35 | 35 | N/A | N/A | N/A |
| Data | 500MB | 500MB | 500MB | 500MB | 1GB | 200MB |
| SMSs | 35 | 35 | 35 | 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.

** Customer's 60 and over

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Value added benefits

Entertainment



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. Buy individual titles using your rands/eBucks or subscribe for just R159.99 per month and get up to 4 books monthly at no charge.



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.



Enjoy exclusive 2-for-1 offers and discounts with the ENTERTAINER™ on the FNB App. Experience more and pay less with great offers from the ENTERTAINER™ on the FNB App.



Vouchers



Enjoy a cappuccino on us every week, redeem your complimentary voucher at any participating Starbucks. Do at least 5 payments using your FNB Virtual Card, FNB Scan To Pay, Checkout or digital

wallets every week and meet the criteria to qualify. Digital wallets include Apple Pay; Google Pay; Samsung Pay; Fitbit Pay; Garmin Pay; SwatchPAY!

Security



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

Shopping



Earn and spend your eBucks reward whenever you shop at Takealot.com. All you have to do is pay with your qualifying FNB Card.

Value added benefits

Education



Empower your child's educational journey with a complimentary 12 month subscription to e-learning support for Grades R to 12. Covering the CAPS Curriculum for subjects including Science, Maths and English worth R2 350. Register on the FNB App.



Explore a world of opportunity. Enroll 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.



Earn and spend eBucks at over 30 online or in-store partners. Log on to the FNB App for more information.

More rewards for the whole family



The whole family can benefit from eBucks. Receive R20* back in eBucks on your Netflix and Spotify® subscriptions



Enjoy a Kauai smoothie every month when you qualify for the Boost my Rewards shoe reward.

Get an additional small smoothie for your child linked to the family profile on the FNB App

- The main member's children must be between the ages of 0 and 18 years old and have an active FNBy Account. The main member and their children are all part of an FNB Bank family profile



Get a Wimpy breakfast or burger at participating Engen 1Stops every quarter at no charge. Qualify for an additional Wimpy voucher when you have at least one child added to My Family under your profile on the FNB App

- The main member's children must be between the ages of 0 and 18 years old and have an active FNBy Account. The main member and their children are all part of an FNB Bank family profile.

Netflix

Get R20 back on your monthly subscription when your family banks with FNB and your Virtual Card is loaded for payment on Netflix.

Spotify

Get R20 back on your monthly subscription when your family banks with FNB and your Virtual Card is loaded for payment on Spotify.



* Only applies if you and your spouse/partner are both added on the FNB App under your family profile and you both have a FNB Fusion Premier Account, FNB Premier Current account, FNB Islamic Premier Account or FNB Private Client Single Facility Account and your spouse/partner is on the spousal pricing option or you have an active FNBy Account linked to your profile (only applicable to children under 18 years of age) Maximum of one child.

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eBucks Travel discounts: Domestic flights & QuickBus



Plus get R50 off a bus ticket when booking on the FNB App

With QuickBus you can now get R50 off one-way bus tickets for you and your family when booking on the FNB App.



Get R100 off selected domestic flights when booking on the FNB App

With eBucks Travel you can now get R100 off per one-way domestic flight ticket for you and your family when booking on the FNB App.



QuickBus allows you to book bus trips that are inter-country and lets you travel into different African countries in comfort and at a reasonable price, providing a safe hassle-free online booking and travel experience.

Choose from over 100 bus operators for local and cross-border travel, across 6500 African destinations. Conveniently pay with eBucks or rands via the FNB App and receive your digital ticket instantly. No additional fees are chargeable.

Step 1: Qualifying for your reward

Your reward will now be based on the highest qualifying FNB product that you hold. e.g. If you have an FNB Easy Debit Account and FNB Aspire Credit Card, your reward benefits will be based on the FNB Aspire Account rules.

Step 2: Family qualification

1. For a spouse/partner to qualify from the main member's reward and discount level, both partners must have the same active current account products*.
2. The spouse/partner must be added to the main member's family profile on the FNB App
3. To add a spouse/partner to your family profile on the FNB App, go to My Profile > My family > Add
4. For children between the age of 2 to 24 years to qualify from the main member's travel discounts, they must hold an active transactional youth account
5. The children must also be loaded onto the main member's family profile on the FNB App

An example of having the same products is shown below

Partner 1 holds a FNB Aspire Cheque account and a FNB Premier Credit Card. Partner 2 holds a FNB Aspire Fusion Account and a FNB Private Clients Credit Card. Both partners hold separate and active current accounts in the FNB Aspire segment.

* FNB Cheque, Fusion or Islamic Cheque Account FNB Single Facility

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eBucks Travel discounts: Domestic flights & QuickBus

Step 3: Annual Discount Savings

1. Each main member gets their own annual discount savings.
2. The annual discount savings will be allocated across Domestic Flights and QuickBus when bookings are made via the FNB App or eBucks Travel online.
3. Children within the family profile do not get their own annual discount savings and will automatically use either parent/legal guardian's discount savings based on who is making the booking.

e.g. If partner 1 with an FNB Aspire Account makes a booking for themselves and their 2 children, who are added to their family profile, all the discounts applied to that booking will come off the annual discount of R1 000 per annum, based on a maximum discount of R100 per domestic flight ticket and R50 per QuickBus ticket.



| Travel benefit | Max discount savings per ticket* |
|--------------------------------|----------------------------------|
| Annual discount savings R1 000 | |
| QuickBus | R50 |
| Domestic flight | R100 |

Additional flight qualifying rules

Flight booking rules

- Book your flights on the FNB App and unlock a bonus SLOW Lounge visit
- Flight discounts are available on selected airlines in economy class only
- Children under 2 automatically qualify for discounts

Bus tickets

A ticket is a one-way trip

- For example, if a bus trip from Johannesburg to Durban gives you a ticket discount of R50 and you book a return ticket, it will count as 2 trips. Your discount could then be R100.

*For domestic flights and bus tickets, a ticket is a one-way trip
e.g. JNB – DUR = R100 off. If you book a return ticket
e.g. JNB – DUR – JNB - it's 2 tickets = R200 off.





SLOW Lounge access

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

As an FNB Aspire Credit Card holder, you can unlock up to 2 bonus visits to the luxurious SLOW domestic lounges or SLOW International lounge per year when you book a flight with eBucks Travel using your FNB Aspire Credit Card.

Add a child to your flight booking and you can unlock an additional 2 bonus SLOW Lounge visits for children aged 2 to 18 years old. Remember, your child must have an active linked FNBy transactional account and be added to your family banking container.

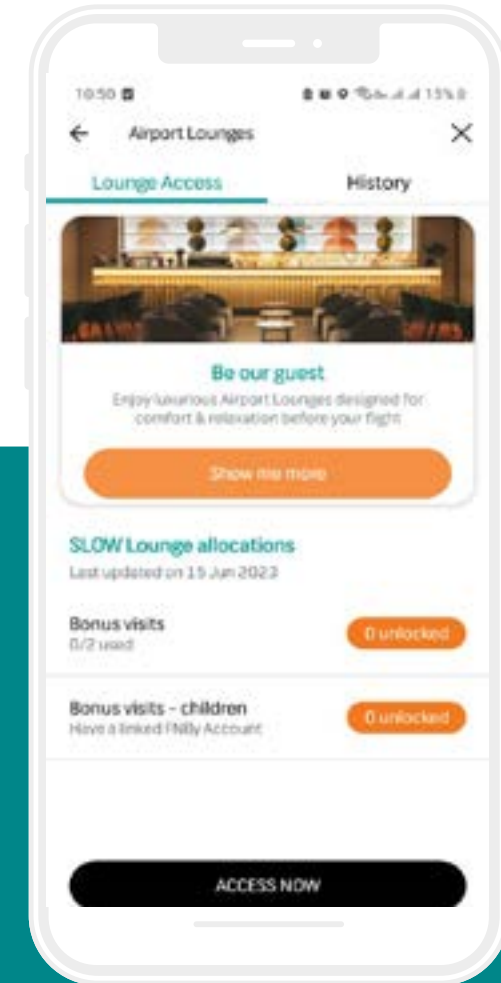
Unlocked visits can be tracked on the FNB App. To access a SLOW Lounge simply generate a QR code on the FNB App and scan it at the lounge entrance.

Please note

- No guests will be allowed
- Paid entry is not permitted
- Bonus visits are earned on domestic and international flight bookings
- Visits will be allocated annually each September with your first monthly eBucks allocation.
- For full SLOW Lounge rules visit www.fnb.co.za

S L O W

The lounge for extremely busy people




General rules for bonus visits earned through eBucks Travel flight bookings

- Bonus visits are subject to general SLOW Lounge access rules, including but not limited to
 - Access to SLOW domestic lounges will be limited to 90 minutes before boarding time
 - Access is subject to availability, in accordance with SLOW Lounge capacity and rules
- The cardholder making the booking must be an FNB Aspire Credit Cardholder and pay for their flight using their FNB Aspire Credit Card. Flights paid for using eBucks or part-paid using eBucks and your FNB Aspire Credit Card will also be accepted
- Each traveller in the flight booking can earn bonus visits provided that the traveler's qualifying FNB Account is in good standing and they qualify for eBucks discount (where applicable)
- When the main account holder books a flight on eBucks Travel for themselves and/or their spouse/partner or a travel companion who meets the qualifying criteria, the bonus visit will be allocated to each cardholders profile from their own allocation of visits. Children do not have a set allocation. They have the potential to earn up to 2 visits provided that the parent/legal guardian who they are travelling with has available visits
- Bonus visits can be redeemed by generating a QR code on the FNB App and scanning it at the lounge entrance. Each qualifying traveler will be required to generate a QR code on their own FNB App, with the exception of children whose bonus visits are redeemed on their parent's/legal guardian's FNB App
- When the cardholder accesses the lounge, the bonus visits will be depleted
- Bonus visits are valid for use from 7 days before the flight date to 7 days after the flight date
- Unused bonus visits will be re-allocated to your pool of existing bonus visits, which can be earned again with your next flight booking on eBucks Travel



eBucks Shop

- Use your eBucks to pay for items at the eBucks Shop or for your travel
- When shopping at any one of our in-store or online partners, you have the freedom to decide if you want to pay for your purchase in full or part-pay using both your eBucks and your FNB Card. You can use your eBucks to help you pay for big-ticket items like a laptop, a new TV, or even cover part of your monthly grocery bills
- Access daily deals on the FNB App
- Plus, with the 'pay in eBucks' option on the FNB App, you will also have the choice to switch the amount you spent in rands to eBucks at selected partners after making a purchase



You can pay your account fees in eBucks

How does it work



Swipe your eBucks card, then pay the balance with your bank card.

Remember

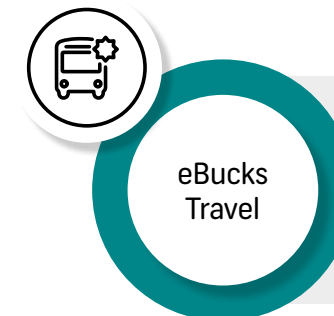
Your eBucks card works like a debit card. The amount will automatically be deducted from your eBucks account.



1. **Browse the FNB partner site** and add the items to your **shopping cart**.
2. **Select 'Pay with eBucks'** as your payment method. You'll need your ID number and 4-digit eBucks PIN to log in to complete the payment process.

When you pay with your eBucks and FNB Card online you follow one of two processes

1. **Complete the whole process** on the partner website **or**
2. **Be directed back to the eBucks website** where you can pay with your eBucks



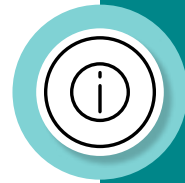
Select the amount of eBucks or rands you want to pay.

We'll automatically adjust the remaining amount of eBucks or the amount of money to subtract from your bank account.

Terms, conditions and earn rules

1. Intercape spend

- Earn up to R150 back in eBucks when you spend at Intercape and pay with your qualifying FNB Fusion Aspire Card, FNB Aspire Credit Card and/or FNB Aspire Debit Card (physical) or FNB Virtual Card.
- In order to qualify for the full R150 eBucks earn, you need to have at least R150 000 in an FNB Demand Deposit Account, FNB Fixed Deposit Account (including Islamic), FNB Notice Cash Deposit Account or FNB Savings Account (including Islamic) or have an FNB Overdraft, FNB Fusion Account, FNB Credit Card, FNB Home Loan, FNB Personal Loan, FNB Revolving Facility, Revolving Loan, WesBank Vehicle Finance or FNB Student Loan.
- You won't earn eBucks on Intercape purchases made using the QuickBus platform on the FNB App.
- You will not earn eBucks on Intercape spend above the R3 000 spend limit made using your physical FNB Fusion Aspire Card, FNB Aspire Credit Card, FNB Aspire Debit Card and/or your FNB Virtual Card
- You won't earn eBucks on purchases made using any payment method other than your qualifying FNB Fusion Aspire Card, FNB Aspire Credit Card, FNB Aspire Debit Card and/or your FNB Virtual Card, including part-payment using any other payment method.



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.

2. Clicks spend

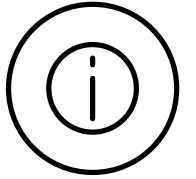
- Earn up to R150 back in eBucks when you shop at Clicks and pay with your qualifying FNB Fusion Aspire Card, FNB Aspire Credit Card, FNB Aspire Debit Card and/or your FNB Virtual Card.
- In order to qualify for the full R150 eBucks earn, you need to have at least R150 000 in an FNB Demand Deposit Account, FNB Fixed Deposit Account (including Islamic), FNB Notice Cash Deposit Account or FNB Savings Account (including Islamic) or have an FNB Overdraft, FNB Fusion Account, FNB Credit Card, FNB Home Loan, FNB Personal Loan, FNB Revolving Facility, FNB Revolving Loan, WesBank Vehicle Finance or FNB Student Loan.
- You will not earn eBucks on Clicks spend above the R3 000 spend limit made using your FNB Fusion Aspire Card, FNB Aspire Credit Card, FNB Aspire Debit Card and/or your FNB Virtual Card.
- You won't earn eBucks on purchases made using any payment method other than your qualifying FNB Fusion Aspire Card, FNB Aspire Credit Card, FNB Aspire Debit Card and/or your FNB Virtual Card, including part-payment using any other payment method.
- You can use a combination of eBucks and rands to pay for your transaction at any Clicks store, however you can only pay in full with either eBucks or rands for online Clicks purchases and cannot pay with a combination of both. You will still earn eBucks on the portion that was paid for in rands.

Clicks Seniors benefit

- Exclusive to eBucks members aged 60 and over. Use your qualifying FNB Debit Card at Clicks on Wednesdays and earn eBucks twice as fast (Easy Smart Option and Islamic Bundle Option only).
- For example, if you spend R500 at Clicks on Wednesday, it will count as R1 000 spend and you will earn R50 back in eBucks.



Terms, conditions and earn rules (continued)



3. Shoprite Checkers and Usave

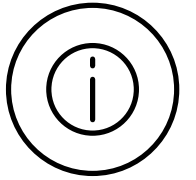
- Earn up to R150 back in eBucks when you shop at Shoprite Checkers and Usave and pay with your qualifying FNB Fusion Aspire Card, FNB Aspire Credit Card, FNB Aspire Debit Card and/or your FNB Virtual Card
- You will earn eBucks on purchases made using the Checkers App (Sixty60).
- You won't earn eBucks on purchases made at MediRite Pharmacies, Money Market counters, Computicket, Computicket Travel and Cash@Till™.
- In order to qualify for the full R150 eBucks earn, you need to have at least R150 000 in an FNB Demand Deposit Account, FNB Fixed Deposit Account (including Islamic), FNB Notice Cash Deposit Account or FNB Savings Account (including Islamic) or have an FNB Overdraft, FNB Fusion Account, FNB Credit Card, FNB Home Loan, FNB Personal Loan, FNB Revolving Facility, FNB Revolving Loan, WesBank Vehicle Finance or FNB Student Loan
- You will not earn eBucks on Shoprite Checkers spend above the R3 000 spend limit made using your physical FNB Fusion Aspire Card, FNB Aspire Credit Card and/or your FNB Aspire Debit Card.
- You can use a combination of eBucks and rands to pay for your transaction at any Shoprite Checkers store, however you can only pay in full with either eBucks or rands for online purchases and cannot pay with a combination of both.
- You will still earn eBucks on the portion that was paid for in rands.

4. Engen spend

- Earn up to R1.20/litre back in eBucks for your fuel spend at Engen only, based on the price of Inland ULP 95 when you use your FNB Fusion Aspire Card, FNB Aspire Credit Card and/or your FNB Aspire Debit Card. No earn will be awarded on fuel purchases at any other fuel retailers.
- You need to load your vehicles* details on the FNB App > nav-igate life > Car > Add Vehicle and have accepted the nav»Car Terms of Use, in order to earn eBucks for your Engen fuel spend.
- The amount of eBucks you can earn at Engen in one month is capped at eB1 500 (R150).
- If your vehicle is financed with WesBank (and affiliates) and/or Toyota Financial Services, your vehicle will be automatically uploaded into nav»Car. If it is your first time or you recently purchased a new car, accept the terms of use and view your vehicle in 'My Garage'. If your vehicle is not financed through WesBank (and affiliates) Toyota Financial Services, you will have to access nav»Car, accept the terms of use and load your car manually in 'My Garage'.
- You will only need to accept the nav»Car terms of use once, even if you purchase a new car, you will not need to accept the terms of use again but you are required to view your new vehicle in 'My Garage'.
- 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.
- If your fuel earn isn't correctly reflecting your fuel spend at Engen using your FNB Fusion Aspire Card, FNB Aspire Credit Card and/or FNB Aspire Debit Card then please call us on 087 320 3200. Please keep the date of the transaction and a copy of your receipt on hand.



Terms, conditions and earn rules (continued)



5. Fuel rewards

Your monthly reward for fuel purchases at Engen is dependent on your account holding. You can qualify for up to R1.20/litre back each month if you meet the below criteria

1. Get R0.60/litre back each month when you pay with your FNB Aspire card for fuel at Engen monthly.
2. You can qualify for an additional R0.60/litre back each month if you meet the requirements

The R0.30 WesBank fuel reward applies monthly in addition to your normal earn of up to R0.60 per litre every month for fuel purchases at Engen. The monthly qualifying requirements are:

- Have an active Vehicle Finance Agreement (“VAF”) with WesBank and/or Toyota Financial Services (and their affiliates).
- Have your financed vehicle loaded on nav» Car
- If your vehicle is financed with WesBank and/or Toyota Financial Services (and their affiliates), your vehicle will be auto uploaded into nav» Car.
- If it is your first time or you recently purchased a new car, accept the terms of use, and view your vehicle in ‘My Garage’ in the same month that the vehicle is purchased.
- 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’ in that month.
- You can fill up at any domestic Engen fuel station, but you must pay for your Engen fuel at the Engen forecourt. No earn will be awarded on fuel purchases at any other fuel retailers
- Meet all the qualifying requirements monthly and earn an additional up to R0.30 per litre back in eBucks per month on your total Engen earn, giving you up to R0.90 per litre back in eBucks.
- You must have an active Vehicle Finance Agreement as at the end of that month to qualify for the R0.30 WesBank / Toyota Financial Services (and their affiliates) Fuel earn Rewards

Examples:

- Mr A has an active Vehicle Asset Finance from 1 January up to and including 31 January, complied with all the participation rules and qualifies for the WesBank monthly R0.30 fuel earn reward. Mr B has an active Vehicle Asset Finance from 1 January, complied with all other participation rules, but he sells his car and settles his Vehicle Asset Finance on 20 January.
- Mr B will not qualify for the R0.30 WesBank Fuel earn as he has not had an active Vehicle Finance Agreement as at the last day of January.
- Should Mr B however purchase and enter into a new Vehicle Asset Finance Agreement on 25 January he will qualify for the WesBank R0.30 fuel reward if the agreement remains active as at the last day of that month

* You will not be eligible to earn fuel rewards if your WesBank, Toyota 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 apply. Certain benefits are dependent on your account. This is not meant to be a comprehensive guide to the eBucks Rewards Programme earn rules. Please visit eBucks.com and www.fnb.co.za/fnb-connect/shop.html for the complete rules.

First National Bank A division of FirstRand Bank Limited. An Authorised Financial Services and Credit Provider (NCRCP20).

- Should Mr B settle his agreement on 20 January, and only purchase and finance his new agreement on 3 February (the following month), he will not qualify for the January R0.30 fuel rewards but could qualify for the February fuel rewards should the account remain open as at the end of that month and meet all other reward criteria.
- Mr C has an active VAF account from the 10 February and has complied with all other participation rules. Mr. C will qualify for the WesBank R0.30 fuel reward at the end of February if the agreement remains active as at the last day of February.
- These examples however are still conditional i.e., all other rules have been met within the same month of the VAF account opening.
- You still need to meet the Engen earn rules as well as the abovementioned qualification requirements to earn the additional R0.30 per litre WesBank and/or Toyota Financial Services (and their affiliates) fuel earn rewards.
- You will not be eligible to earn Fuel rewards if your WesBank and/or Toyota Financial Services account is not in good standing

Get an additional R0.30/ litre back each month from FNB Comprehensive Car Insurance if you:

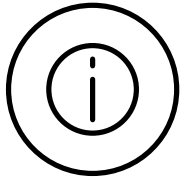
- Have your vehicle loaded on nav»Car and view your loaded vehicle in 'My Garage'.
- Have an FNB Short Term Comprehensive Car* insurance policy and your premiums up to date.
- *You will only be able to earn back a maximum fuel reward of 30% of your FNB Short Term Comprehensive Car Insurance premium.
- 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 products insured with FirstRand Short Term Insurance Limited are eligible for eBucks.
- Products offered and underwritten by other insurers do not qualify.
- Only motor vehicles and motorcycles qualify under Comprehensive Car Insurance.

For example:

- Mr A is a FNB Premier customer and has his vehicle loaded on nav»Car. He views his loaded vehicle in 'My Garage'. He uses his FNB Aspire card for all payments at Engen and has a FNB Short Term Comprehensive Car Insurance premium of R800.
- The maximum Mr A can earn on the additional R0.30/litre back is R240 as the earn cap is 30% of his FNB Short Term Comprehensive Car Insurance premium.



Terms, conditions and earn rules (continued)



6. Streaming Services on Netflix and Spotify®

- Earn R20 back in eBucks on your monthly Netflix and Spotify® subscription fee when you pay with your qualifying FNB Virtual Card linked to FNB Fusion Aspire Card, FNB Aspire Credit Card and/or FNB Aspire Debit Card, and:
 - You and your partner/spouse are verified as a family and you both have an FNB Fusion Aspire Account, FNB Aspire Current account, FNB Islamic Aspire Account or
 - You have an active FNB* Account linked to your profile
- Even if you are paying your Netflix subscription in US Dollars, you will still qualify for this offer. You do not need to be on a specific subscription to qualify, however the maximum amount rewarded will be R20.
- Earn is limited to one Netflix and/or Spotify subscription per main member in your family profile.

* Only applicable for children under 18 years of age.

7. GuardMe

- You can earn up to 100% of your monthly GuardMe subscription fees back in eBucks every month when you have a balance of over R25 000 in your FNB Investment Accounts*.
- Meet the standard qualifying criteria for eBucks rewards.
- You are only able to earn up to 100% of the monthly subscription fee back in eBucks for a maximum of 6 subscriptions. You will need to subscribe on the FNB App to access GuardMe at a subscription fee of R19.90 per month, per member.

8. FNB Virtual Card

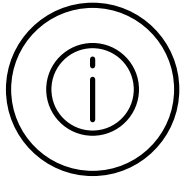
- An FNB Virtual Card is a digital card linked to your FNB Debit, Credit, Fusion or Global account. It has its own unique card number different from your physical card. Access your Virtual Card on the FNB App to make online payments, and add your Virtual Card to Apple Pay, Google Pay, Samsung Pay and more to make contactless 'tap to pay' purchases on your preferred device.
- FNB Virtual Cards are easy to create, cancel or delete; and can be temporarily blocked anytime.
- Once added, you can manage your FNB Virtual Card on the FNB App since all your card details are viewable. FNB Virtual Cards are easy to load for online purchases on Takealot, Amazon, and many more and can be used for online subscriptions such as Uber, Netflix and more.
- FNB Virtual Cards can also be used for FNB Pay (Tap to Pay and Scan to Pay) and all partner wallet transactions, including Apple Pay, Google Pay, Samsung Pay, Fitbit Pay, Garmin Pay, and SwatchPAY!, without the need for a physical card.



* You will not be eligible to earn fuel rewards if your WesBank, Toyota Financial Services account is not in good standing.

Terms, conditions and earn rules apply. Certain benefits are dependent on your account. This is not meant to be a comprehensive guide to the eBucks Rewards Programme earn rules. Please visit eBucks.com and www.fnb.co.za/fnb-connect/shop.html for the complete rules.

Terms, conditions and earn rules (continued)



9. How to qualify

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

or

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

or

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

or

5 customer initiated debit transactions

or

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

or

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

2. Make sure that all your FirstRand Bank accounts are in good standing***.
3. Log in into the FNB App once a month (If you're 60 and over, you don't need to use the FNB App to qualify)

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)

Remember

If you stop doing any of these actions, you won't qualify for eBucks Rewards.

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

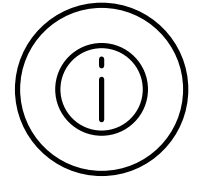
**For the purposes of meeting the minimum deposit qualification criteria, 'deposit' means the payment of your salary, payment or drawings and specifically exclude (but are not limited to) any inter-account transfers. Transfers from mandated accounts will be classified as inter-account transfers (with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

***An account that's in Good standing means that none of your accounts or credit agreements should be overdrawn or be in arrears or be in default or be subject to any legal process with any FirstRand* entity. Legal process means any legal proceedings in any court of law involving you and any of the FirstRand entities, including but not limited to business rescue, collections, liquidation, administration and sequestration proceedings. FirstRand means FirstRand Limited, FirstRand Bank Limited (which includes First National Bank, RMB Private Bank, WesBank and Rand Merchant Bank), FirstRand Investment Management Holding Limited (Ashburton), Direct Axis SA (Pty) Ltd, FirstRand Life Assurance Limited, each business unit, branch and/or representative office, any connected companies, subsidiary companies, its associates, cessionaries, delegates or successors in title and / or appointed third parties (like its authorized agents, advisors, partners and contractors). Find out how you could qualify, earn more eBucks by visiting eBucks.com.





Terms, conditions and earn rules (continued)



10. FNB Connect rewards

Stay connected up to 500MB data, 35 voice minutes and 35 SMSs every month on your FNB Connect SIM when you qualify for eBucks rewards.

Plus get rewarded with up to 500MB extra 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 Card and qualify for eBucks rewards at the time that you spend
- 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 August 2023

To welcome you to FNB Connect, you will receive a one-off 500MB data, 35 voice minutes and 35 SMSs within 5 business days of activating your FNB Connect SIM Card.

As long as you

- Have an active FNB Connect SIM Card
- Ensure all FirstRand Bank accounts are active and in good standing
- Plus you will qualify for **500MB, 35 voice minutes and 35 SMSs** for the first two months by meeting the following criteria i.e.
 - 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

11. 'Boost My Rewards'

- This is a one-off yearly benefit only applicable to FNB Aspire customers. To qualify for this benefit, you must qualify for the eBucks Rewards Programme and also meet the benefit qualifying requirements applicable to your account. Qualification must be for 12 months, calculated from the first month you qualify for the benefit. If you do not qualify for 3 non-consecutive times within the 12 months period, then the period will reset and calculate from the first month after the first default.
- If you do not qualify for 3 or more consecutive months within the 12 months period, then after the 3rd month of default, the calculation period will be reset and the first month of calculation will be the first month you qualify again after such default. If you qualify on both FNB Easy and Aspire, you will be rewarded the benefit applicable to your FNB Aspire Account.
- However, if you qualify on FNB Easy/FNB Aspire and also qualify for the eBucks Rewards Programme on either FNB Premier or FNB Private Clients or FNB Private Wealth or RMB Private Banking accounts, you will not receive this benefit and your Kauai benefit will be on either FNB Premier or FNB Private Clients or FNB Private Wealth or RMB Private Banking account.
- Should you upgrade or downgrade between FNB Easy and Aspire, you will have to meet the qualification criteria of the new account and your previous account progress will be carried over to the new account. If, however you upgrade to either FNB Premier or FNB Private Clients or FNB Private Wealth or RMB Private Banking before you are eligible for the benefit, you will not be rewarded.
- You will have 3 months to redeem the voucher, calculated from the date of allocation. The shoe voucher can be redeemed at selected eBucks partners. Please note that at this stage you can only redeem online. You can use the voucher to make payment and part-payment with.
- FNB spend is the accumulative spend across all linked debit, fusion and credit cards. Spend includes all in-store and online purchases. Prepaid purchases, like airtime or electricity, on the FNB App are excluded. Spend is calculated from the first to the last day of a calendar month. If a transaction is not processed by a merchant by the last day of the month, it will count towards the new month .i.e. If you spend R100 at a store on the 30th of the month and the transaction is processed on the 2nd of the following month, then the R100 would count towards your spend for the new month.

* 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.

Terms, conditions and earn rules apply. Certain benefits are dependent on your account. This is not meant to be a comprehensive guide to the eBucks Rewards Programme earn rules. Please visit eBucks.com and www.fnb.co.za/fnb-connect/shop.html for the complete rules.



Contact us

For more information please contact us on

087 320 3200

eBucks.com

