

Choose  
more value  
for you and  
your family



FNB Easy  
Annual Earn Rules Guide

1 August 2023 to 31 July 2024

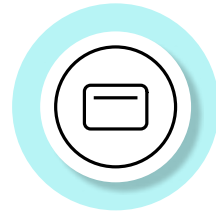
Get the help you need

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 Rewards work

### FNB Easy PAYU



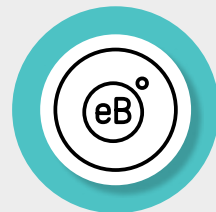
#### Bank with FNB

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

**FNB Connect**  
Get up to 200MB + 35 voice minutes + 35 SMSs each month

No monthly subscription or joining fee

**Get a R20 grocery voucher**  
to pay for groceries and essentials



#### Earning Rewards is easy

1

Keep your accounts **active** and in **good standing**

2

Spend **R200** at Shoprite, Checkers or USave monthly



#### Enjoy more benefits



#### Pay with your FNB Easy Card



Swipe or tap your card to earn a R20 **grocery voucher**



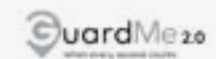
#### Education



#### Travel



#### Security



#### Entertainment

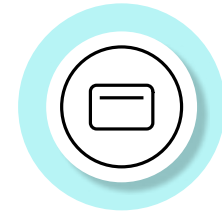


Your reward will now be based on the highest qualifying FNB product that you hold.  
E.g., If you have an Easy Current Account and Aspire Credit Card – your reward benefits will be based on the rules applicable to Aspire accounts.  
Terms, conditions and earn rules apply. This is not meant to be a comprehensive guide to the eBucks Rewards Programme earn rules. Please visit eBucks.com for the complete earn rules.



## How eBucks Rewards work

### FNB Easy Smart



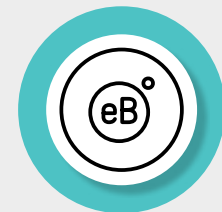
#### Bank with FNB

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

No monthly subscription or joining fee

**Your eBucks never expire** so you can save up for something special or use your eBucks to pay or part-pay your account fee

You could **earn up to 3X** your banking fees monthly



#### How to qualify for eBucks

1

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

2

**Log in to the FNB App** or Transact via cellphone banking, online banking or withdraw using Cash@Till™

3

Minimum deposit of **R2 000** and only **R1 000** for senior customers aged 60 and over



#### Maximise your eBucks rewards



Pay with your FNB Card or FNB Virtual Card and **earn additional eBucks**



**Boost My Rewards** and get a **R500** grocery voucher every year when you spend and save or use the digital services monthly, on the FNB App



#### Track my eBucks rewards on the FNB App

Access your benefits, check your Rewards and learn how to earn more eBucks all on the FNB App.

**Follow these steps**  
FNB App > eBucks > Earn > Track my eBucks



# How eBucks Rewards work

## FNB Easy Smart



**Earn eBucks in so many ways**

Pay with your FNB Card at our partners every month.

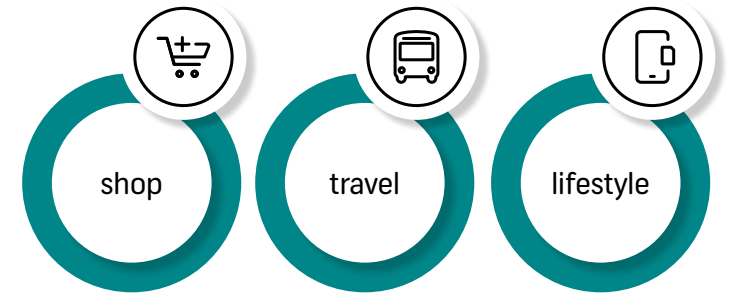
**Checkers**

**SHOPRITE**

**U save**

**CLICKS**

**INTERCAPE**  
Safe • Dependable • Affordable



**Spend your eBucks and save**

Pay for your monthly account fee or buy airtime, data, electricity and groceries at our in- store partners.



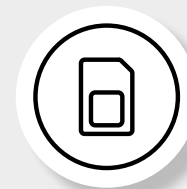
**Spend at the eBucks Shop**

Using eBucks and rands and buy electronics, gadgets, home appliances, kid's stuff, gifts and more. The eBucks Shop has it all.



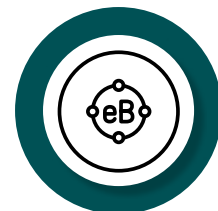
**Spend with eBucks Travel**

Use eBucks to part-pay on QuickBus when you book bus tickets.



**Get connected with FNB Connect**

Qualify for eBucks and get up to 200MB data, 35 voice minutes and 35 SMSs from FNB Connect.



**eBucks Partners**

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

**Education**

**EXTRA MARKS**

**Snappily.com**

**Udemy**

**Travel**

**QuickBus**

**Security**

**GuardMe 2.0**

**Entertainment**

**BiB** African Audio Library

**eBucks Games**

**the ENTERTAINER™**



## FNB Easy PAYU – Qualifying for Rewards

### Rewards available for FNB Easy PAYU customers

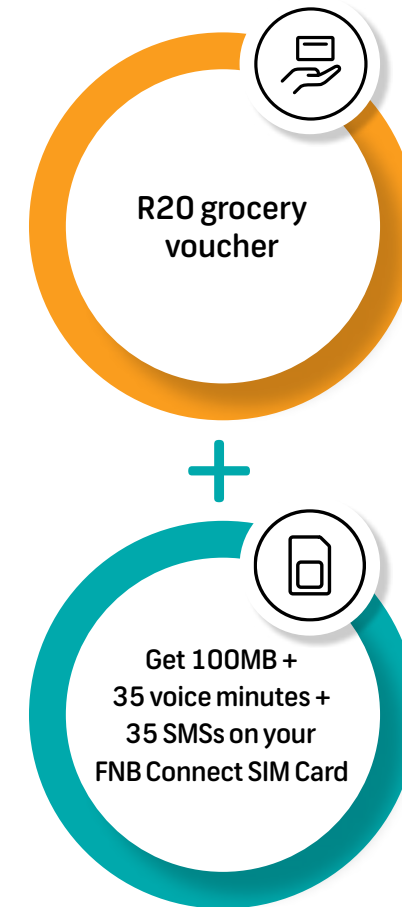
R20 grocery voucher plus get 100MB, 35 voice minutes and 35 SMSs on your FNB Connect SIM card

### How to qualify for both rewards

- Make sure that all your FirstRand Bank Accounts are in good standing and not in arrears
- Swipe or tap your FNB Easy Debit Card at Usave, Shoprite Checkers and spend at least for R200 within a month and get a R20 voucher

### How to redeem

- Your voucher code will be sent via SMS and is valid for 30 days from allocation date
- Shop at your nearest Usave, Checkers or Shoprite
- Present your voucher number at the till





## FNB Easy Smart – Qualify for eBucks



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

1. Have a minimum monthly deposit of at least R2 000 (your salary for example) into your FNB Easy Smart Account or FNB Islamic Easy Bundle Option Account every month or a minimum monthly deposit of R1 000 for those aged 60 and over
2. Make sure that all your FirstRand Bank accounts are in good standing\* and not in arrears.
3. Log in to the FNB App, cellphone banking or online banking once a month or withdraw cash using Cash@Till™. If you are 60 and over, you're exempt from this rule.



### **Clicks seniors benefit**

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

\* 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. Terms, conditions and earn rules apply. This is not meant to be a comprehensive guide to the eBucks Rewards Programme earn rules. Please visit [eBucks.com](https://eBucks.com) for the complete earn rules.



## FNB Easy Smart – Earn eBucks

Earn eBucks when you reach the below spend amounts at Shoprite Checkers, USave, Clicks and Intercape

How it works		
Spend at one of our partners in a calendar month	Have an FNB Easy Smart Account only	Have an FNB Easy Smart Account and a minimum savings balance* or credit product**
R100	Get R10 in eBucks	Get R10 in eBucks
R250	Get an extra R15 in eBucks	Get an extra R15 in eBucks
R500	N/A	Get an extra R25 in eBucks
<b>Total potential earn in a month</b>	<b>R25 in eBucks</b>	<b>R50 in eBucks per month at each partner</b>

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

- If you **spend R100 at Shoprite Checkers** in a month, you will **earn R10 in eBucks**
- If you **spend another R150 at Shoprite Checkers** in the same month, you will **earn an extra R15 in eBucks**.
- That's a **total of R25 in eBucks** in a month
- If you want the **maximum R50 back in eBucks, per partner**, you would have to **spend R500 at each partner** using your FNB Easy Debit Card



\* Have at least R75 000 in an FNB Demand Deposit Account, FNB Fixed Deposit Account (including FNB Islamic), FNB Notice Cash Deposit Account or FNB Savings Account (including FNB 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.

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

## FNB Easy Smart- Boost My Rewards

### How to Qualify for Boost My Reward

**Be rewarded with a R500 grocery voucher every year when you spend using your FNB Easy Debit Card and save with FNB. Use your grocery voucher at Shoprite Checkers or USave and make your basket go even further.**

#### How to qualify for Boost My Rewards

Get a R500 grocery voucher when you qualify for eBucks Rewards, and you do the following for 12 consecutive months

**or**

Get a R300 grocery voucher when you qualify for eBucks Rewards, and you do the following for 10 or 11 consecutive months.

View 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 benefit 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.

## Boost My Rewards

**Spend at least R1 000 on your FNB Easy Debit Card every month and do one of the following**

- Grow your savings account by R100 every month
- Maintain a savings account balance of at least R6 000 every month
- Have an active FNB Connect SIM Card
- Have Cash@Till™ and Cardless ATM withdrawals that are equal to or exceeds your card present ATM 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

##### View My net worth

» My net worth

##### » Money coach fundamentals

View any of the 9 missions

##### » My available funds

##### » 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

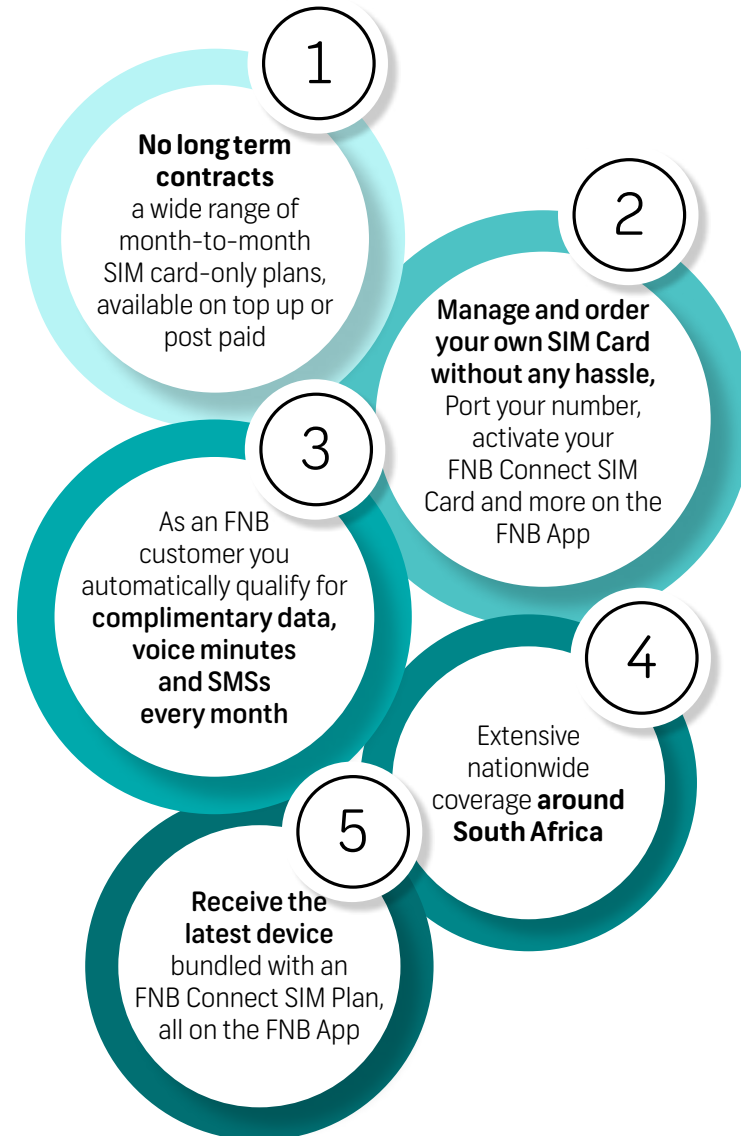
FNB Accounts page > Cheque/Fusion transaction history > Balance after upcoming payments







## 5 reasons to love FNB Connect



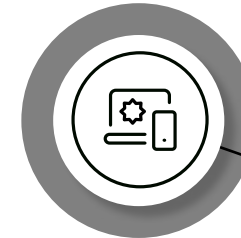
\* A new to FNB Connect customer is defined as a customer who activated their SIM Card on or after 1 Aug 2023.  
\* Seniors receive extra data every month.  
\* Customers that do not qualify for eBucks will receive extra data each month.  
\* New FNB Banking Customer will need to meet the existing customer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

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

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### FNB Connect

helps you stay connected with up to 600MB data, 35 voice minutes, and 35 SMSs every month on your FNB Connect SIM Card when you qualify for eBucks Rewards.

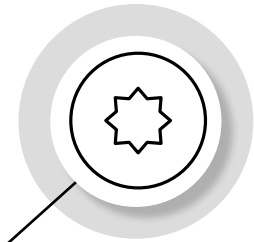


#### An extra data reward

Receive 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

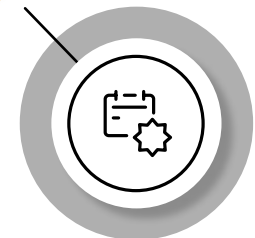


#### An activation reward

New\* to FNB Connect customers receive a one-off data, voice minutes and 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

monthly data, voice minutes and 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 receive your FNB Connect Reward every month

## FNB Connect Rewards

FNB Easy PAYU	Activation Reward (5 days after SIM activation)	Monthly reward**	Extra data reward (Spend*** R51 or more per month and qualify for eBucks at the time you spend)
<b>Voice minutes</b>	35	n/a	
<b>Data</b>	100MB	100MB	100MB
<b>SMSs</b>	35	n/a	

**\*\*If you joined FNB on or after 1 August 2023 for the first two months you will need to meeting the following criteria only**

- 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 receive your FNB Connect monthly reward every month

**\*\*If you joined FNB on or before 31 July 2023 will need to meeting the following criteria**

- You will need to have a network active FNB Connect SIM Card and qualify for eBucks in order to receive your FNB Connect monthly reward every month

**\*\* Qualifying criteria**

- Make sure that all your FirstRand Bank accounts are in good standing and not in arrears
- Swipe your FNB Easy Card at USave, Shoprite or Checkers for R200 within a month
- Have an active FNB Connect SIM card

Spend R51 or more on your FNB Connect SIM Card and qualify for eBucks at the time you spend. 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. Get all Prepaid, Top Up and 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.



## FNB Connect Rewards (continued)

FNB Easy Smart	Activation reward	New FNB Customer	Monthly reward**	Extra data reward (Spend R51 or more per month and qualify for eBucks at the time you spend)	Extra data reward Seniors** (qualified for eBucks, min R51 spend*)	Extra data reward non-qualifying (Spend R51 or more on your FNB Connect SIM card and not qualifying for eBucks) max 3 allocations
<b>Voice minutes</b>	35 min	35 min	35 min	n/a	n/a	n/a
<b>Data</b>	300MB	300MB	300MB	300MB	1GB	200MB
<b>SMSs</b>	35	35	35	N/A	N/A	N/A

**If you joined FNB on or after 1 August 2023 for the first two months you will need to meeting the following criteria only**

- 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 receive your FNB Connect monthly reward every month

**Qualifying criteria\*\***

- Have an active FNB Connect SIM Card
- Ensure your FirstRand Bank accounts and your FNB Connect accounts are in good standing
- Qualify for eBucks.

Spend R51 or more on your FNB Connect SIM Card and qualify for eBucks at the time you spend. 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. Get all Prepaid, Top Up and 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.



## Travel and QuickBus – FNB Easy Smart

Receive R50 off bus ticket bookings on the FNB App

### Step 1: Qualifying for your reward

Your reward benefit 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: Annual discount savings

Each main member receives their own annual discount savings. Discounts only apply to the main FNB Account holder. The rand discount will be allocated to QuickBus bookings made via the FNB App.

**Annual discount savings** – R500 per annum

Travel benefit	Max annual discount savings per ticket*
QuickBus	R50

\*Bus tickets is a one-way trip (e.g. a bus trip from Johannesburg to Durban) and could result in a ticket discount of R50. If you book a return ticket (e.g. a return trip from Johannesburg to Durban) it is considered 2 tickets, thus providing a potential discount of R100. Discounts only apply to the main FNB Easy Account holder.

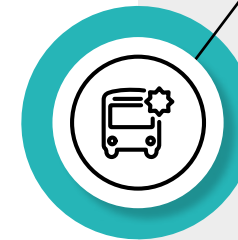


Annual Discount Saving will be effective annually each September with your first monthly eBucks allocation.

QuickBus

**Receive R50 off bus ticket bookings on the FNB App**

You can book on the FNB App for you and your family by visiting the eBucks tab, select 'Travel' and 'Book bus'



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.



## 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 of audiobooks, theatre, and series that can be enjoyed directly from your device. You can use your rands or eBucks to buy individual titles or subscribe for just R159.99 per month and receive up to 4 books monthly at no charge. Visit the FNB App.



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.



### 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.

### Security



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

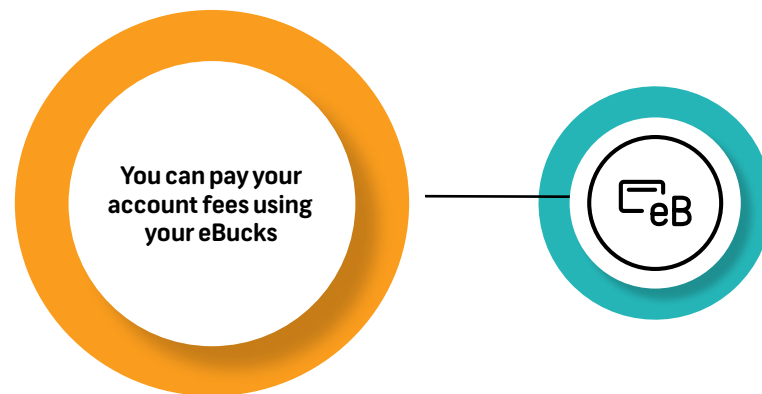


Earn and spend eBucks at over 30 online or in-store partners - log on to the FNB App for more information.



## Spend eBucks

- Pay for your airtime, data, electricity, monthly account fee or groceries at our in-store partners
- Spend eBucks at over 30 online or in-store partners including Clicks, Engen, Takealot and Shoprite Checkers
- 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 Easy Debit Card . You can use your eBucks to help you pay for big-ticket items such as 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



## How does it work



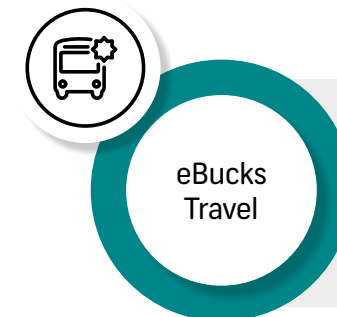
**Swipe your eBucks card**, then pay the balance with your bank card.  
**Remember**  
Your eBucks card works like a debit card. The amount will automatically be deducted from your eBucks Account.



- 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.

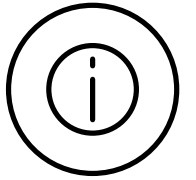
When you pay with your eBucks and FNB Bank Card online you would follow one of two processes

- 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. Interscape spend

- Earn up to R50 back in eBucks when you spend at Interscape (in-store or online) and pay with your qualifying FNB Easy Debit Card and FNB Virtual Card.
- In order to qualify for the full R50 eBucks earn, you need to have at least R75 000 in an FNB Demand Deposit Account, FNB Fixed Deposit Account (including FNB Islamic), FNB Notice Cash Deposit Account or FNB Savings Account (including FNB Islamic). Or have a FNB Credit Card, FNB Home Loan, FNB Personal Loan, Revolving Facility, Revolving Loan, WesBank Vehicle Finance, FNB Student Loan or FNB Temporary Loan.
- You won't earn eBucks on Interscape purchases made using the QuickBus platform on the FNB App.
- If you have an FNB Aspire Credit Card (previously known as FNB Gold Credit Card), your spend will count towards eBucks Rewards for FNB Aspire. See more about FNB Aspire.
- You will not earn eBucks on Interscape spend above the R500 spend limit.
- You won't earn eBucks on purchases made using any payment method other than your qualifying FNB Easy Debit Card, including part-payment using any other payment method.

## 2. Clicks spend

- Earn up to R50 back in eBucks when you shop at Clicks and pay with your qualifying FNB Easy Debit Card and FNB Virtual Card.
- In order to qualify for the full R50 eBucks earn, you need to have at least R75 000 in an FNB Demand Deposit Account, FNB Fixed Deposit Account (including FNB Islamic), FNB Notice Cash Deposit Account or FNB Savings Account (including FNB Islamic). Or have a FNB Credit Card, FNB Home Loan, FNB Personal Loan, Revolving Facility, Revolving Loan, WesBank Vehicle Finance, FNB Student Loan or FNB Temporary Loan. If you have an FNB Aspire Credit Card (previously known as FNB Gold Credit Card), your spend will count towards eBucks Rewards for FNB Aspire. See more about FNB Aspire.
- You will not earn eBucks on Clicks spend above the R500 spend limit.
- You won't earn eBucks on purchases made using any payment method other than your qualifying FNB Easy Smart Option Card, including part-payment using any other payment method.
- You can use a combination of eBucks and rands to pay for your transaction at any Clicks store and part-payment functionality for online is now available. You will still earn eBucks on the portion that was paid for in rands.

### Clicks Seniors benefit

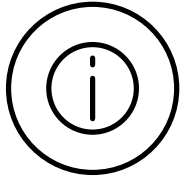
- Exclusive to eBucks members aged 60 and over. Use your qualifying FNB Debit Card at Clicks on Wednesdays and earn eBucks twice as fast (Easy Smart Option and Islamic Bundle Option only).
- For example, if you spend R500 at Clicks on Wednesday, it will count as R1 000 spend and you will earn R50 back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



### Note

Rewards are calculated from the first to the last day of a calendar month. If a transaction is not processed by a merchant by the last day of the month, it will count towards the new month.

## Terms, conditions and earn rules (continued)



### 3. Shoprite Checkers and USave

- Earn up to R50 back in eBucks when you shop at Shoprite Checkers and USave and pay with your qualifying FNB Easy Debit Card and FNB Virtual Card.
- In order to qualify for the full R50 eBucks earn, you need to have at least R75 000 in an FNB Demand Deposit Account, FNB Fixed Deposit Account (including FNB FNB Islamic), FNB Notice Cash Deposit Account or FNB Savings Account (including FNB FNB Islamic). Or have a FNB Credit Card, FNB Home Loan, FNB Personal Loan, Revolving Facility, Revolving Loan, WesBank Vehicle Finance, FNB Student Loan or FNB Temporary Loan. If you have an FNB Aspire Credit Card (previously known as FNB Gold Credit Card), your spend will count towards eBucks Rewards for FNB Aspire. See more about FNB Aspire.
- You will earn eBucks on purchases made using the Checkers App (Sixty60).
- You won't earn eBucks on purchases made at MediRite Pharmacies, Money Market counters, Computicket, Computicket Travel and Cash@Till™ withdrawals.
- You can use a combination of eBucks and rands to pay for your transaction at any Shoprite Checkers store.

### 4. GuardMe

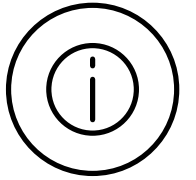
- FNB Easy Smart Option Account: Have a balance of over R10 000 in your FNB Investment Accounts\* to earn 100% of your GuardMe fee back in eBucks.
- Meet the standard qualifying criteria for eBucks Rewards.
- You are only able to earn up to 100% of the monthly subscription fee back in eBucks for a maximum of 6 subscriptions.
- You will need to subscribe on the FNB App to access GuardMe at a subscription fee of R19.90 per month, per member.

\*Qualifying investment accounts include FNB Demand Deposit Account, FNB Fixed Deposit Account (including Islamic), FNB Notice Cash Deposit Account or a FNB Savings Account (including Islamic).





## Terms, conditions and earn rules (continued)



### 5. How to qualify

#### FNB Easy PAYU or FNB Islamic Easy PAYU Account

- To receive monthly rewards, have an FNB Easy PAYU or FNB Islamic Easy PAYU Account and do the following every month: (for example, your salary) into your FNB Easy PAYU or FNB Islamic Easy PAYU Account every month
  - Make sure that all your FirstRand Bank accounts are in good standing\*\* and not in arrears
  - Swipe your FNB Easy Debit Card at Shoprite Checkers or USave and spend at least R200 monthly

#### FNB Easy Smart Account

- To receive eBucks, simply have an FNB Easy Smart Account or FNB Islamic Bundle Option Account and do the following every month
  - Have a minimum monthly deposit of at least R2 000 (for example, your salary) into your FNB Easy Smart Account or FNB Islamic Easy Bundle Option account every month
    - Have a minimum monthly deposit of R1 000 if you are 60 and over
  - Make sure that ALL your FirstRand Bank Accounts are in good standing\*\* and not in arrears
  - Log in to the FNB App, Cellphone Banking or Online Banking once a month or withdraw cash using Cash@Till™. If you're 60 and over, you're exempt from this rule

**Please note:** FNB spend is the accumulative spend across all linked cheque and credit cards. Spend includes all in-store and online purchases. Prepaid purchases, such as 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.

\* FirstRand means FirstRand Limited, FirstRand Bank Limited (which includes First National Bank, RMB Private Bank, WesBank and Rand Merchant Bank), FirstRand Investment Management Holding Limited (Ashburton), Direct Axis SA (Pty) Ltd, FirstRand Life Assurance Limited, each business unit, branch and/or representative office, any connected companies, subsidiary companies, its associates, cessionaries, delegates or successors in title and / or appointed third parties (like its authorised agents, advisors, partners and contractors)

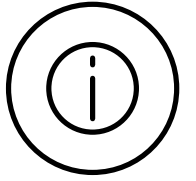
\*\* An account that's in good standing means that none of your accounts or credit agreements should be overdrawn, or be in arrears, or be in default, or be subject to any legal process with any FirstRand\* entity. Legal process means any legal proceedings in any court of law involving you and any of the FirstRand entities, including but not limited to business rescue, collections, liquidation, administration, and sequestration proceedings.

### 6. 'Boost My Rewards' Terms and Conditions

- This is a once-off yearly benefit only applicable to FNB Easy Smart Account and FNB FNB Islamic Easy Bundle customers. To qualify for this benefit, you must qualify for the eBucks Rewards Programme and also meet the benefit qualifying requirements applicable to your account.
- Qualification must be for 12 months, calculated from the first month you qualify for the benefit. If you do not qualify for 3 non-consecutive times within the 12 months period, then the period will reset and calculate from the first month after the first default.
- If you do not qualify for 3 or more consecutive months within the 12 months period, then after the 3rd month of default, the calculation period will be reset and the first month of calculation will be the first month you qualify again after such default.
- If you qualify on both FNB Easy and Aspire, you will be rewarded the benefit applicable to your Aspire Account. However, if you qualify on FNB Easy/FNB Aspire and also qualify for the eBucks Rewards Programme on either FNB Premier or FNB Private Clients or FNB Private Wealth or RMB Private Banking accounts, you will not receive this benefit and your Kauai benefit will be on either FNB Premier or FNB Private Clients or FNB Private Wealth or RMB Private Banking account.
- Should you upgrade or downgrade between FNB Easy and Aspire, you will have to meet the qualification criteria of the new account and your previous account progress will be carried over to the new account.
- If however you upgrade to either FNB Premier or FNB Private Clients or FNB Private Wealth or RMB Private Banking before you are eligible for the benefit, you will not be rewarded.
- You will have 3 months to redeem the voucher, calculated from the date of allocation. Grocery vouchers may only be redeemed at Shoprite Checkers or USave. You can use the voucher to make payment and part-payment with either eBucks and/or rands but the voucher cannot be used together with any other voucher or coupon.
- Your reward benefit 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.



## Terms, conditions and earn rules (continued)



### 7. FNB Connect rewards

- FNB Easy Smart account customers qualify for 300MB data, 35 voice minutes and 35 SMSs every month on your FNB Connect SIM and qualify for eBucks Rewards.
- Plus qualify for 300MB extra data every month when you spend\* R51 or more on your FNB Connect SIM Card and qualify for eBucks rewards at the time that you spend.
- FNB Easy PAYU account customers qualify for 100MB data, 35 voice minutes and 35 SMSs every month on your FNB Connect SIM and qualify for eBucks Rewards.
- Plus qualify for 100MB extra data every month when you spend\* R51 or more on your FNB Connect SIM Card and qualify for eBucks rewards at the time that you spend.

#### To qualify for monthly rewards you must

- Have an active FNB Connect SIM Card
- Qualify for eBucks Rewards

#### To qualify for extra data

- Spend\* R51 or more on your FNB Connect SIM Card and qualify for eBucks rewards at the time that you spend
- Seniors who are 60 and over will receive 1GB extra every month on their FNB Connect SIM Card when they meet the minimum spend\* threshold of R51
- Customers that do not qualify for eBucks will receive 200MB of extra data each month on their FNB Connect SIM Card when they meet the minimum spend threshold of R51

#### If you joined FNB on or after 1 August 2023 you will qualify for

- FNB Easy PAYU: Up to 200MB, 35 voice minutes and 35 SMSs
- FNB Easy Smart: Up to 600MB, 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 receive your FNB Connect reward every month.

\* Spend is defined as all purchases and/or fees charged to the customers FNB Connect SIM card account, namely, SIM card subscription fees, recharge fees and purchases, SIM and Connection fees, Call Line Identify (CLI) fees and itemised billing fees. All Prepaid, Top Up and Post-Paid Plans (including To Up Go) that are in use and that were sold with smartphone devices, their device bundle subscription is included in the spend calculation. All device purchases and/or fees charged to the customers that relate to a device only are excluded and all penalty fees are excluded from this spend calculation. Please be advised that extra data rewards are subject to successful debit orders checks and there may be an allocation delay based on debit order processing.

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

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

FNB Easy Smart  
and PAYU  
2023-2024



## Contact us

For more information please contact us on

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