

Choose  
more value  
for you and  
your family



**FNB Premier**  
Annual Earn Rules Guide

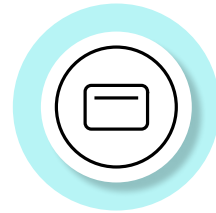
1 August 2023 to 31 July 2024

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 works

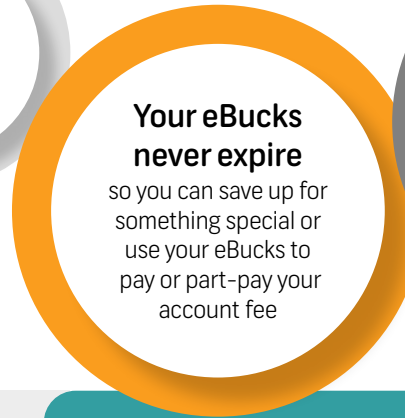


### Bank with FNB

For 23 years we've provided customers with eBucks Rewards, with no monthly subscription or joining fee. **eBucks can be used on the FNB App or at our online and in-store partners.**



Get 25% off  
Lift Premium  
flights



### Your eBucks never expire

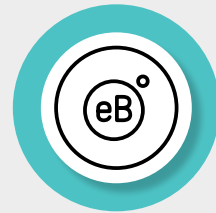
so you can save up for something special or use your eBucks to pay or part-pay your account fee



Reach  
**Reward Level 5**  
to maximise  
your eBucks  
Rewards



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



### How to qualify for eBucks



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



### Track your eBucks Rewards on the FNB App

View your reward level and points or your monthly progress

**Follow these steps to track your rewards**

FNB App > eBucks > Earn > Track my rewards

Your reward level will now be based on the highest FNB/RMB Private Bank product that you hold



### The higher your eBucks reward level, the greater your discount



**Pay with your virtual card and unlock more rewards.** Earn up to 40% back on your monthly Netflix and Spotify subscription when your Virtual Card is loaded for payment.



Use your FNB Virtual Card for at least 80% of your monthly overall spend to unlock more of your Smart Spend rewards. Visit FNB App > eBucks > Earn > Smart Spend



Use the **FNB App** and **visit nav»**



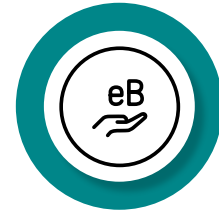
Your reward level will now be based on the highest FNB/RMB Private Bank product that you hold.

E.g., If you have a Premier Current Account and a Private Clients Credit Card, your qualifying reward level will be based on the Private Clients Credit Card reward level as this is the higher product.

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).

## How eBucks works

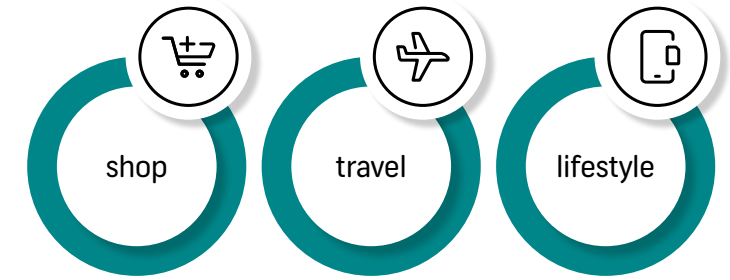


### Earn eBucks in so many ways

Pay with your FNB Virtual Card at our partners and earn your maximum rewards.



Your eBucks are automatically added to your account every month



### Earn up to R8/litre back each month on fuel

To qualify follow these steps:

1. Pay with your Virtual Card for fuel at Engen
2. Have an active vehicle finance agreement with WesBank (or Toyota Financial Services)
3. Have your vehicle loaded on nav» Car (under 'My Garage')
4. Have FNB Short Term Comprehensive Car Insurance\*\*



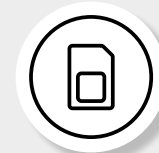
### Up to 40% discounts at the eBucks Shop

Spend your eBucks and rands at the eBucks Shop. Buy electronics, gaming, home appliances and many more. The eBucks Shop has it all. Plus you can get discounts of up to 40% on selected items.



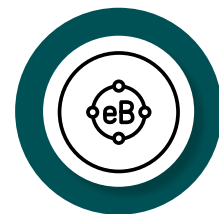
### Up to 40%\* off with eBucks Travel

Discount applies to selected domestic and international flights, domestic car hire and QuickBus when booking with eBucks Travel on the app. Plus unlock bonus SLOW Lounge visits.



### Get connected with FNB Connect

FNB Connect helps you stay connected with up to 2GB 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

#### Education



#### Security



#### Travel



#### Seniors



60 years and over can earn double points on all purchases every Wednesday

#### Entertainment



#### Vouchers



#### Shopping



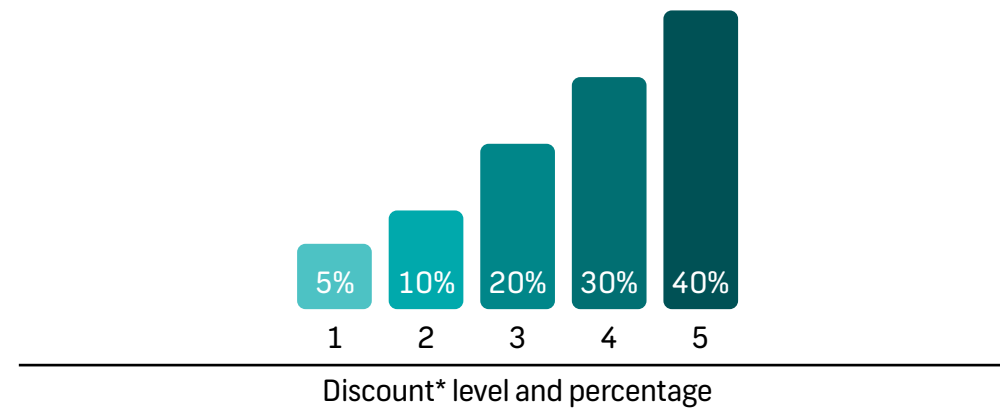
\* Discount excludes taxes

\*\* eBucks earn from FNB Short Term Car Insurance will be capped at 30% of your monthly Car Insurance Premium

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.

## Move up rewards levels

Experience the full benefits of your banking with FNB when you bank smarter, unlock reward levels and enjoy even greater discounts on eBucks Travel and eBucks Shop.



Maximise your eBucks earn by reaching and maintaining reward level 5. Remember, the more reward level points you collect in a month, the higher your reward level. The higher your reward level, the more eBucks you will earn every month. Where you are required to hold a specific product to collect reward level points, only FNB products and accounts will qualify. You will not collect reward level points on any products held with other financial institutions.

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



### How to level up

- Visiting 'Track my rewards' under the eBucks menu on the FNB App once a month will earn 1000 points
- Another 500 points can be earned from visiting nav» Home on the FNB App once a quarter to manage your property or use one of the available services
- Use eBucks Benefit Partners such as Udemy, eBucks Games, Extramarks, the ENTERTAINER™ or BiB and receive up to 1000 points
- Use the FNB App and FNB Virtual Card



### Earn more eBucks

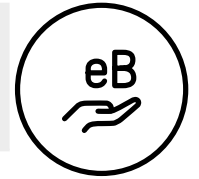
- Earn or Collect Points as a FNB Premier Account holder, you can collect points by doing your everyday banking, protecting your family with FNB Life, using the FNB App, having a FNB Connect SIM Card and more
- As a FNB Premier Account holder, points help you move up a reward level to receive a higher reward rate





## Move up reward level

Points



### Income deposits

**Have a minimum monthly deposit (excluding inter-account transfers) into your current FNB Account of R19 500**

**OR**

**Initiate at least 10 debit transactions on your account**

Deposit includes the payment of your salary, other payments or drawings and specifically excludes (but are not limited to) any inter-account transfers. Transfers from mandated accounts will be classified as inter-account transfers (with the exception of spousal accounts). Qualifying debit transactions are defined fully in the terms, conditions and rules portion below.

2000

### Digital banking

**Make at least 6 financial transactions per month via the FNB App.**

Including FNB Pay transactions (tap, scan or checkout), Apple Pay, Google Pay, Samsung Pay, Fitbit Pay, Garmin Pay and SwatchPAY!

500

**View the 'Track my rewards' tab on the FNB App every month.**

Visit the 'eBucks' tab, select 'Earn' then 'Track my rewards'.

1000

**Pay at least 2 bills\* using FNB Pay Bills on the FNB App every month (includes municipal rates and taxes, electricity, mobile device accounts, subscriptions etc)**

\*Only applies to EasyPay & Pay@bills

1000

**Register a profile and use\* at least 1 of the following eBucks partners on the FNB App including Udemy, eBucks Games, Extramarks, BiB and/or the ENTERTAINER™.**

\*For Extramarks and Udemy: login to the website at least once a month.

For the ENTERTAINER: redeem an offer via the FNB App at least once a month.

For BiB: visit the tab on the FNB App at least once a month.

For eBucks Games: login to the website or click on the "play now" button in the eBucks Games tab on the FNB App at least once a month

Use 1 eBucks partner

500

Use 2 or more eBucks partners\*

1000

**Make at least 3 Real-time payments\* every month. Use the Instant Payment and/or PayShap option under the Pay tab on the FNB App.**

\*Minimum transaction amount of more than R100 is required.

1000

**Have 3 Smart budget categories set up and access your Smart budget every month.**

**OR engage with My Net Worth monthly**

**OR engage your Credit Status monthly**

\*\* Engage means via one or more of these channels:

- navi-gate life > nav» Money > click Smart Budget or My Net Worth or Credit status
- FNB Accounts page > Credit card transaction history > Click Credit Status

Engage with 1 of the above

500

Engage with 2 or more of the above \*\*

1000

**Maintain a healthy Credit status on nav» Money with a Green status**

Light green

500

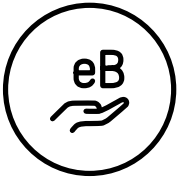
Dark green

1000



## Move up reward level

Points



### My cards

**Have an active FNB Fusion account with a credit limit and an active card\***

**OR**

**Have an FNB Credit Card account with a credit limit and an active card\***

\*Active card = active FNB Virtual Card /Physical Card

FNB Fusion <b>OR</b> FNB Credit Card	1000
--------------------------------------	------

FNB Fusion <b>AND</b> FNB Credit Card	2000
---------------------------------------	------

<b>Use your FNB Virtual Card for 80% of your qualifying online spend in a calendar month</b>	2000
--	------

**Use your FNB Virtual Card for 80% of your qualifying instore spend in a calendar month**

Add your virtual card to Apple Pay, Google Pay, Samsung Pay, Fitbit Pay, Garmin Pay, SwatchPAY! to make contactless payments instore, or use FNB Scan to Pay and choose your virtual card as your payment card.

1000

### Save and invest

**Grow your FNB Savings or Investment Account(s) by at least R1 250 per month. Interest, profit and other returns are excluded. Double points if you grow both your Savings and Investment Account(s) by a minimum of R1 250 each, per month.**

Qualifying Accounts

- Saving Accounts include all Cash Investment products, excluding Fixed Deposits.
- Investment Accounts include Investment Account, Retirement Annuity, Pension Preserver, Provident Preserver and Living Annuity. The investment must be held in FNB or Ashburton fund.

Yes, FNB Savings Account <b>OR</b> FNB Investment Account	500
---	-----

Yes, FNB Savings Account <b>AND</b> FNB Investment Account	1000
--	------

**Maintain a minimum monthly balance of at least R13 500 across your FNB Savings Account(s) that are accessible within 7 days without incurring early withdrawal fees.**

R13 500 to R26 999	500
--------------------	-----

R27 000 to R40 499 <b>OR</b> R13 500 to R26 999 with Retirees Solution	1000
--	------

R40 500 or more	1500
-----------------	------

R27 000 to R40 499 with Retirees Solution	2000
---	------

R40 500 or more with Retirees Solution	3000
--	------

**Have a Savings Account with a term of longer than 8 days and maintain a minimum monthly balance of R13 500 in the account. Double points if you are on the Retirees Solution pricing option.**

R13 500 to R26 999	500
--------------------	-----

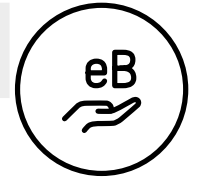
R27 000 to R40 499	1000
--------------------	------

R40 500	1500
---------	------



## Move up reward level

Points



**Have an FNB Tax-Free Shares, FNB Tax-Free Unit Trust or Tax-Free Cash Deposit Account and make a monthly contribution of at least R1 000**

**OR**

**Have an FNB Tax-Free Shares, FNB Tax-Free Unit Trust or Tax-Free Cash Deposit Account and make an annual contribution of R36 000.**

The total monthly and annual contributions must be made within the current tax year, which runs from 1 March 2023 to 28 February 2024. (Only FNB and/or Ashburton Funds are recognised for FNB Tax-Free Unit Trusts)

R1 000 to R2 999 in a particular month	500
R3 000 or more in a particular month	1000
R36 000 total contribution in current tax year	1500

**Save for your goal by maintaining a minimum monthly balance of at least R100 000 in an FNB Investment Account via the FNB Investor Platform** (Excluding Tax Free Accounts, Retirement Annuity, Pension Preserver, Provident Preserver and Living Annuity)  
Only FNB and/or Ashburton Funds are recognised

R100 000 to R199 999	500
R200 000 or more <b>OR</b> R100 000 to R199 999 (with Retiree Solution)	1000
R200 000 or more with Retirees Solution	2000

**Maintain a minimum monthly balance of at least R100 000 in one of our Retirement Products via the FNB Investor Platform.**

Qualifying products are Retirement Annuity, Pension Preserver, Provident Preserver and Living Annuity. Only FNB and/or Ashburton Funds are recognised  
Double points if you are on the Retirees Solution pricing option

R100 000 to R199 999	500
R200 000	1000

### Borrow

**Have a FNB Personal Loan, Student Loan or Revolving Facility product with FNB and make your repayments via a monthly debit order from your FNB Fusion Account, FNB Current Account or FNB Single Facility.**

\*CashPower and DirectAxis will no longer qualify from 1 August 2023

### Home

**Have an FNB Home Loan, FNB Smart Bond, or FNB Structured Loan**

**AND**

**have an add-on or offered amount which you wish to pay over and above your monthly minimum Home Loan payments in place,**

**OR**

**Have an active Pension Backed Loan**

<b>Have an FNB Home Loan, FNB Smart Bond or FNB Structured Loan with an active Flexi Facility <b>AND</b> have an FNB debit order or salary stop order in place</b>	500
--	-----

**Have an EDGE Certified FNB Home Loan or FNB Smart Bond**

The EDGE™ certification is a simple, user-friendly Green Building Rating online software platform. Reward level points are only applicable on FNB Home loans and FNB Smart Bonds where the account receives an interest rebate for their EDGE™ certification.

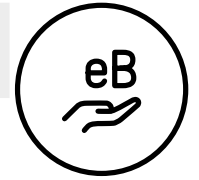
<b>Have an EDGE Certified FNB Home Loan or FNB Smart Bond</b>	1000
---	------

\* Add on and offered amounts are additional payments that can be initiated on the FNB or RMBPB App. Go to navi-gate life > nav»Home > manage > Self-service > Repayment options > Create add-on amount or create offered amount  
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.



## Move up reward level

Points



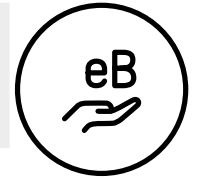
<p><b>Manage your property or use one of the available services under the nav» Home tab on the FNB App once a quarter. Visit the 'nav-igate life' tab then select 'nav» Home'.</b> Quarters will run from 1 July to 30 September (Q1); 1 October to 31 December (Q2); 1 January to 31 March (Q3) and 1 April to 30 June (Q4). In order to enjoy this benefit monthly, nav» Home should be accessed in the beginning of each quarter.</p>	500
<p><b>Have a FNB Islamic Home Loan</b></p>	1000
<p><b>Insurance</b></p>	
<p><b>Have FNB Life Customised or Dynamic Life» Home life policy and 2 additional covers and pay your monthly premiums from your FNB Fusion Account, Current Account or Single Facility.</b> Qualifying FNB Life policies include life cover, Critical Illness cover, Disability cover, Income Protection cover, Retrenchment cover and Dynamic Life» Home. All qualifying policies will count towards the minimum cover amount. Only life insurance products where FirstRand Life Assurance is the insurer are eligible for eBucks.</p>	500
<p><b>Have a FNB Life Simplified, Life Customised or Dynamic Life» Home policy with a minimum combined cover of at least R1 million, and set up or update and confirm your nav» Wellness My Health Details at least once a year and pay your monthly premiums from your FNB Fusion Account or FNB Current Account.</b> Qualifying FNB Life policies include life cover, Critical Illness cover, Disability cover, Income Protection cover, Retrenchment cover and Dynamic Life» Home. All qualifying policies will count towards the minimum cover amount. Only life insurance products where FirstRand Life Assurance is the insurer are eligible for eBucks.</p>	
R1 000 000 to R 1 599 999	500
R1 600 000 to R1 999 999	1000
R2 000 000 or more	1500
<p><b>Have a FNB Funeral Plan with parents or extended family members covered and/or have a FNB Group Funeral Plan with at least 2 lives covered. And pay your monthly premiums from your FNB Premier Fusion Account, FNB Premier Current Account or FNB Single Facility.</b> *Cover for the Policyholder and Children under the age of 18 do not count towards the number of lives covered. You can find Group Funeral Plan under the 'Insure' tab and then 'Funeral' ' <a href="https://www.fnb.co.za/insurance/funeral.html">https://www.fnb.co.za/insurance/funeral.html</a> Only Funeral products where FirstRand Life Assurance is the insurer are eligible for eBucks.</p>	500
<p><b>Have a FNB Health Cash Plan with a minimum cover* of R1 200 per day. And pay your monthly premiums from your FNB Premier Fusion Account, FNB Premier Current Account or FNB Single Facility.</b> Cover for the plan holder will only be considered towards minimum cover. Only health cash products where FirstRand Life Assurance is the insurer are eligible.</p>	500
<p><b>Offshore banking</b></p>	
<p><b>Have a FNB Global Account with the required minimum monthly balance of 1 500 (AUD, EUR, GBP, CD, USD) or 90 000 (INR).</b></p>	1000
<p><b>Fund your FNB Global Account(s) from your FNB Premier Fusion or Premier Current Account to the value of R7 500 over the last 3 months.</b></p>	
R7 500 to R37 499	500
R37 500 or more	1500

\* Cover for the Policyholder and Children under the age of 18 do not count towards the number of lives covered. You can find Group Funeral Plan under the 'Insure' tab and then 'Domestic helper' <https://www.fnb.co.za/insurance/domestic-worker/funeral-plan.html>  
Only Funeral products where FirstRand Life Assurance is the insurer are eligible for eBucks.

\*\* Cover for the Plan Holder will only be considered towards minimum cover. Only Health Cash products where FirstRand Life Assurance is the insurer are eligible for eBucks.

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](https://www.fnb.co.za) and [www.fnb.co.za/fnb-connect/shop.html](https://www.fnb.co.za/fnb-connect/shop.html) for the complete rules.





Move up reward level	Points
<b>Family</b>	
<p><b>Confirm that you have a spouse /partner who has an aligned and active FNB account. Add them as a spouse under the 'My family' tab on the FNB App</b></p> <p><b>OR</b></p> <p><b>Speak to your banker. Your accounts will remain separate and you will both earn points for this rule.</b></p>	1000
<b>Have an FNB Life Simplified, Life Customised or Dynamic Life» Home Policy with a minimum combined cover of R2 million</b>	
<p><b>AND</b></p> <p><b>Draft a Will with FNB as your executor</b></p> <p><b>AND</b></p> <p><b>Have your signed Will with a signature date no older than five years kept in FNB's custody</b></p> <p>Qualifying FNB Life policies include life cover, Critical Illness cover, Disability cover, Income Protection cover, Retrenchment cover and Dynamic Life» Home. All qualifying policies will count towards the minimum cover amount. Only life insurance products where FirstRand Life Assurance is the insurer are eligible for eBucks. Income Protection cover is calculated as your monthly cover x 24 months. Retrenchment cover is calculated as your monthly cover x 12 month</p>	1000
<b>Add your child to your Family Profile and have an active linked FNBy transactional account for your child</b>	
<p><b>OR</b></p> <p><b>Have a linked FNBy savings account (Savings and investments accounts for children under 18) with a balance that grows by R200 per month.</b></p> <p>If your monthly withdrawals from the linked FNBy Account(s) exceed the value of monthly deposits, there will be no growth on your linked FNBy Account(s)</p>	
Child added to family profile with an active linked FNBy Account	500
Linked FNBy Savings Account with balance that grows by R200 per month	1000
<b>Islamic</b>	
<b>Have an active FNB Islamic Transactional Account and one other active FNB Islamic account.</b>	
<p>Qualifying FNB Islamic Banking customers will receive 1000 concession points every month if they hold an active Islamic Transactional Account and at least one other active Islamic Account. Options available are Islamic linked savings, Islamic term Account, or Islamic WesBank vehicle finance</p>	1000
<b>Connect</b>	
<b>Have a monthly spend on your FNB Connect SIM Card of R200 or more.</b> Qualifying spend excludes any fixed term contract (device including SIM Plan) packages. Qualifying spend includes all airtime, data, voice minutes and SMS bundle purchases and SIM Plan only packages.	
R200 to R399	500
R400 to R699	1000
R700 or more	1500

## 5 reasons to love FNB Connect



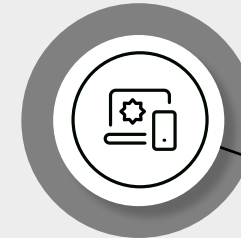
\* A new to FNB Connect customer is defined as a customer who activated their SIM Card on or after 1 Aug 2023.  
\* Seniors receive extra data every month.  
\* Customers that do not qualify for eBucks will receive extra data each month.  
\* New FNB banking customer you will need to meet the existing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

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).

## FNB Connect

helps you stay connected with up to 2GB 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 1GB extra data when you spend on your FNB Connect SIM Card during the month

#### Qualifying criteria

- 1** Spend a minimum amount on your active FNB Connect SIM Card during the month
- 2** Qualify for eBucks at the time you spend
- 3** Ensure all FirstRand Bank Accounts are active and in good standing

## FNB Connect Rewards

### An activation reward

New\* to FNB Connect customers receive 1GB once-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

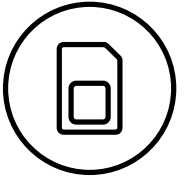
### A monthly reward

Up to 1GB 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 at the time you spend

## FNB Connect

Receive up to **1GB data, 35 voice minutes and 35 SMSs** every month on your FNB Connect SIM Card.



### Have an active FNB Connect SIM Card qualify for eBucks Rewards

Reward level	Monthly voice reward (min)	Monthly data reward	Monthly SMS reward	Plus an extra data reward when you spend* R100
1	35	200MB	35	200MB
2	35	400MB	35	400MB
3	35	600MB	35	600MB
4	35	800MB	35	800MB
5	35	1GB	35	1GB

	Activation reward	FNB customer whom join after 01 August 2023 (max 2 allocations)	Monthly reward	Extra data reward (qualified for eBucks, min R100 spend*)	Extra data reward Seniors** (qualified for eBucks, min R100 spend*)	Extra data reward (did not qualify for eBucks, min R100 spend*) Max 3 allocations
<b>Voice minutes</b>	35 min	35 min	35 min	N/A	N/A	N/A
<b>Data</b>	1GB	1GB	Based on eBucks Reward level	Based on eBucks Reward level	1GB	200MB
<b>SMSs</b>	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 and PosttoPaid 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 60 and over

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.

## 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 extra 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.



### 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 and SwatchPAY!



### 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.



### Shopping



Earn up to 15% back in eBucks when you spend on your FNB Virtual Card. iStore offers the best possible Apple experience through expert advice and a wide range of exclusive services that ensure you get the most out of your Apple products for your personal, business and education purchases and upgrades.



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



### 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 a 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.

## Value added benefits

More rewards for the whole family



### Netflix

Earn up to 40% back on your monthly subscription when your family banks with FNB and your Virtual Card is loaded for payment on Netflix.

### Spotify

Earn up to 40% back on your monthly subscription when your family banks with FNB and your Virtual Card is loaded for payment on Spotify.



Enjoy a Kauai smoothie every month when you spend and save with FNB.

Enjoy a smoothie, organic coffee or up to R120 to spend in-store & an additional small smoothie for your child linked to your family profile

- 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
- Spend on any of your debit cards will disqualify you for the Kauai benefit
- Voucher dependent on your eBucks reward level. The higher your eBucks reward level, the greater your reward
- Maximum one child



Get a complimentary Wimpy breakfast or burger meal at participating Engen 1Stops every quarter.

Get a Wimpy voucher and an additional voucher if you have a child linked to your family profile

- 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
- Maximum one child
- Voucher dependent on your eBucks reward level



## How to earn eBucks

You can earn eBucks while doing everyday things such as shopping, filling up with fuel or buying airtime. If you only have an FNB Private Wealth Credit Card and no FNB Private Wealth Current or Fusion Account, then you could qualify to earn at 50% of the rates listed below.

### Pay with your FNB Virtual Card and unlock your rewards at these partners.

Your FNB Virtual Card can 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.

### Your reward level will now be based on the highest FNB/RMB Private Bank product that you hold.

E.g., If you have a Premier Current Account and a Private Clients Credit Card, your qualifying reward level will be based on the Private Clients Credit Card reward level as this is the higher product



You can also view the 'Earn more eBucks' tab under eBucks on the FNB App to see your current and potential eBucks earn.

Your reward level	Card	1	2	3	4	5
		0 to 3999	4000 to 6999	7000 to 9499	9500 to 10999	11000+
In-store shopping at eBucks partners	Fusion / Credit Card	0.5%	0.7%	1%	1.2%	2%
In-store shopping at eBucks partners	Cheque Card	0.25%	0.25%	0.25%	0.25%	0.25%
Online shopping at eBucks partners	Fusion / Credit Card	0.5%	0.7%	1%	1.2%	2%
Online shopping at eBucks partners	Cheque Card	0.25%	0.25%	0.25%	0.25%	0.25%
Fuel (Engen only) (rands/litre)	Physical Card	R0.10	R0.10	R0.10	R0.10	R0.10
	Virtual Card	R0.20	R0.40	R0.80	R2.00	R4.00
Shoprite Checkers	Physical Card	0.25%	0.25%	0.25%	0.25%	0.25%
	Virtual Card	1%	2.5%	5%	7.5%	15%
FNB Forex		5%	10%	20%	30%	50%
FNB Life Insurance with Customised		1%	2.5%	15%	25%	40%
FNB Life Insurance with Protect Series		1%	2.5%	5%	7.5%	15%
WesBank finance (Including Toyota Financial Services) and Engen fuel (rands/litre)	Physical Card	R0.05	R0.05	R0.05	R0.05	R0.05
	Virtual Card*	R0.10	R0.20	R0.40	R1	R2

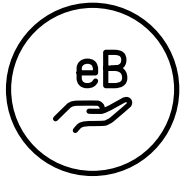
\* eBucks members 60 and over (i.e. 'Senior' customers), are exempt from the FNB Virtual Card requirement.

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).



## How to earn eBucks

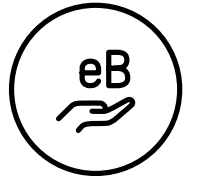


Your reward level	Card	1	2	3	4	5
		0 to 3999	4000 to 6999	7000 to 9499	9500 to 10999	11000+
FNB Short Term Comprehensive Car Insurance Engen (rands/litre)	Physical Card	R0.05	R0.05	R0.05	R0.05	R0.05
	Virtual Card	R0.10	R0.20	R0.40	R1	R2
Clicks	Physical Card	0.25%	0.25%	0.25%	0.25%	0.25%
	Virtual Card	1%	2.5%	5%	7.5%	15%
Video Streaming on Netflix		5%	10%	15%	25%	40%
Music Streaming on Spotify		5%	10%	15%	25%	40%
Clicks Seniors (Wednesdays only)		1%	2.5%	5%	7.5%	15%
FNB Short Term Insurance Comprehensive Insurance		1%	2.5%	5%	7.5%	15%
FNB Life Insurance with Simplified		1%	2.5%	5%	15%	25%
iStore	Physical Card	0.25%	0.25%	0.25%	0.25%	0.25%
	Virtual Card*	1%	2.5%	5%	7.5%	15%
ARC		1%	2.5%	5%	7.5%	15%
GuardMe		0%	10%	20%	50%	100%

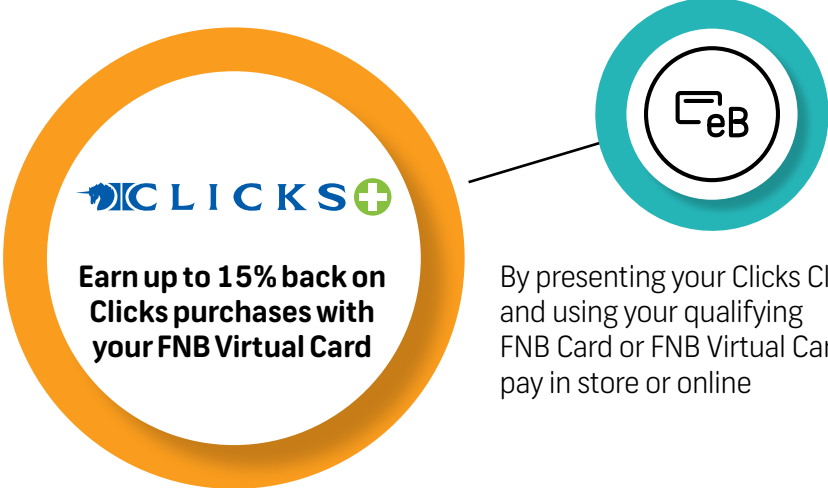


\* eBucks members 60 and over (i.e. 'Senior' customers), are exempt from the FNB Virtual Card requirement.

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](http://www.fnb.co.za/fnb-connect/shop.html) for the complete rules.



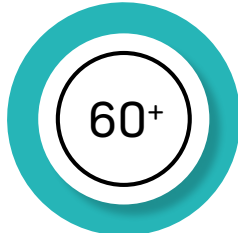
## How to earn eBucks with Clicks



**Earn up to 15% back on Clicks purchases with your FNB Virtual Card**

By presenting your Clicks ClubCard and using your qualifying FNB Card or FNB Virtual Card to pay in store or online

Your reward level	1	2	3	4	5
Clicks earn	1%	2.5%	5%	7.5%	15%
Clicks seniors earn (Wednesdays only)	1%	2.5%	5%	7.5%	15%
Total Clicks seniors earn on Wednesdays	2%	5%	10%	15%	30%



### Clicks double earn for seniors on Wednesdays

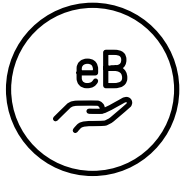
**eBucks and Clicks ClubCard customers 60 and over can earn double points on all purchases every Wednesday.** Qualifying customers 60 and over, will earn up to 30% back in eBucks on Wednesday purchases.

eBucks members 60 and over (i.e. 'Senior' customers), are exempt from the Virtual Card requirement.



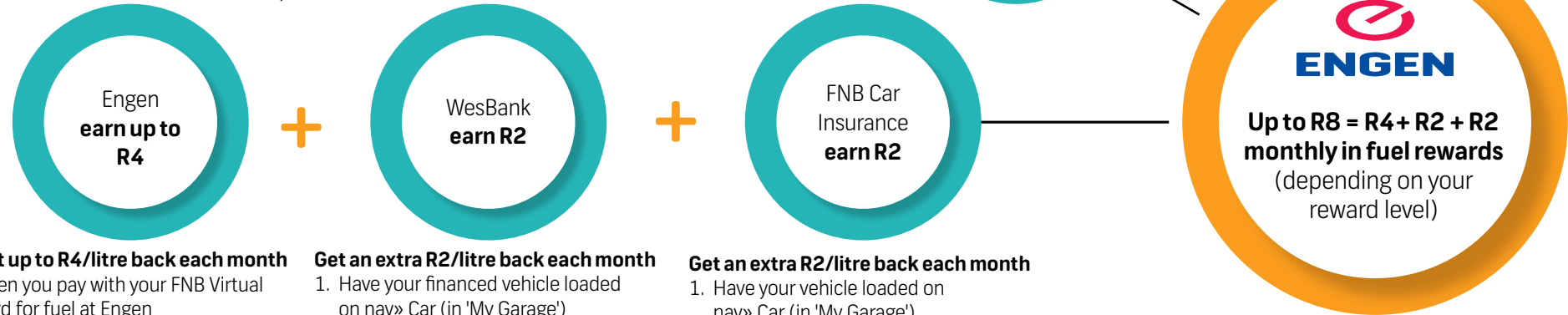


## How to earn eBucks with Engen



### To qualify for R8/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 (under 'My Garage')
- Have FNB Short Term Comprehensive Car Insurance\*



**Get up to R4/litre back each month**  
when you pay with your FNB Virtual Card for fuel at Engen

**Get an extra R2/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 R2/litre back each month**  
1. Have your vehicle loaded on nav» Car (in 'My Garage')  
2. Have FNB Short Term Comprehensive Car Insurance\*

Your reward level	Card	1	2	3	4	5
Fuel (Engen rands/litre)	Physical Card	R0.10	R0.10	R0.10	R0.10	R0.10
	Virtual Card	R0.20	R0.40	R0.80	R2.00	R4.00
WesBank* (Includes Toyota Financial Services) (Engen rands/litre)	Physical Card	R0.05	R0.05	R0.05	R0.05	R0.05
	Virtual Card	R0.10	R0.20	R0.40	R1.00	R2.00
FNB Car Insurance* (Engen rands/litre)	Physical Card	R0.05	R0.05	R0.05	R0.05	R0.05
	Virtual Card***	R0.10	R0.20	R0.40	R1.00	R2.00

Read more about the qualifying requirements in the 'Terms, conditions and earn rules' section.

\* Additional R2/litre eBucks earn from FNB Car Insurance will be capped at 30% of your monthly 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.

\*\* You will only earn eBucks on your Engen spend.

\*\*\* eBucks members 60 and over (i.e. 'Senior' customers), are exempt from the Virtual Card requirement.

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.

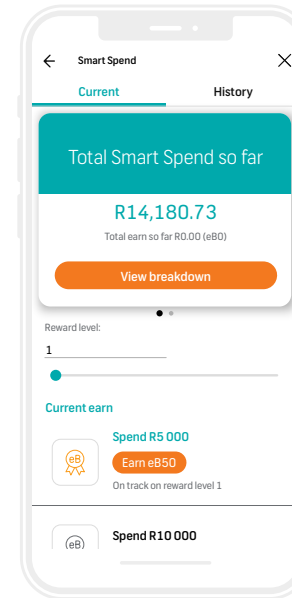
**First National Bank** A division of FirstRand Bank Limited. An Authorised Financial Services and Credit Provider (NCRCP20).



## Smart Spend

Smart Spend is allocated when you reach certain spend amounts (see table on the next page for a full breakdown). However, if you spend on multiple accounts your spend will be consolidated and your spend will be allocated to the highest active qualifying account.

Smart Spend totals are cumulative i.e. if you are on reward level 5, you will receive eB500 (R50) when you spend R5 000 within the month. The higher your Smart Spend, the higher your reward. You can earn a maximum of eB6 000 (R600) within a month when you spend R25 000 or more. If you spend at our rewards partners (such as Shoprite Checkers, Clicks and Engen), you will earn eBucks from our rewards partners and eBucks for Smart Spend. eBucks awarded for Smart Spend will be allocated weekly into your eBucks account.



Only international spend using your Global Card will count towards your Smart Spend. All International in-store spend using your FNB Fusion Card, Credit Card, Debit Card, Virtual Card or FNB Pay will not count towards your Smart Spend.

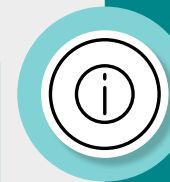
Track your Smart Spend to see how much eBucks you've earned during the month by following these steps: FNB App > eBucks > Earn > Smart Spend

## Virtual Card



Pay with your FNB Virtual Card and unlock your rewards at these partners

- You can earn eBucks while doing everyday things such as shopping, filling up with fuel or buying airtime
- Do 5 monthly FNB Virtual Card payments and enjoy a Starbucks cappuccino at no charge
- You can also view the 'Earn more eBucks' tab under eBucks on the FNB App to see your current and potential eBucks earn
- eBucks members 60 and over (i.e. 'Senior' customers), are exempt from the Virtual Card requirement



Use your FNB Virtual Card for at least 80% of your monthly overall spend to unlock more of your Smart Spend rewards.

### Example

- If you spend R25 000 and you don't use your FNB Virtual Card, you will earn a maximum of R50 in eBucks
- If you spend R25 000 and you use your FNB Virtual Card you will earn a maximum of R600 in eBucks

**Important to note:** your virtual card is created via the FNB App and can be added to a digital wallet of your choice; it is not an image, scan or photograph of your physical card. When loading your virtual card to a digital wallet, your preferred digital wallet provider replaces your true 16-digit card number with a device-linked token as a security enhancement during each tap-to-pay transaction. Your virtual card has additional security features like its own PIN, separate from your physical card PIN, making it a safe way to pay.

To view your virtual card pin on the FNB App go to: FNB App > Cards > Select Card you wish to manage > Select Manage PIN

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).

## Smart Spend



VC unlock	When you spend (in a calendar month)	What you will earn				
		Reward Level				
		1	2	3	4	5
Physical Card	R5 000	N/A	eB 130 (R13)	eB 180 (R18)	eB 250 (R25)	eB 500 (R50)
	R10 000	N/A	eB 190 (R19)	eB 320 (R32)	eB 450 (R45)	eB 900 (R90)
Unlock if 80% of your card spend is on Virtual Card	R15 000	N/A	eB 280 (R28)	eB 400 (R40)	eB 600 (R60)	eB 1 200 (R120)
	R20 000	N/A	eB 300 (R30)	eB 500 (R50)	eB 800 (R80)	eB 1 600 (R160)
	R25 000	N/A	eB500 (R50)	eB 700 (R70)	eB 900 (R90)	eB 1 800 (R180)
	Potential eBucks earn in one month	N/A	eB 1 400 (R140)	eB 2 100 (R210)	eB 3 000 (R300)	eB 6 000 (R600)



### Remember

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



\* eBucks members 60 and over (i.e. 'Senior' customers), are exempt from the FNB Virtual Card requirement.

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.



## Behavioural Banking

- Earn up to 100% of your monthly FNB Premier Fusion Account, FNB Premier Current Account or FNB Islamic Premier Current Account fee back in eBucks, depending on your reward level. You need to have a minimum of R500 000 in a FNB Savings and Investments Account(s) and Channel Islands Investment Account(s) with at least R50 000 invested in a qualifying account (Segregated Portfolios, Investment Account, Tax-Free Shares, Endowment, Pension and Preservation Account, and Retirement Annuity)
- To qualify for this reward the investment must be in FNB/Ashburton funds or solutions only. If you have a qualifying FNB Islamic Banking Current Account, you need to have a minimum of R500 000 in a FNB Savings and Investment Account(s) or qualifying FNB Islamic Wealth and Investments solutions (stipulated accounts and funds)

Reward level	Investment amount	Percentage of your fees paid back in eBucks
1		10%
2		25%
3	R500 000 in savings and Investments with at least R50 000 invested in a qualifying account (listed above)	50%
4		75%
5		100%

### For example

As a FNB Premier Account holder (who is on reward level 5) and has a FNB Money Maximiser Account with R450 000 invested and a FNB Retirement Annuity with R50 000 invested (total investment is R500 000) you will receive 100% of your monthly account fee back in eBucks.

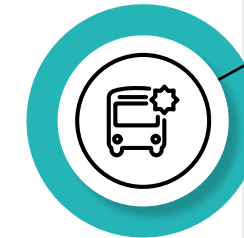
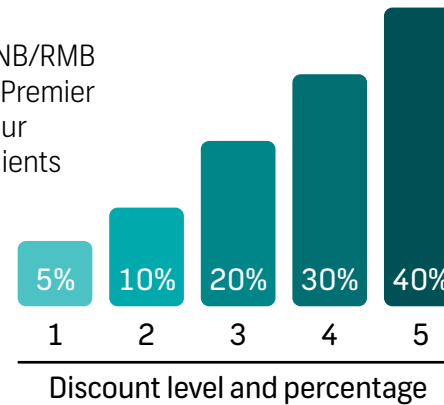


## eBucks Travel with flights, car hire and QuickBus

Receive up to 40% off on selected domestic and international flights, domestic car hire and QuickBus when booking with eBucks Travel on the FNB App. By booking your domestic flights on the FNB App you unlock your discounted car hire and a bonus SLOW Lounge visit.

### Qualifying for travel discounts

- Your reward level will now be based on the highest FNB/RMB Private Bank product that you hold. e.g. If you have a Premier Cheque Account and a Private Clients Credit Card, your qualifying reward level will be based on the Private Clients Credit Card reward level as this is the higher product
- Reward level discounts remains as is



QuickBus 

**Get up to 40% off  
bus ticket bookings  
on the FNB App**

QuickBus allows you to book bus trips that are inter-country and allowing you to 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.

### Family qualification

- 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\*
- An example of having the same product is shown below  
The main member holds a FNB Premier Cheque Account and a FNB Premier Credit Card. The spouse/partner holds a FNB Premier Fusion Account with a FNB Private Wealth Credit Card. Both partners hold the same active current accounts in Premier
- The spouse/partner must also be added to the main member's family profile on the FNB App. To add a spouse/partner to your family profile on the FNB App, go to My Profile > My family > Add
- For children travelling between the age of 2 to 24 years to qualify from the main members travel discounts, they must hold an active transactional youth account
- The children must also be loaded onto the main member's family profile which can be done on the FNB App

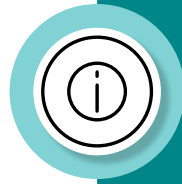
\* FNB Fusion or Current Account, FNB Islamic Account or FNB Single Facility.

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 [www.fnb.co.za/eBucks](#)

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

## eBucks Travel with flights, car hire and QuickBus

### Annual Discount Savings



Annual Discount Savings (1 August 2023 to 31 July 2024)

Available discounts of R5 000 per main member

Savings can be used across these benefits

eBucks Travel (flights and car hire), QuickBus and eBucks Shop

- Each main member receives their own annual discount savings based on the highest qualifying product they hold
- The annual discount savings can be spent across eBucks Travel (flights and car hire), QuickBus and eBucks Shop if bookings are made via the FNB App or eBucks Travel online
- Children within the family profile does not receive their own annual discount savings and will automatically use either parent's annual discount savings based on who is making the booking

e.g. If partner 1 who holds an active FNB Premier Account makes a booking for themselves and their 2 children, and the children have been added to their family profile, all the discounts applied to that booking will come off partner 1's annual cap of R5 000

e.g. If partner 2 holds a FNB Private Wealth Account and makes a booking for themselves, their partner and 2 children, who are all part of the family profile, all the discounts applied to that booking will come off partner 2's annual cap of R20 000

### Flight and car hire discount qualifying rules

#### Flight booking rules

- Book your flights on the FNB App and unlock a discounted car hire and a bonus SLOW Lounge visit
- Flight discounts are available on selected airlines only
- Domestic Flight discounts apply to Economy class only
- International flight discounts apply to Economy, Premium Economy and Business class return flights originating from South Africa
- Children under 2 years automatically qualify for discounts

#### Car hire booking rules

- Once you have booked your flight on the FNB App and unlocked your discounted car hire, you don't have to book your car hire immediately; as long as you ensure that you have sufficient funds available in your annual discount savings to qualify for the discount at the time of the car hire booking
- Your discount level on your car hire booking will be based on your eBucks Reward level at the time of booking, only if you book via the FNB App



## SLOW Lounge access

As a FNB Premier Account holder, you can enjoy complimentary access to the luxurious SLOW Domestic lounges, depending on your reward level. Make a flight booking for you and your family using eBucks Travel and earn bonus SLOW Lounge visits. Click on the eBucks tab on the FNB App to track your available complimentary visits.

To access a lounge simply generate a QR code on the FNB App and scan it at the lounge entrance or use your qualifying FNB Premier card. Complimentary and bonus visits will be allocated annually from 1 August to 31 July the following year.



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

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

Qualifying cards	Qualifying criteria per reward level	Complimentary* entries per annum	Bonus* entries unlocked when using eBucks Travel to make a flight booking	Fee per additional visit or when qualifying criteria are not met
				<b>Domestic</b>
FNB Premier Fusion Card <b>or</b> FNB Premier Credit Card <b>or</b> FNB Premier Credit Card <b>and</b> FNB Premier Debit Card	eBucks Reward level 1 or 2	0		
	eBucks Reward level 3	2		
	eBucks Reward level 4	4	12 per annum	R300 per person
	eBucks Reward level 5	8		

\* Complimentary visits are allocated to SLOW Domestic Lounges only. All visits to SLOW International are charged R480 per visit per person. 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.



## SLOW Lounge access



### Access rules

- Only bonus visits can be used at SLOW Domestic lounges and the SLOW International lounge
- Guest entries are considered as part of the cardholders complimentary entries and will be deducted from the available complimentary entries
- Only your first guest/child (between 2 to 18 years) will benefit from your complimentary entries, and you will be charged for every guest/child thereafter
- Children younger than 2 years old enter the lounges at no charge. These entries will not be deducted from your complimentary entries
- If you only hold a FNB Premier Debit Account, you can access the SLOW Domestic lounges at a fee of R300 per person per entry and SLOW International at a fee of R480 per person per entry
- No complimentary guests allowed during peak times. A fee of R300 will be charged per guest (applicable to SLOW Domestic lounges only)
- **Peak times**
  - Monday to Friday between 3:00pm to 5:30pm
  - Sunday between 3:00pm to 5:30pm
- Complimentary visits can be used by secondary cardholders as per the same rules that apply to the main account holder. For full airport lounge rules visit [www.fnb.co.za](http://www.fnb.co.za)

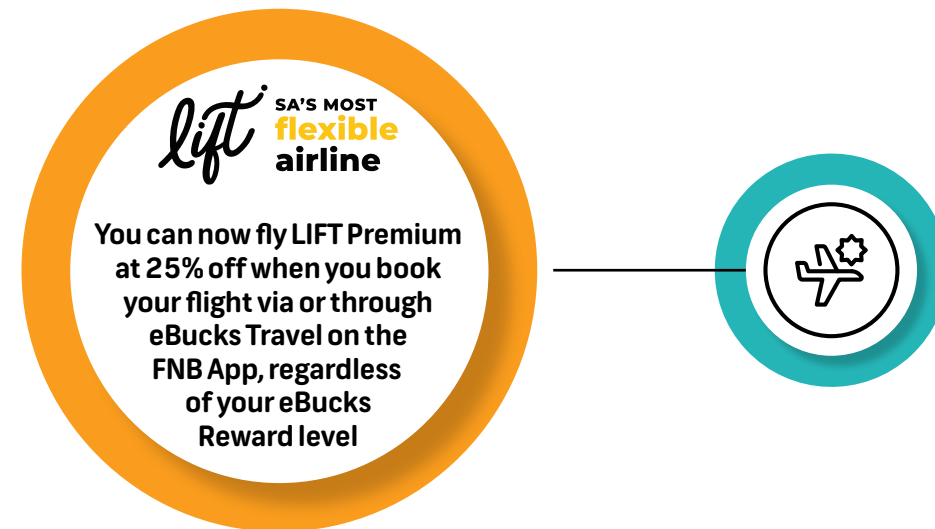
### General rules for bonus visits earned through eBucks Travel flight bookings

- Complimentary lounge visits received from your eBucks Travel flight bookings will be added to your annual complimentary allocated visits as 'bonus visits'
- 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, according to SLOW Lounge capacity and safety rules
- The cardholder making the booking needs to be a FNB Premier Account holder and must be on a qualifying eBucks Reward level in order to earn bonus visits for themselves and other travellers who are part of the travel booking

- Bonus visits will be unlocked on flights paid for using your FNB Premier Card, or using eBucks or part-paid using eBucks and your FNB Premier Card
- The bonus visits will automatically be added onto your annual visits once your flight booking is made through eBucks Travel
- As a FNB Premier cardholder you can earn up to 12 bonus visits per annum, which are applicable to domestic and international flight bookings
- Each traveller in the flight booking can earn a bonus visit provided the traveler's qualifying FNB Account is in good standing and they qualify for eBucks discounts (where applicable)
- A child older than 2 years can earn a bonus visit if they hold an active FNBy, FNBy Islamic or FNBy Next Transactional Account. They must be added to the Family Banking Profile of the parent/legal guardian who they are travelling with. To redeem bonus visits the parent/legal guardian travelling with the child needs to swipe their qualifying card or scan a QR code from their FNB App
- When the main account holder books a flight on eBucks Travel for themselves or their partner/spouse or a travel companion who meets the qualifying criteria, the bonus visit will be allocated to each cardholders profile and will be deducted from their own allocation of visits to be redeemed using their own FNB App. Children do not have a set allocation. They have the potential to earn up to 12 visits provided that the parent/legal guardian has available visits
- Bonus visits can be redeemed by swiping your qualifying bank card or by generating a QR code on the FNB App and scanning it at the SLOW Lounge entrance
- When the cardholder accesses the lounge, the bonus visits will be depleted first before the annual allocated visits
- Bonus visits are valid for use from 7 days before the flight date to 7 days after the flight date
- Unused bonus visits will be re-allocated to your pool of existing visits, which can be earned again with your next flight booking made with eBucks Travel
- You can continue to receive 10 complimentary visits to airport lounges worldwide via LoungeKey using your FNB Global Debit Card. For more information on how to order a FNB Global Debit Card, visit [www.fnb.co.za](http://www.fnb.co.za)



## LIFT Premium flight benefit



All FNB Premier Account holders and qualifying eBucks members can enjoy 25% off on LIFT Premium class fares (excluding airport taxes), regardless of your reward level.

Discounted seats are limited to the first 1000 booked each month and the discount is already included in the price displayed.

This offer is valid for bookings made until 30 June 2024.



### Who is eligible for the 25% discount on LIFT Premium?

- This benefit is open to all FNB account holders, as well as all qualifying members of the eBucks Rewards programme
- **Note** The discount is not dependent on your reward level

### Other LIFT Premium benefits

- The LIFT Premium offer has great benefits such as a dedicated check-in area, fast track security, priority boarding and unlimited ticket flexibility

### Booking

- The 25% discount will only be available through eBucks Travel when booking on the FNB App or on the eBucks Travel website, and is available on all LIFT Premium domestic routes
- **Note** qualifying customers will not unlock additional benefits when booking online, only via the FNB App

### Payment

- Customers can use eBucks, pay in rands with their FNB card (including Virtual Card) or part-pay in eBucks and rands.

### How long is the discount available for?

- This discount is available to book by 30 June 2024, for travel any time.
- Note that the discount is limited to the first 1000 tickets each month. Once the 1000 seats have been reached, the price will adjust back to the LIFT published fare pricing on our platforms

### How is the 25% discount calculated?

- The 25% is deducted from the base fare, excluding taxes and VAT. The price you see on the eBucks Travel booking platforms is already discounted

### Do I still receive my SLOW benefit when booking with LIFT Premium?

- LIFT has partnered with SLOW Lounge to allow all LIFT Premium customers, regardless of the booking platform used, to receive a complimentary visit to the SLOW Lounge from 1 July 2023
- Kindly produce your LIFT Premium boarding pass upon arrival at the SLOW Lounge to gain access



## Spend eBucks

- You can spend your eBucks on anything from a dream holiday to monthly essentials or the latest gadget. Use your eBucks to pay for items on the eBucks Shop or for your travel
- Spend eBucks at over 30 online or in-store partners including Clicks, Engen, Takealot, Checkers and Shoprite
- 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 a big-ticket item like a laptop, a new TV, or even cover part of your monthly grocery bills
- Receive 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
- Receive up to R5 000 discounts on eBucks Shop and Travel
- At the eBucks Shop you receive up to 40% off when you shop using eBucks only. With eBucks Travel you receive up to 40% off on selected domestic and international flights, domestic car hire and QuickBus when booking with eBucks Travel on the FNB App. By booking your domestic flights on the FNB App you unlock your discounted car hire and a bonus SLOW Lounge visit.

## How does it work



### When you shop...



**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 online you would follow one of two processes.

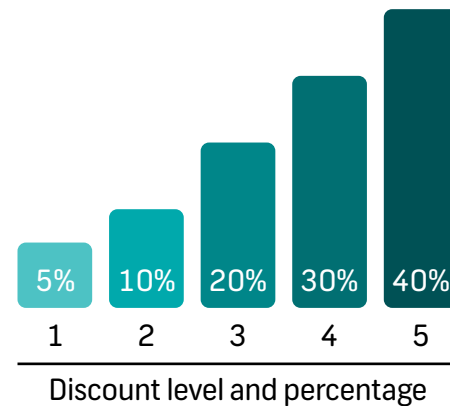
1. Complete the whole process on the partner website or
2. Be directed back to the eBucks website where you can pay with your eBucks.

**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.

## eBucks Shop

### Qualifying for discounts on the eBucks Shop

- On a programme level eBucks will now look at a customer's highest product they are holding and base their reward level on that one product. e.g. If I have a FNB Premier Cheque and Premier Credit Card – my reward level will be based on the Private Client credit card reward level as Private Client is the higher product.
- Reward level discounts remains as is



- To qualify for the 'up to 40%' discount, the customer will have to pay full in eBucks. Note that part payment and rand payment will not qualify the customer for the discount
- The customer will have the option to either use their discount cap towards their purchase or pay the full price of the product
- Refunds and returns policy will remain as is as per our terms and conditions.
- No earn will be applied on transactions on the eBucks Shop and FNB App



## Terms, conditions and earn rules



### 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.

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

Your reward level will now be based on the highest FNB account that you hold. E.g., If you have a Premier Current Account and a Private Clients Credit Card, your qualifying reward level will be based on the Private Clients Credit Card reward level as this is the higher product.

### 1. Qualifying debit transactions

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

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

### 2. Qualifying purchases

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

### 3. Shopping

#### 3.1. In-store eBucks partner spend

The amount on which you earn eBucks is limited to a total monthly Rand spend (on qualifying card payments only) of R10 000 on your qualifying FNB Premier Fusion Card, FNB Premier Credit Card and/or FNB Premier Debit Card.

You won't earn eBucks on in-store shopping purchases above the R10 000 spend limit made using your qualifying physical or virtual FNB Premier Fusion Card, FNB Premier Credit Card and/or FNB Premier Debit card.

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

Visit [eBucks.com](https://www.eBucks.com) for a list of reward partners.

#### 3.2. Online eBucks partner spend

The amount on which you earn eBucks is limited to a total monthly Rand spend (on qualifying online spend only) of R2 500 on your qualifying FNB Premier Fusion Card, FNB Premier Credit Card and/or FNB Premier Debit Card.

You won't earn eBucks on online purchases above the R2 500 spend limit made using your physical or virtual FNB Premier Fusion Card, FNB Premier Credit Card and/or FNB Premier Debit Card.

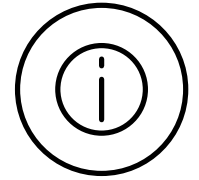
Where you earn eBucks on qualifying earn category partner purchases from partners such as Checkers, Engen and Clicks, your in-store and online spend at these partners will not be included in your qualifying in-store and online partner spend.

Visit [eBucks.com](https://www.eBucks.com) to view reward partners

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](https://www.eBucks.com) and [www.fnb.co.za/fnb-connect/shop.html](https://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).

## Terms, conditions and earn rules (continued)



### 4. Clicks spend

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

The amount on which you earn eBucks is limited to 20% of your total monthly qualifying FNB Premier Fusion Card, FNB Premier Credit Card and/or FNB Premier Debit Card spend (on qualifying Clicks purchases only) or a total Rand spend of R2 000 per month, whichever occurs first.

Your qualifying virtual FNB Premier Fusion Card/FNB Premier Credit Card and/or FNB Premier Debit card spend is considered first towards the spend limit, thereafter your physical card spend will be considered.

Customers over 60 do not have to use their Virtual Card to earn.

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

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

You can use a combination of eBucks and rands to pay for your transaction at any Clicks store, however you can only pay in full with either eBucks or rands for online Clicks purchases and cannot pay with a combination of both. You will still earn eBucks on the portion that was paid for in rands.

### Clicks seniors 'Double eBucks' rules

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

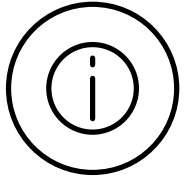
Your additional up to 15% double eBucks earn will be allocated together with your total Clicks earn for the month.

The amount on which you earn eBucks is limited to 20% of your total monthly qualifying FNB Premier Fusion Card, FNB Premier Credit Card and/or FNB Premier Debit card spend (on qualifying Clicks purchases on Wednesdays only) or a total Rand spend of R2 000 per month, whichever occurs first.

Only eBucks and Clicks ClubCard customers 60 and over (i.e. 'Senior' customers), qualify for double eBucks earn at Clicks. Seniors will also receive a complimentary R10 voucher which will be loaded onto their ClubCard.



## Terms, conditions and earn rules (continued)



### 5. Shoprite Checkers

Earn up to 15% back in eBucks when you shop at Checkers Shoprite and pay with your qualifying FNB Virtual Card linked to a FNB Premier Fusion Card, FNB Premier Credit Card and/or FNB Premier Debit card.

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

eBucks members 60 and over (i.e. 'Senior' customers), are exempt from the Virtual Card requirement.

The amount on which you earn eBucks is limited to 20% of your total monthly qualifying FNB Premier Fusion Card, FNB Premier Credit Card and/or FNB Premier Debit card spend or a total Rand spend (on Shoprite Checkers in-store shopping only) of R2 000 per month, whichever occurs first.

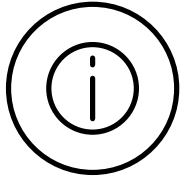
Your qualifying physical or virtual FNB Premier Fusion Card/FNB Premier Credit Card and/or FNB Premier Debit card spend is considered first towards the spend limit, thereafter your physical card spend will be considered.

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

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



## Terms, conditions and earn rules (continued)



### 6. Engen spend

Earn up to R8/litre back in eBucks for your fuel spend at Engen only, based on the price of Inland ULP 95, when you pay with your qualifying FNB Virtual Card linked to a FNB Premier Fusion Card, FNB Premier Credit Card and/or FNB Premier Debit card. No earn will be awarded on fuel purchases at any other fuel retailers. You need to load your vehicle's\* details on the FNB App > nav-igate life > Car > Add Vehicle and have accepted the nav»Car terms of use, to earn eBucks for your Engen fuel spend.

If your vehicle is financed with WesBank (and affiliates) and/or Toyota Financial Services, your vehicle will be auto uploaded into the nav»Car. If it is your first time or recently purchased a new car, accept the terms of use and view your vehicle in 'My Garage'.

If your vehicle is not financed through WesBank (and affiliates) and/or Toyota Financial Services, you will have to access nav»Car, accept the terms of use and load your car manually under 'My Garage'.

You will only need to accept the nav»Car terms of use once, even if you purchase a new car, you will not need to accept the terms of use again but you are required to view your new vehicle in 'My Garage'.

The amount on which you earn eBucks is limited to 20% of your total monthly qualifying FNB Premier Fusion Card, FNB Premier Credit Card and/or FNB Premier Debit Card spend or a total Rand spend (on Engen fuel) of R2 000 per month, whichever occurs first.

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

You will not earn eBucks on Engen fuel spend above the R2 000 spend limit made using your FNB Premier Fusion Card, FNB Premier Credit Card and/or your FNB Premier Debit Card. Your FNB Premier Fusion Card/FNB Premier Credit Card spend is considered first towards the spend limit.

Qualifying customers earning eBucks on Engen fuel purchases will not earn additional rewards for general shopping purchases on fuel purchases. Purchases from Engen Quick shops will qualify as general shopping purchases and not as fuel purchases. If your fuel earn isn't correctly reflecting your fuel spend at Engen using your FNB Premier Fusion Card, Debit card and/or Credit Card then please call us on 087 320 3200.

Please keep the date of the transaction and a copy of your receipt on hand.

Customers over 60 do not have to use their Virtual Card to earn.

Visit eBucks.com for a list of inclusions

\* 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.

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

\*\*\* Additional R2.00/litre eBucks earn from FNB Car Insurance will be capped at 30% of your monthly car insurance premium.

\*\*\*\* eBucks members 60 and over are exempt from using your Virtual Card

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).



## Terms, conditions and earn rules (continued)

### 6. Engen spend (continued)

#### Fuel Rewards

This is a monthly reward for fuel purchases at Engen dependent on your reward level.

You can qualify for up to R8.00/litre back each month if you meet the below requirements

- Get up to R4.00/litre back each month. Pay with your FNB Virtual Card for fuel at Engen monthly You can qualify for an additional R4.00/litre back each month if you meet the below requirements\*

Get an additional R2.00/ litre back each month if you

- Have your financed vehicle loaded on nav» Car (under 'My Garage')
- Have an active vehicle finance agreement with WesBank (or Toyota Financial Services)\*\*

Get an additional R2.00/ litre back each month if you\*\*\*

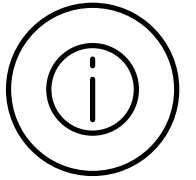
- Have your vehicle loaded on nav» Car and view your loaded vehicle in 'My Garage'
- Have an FNB Short Term Comprehensive Car\* insurance policy and your premiums up to date

You will only be able to earn back a max 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 will do not qualify.

\* Only motor vehicles and motorcycles qualify under Comprehensive Car Insurance.

Example: Mr A is a Premier customer and has his vehicle loaded on nav» Car. He views his loaded vehicle in 'My Garage'. He uses his virtual card for all payments at Engen and has a Short Term Comprehensive Car Insurance premium of R800. The maximum Mr A can earn on the additional R2/litre back is R240 as the earn cap is 30% of his Short Term Comprehensive Car Insurance premium.



### 7. Streaming Services on Netflix and Spotify®

- Earn up to 40% back in eBucks on your monthly Netflix and Spotify® subscription fee when you pay with your qualifying FNB Virtual Card linked to FNB Premier Fusion Card, FNB Premier Credit Card and/or FNB Premier Debit Card and
- You and your partner/spouse are verified as a family and you both have an FNB Fusion Private Wealth Account, FNB Private Wealth Current account, FNB Islamic Private Wealth Account or FNB Private Wealth Single Facility Account

or

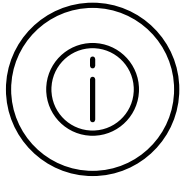
- You have an active FNBy Account linked to your profile

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

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



## Terms, conditions and earn rules (continued)



### 8. iStore

Earn up to 15% back in eBucks when you shop at iStore and pay with your qualifying FNB Virtual Card linked to a FNB Premier Fusion Card, FNB Premier Credit Card and/or FNB Premier Debit card.

The amount on which you earn eBucks is limited to a total Rand spend of R17 500 per year, being 1 August 2023 to 31 July 2024.

Your qualifying physical or virtual FNB Premier Fusion Card/FNB Premier Credit Card and/or FNB Premier Debit card spend is considered first towards the spend limit, thereafter your physical card spend will be considered.

You won't earn eBucks on purchases made using any payment method other than your qualifying FNB Premier Fusion Card, FNB Premier Credit Card and/or FNB Premier Debit card. You will only earn eBucks on devices purchased from iStore. You won't earn eBucks on any contracts taken out from iStore or on any iStore pre-owned purchases, including part payment using any other payment method.

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

You can use a combination of eBucks and rands to pay for your transaction at any iStore or on iStore pre-owned purchases.

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

Customers over 60 do not have to use their Virtual Card to earn

### 9. ARC

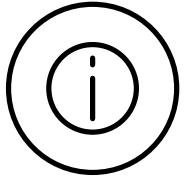
- Earn up to 15% back in eBucks when you shop at ARC stores and pay with your qualifying FNB Premier Fusion Card, FNB Premier Credit Card, and/or FNB Premier Debit Card and FNB Virtual Card
- The amount on which you earn eBucks is limited to 20% of your total monthly qualifying FNB Fusion Premier Card, FNB Premier Credit Card, and/or FNB Premier Debit card spend, or a total rand spend of R3 000 per month, whichever occurs first
- You won't earn eBucks on purchases made using any payment method other than your qualifying FNB Fusion Premium Card, FNB Premium Credit Card and/or FNB Premium Debit Card spend, including part payment using any other payment method
- Where you earn eBucks on qualifying ARC stores purchases, you will then not earn additional rewards for the in-store and online partner spend categories on those qualifying purchases
- You can use a combination of eBucks and rands to pay for your, transaction at any ARC stores, however, you can only pay in full with either eBucks or rands for online ARC purchases and cannot pay with a combination of both. You will still earn eBucks on the paid portion in rands



\* FirstRand means FirstRand Limited, FirstRand Bank Limited (which includes First National 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)

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](http://www.fnb.co.za/fnb-connect/shop.html) for the complete rules.

## Terms, conditions and earn rules (continued)



### 10. GuardMe

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

**Level 1** 0%

**Level 2** 10%

**Level 3** 20%

**Level 4** 50%

**Level 5** 100%

You are only able to earn up to 100% of the monthly subscription fee back in eBucks for a maximum of 6 subscriptions.

You will need to subscribe on the FNB App to access GuardMe at a subscription fee of R19.90 per month, per member.

### 11. FNB Life Insurance Protect Series

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

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

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

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

The percentage earned back in eBucks is calculated on the sum total of all your monthly premiums for all your qualifying FNB Life Protect Series products. Your participation in the eBucks programme allows us to better assess your risk, enabling you to earn back a percentage of your premium in the form of eBucks and/or collect points towards your rewards level.

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

These rules apply automatically upon you qualifying for eBucks Rewards.



#### Remember

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

\* FirstRand means FirstRand Limited, FirstRand Bank Limited (which includes First National Bank, 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)

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](https://eBucks.com) and [www.fnb.co.za/fnb-connect/shop.html](https://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).

## Terms, conditions and earn rules (continued)

### 12. FNB Life Insurance Life Customised

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

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

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

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

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

The percentage earned back in eBucks is calculated on the sum total of all your monthly premiums for all your qualifying FNB Life Customised or Dynamic Life» Home policies. Your participation in the eBucks programme allows us to better assess your risk, enabling you to earn back a percentage of your premium in the form of eBucks and/or collect points towards your rewards level.

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

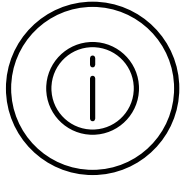
These rules apply automatically upon you qualifying for eBucks Rewards.



\* FirstRand means FirstRand Limited, FirstRand Bank Limited (which includes First National 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)

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](https://eBucks.com) and [www.fnb.co.za/fnb-connect/shop.html](https://www.fnb.co.za/fnb-connect/shop.html) for the complete rules.

## Terms, conditions and earn rules (continued)



### 13. FNB Life Insurance Life Simplified

Earn up to 40% back in eBucks on your FNB Life Customised and Dynamic Life» Home premiums every month. You will earn eBucks back on premiums for Life Cover and Family Funeral.

You will earn eBucks back on premiums for the following covers: life cover, Critical Illness cover, Permanent Disability cover, Income Protection cover, Retrenchment cover, Estate Protector, Dynamic Life» Home and Family Funeral. The amount on which you earn eBucks is limited to a total monthly premium spend of R1 000.

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

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

The monthly premiums on your qualifying Life Customised or Dynamic Life» Home products must be paid on time from your FNB Premier Fusion Account or FNB Premier Current account. You will not earn eBucks for any month where premiums were not paid, either because you did not make payment that month, or because FNB Life chose to waive your premium that month for any reason.

The percentage earned back in eBucks is calculated on the sum total of all your monthly premiums for all your qualifying FNB Life Customised or Dynamic Life» Home policies. Your participation in the eBucks programme allows us to better assess your risk, enabling you to earn back a percentage of your premium in the form of eBucks and/or collect points towards your rewards level.

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

These rules apply automatically upon you qualifying for eBucks Rewards.

### 14. How to qualify

Qualifying for eBucks Rewards just got easier

- An account that's active means that there's monthly activity on the account or that the account is still being used for its original intended purpose
- Good standing means that none of your accounts or credit agreements should be overdrawn, or be in arrears, or be in default, or be subject to any legal process with any

FirstRand\* entity. Legal process means any legal proceedings in any court of law involving you and any of the FirstRand entities, including but not limited to business rescue, collections, liquidation, administration and sequestration proceedings.

- FNB Premier Accounts includes FNB Premier Fusion Account, FNB Premier Current Account, FNB Islamic Premier Account, FNB Premier Single Facility; or a FNB Premier Fusion Account/ FNB Premier Current Account/ FNB Islamic 15. FNB Virtual Card

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.

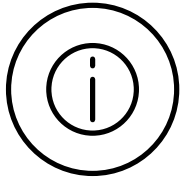


\* Spend is defined as all purchases and/or fees charged to the customers FNB Connect SIM card account, namely, SIM card subscription fees, recharge fees and purchases, SIM and Connection fees, Call Line Identify (CLI) fees and itemised billing fees. All Prepaid, Top Up and Post-Paid Plans (including To Up Go) that are in use and that were sold with smartphone devices, their device bundle subscription is included in the spend calculation.

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)



### 16. FNB Connect rewards

Stay connected up to 1GB 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 1GB 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 and over 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 once-off 1GB 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 up to 1GB, 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 receive your FNB Connect reward every month.



## Contact us

For more information please contact us on

087 320 3200

eBucks.com

