

Choose
more value
for you and
your family



Get the help you need

Terms, conditions and earn rules apply.

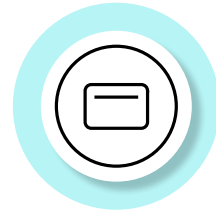
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FNB Private Clients
Annual Earn Rules Guide

1 August 2023 to 31 July 2024

How eBucks works

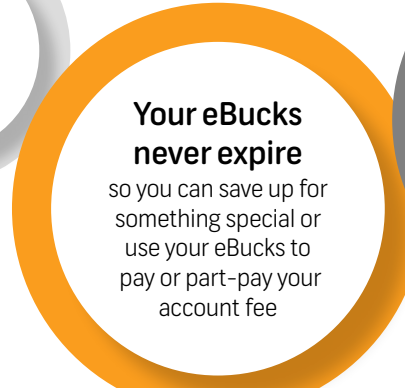


Bank with FNB

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

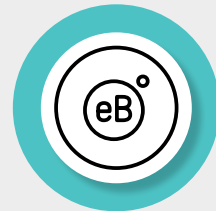
so you can save up for something special or use your eBucks to pay or part-pay your account fee



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»**



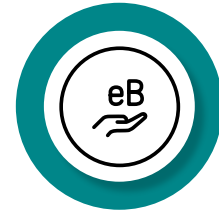
Your reward level will now be based on the highest FNB/RMB Private Bank product that you hold.

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.

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How eBucks works

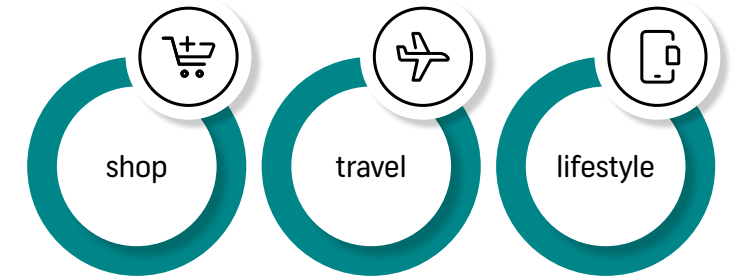


Earn eBucks in so many ways

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 your vehicle loaded on nav» Car (in 'My Garage')
3. Have an active vehicle finance agreement with WesBank (or Toyota Financial Services)
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.



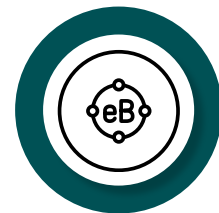
Up to 40%* off with eBucks Travel

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.



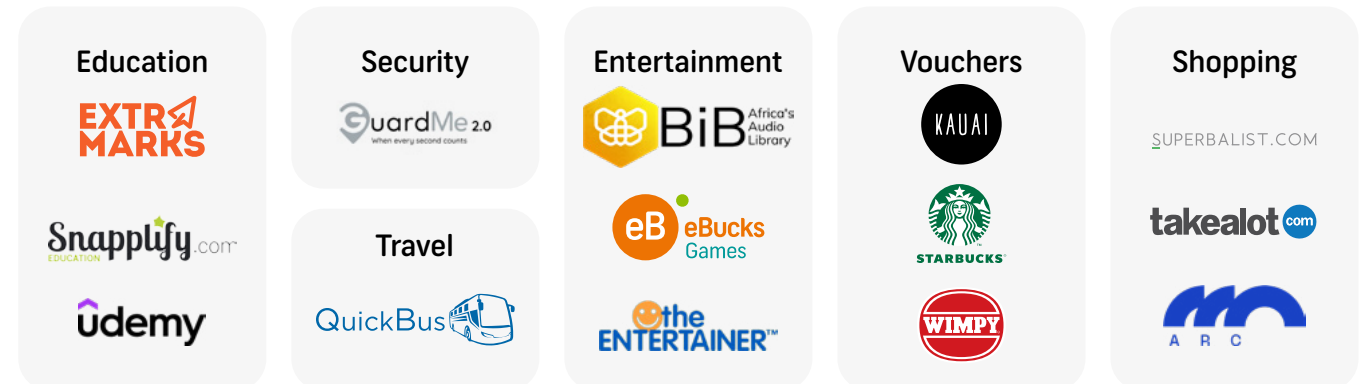
Get connected with FNB Connect

Stay connected with up to 2GB data, 35 voice minutes, and 35 SMSs every month when you qualify for eBucks Rewards.



eBucks Partners

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

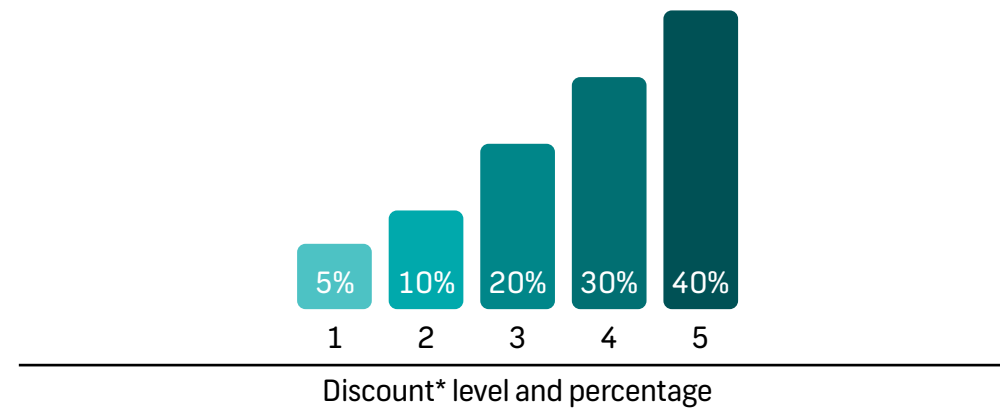


* Discount excludes taxes.

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Move up reward 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. 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

- Visit 'Track my rewards' under the eBucks menu on the FNB App once a month and 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 your FNB Virtual Card



Earn more eBucks

- Collect points by doing everyday banking, protecting your family with FNB Life, using the FNB App, having an FNB Connect SIM Card and more
- Points help you move up a reward level to receive a higher reward rate



* Discount excludes taxes

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Move up a reward level

Points

Income Deposits

Have a minimum monthly deposit (excluding inter-account transfers) into your current FNB Account of R32 500

OR

Initiate at least 10 debit transactions on your account

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

2500

Digital Banking

Do at least 8 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

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

*For Extramarks, Udemy and eBucks Games: 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

Use 1 eBucks partner

500

Use 2 or more eBucks partners

1000

Make at least 4 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

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

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

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

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 via one or more of these channels:

nav» > nav» Money > Click on Smart budget or My net worth or Credit status

FNB Accounts page > Credit card transaction history > Click on 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 a 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 Virtual Card / Physical Card

Fusion OR Credit Card

1000

Fusion AND Credit Card

2000

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

2000

Use your FNB Virtual Card for 80% of your qualifying in-store spend in a calendar month

Add your FNB 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 R2 750 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 R2 750 each, per month.

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

Yes, FNB Savings Account OR FNB Investment Account

500

Yes, FNB Savings Account AND FNB Investment Account

1000

Maintain a minimum monthly balance of at least R32 500 across your FNB Savings Accounts that are accessible within 7 days without incurring early withdrawal fees

R32 500 to R64 999

500

R65 000 to R97 499

1000

R97 500 or more

1 500

Have a Savings Account with a term of longer than 8 days and maintain a minimum monthly balance of R32 500 in the account.
Double points if you are on the Retirees Solution pricing option.

R32 500 to R64 999

500

R65 000 to R97 499 OR R32 500 to R64 999 (with Retirees Solution)

1000

R97 500 or more

1500

R65 000 to R97 499 (with Retirees Solution)

2000

R97 500 or more (with Retirees Solution)

3000

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

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Move up a reward level

Points

Make and maintain a monthly contribution of at least R2 000

OR

Make an annual contribution in the current tax year of R36 000 into an FNB Tax-Free Shares, Tax-Free Unit Trust or Tax-Free Cash Deposit Account.

R2 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

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)

Maintain a minimum monthly balance of at least R200 000 in one of our Retirement Products via the FNB Investor Platform.

Double points if you are on the Retirees Solution pricing option.

Qualifying products: Retirement Annuity, Pension Preserver, Provident Preserver and Living Annuity. Only FNB and/or Ashburton Funds are recognised

Yes, R200 000 to R299 999

500

Yes, R300 000 or more OR R200 000 to R299 999 (with Retiree Solution)

1000

R300 000 or more (with Retiree Solution)

2000

Save for your goal by maintaining a minimum monthly balance of at least R200 000 in an FNB Investment Account via the FNB Investor Platform

This excludes FNB Tax-Free Accounts, Retirement Annuity, Pension Preserver, Provident Preserver and Living Annuity. Only FNB and/or Ashburton Funds are recognised

Yes, R200 000 to R299 999

500

Yes, R300 000 or more

1000

Borrow

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

1000

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 a Single Facility with a minimum utilisation of at least 30%.

500

OR

Have an active Pension Backed Loan

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



Move up a reward level

Points

<p>Have an EDGE™ Certified FNB Home Loan, FNB Islamic Home Loan or an 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.</p>	1000
<p>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'. 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>Have an FNB Home Loan, FNB Smart Bond or FNB Structured Loan with an active Flexi Facility AND Have an FNB debit order or salary stop order in place OR Have an FNB Single Facility with an FNB debit order or salary deposit in place.</p>	500
<p>Have a FNB Islamic Home Loan</p>	1000
Insurance	
<p>Have a 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 Qualifying FNB Life policies include FNB 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>Have a FNB Life Simplified, Life Customised or Dynamic Life» Home Policy with a minimum combined cover of R1 500 000 AND Set up or update My Health Details on nav» Wellness at least once a year* AND Pay your monthly premiums from your FNB Private Clients Fusion Account, FNB Private Clients Current Account or FNB Single Facility. 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 months. *Once a year refers to a 12-month period which begins in the month you update your My Health Details. For example, if you last updated your details on 25th July 2023, you will only qualify up until 30 June 2024. You will then need to update your details again before the end of July 2024 to continue qualifying.</p>	
R1 500 000	500
R2 400 000	1000
R3 000 000	1500

Move up a reward level

Points

<p>Have a FNB Funeral Plan with parents or extended family members covered AND/OR have an FNB Group Funeral Plan with at least 2 lives covered. AND Pay your monthly premiums from your FNB Private Clients Fusion Account, FNB Private Clients Current Account or FNB Single Facility</p> <p>Cover for the policyholder and children under the age of 18 do not count towards the number of lives covered. You can find FNB Group Funeral Plan under the 'Insure' tab and then 'Funeral' www.fnb.co.za/insurance/funeral.html Only funeral products where FirstRand Life Assurance is the insurer are eligible for eBucks.</p>	500
<p>Have an FNB Health Cash Plan with a minimum cover of R2 000 per day and pay your monthly premiums from your FNB Private Clients Fusion Account, FNB Clients Current Account or FNB Single Facility</p> <p>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
Offshore banking	
Have a FNB Global Account with the required minimum monthly balance of 2 500 (AUD, EUR, GBP, CD, USD) or 250 000 (INR)	1000
Fund your FNB Global Account(s) from your FNB Private Clients Fusion or Private Clients Current Account to the value of R9 000 over the last 3 months	
R9 000 to R44 999	500
R45 000 or more	1500
Perform at least 1 financial transaction on the Channel Islands Banking App	500
Have an FNB Channel Islands Current, Call or 32 Day Notice Account AND maintain a minimum monthly balance of at least 5 000 or more euros, British pounds or American dollars	
5 000 - 14 999	1500
15 000 - 24 999	2500
25 000 or more	3500
Have an FNB Channel Islands Fixed Deposit Account and maintain a minimum monthly balance of 25 000 euros, British pounds or American dollars	4500





Move up a reward level

Points

Family Banking

Add your spouse/partner under the 'My family' tab on the FNB App or speak to your banker.
Your spouse /partner must verify the relationship via the app and must have an aligned, active FNB Private Clients Account.
Your accounts will remain separate and you will both earn points for this rule.

1000

Add your child to your Family Profile and have an active linked FNBy transactional account for your child

OR

Have a linked FNBy savings account (Savings and investments accounts for children under 18) with a balance that grows by R300 per month.

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)

Child added to your family profile with an active linked FNBy Account for your child

500

Linked FNBy Savings Account with balance that grows by R300 per month

1000

Have an FNB Life Simplified, Life Customised or Dynamic Life» Home Policy with a minimum combined cover of R1.5 million

AND

Draft a Will with FNB as your executor

AND

Have your signed Will with a signature date no older than five years kept in FNB's custody

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

1000

Islamic

Hold an active FNB Islamic Transactional Account and one other active FNB Islamic account

Qualifying FNB Islamic Banking customers will receive 1000 concession points every month.

If you 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.

1000

Connect

Monthly spend on your FNB Connect SIM Card of R300 or more

Qualifying spend excludes any fixed term contract (device including SIM Plan) packages. Qualifying spend includes all airtime, data, voice minute and SMS bundle purchases and SIM Plan only packages.

R300 to R549.99

500

R550 to R899.99

1000

R900 or more

1500

5 reasons to love FNB Connect



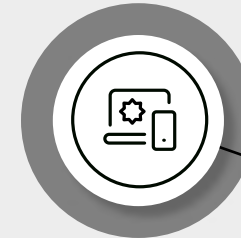
* A new to FNB Connect customer is defined as a customer who activated their SIM Card on or after 1 Aug 2023.
* Seniors receive extra data every month.
* Customers that do not qualify for eBucks will get extra data each month.
* New FNB banking customer you will need to meet the existing customer qualifying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

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

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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 get 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

Get rewarded with 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 and qualify for eBucks rewards

Reward level	Monthly voice reward (min)	Monthly data reward	Monthly SMS reward	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 that joined after 01 Aug 2023 (max 2 allocations)	Monthly reward	Extra data reward (qualify 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
Extra voice	35	35	3	N/A	N/A	N/A
Extra data	1GB	1GB	Based on eBucks reward level	Based on eBucks reward level	1GB	200MB
Extra SMSs	35	35	35	N/A	N/A	N/A

* Spend is defined as all purchases and/or fees charged to the customers FNB Connect SIM Card account, namely, SIM card subscription fees, recharge fees and purchases, SIM and connection fees, Call Line Identify (CLI) fees and itemised billing fees. All prepaid, top up and post paid (including To Up Go) in use and sold with smartphone devices, the 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. Extra data rewards are subject to successful debit order checks and there may be an allocation delay based on debit order processing.

** Customer 60 years of age and above

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Value added benefits

Entertainment



Enjoy authentic stories from home-grown artists with BiB Africa's Audio Library. Keep the whole family entertained with a unique collection that can be enjoyed directly from your device. Buy individual titles using your rands / eBucks or subscribe for just R159.99 per month and get up to 4 books monthly, at no 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. Get access to a panic button on the FNB App and 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.



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

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



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 Clients Credit Card and no FNB Private Clients 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 4 999	5 000 to 8 499	85 00 to 10999	11 000 to 12 499	12 500+
In-store shopping at eBucks partners	Fusion / Credit Card	0.5%	0.8%	1.2%	1.6%	2.5%
In-store shopping at eBucks partners	Cheque Card			0.25%		
Online shopping at eBucks partners	Fusion / Credit Card	0.5%	0.8%	1.2%	1.6%	2.5%
Online shopping at eBucks partners	Cheque Card			0.25%		
Fuel (Engen only) (rands/litre)	Physical Card			R0.16		
	Virtual Card	R0.20	R0.40	R0.80	R2	R4
Shoprite Checkers	Physical Card			0.5%		
	Virtual Card	1%	2.5%	5%	7.5%	15%
FNB Forex		5%	10%	20%	30%	50%
FNB Life Insurance - Customised		1%	2.5%	15%	25%	40%
FNB Life Insurance - Protect Series		1%	2.5%	5%	7.5%	15%
WesBank finance (Including Toyota Financial Services) and Engen fuel (rands/litre)	Physical Card	R0.08	R0.08	R0.08	R0.08	R0.08
	Virtual Card*	R0.10	R0.20	R0.40	R1	R2

* eBucks members over the age of 60 (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.



How to earn eBucks

Your reward level	Card	1	2	3	4	5
		0 to 4 999	5 000 to 8 499	85 00 to 10999	11 000 to 12 499	12 500+
FNB Car Insurance and Engen fuel (rands/litre)	Physical Card	R0.08				
	Virtual Card	R0.10	R0.20	R0.40	R1	R2
Clicks	Physical Card	0.5%				
	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 - Simplified		1%	2.5%	5%	15%	25%
iStore	Physical Card	0.5%				
	Virtual Card*	1%	2.5%	5%	7.5%	15%
ARC		2%	5%	10%	15%	30%
GuardMe		0%	10%	20%	50%	100%



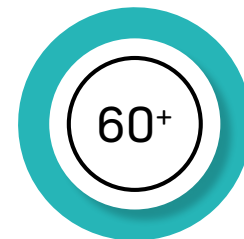
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How to earn eBucks with Clicks



Present your Clicks ClubCard and use your qualifying FNB Physical 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, ages 60 and over, can earn double points on all purchases every Wednesday.

Qualifying customers will earn up to 30% back in eBucks on Wednesday purchases. eBucks members over the age of 60 are exempt from the FNB Virtual Card requirement.

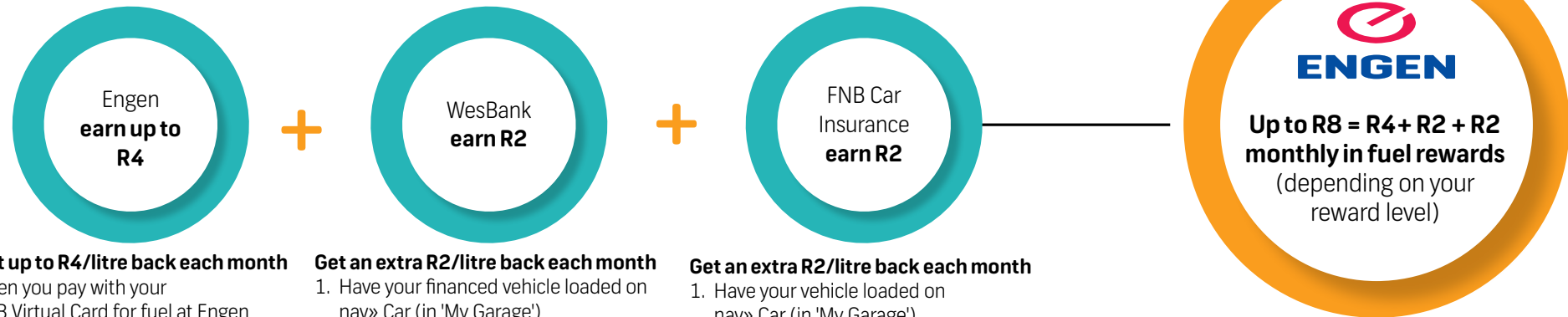


* eBucks members over the age of 60 (i.e. 'Senior' customers), are exempt from the FNB Virtual Card requirement. Terms, conditions and earn rules apply. Certain benefits are dependent on your account. This is not meant to be a comprehensive guide to the eBucks Rewards Programme earn rules. Please visit eBucks.com and www.fnb.co.za/fnb-connect/shop.html for the complete rules.

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 (in 'My Garage')
- Have an FNB Short Term Comprehensive Car* insurance policy and your premiums up to date



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

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 from Engen only (rands/litre)	Physical Card			R0.16		
	Virtual Card***	R0.20	R0.40	R0.80	R2.00	R4.00
WesBank finance and buy fuel at Engen (rands/litre) (Including Toyota Financial Services)	Physical Card			R0.08		
	Virtual Card	R0.10	R0.20	R0.40	R1.00	R2.00
FNB Car Insurance and buy fuel at Engen (rands/litre)	Physical Card			R0.08		
	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 over the age of 60 (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.

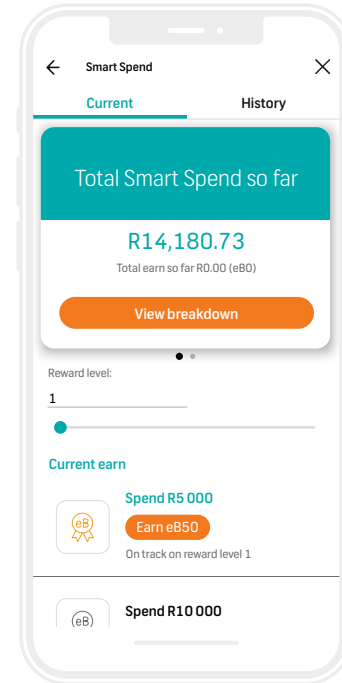
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Smart Spend

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 eB1 500 (R150) when you spend R8 000 within the month.

You can earn a maximum of eB15 000 (R1 500) within a month when you spend R40 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

FNB Virtual Card



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

- 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 on us
- Earn up to 15% back in eBucks when shopping at Shoprite Checkers, Clicks and iStore when paying with your FNB Virtual Card.
- Earn up to R4/litre at Engen when you fill up and pay with your FNB Virtual Card.
- Pay for a Netflix or Spotify subscription using your FNB Virtual Card to earn up to 40% back in eBucks
- Earn reward level points when paying with your Virtual Card for 80% or more of your instore and online purchases.



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 R40 000 and you don't use your FNB Virtual Card, you will earn a maximum of R150 in eBucks
- If you spend R40 000 and you use your FNB Virtual Card you will earn a maximum of R1500 in eBucks

Smart Spend



VC unlock	When you spend (in a calendar month)	What you will earn				
		Reward Level				
		1	2	3	4	5
Physical Card	R8 000	N/A	eB 300 (R30)	eB 450 (R45)	eB 750 (R75)	eB 1 500 (R150)
	R16 000	N/A	eB 450 (R45)	eB 650 (R65)	eB 1 000 (R100)	eB 2 200 (R220)
Unlock if 80% of your card spend is on Virtual Card	R24 000	N/A	eB 600 (R60)	eB 900 (R90)	eB 1 500 (R150)	eB 3 000 (R300)
	R32 000	N/A	eB 750 (R75)	eB 1 100 (R110)	eB 1 900 (R190)	eB 3 800 (R380)
	R40 000	N/A	eB 900 (R90)	eB 1 300 (R130)	eB 2 200 (R220)	eB 4 500 (R450)
Potential eBucks earn in one month		N/A	eB 3 000 (R300)	eB 4 400 (R440)	eB 7 350 (R735)	eB 15 000 (R1 500)



Remember

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

Important to note Smart Spend is calculated from the first to the last day of a calendar month. If a transaction is not processed by a merchant by the last day of the month, it will count towards the new month. I.e. If you spend R100 at a store on the 30th of the month and the transaction is processed on the 2nd of the following month, then the R100 would count towards your Smart Spend for the new month.

* When you spend in a calendar month

** eBucks members over the age of 60 (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.

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Earn your FNB Fusion or Current Account fee back

- Earn up to 100% of your monthly FNB Private Clients Fusion Account, FNB Private Clients Current Account or FNB Islamic Private Clients Current Account fee back in eBucks, depending on your reward level. You need to have a minimum of R750 000 in an FNB Savings and Investments Account(s) and Channel Islands Investment Account(s) with at least R100 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 an FNB/Ashburton funds and solutions only. If you have a qualifying FNB Islamic Banking Current Account, you need to have a minimum of R750 000 in an FNB Savings and Investment Account(s) or qualifying FNB Islamic Clients and Investments solutions (stipulated accounts and funds).

Reward Level	Investment Amount	Percentage of your fees paid back in eBucks
1		10%
2		25%
3	R750 000 in savings and Investments with at least R100 000 invested in a qualifying account (listed above)	50%
4		75%
5		100%

For example, as an FNB Private Clients Account holder (who is on reward level 5) and has an FNB Money Maximiser Account with R650 000 invested and an FNB Retirement Annuity with R100 000 invested (total investment is R750 000) you will receive 100% of your monthly account fee back in eBucks.



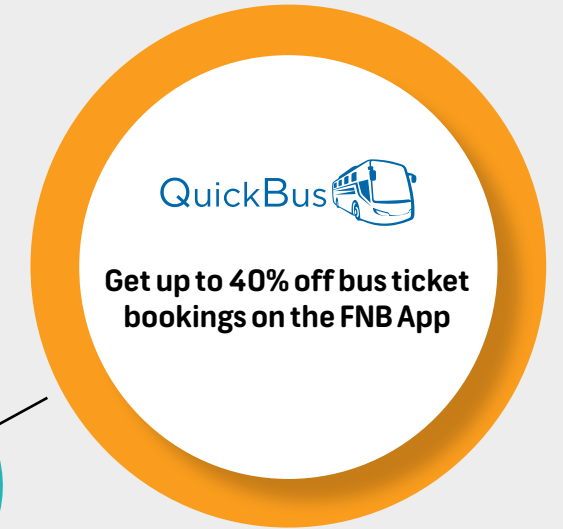
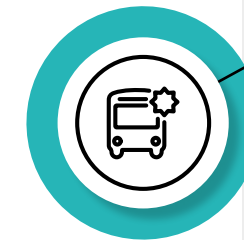
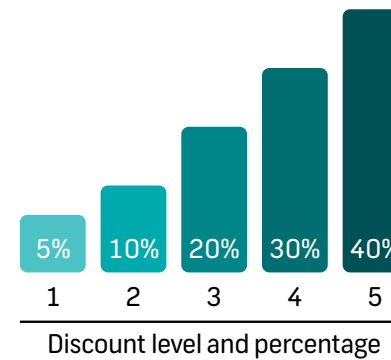
eBucks Travel

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 be based on the highest FNB product that you hold. For example, if you have a FNB Premier Cheque Account and a FNB Private Clients Credit Card, your qualifying reward level will be based on the FNB Private Clients Credit Card reward level.



Family qualification

For a spouse/partner to qualify from the main member's reward and discount level, you and your spouse/partner must have your own qualifying active current accounts* in the same segment

For example, The main member holds a FNB Premier Cheque Account and a FNB Private Clients Credit Card. The spouse holds a FNB Premier Fusion Account with a FNB Private Wealth Credit Card. Both partners hold the same current accounts in the FNB Premier segment..

- The spouse must 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 FNBy transactional account.
- The children must also be loaded on the main member's family profile on the FNB App

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

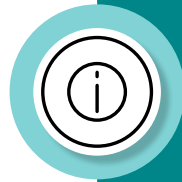
You can choose from over 100 bus operators for local and cross-border travel across 6500 African destinations. Conveniently pay with eBucks or rands via the FNB App and receive your digital ticket instantly. No additional fees will be charged.

* 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 eBucks.com and www.fnb.co.za/fnb-connect/shop.html for the complete rules.

eBucks Travel

Annual Discount Savings



Annual discount savings (September 2023 to August 2024)

Available discount is R10 000 per main member

Discounts can be used across eBucks Travel (flights and car hire), QuickBus and eBucks Shop

Each main member receives their own annual discount savings based on the highest qualifying FNB product held. The annual discounts 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 do not receive their own discount and will automatically use either parent's discount based on who makes the booking.

For example, if partner 1 holds an active FNB Private Client Account and 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 discount of R10 000.

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 discount 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 an FNB Private Clients Account holder, you can enjoy complimentary access to the luxurious SLOW Lounges, depending on your reward level. Make a flight booking for you and your family through eBucks Travel and earn bonus

Click on the eBucks tab on the FNB App to track your available SLOW Lounge 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 Private Clients Card. Complimentary and bonus visits will be allocated annually from 1 August to 31 July the following year

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



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

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	
				Domestic	International
FNB Private Clients Fusion Card or FNB Private Clients Debit Card or FNB Private Clients Credit Card	eBucks reward level 1 or 2	0			
FNB Private Clients Debit Card	eBucks reward level 3	4	18 per annum	R300 per person	R480 per person
FNB Private Clients Fusion Card or FNB Private Clients Credit Card	eBucks reward level 4	8			
FNB Private Clients Credit Card and FNB Private Clients Debit Card	eBucks reward level 5	20			





SLOW Lounge access



Access rules

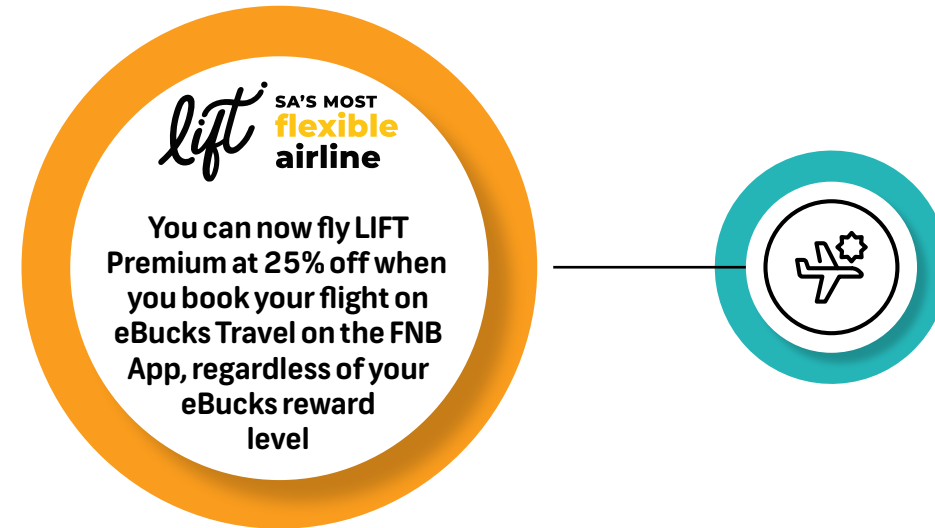
- Complimentary visits can be used at SLOW Domestic lounges and the SLOW International lounge
- Guest entries are considered as part of the cardholders complimentary entries and will be deducted from the available complimentary entries
- Only your first guest or child (between the age of 2 and 18 years) will benefit from your complimentary entries, and you will be charged for every guest or child thereafter
- Children younger than 2 years old enter the lounges at no charge. These entries will not be deducted from your complimentary entries
- No complimentary guests allowed during peak times. A fee of R300 will be charged per guest (applicable to SLOW Domestic lounges only)
- **Peak times are** Monday to Friday between 15h00 and 17h30 and Sunday between 15h00 and 17h30
- 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

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 Private Clients 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 Private Clients card, or using eBucks or part-paid using eBucks and your FNB Private Clients card.
- The bonus visits will automatically be added onto your annual visits once your flight booking is made through eBucks Travel
- As an FNB Private Clients cardholder you can earn up to 18 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 18 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

LIFT Premium flight benefit



All FNB Private Clients 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 by 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
- The discount is not dependent on your reward level

Other LIFT Premium benefits

- The LIFT Premium offer has great benefits like 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
- 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 FNB 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 anytime
- 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
- 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 them 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 and Shoprite Checkers
- When shopping at any one of our in-store or online partners, you have the freedom to decide if you want to pay for your purchase in full or part-pay using both your eBucks and your FNB 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 deals daily 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
- Get R10 000 discount on eBucks Shop and Travel.
At the eBucks Shop you receive up to 40% off when you spend using eBucks only. At 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 App. By booking your domestic flights on the FNB App you unlock your discounted car hire and a bonus SLOW Lounge visit



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

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

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

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

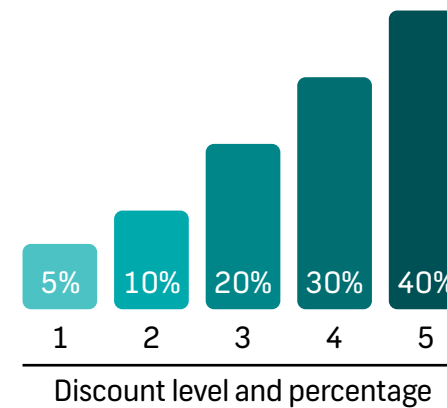
Select the amount of eBucks or rands you want to pay.
We'll automatically adjust the remaining amount of eBucks or the amount of money to subtract from your bank account.



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.
- For example, if you have an FNB Premier Cheque and FNB Private Client Credit Card, your reward level will be based on the FNB Private Client Credit Card reward level as FNB Private Client is the higher product.
- Reward level discounts remains as is



- To qualify for up to 40% discount, the customer will have to pay in eBucks, in full
- Part-payment and rand payment will not qualify the customer for the discount
- The customer will have the option to either use their discount savings 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 from FNB 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 FNB 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 Private Clients Fusion Card, FNB Private Clients Credit Card and/or FNB Private Clients 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 purchases only) of R20 000 on your qualifying FNB Private Clients Fusion Card, FNB Private Clients Credit Card and/or FNB Private Clients Debit Card.
- You won't earn eBucks on partner spend above the R20 000 spend limit made using your qualifying physical or virtual FNB Private Clients Fusion Card, FNB Private Clients Credit Card and/or FNB Private Clients Debit card.
- Where you earn eBucks on qualifying earn category partner purchases from partners such as Shoprite 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

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 R5 000 on your qualifying FNB Private Clients Fusion Card, FNB Private Clients Credit Card and/or FNB Private Clients Debit Card.
- You won't earn eBucks on online purchases above the R5 000 spend limit made using your qualifying physical or virtual FNB Private Clients Fusion Card, FNB Private Clients Credit Card and/or FNB Private Clients Debit card.
- Where you earn eBucks on qualifying earn category partner purchases from partners such as Shoprite 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.

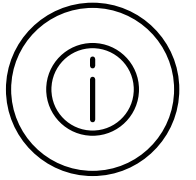
Visit [eBucks.com](https://www.eBucks.com) to view Reward Partners

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 for the complete rules.

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Terms, conditions and earn rules (continued)



4. Clicks spend

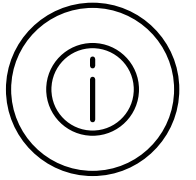
- Earn up to 15% back in eBucks when you shop at Clicks and pay with your qualifying FNB Virtual Card linked to a FNB Private Clients Fusion Card, FNB Private Clients Credit Card and/or FNB Private Clients Debit card
- The amount on which you earn eBucks is limited to 20% of your total monthly qualifying FNB Private Clients Fusion Card, FNB Private Clients Credit Card, FNB Virtual Card and/or FNB Private Clients Debit Card spend or a total rand spend of R2 500 per month, whichever occurs first.
- Customers over 60 do not have to use their Virtual Card to earn.
- Your qualifying virtual FNB Private Clients Fusion Card/FNB Private Clients Credit Card and/or FNB Private Clients 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 Private Clients Fusion Card, FNB Private Clients Credit Card and/or FNB Private Clients Debit Card, 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 Bank 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 double eBucks is limited to 20% of your total monthly qualifying FNB Private Clients Fusion Card, FNB Private Clients Credit Card and/or FNB Private Clients Debit Card spend (on qualifying Clicks purchases on Wednesdays only) or a total rands spend of R2 500 per month, whichever occurs first.
- Only eBucks and Clicks ClubCard customers 60 years of age and above (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 Private Clients Fusion Card, FNB Private Clients Credit Card and/or FNB Private Clients Debit card.
- You will earn eBucks on purchases made using the Checkers Sixty60 App.
- Customers over 60 do not have to use their Virtual Card to earn.
- The amount on which you earn eBucks is limited to 20% of your total monthly qualifying FNB Private Clients Fusion Card, FNB Private Clients Credit Card and/or FNB Private Clients Debit Card spend or a total rand spend (on Shoprite Checkers in-store shopping only) of R3 000 per month, whichever occurs first.
- Your qualifying physical or virtual FNB Private Clients Fusion Card/FNB Private Clients Credit Card and/or FNB Private Clients Debit card spend is considered first towards the spend limit, thereafter your physical card spend will be considered.
- If you haven't yet met the qualifying requirements, you'll earn 0.5% back in eBucks on in-store purchases made at Shoprite Checkers using your FNB Private Clients Fusion Card, FNB Private Clients Credit Card or FNB Private Clients Debit Card.
- 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 general shopping purchases on those qualifying Shoprite Checkers purchases.



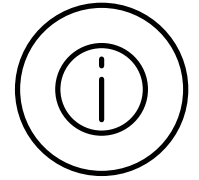
* A vehicle excludes bicycles, agricultural machinery, commercial vehicles (weighing 3 500kg or more), golf carts, industrial equipment, air transport, medical equipment, commercial equipment, household appliances, IT equipment and office equipment.

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

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)



6. Engen spend

- Your qualifying physical or virtual FNB Private Clients Fusion Card/FNB Private Clients Credit Card and/or FNB Private Clients Debit card spend is considered first towards the spend limit, thereafter your physical card spend will be considered.
- 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 accept the nav» Car terms of use, in order 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 in 'My Garage'.
- You will only need to accept the nav» Car terms of use once, even if you purchase a new car, you will not need to accept the terms of use again but you are required to view your new vehicle in 'My Garage'.
- The amount on which you earn eBucks is limited to 20% of your total monthly qualifying FNB Private Clients Fusion Card, FNB Private Clients Credit Card and/or FNB Private Clients Debit Card spend or a total rand spend (on Engen fuel) of R2 500 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 500 spend limit made using your FNB Private Clients Fusion Card, FNB Private Clients Credit Card and/or your FNB Private Clients Debit Card. Your FNB Private Clients Fusion or 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.
- Customers over 60 do not have to use their Virtual Card to earn.

- If your fuel earn isn't correctly reflecting your fuel spend at Engen using your FNB Private Clients Fusion Card, Credit Card and/or Debit card then please call us on 087 320 3200. Please keep the date of the transaction and a copy of your receipt on hand.
- If you are 60 years of age and above, you are exempt from this rule. Easy customers are excluded from the Clicks Seniors double eBucks offer. Seniors will also receive a complimentary R10 voucher which will be loaded onto their ClubCard. Visit **eBucks.com** to view the list of inclusions.

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 (in '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.

Your participation in the eBucks programme allows us to better assess your risk, enabling you to earn back a percentage of your premium in the form of eBucks and/or collect points toward your rewards level.

Only products insured with FirstRand Short Term Insurance Limited are eligible for eBucks.

* You will not be eligible to earn Fuel rewards if your WesBank ad/or Toyota Financial Services account is not in good standing.

** A vehicle excludes bicycles, agricultural machinery, commercial vehicles (weighing 3 500kg or more), golf carts, industrial equipment, air transport, medical equipment, commercial equipment, household appliances, IT equipment and office equipment.

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



Terms, conditions and earn rules (continued)

Products offered and underwritten by other insurers will do not qualify.
* Only motor vehicles and motorcycles qualify under Comprehensive Car Insurance.

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

7. Streaming Services – 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 Private Clients Fusion Card, FNB Private Clients Credit Card and/or FNB Private Clients Debit Card

1. You and your partner/spouse are verified as a family and you both have an FNB Private Clients Fusion Account, FNB Private Clients Current Account, FNB Islamic Private Clients Account or FNB Private Clients Single Facility Account

OR

2. 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.

8. 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

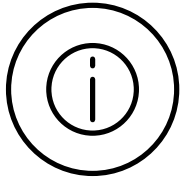
Level 1 0%

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

9. ARC

- Earn up to 30% back in eBucks when you shop at ARC stores and pay with your qualifying FNB Private Clients Fusion Card, FNB Private Clients Credit Card and/or FNB Private Clients Debit Card
- The amount on which you earn eBucks is limited to a total rands spend of R6 000 per month or 20% of your total spend, whichever you reach first
- You won't earn eBucks on purchases made using any payment method other than your qualifying FNB Private Clients Fusion Card, FNB Private Clients Credit Card, FNB Virtual Card and/or FNB Private Clients 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

Terms, conditions and earn rules (continued)

10. 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 Private Clients Fusion Card, FNB Private Clients Credit Card and/or FNB Private Clients Debit card.

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

The amount on which you earn eBucks is limited to a total rand spend of R22 500 per year, being 1 July – 30 June.

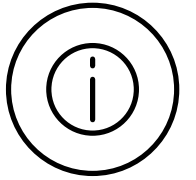
Your qualifying physical or virtual FNB Private Clients Fusion Card/FNB Private Clients Credit Card and/or FNB Private Clients Debit card spend is considered first towards the spend limit, thereafter your physical card spend will be considered

You won't earn eBucks on purchases made using any payment method other than your qualifying FNB Private Clients Fusion Card, FNB Private Clients Credit Card and/or FNB Private Clients Debit Card, 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.

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 Private Clients Fusion Card, FNB Private Clients Credit Card or FNB Private Clients Debit Card.



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 the following cover 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 Private Clients Fusion Account or FNB Private Clients 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 an 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.





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 the following covers: life cover, Critical Illness cover, Permanent Disability cover, Income Protection cover, Retrenchment cover, Estate Protector, Dynamic Life» Home and Family Funeral.

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 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 Customised or Dynamic Life» Home products must be paid on time from your FNB Private Clients Fusion Account or FNB Private Clients 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.

13. FNB Life Insurance Life Simplified

Earn up to 25% back in eBucks on your FNB Life Simplified premiums every month.

You will earn eBucks back on premiums for the following cover FNB Life Cover and Family Funeral.

If you have FNB 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.

The monthly premiums on your qualifying FNB Life Simplified, products must be paid on time from your FNB Private Clients Fusion or FNB Private Clients Current Account

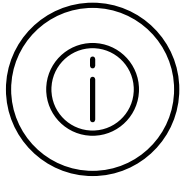
The amount on which you earn eBucks is limited to a total monthly premium spend of R1 000.

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 based on your monthly premium for your qualifying FNB Life Simplified policy. 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 Simplified 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.





Terms, conditions and earn rules (continued)

14. FNB Virtual Card

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.

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.

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.

- Add FNB Virtual Cards across all your personal and business accounts and you can also create an unlimited number of cards at no additional cost.
- Make global payments online any time, anywhere and earn eBucks while you spend.
- Once you've inserted the credit card details on checkout, insert the dynamic CVV number that changes every hour.

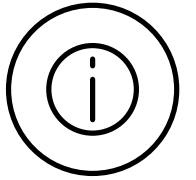
15. Good Standing

- 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.
- FNB Private Clients Accounts includes the following accounts
FNB Private Clients Fusion Account, FNB Private Clients Current Account,
FNB Islamic Private Clients Account, FNB Private Clients Single Facility; or an
FNB Private Clients Fusion Account/FNB Private Clients Current Account/
FNB Islamic Private Clients on the Spousal pricing option

* FirstRand means FirstRand Limited, FirstRand Bank Limited (which includes First National Bank, RMB Private Bank, WesBank and rand Merchant Bank), FirstRand Investment Management Holding Limited (Ashburton), Direct Axis SA (Pty) Ltd, FirstRand Life Assurance Limited, each business unit, branch and/or representative office, any connected companies, subsidiary companies, its associates, sessionaries, 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 for the complete rules.

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16. How to qualify

Qualifying for eBucks rewards just got easier.

Simply have an FNB Private Client Account and ensure that all your accounts are active and in good standing.

Remember

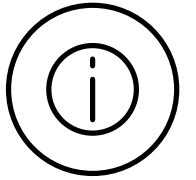
If you do not meet this requirement at any time, you will not qualify for eBucks rewards.

- 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
- Unless otherwise stipulated, all relevant accounts must be in your name as the main eBucks member in order to qualify for any points associated with that rule

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.

Terms, conditions and earn rules (continued)



17. 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 years of age and above will receive 1GB Extra every month on their FNB Connect SIM Card when they meet the minimum spend of R100
- Customers that do not qualify for eBucks will receive 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

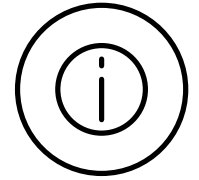
Thereafter, you will need to have a network active FNB Connect SIM Card and qualify for eBucks in order to receive your FNB Connect reward every month.

* 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.

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Terms, conditions and earn rules (continued)



18. Home Loans

Add-On and Offered amounts:

- An offered amount repayment option is an additional amount specified by you and paid monthly over and above your minimum repayment amount via the add-on or offered repayment options via the FNB App. The offered amount will remain the same, irrespective of interest rate fluctuations until such time as the minimum repayment amount exceeds the offered amount, thereby overriding the offered amount. The offered amount will no longer exist on the account.
- An add-on amount repayment option is an additional amount specified by you and paid monthly over and above your minimum repayment amount via the add-on or offered repayment options via the FNB App. Fluctuations in the interest rate will result in your repayment fluctuating. The add-on amount selected will continue to be paid and can be amended on the FNB App.
- Add-on and offered amounts can be initiated on the FNB App.
- Go to (navi-gate life > nav»Home > Self-service > Repayment options > Create add-on amount or create offered amount)
- Repayment options cannot be amended 2 to 3 days before the repayment date.

The below clients are excluded from loading add-on or offered amounts:

- Accounts that are in arrears
- Customers that are under debt counselling
- Statement payers
- Payroll or salary deduction/ stop order payers
- Split billing debit orders
- Debit orders from other financial institutions
- Fixed, interest only and roll-up billing types
- Foreign nationals or non-residents
- Buildings in progress

Utilisation:

- Home Loan and Structured Loan usage is calculated using the outstanding and available balances at month end, i.e., usage is = outstanding balance divided by (outstanding balance + available balance).
- Single Facility usage is calculated using the average outstanding balances during the month and the credit limit at month end, i.e., usage = average outstanding balance divided by credit limit at month end. Where there is more than one loan, the averages will be used across the total loans to calculate usage.

Pension Backed Loans:

- The Pension Backed Loan offered by FNB is secured against the member's fund value. You may qualify for the loan if you are a member of the fund and there is an agreement in place between FNB, the fund administrator, and the employer.
- Not all pension funds provide this benefit, the benefit would need to form part of the pension funds rules, and customers would need to confirm this with their employer or fund first.
- Only active accounts with a Pension Backed Lending agreement in place will qualify for the reward level points.

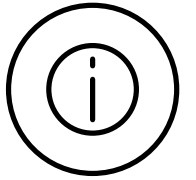
Have an EDGE™ Certified ecoEnergy Home Loan:

- FNB has partnered with developers that offer EDGE™ certified homes. These homes offer savings with lower utility bills, lower maintenance and repair costs; and with an FNB ecoEnergy Home Loan you save even more with an exclusively discounted interest rate. If you are an investor, these homes can potentially have a higher resale value.
- The EDGE™ certification is a simple, user-friendly Green Building Rating online software platform. The EDGE™ certificate is a measurable way to optimise your home to be more sustainable, have less impact on the environment and jump-start the main streaming of green buildings to help tackle climate change.
- 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. The customer must meet the criteria of substantiating an ecoEnergy Home Loan with an EDGE™ certificate issued by the Green Building Council of South Africa.
- Please refer to the FNB ecoEnergy Property Deals with EDGE certification Terms and Conditions available on the FNB website.

The following are excluded:

- Single Facility®
- Securities Based Loan
- Secured Revolving Facility
- Pension Backed loan
- Structured loan

Terms, conditions and earn rules (continued)



Islamic Residential Property Finance:

Property Finance refers to a product that is based on a Diminishing Musharaka (Co- Ownership) agreement.

The following product types are excluded:

- Single Facility[®],
- Securities Based Loan,
- Pension Backed loan,
- Structured Loan

Manage your property or use one of the available services under the nav» Home tab on the FNB App once a month.

Quarters:

Q1 - 1 July to 30 September

Q2 - 1 October to 31 December

Q3 - 1 January to 31 March and

Q4 - 1 April to 30 June

In order to enjoy this benefit monthly, nav» Home* should be accessed in the beginning of each quarter.

*Visit the 'nav-igate life' tab then select 'nav» Home' and make use of the following services:

- Sell a property
- Find a property > View Detail
- nav»Energy
- Switch my homeloan
- Apply for homeloan > application submitted
- Home Services
- Get pre-approved > Submit Pre-Approval
- Manage > Track my application
- Manage > My pre-approvals
- Manage > My applications
- Manage > Favourites
- Manage > My properties
- Manage > My listings
- Calculators > Monthly Repayment
- Calculators > Home Loan
- Value estimate



Contact us

For more information please contact us on

087 320 3200

eBucks.com



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

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