

CHOOSE MORE VALUE FOR YOU AND YOUR FAMILY

RMB Private Bank
Annual Earn Rules Guide

1 August 2023 to 31 July 2024

Traditional values. Innovative ideas.

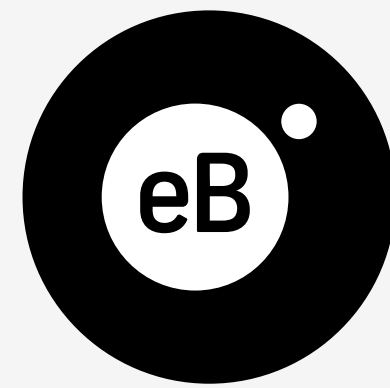
Terms, conditions and earn rules apply.

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



PRIVATE BANKING

HOW eBUCKS WORKS



BANK WITH RMB PRIVATE BANK

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

No monthly subscription or joining fee

Your eBucks never expire
Use your eBucks to pay for your account fees or for something special

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

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



HOW TO QUALIFY FOR eBUCKS

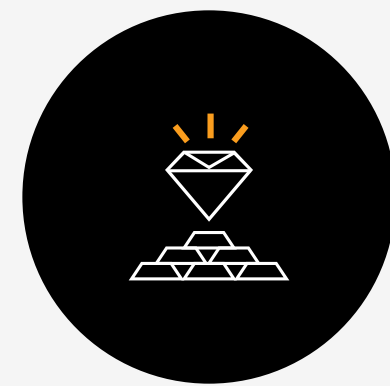


Your account needs to be **active** and in **good standing**



TRACK YOUR eBUCKS REWARDS ON THE RMB PRIVATE BANK APP

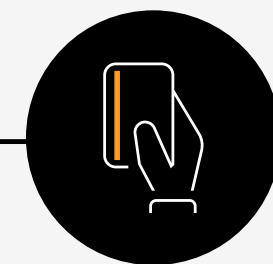
View your reward level and points or your monthly progress. Your reward level will now be based on the highest FNB/RMB Private Bank product that you hold
Follow these steps to track your rewards:
RMB Private Bank App > eBucks > Earn > Track my rewards



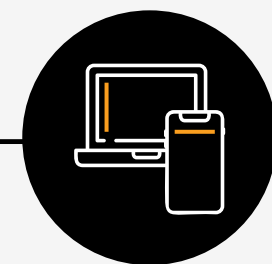
EARNING eBUCKS IS EASY



Transact with our partners and get rewarded



Earn more eBucks with Smart spend



Use the RMB Private Bank App

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. This is not meant to be a comprehensive guide to the eBucks Rewards programme earn rules. Please visit eBucks.com for the complete earn rules.

HOW eBUCKS WORKS



EARN eBUCKS IN SO MANY WAYS

Pay with your RMB Private Bank Card or RMB Virtual Card at our partners and get rewarded



Your eBucks are automatically added to your account every month.

SHOP

TRAVEL

LIFESTYLE



SPEND YOUR eBUCKS AND SAVE

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



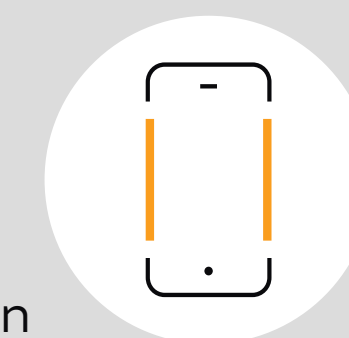
UP TO 40%* DISCOUNTS AT THE eBUCKS SHOP

Spend your eBucks and rands at the eBucks Shop. Buy electronics, games, home appliances and many more. Get discounts of up to 40% on selected items.



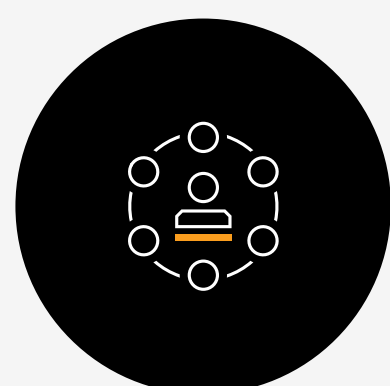
UP TO 40%* OFF WITH eBUCKS TRAVEL

Use eBucks when you book flights, bus tickets and car hire using the RMB Private Bank App or the eBucks website. You can unlock complimentary SLOW Lounge visits.



GET CONNECTED WITH FNB CONNECT

FNB Connect helps you stay connected with up to 2GB data, 35 voice minutes, and 35 SMSs every month on your FNB Connect SIM when you qualify for eBucks rewards



eBUCKS PARTNERS

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

EDUCATION



SECURITY



TRAVEL



ENTERTAINMENT



VOUCHERS



SHOPPING

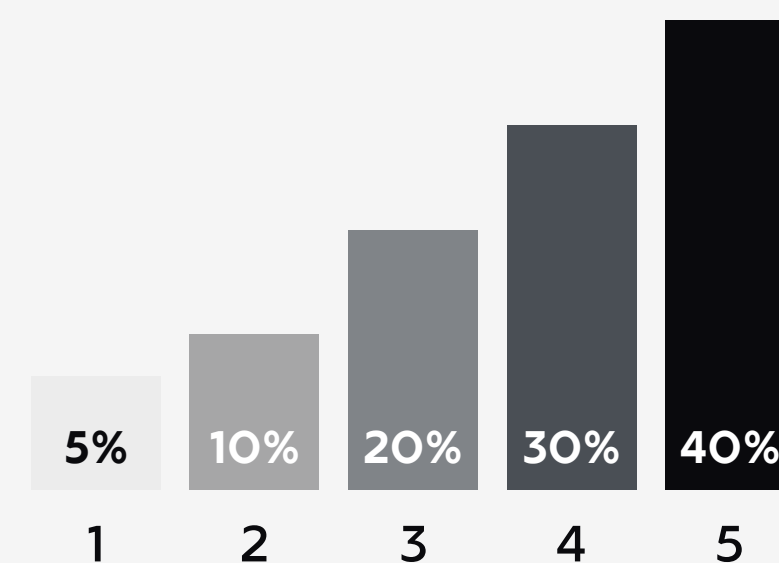


* Discount excludes taxes

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REWARDS LEVELS

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



Discount* level and percentage

Maximise your eBucks earn by reaching and maintaining reward level 5. Remember, the more reward level points you collect in a month, the higher your reward level. The higher your reward level, the more eBucks you will earn every month.

Where you are required to hold a specific product to collect reward level points, only FirstRand Bank 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 RMB Private Bank App to see how you can collect reward level points on a daily basis and potentially move up a reward level.

* Discount excludes taxes
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HOW TO LEVEL UP

- Visiting 'Track my rewards' under the eBucks menu on the RMB Private Bank App once a month and earn 1000 points
- Another 500 points can be earned from visiting nav» Home on the RMB Private Bank 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 earn up to 1000 points



EARN MORE eBUCKS

- **Earn or collect points:** As an RMB Private Bank Account holder, you can collect points by doing your everyday banking, protecting your family with FNB Life, using the RMB Private Bank App, having an FNB Connect SIM Card and more
- **Your reward rate:** As an RMB Private Bank customer, points help you move up a reward level to receive a higher reward rate

RMB Private Bank

eBucks Earn Rules Guide

1 August 2023 - 30 July 2024

MOVE UP A REWARD LEVEL	POINTS
INCOME DEPOSITS	
<p>Have a minimum monthly deposit (excluding inter-account transfers) into your current RMB Private Bank Account of R32 500</p> <p>OR</p> <p>Initiate at least 10 debit transactions on your account</p> <p>Deposit includes the payment of your salary, other payments or drawings and specifically excludes (but are not limited to) any inter-account transfers. Transfers from mandated accounts will be classified as inter-account transfers (with the exception of spousal accounts). Qualifying debit transactions are defined fully in the terms, conditions and rules portion below.</p>	3000
DIGITAL BANKING	
<p>Do at least 10 financial transactions a month using the RMB Private Bank App</p> <p>Including RMB Pay transactions (Tap, Scan or Checkout), Apple Pay, Google Pay, Samsung Pay, Fitbit Pay, Garmin Pay and SwatchPAY!</p>	500
<p>View the 'Track my rewards' tab on the RMB Private Bank App every month.</p>	1000
<p>Register a profile and use* at least 1 of the following eBucks partners on the RMB Private Bank App: Udemy, eBucks Games, Extramarks, BiB and/or The ENTERTAINER™.</p> <p>*For Extramarks, Udemy and eBucks Games: login to the website at least once a month. For The ENTERTAINER™: redeem an offer via the RMB Private Bank App at least once a month. For BiB: visit the tab on the RMB Private Bank App at least once a month.</p>	
<p>Use 1 eBucks partner</p>	500
<p>Use 2 or more eBucks partners</p>	1000
<p>Pay at least 2 bills* using FNB Pay Bills on the FNB App every month (these include municipal rates and taxes, electricity, mobile device accounts, subscriptions and more)</p> <p>*Only applies to EasyPay & Pay@bills</p>	1000
<p>Make at least 5 Real-Time Payments* every month. Use the Instant Payment and/or PayShap option under the Pay tab on the RMB Private Bank App.</p> <p>*Minimum transaction amount of more than R100 is required.</p>	1000
<p>Have 3 Smart budget categories set up and access your Smart budget every month</p> <p>OR engage with My Net Worth monthly</p> <p>OR engage your Credit Status monthly</p> <p>*Engage via one or more of these channels: nav» > nav» Money > Click on Smart budget or My net worth or Credit status > RMB Accounts page > Credit card transaction history > Click on Credit status RMB Accounts page > Click on the money panel (Smart budget/My net worth)</p>	
<p>Engage with 1 of the above</p>	500
<p>Engage with 2 or more of the above</p>	1000
Maintain a healthy Credit status on nav» Money with a Green status	
<p>Light green</p>	500
<p>Dark green</p>	1000

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MOVE UP A REWARD LEVEL	POINTS
MY CARDS	
<p>Have an active RMB Private Bank Fusion account with a credit limit and an active card* OR Have an RMB Private Bank Credit Card account with a credit limit and an active card*</p>	
Fusion OR Credit Card	1000
Fusion AND Credit Card	2000
Use your RMB Virtual Card for 80% of your qualifying online spend in a calendar month	2000
<p>Use your RMB Virtual Card for 80% of your qualifying instore spend in a calendar month. Add your RMB Virtual Card to Apple Pay, Google Pay, Samsung Pay, Fitbit Pay, Garmin Pay, SwatchPAY! to make contactless payments instore, or use RMB Scan to Pay and choose your RMB Virtual Card as your payment card. *Active card = active Virtual Card / Physical Card</p>	1000
SAVE AND INVEST	
<p>Grow your FNB Savings or Investment Account(s) by at least R5 000 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 R5 000 each, per month. Qualifying Accounts: Saving Accounts include: All Cash Investment products, excluding Fixed Deposits Investment Accounts include: Investment Account, Retirement Annuity, Pension Preserver, Provident Preserver and Living Annuity. The investment must be held in an FNB or Ashburton fund.</p>	
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 R60 000 across your FNB Savings Accounts that are accessible within 7 days without incurring early withdrawal fees	
R60 000 to R119 999	500
R120 000 to R179 999	1000
R180 000 or more	1500
<p>Have a Savings Account with a term of longer than 8 days and maintain a minimum monthly balance of R60 000 in the account. Double points if you are on the Retirees Solution pricing option.</p>	
R60 000 to R119 999	500
R120 000 to R179 999 OR R60 000 to R119 999 (with Retirees Solution)	1000
R180 000 or more	1500
R120 000 to R179 999 (with Retirees Solution)	2000
R180 000 or more (with Retirees Solution)	3000

* Active card = active RMB Virtual Card / Physical Card
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MOVE UP A REWARD LEVEL	POINTS
Maintain a minimum monthly balance in a local and/or offshore investment with a Portfolio Manager or Wealth Manager with a minimum of R5 000 000.	
R5 000 000	3000
R15 000 000	5000
Maintain a minimum monthly balance of at least R300 000 in one of our Retirement Products via the FNB Investor Platform Qualifying products: Retirement Annuity, Pension Preserver, Provident Preserver and Living Annuity. Only FNB and/or Ashburton Funds are recognised Double points if you are on the Retirees Solution pricing option.	
Yes, R300 000 to R499 999	500
Yes, R500 000 or more OR R300 000 to R499 999 (with Retirees Solution)	1000
Yes, R500 000 or more (with Retirees Solution)	1500
Save for your goal by maintaining a minimum monthly balance of at least R300 000 in an investment account via the FNB Investor Platform (Excluding Tax Free Accounts, Retirement Annuity, Pension Preserver, Provident Preserver and Living Annuity) Only FNB and/or Ashburton Funds are recognised	
R300 000	500
R500 000	1000
Make and maintain a monthly contribution of at least R3 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. 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)	
R3 000 or more in a particular month	1000
R36 000 total contribution in current tax year	1500
BORROW	
Have a Personal Loan, Student Loan or Revolving Facility product with RMB Private Bank and make your repayments via a monthly debit order from your RMB Private Bank Fusion Account, Current Account or Single Facility	1000
Have a Securities Based Loan or Secured Revolving Facility and use between 40% and 100% of the facility limit during the month with a minimum outstanding balance of R50 000	2000

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MOVE UP A REWARD LEVEL	POINTS
HOME	
<p>Have an RMB Private Bank Home Loan, Smart Bond, Structured Loan or Single Facility with a minimum utilisation of at least 30% OR Have an active Pension Backed Loan</p>	500
<p>Have an EDGE Certified RMB Private Bank Home Loan or; RMB Smart Bond</p> <p>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>Have an RMB Private Bank Home Loan, RMB Smart Bond, RMB Structured Loan or RMB Single Facility with an active Flexi and RMB Debit Order or Salary Stop Order</p>	500
<p>Manage your property or use one of the available services under the nav» Home tab on the RMB Private Bank App once a quarter. Visit the 'nav-igate life' tab then select 'nav» Home'.</p>	500
<p>Have an FNB Islamic Home Loan</p>	1000
INSURANCE	
<p>Have FNB Life Customised or Dynamic Life» Home life policies and 2 additional covers and pay your monthly premiums from your RMB Private Bank Fusion Account, Current Account or Single Facility.</p> <p>Qualifying FNB Life policies include life cover, Critical Illness cover, Disability cover, Income Protection cover, Retrenchment cover and Dynamic Life» Home. All qualifying policies will count towards the minimum cover amount. Only life insurance products where FirstRand Life Assurance is the insurer are eligible for eBucks. Income Protection cover is calculated as your monthly cover x 24 months Retrenchment cover is calculated as your monthly cover x 12 month</p>	500
<p>Have an FNB Life Simplified, Life Customised or Dynamic Life» Home policy with a minimum combined cover of at least R2 million, and set up or update and confirm your nav» Wellness My Health Details at least once a year* and pay your monthly premiums from your RMB Private Bank Fusion Account, Current Account or Single Facility</p> <p>Qualifying FNB Life policies include life cover, Critical Illness cover, Disability cover, Income Protection cover, Retrenchment cover and Dynamic Life» Home. All qualifying policies will count towards the minimum cover amount. Only life insurance products where FirstRand Life Assurance is the insurer are eligible for eBucks.</p> <p>*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>	
R2 000 000	500
R3 500 000	1000
R5 000 000	1500

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RMB Private Bank

eBucks Earn Rules Guide

1 August 2023 - 30 July 2024

MOVE UP A REWARD LEVEL	POINTS
Have an 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 RMB Private Bank Fusion Account, RMB Private Bank Current Account or Single Facility.	500
Have an FNB Health Cash Plan with a minimum cover* of R2 000 per day. AND Pay your monthly premiums from your RMB Private Bank Fusion Account, RMB Private Bank Current Account or Single Facility. <small>*Cover for the Plan Holder will only be considered towards minimum cover. Only Health Cash products where FirstRand Life Assurance is the insurer are eligible for eBucks.</small>	500
OFFSHORE BANKING	
Have an FNB Global Account with the required minimum monthly balance of 3 500 (AUD, EUR, GBP, CD, USD) or 250 000 (INR).	1 000
Fund your RMB Private Bank Global Account(s) from your RMB Private Bank Fusion Current Account to the value of R18 000 over the last 3 months.	
R18 000 to R89 999	500
R90 000 or more	1500
Have an FNB Channel Islands Fixed Deposit Account and maintain a minimum monthly balance of 25 000 euros, British pounds or American dollars.	4500
Perform at least 1 financial transaction on the FNB Channel Island on the RMB Private Bank 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 to 14 999	1500
15 000 to 24 999	2500
25 000 or more	3500

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eBucks Earn Rules Guide

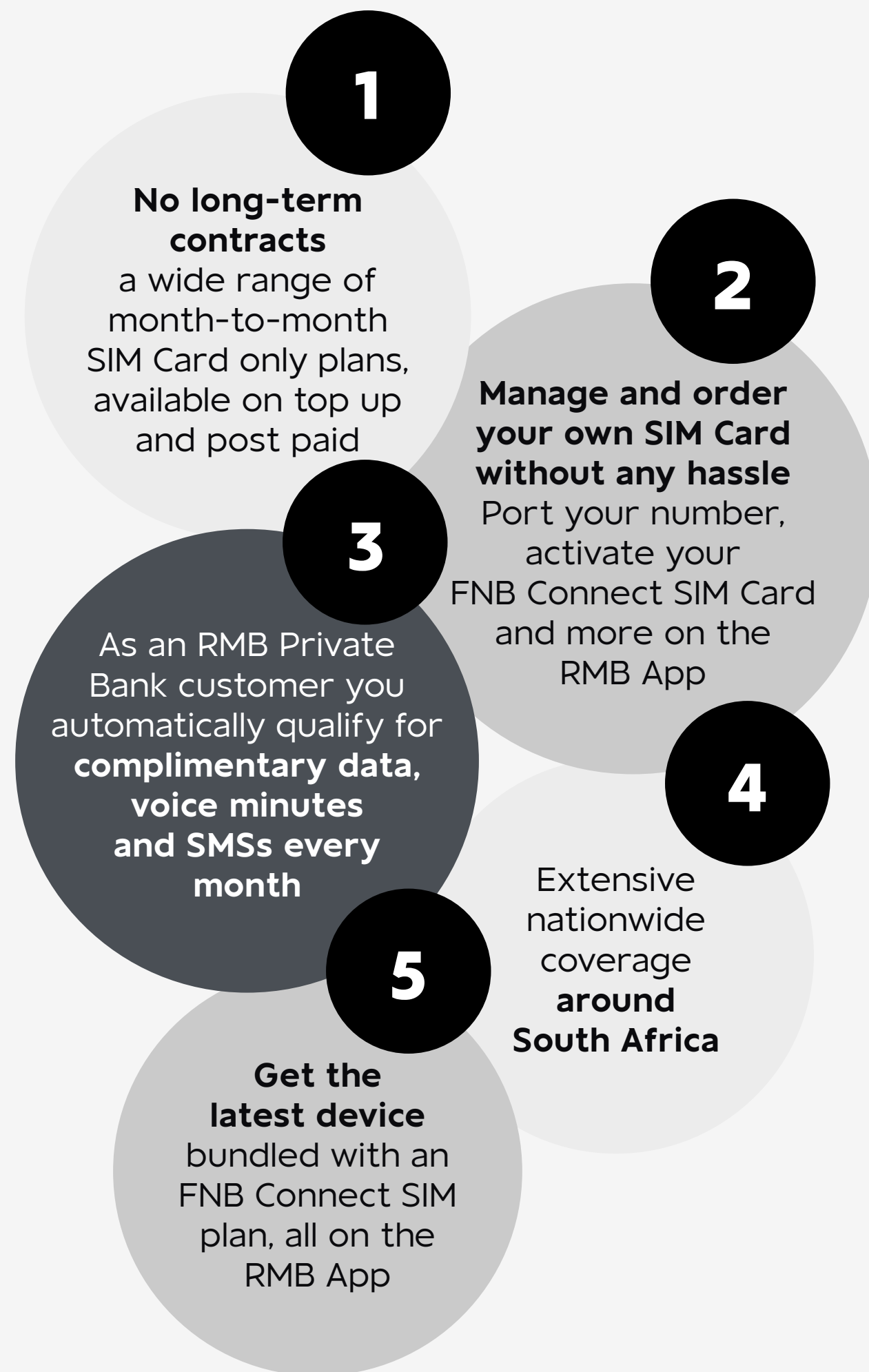
1 August 2023 - 30 July 2024

MOVE UP A REWARD LEVEL	POINTS
FAMILY BANKING	
Add your spouse/partner under the 'My family' tab on the RMB Private Bank App or speak to your banker. Your spouse /partner must verify the relationship via the app and must have an aligned, active RMB Private Bank account. Your accounts will remain separate and you will both earn points for this rule. Add your child to your family profile and have an active linked FNBy Transactional Account for your child or a linked FNBy Savings Account with a balance that grows by R400 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)	1000
Child added to family profile with an active linked FNBy Account	500
Linked FNBy Savings Account with balance that grows by R400 per month	1000
FNB Life Simplified, Life Customised or Dynamic Life» Home Policy with a minimum combined cover of R2 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	
Qualifying FNB Private Bank 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. Hold an active FNB Islamic Transactional Account and one other active FNB Islamic Account	1000
CONNECT	
Have a monthly spend of R400 or more on your FNB Connect SIM card. 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.	
R400 to R649.99	500
R650 to R999.99	1000
R1 000 or more	1500

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FNB CONNECT



FNB CONNECT

helps you stay connected with up to 2GB of data, 35 voice minutes, and 35 SMSs every month on your FNB Connect SIM Card when you qualify for eBucks Rewards eBucks Rewards.



AN EXTRA DATA REWARD

Up to 1GB extra data when you spend on your FNB Connect SIM Card during the month

QUALIFYING CRITERIA

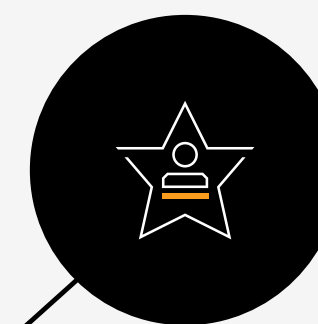
- 1 Spend a minimum amount on your FNB Connect SIM during the month
- 2 Qualify for eBucks at the time you spend

EXTRA BENEFIT FOR NEW RMB PRIVATE BANK CUSTOMERS*

For the first 2 months of your RMB Private Bank Transactional Account being opened all you need to do is

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

FNB CONNECT REWARDS EXISTING RMB PRIVATE BANK CUSTOMERS

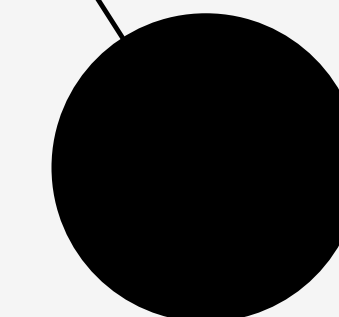


AN ACTIVATION REWARD

New* to FNB Connect customers get 1GB one-off data, 35 voice minutes and a 35 SMS allocation loaded within 5 working days of activating your FNB Connect SIM Card

QUALIFYING CRITERIA

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



A MONTHLY REWARD

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 in order to get your FNB Connect Reward every month

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FNB CONNECT

Get rewarded up to 1GB data, 35 voice minutes and 35 SMSs every month on your FNB Connect SIM Card

CONNECT REWARD PER eBUCKS REWARD LEVEL

REWARD LEVEL	MONTHLY VOICE MINUTE REWARDS	MONTHLY DATA REWARDS	MONTHLY SMS REWARDS	EXTRA DATA REWARD WHEN YOU *SPEND R100
1	35min	200MB	35	200MB
2	35min	400MB	35	400MB
3	35min	600MB	35	600MB
4	35min	800MB	35	800MB
5	35min	1GB	35	1GB

EXTRA REWARDS

	ACTIVATION REWARD	NEW** CUSTOMER	EXTRA*** DATA REWARD	EXTRA REWARD SENIORS****	EXTRA DATA***** REWARD
Extra voice minutes	35	35	N/A	N/A	N/A
Extra data	1GB	1GB	Based on eBucks reward level	1GB	200MB
Extra SMSs	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.

** New Customer is someone who joins FNB on or after 1 August 2023 (max 2 allocations). Thereafter monthly rewards are based on the customers eBucks level.

*** Spend R100 or more on your FNB Connect SIM card and qualify for eBucks at the time you spend.

**** Spend R100 or more on your FNB Connect SIM card and qualify for eBucks at the time you spend. Customer's 60 and over

***** Spend R100 or more on your FNB Connect SIM card and do not qualify for eBucks. (max 3 allocations)

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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 no charge, paid and tournament games for the whole family to enjoy. Sign up and buy coins using eBucks or rands on the RMB Private Bank 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 RMB Virtual Card, RMB 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 to you. Receive access to a panic button on the RMB Private Bank App. Receive up to 100% of your subscription fees back in eBucks monthly. Sign up for you and your family on the RMB Private Bank App.

SECURITY



Earn up to 15% back in eBucks when you spend on your RMB Virtual Card. iStore offers the best possible Apple experience through expert advice and a wide range of exclusive services that ensure you receive 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. All you have to do is pay with your qualifying RMB Private Bank Card. All you must do is opt in at checkout and pay with your qualifying 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 RMB Private Bank App.



Explore a world of opportunity. Enroll for up to 2 Udemy courses per month and a total of 6 courses per year for only R50 activation fee on the RMB Private Bank App.

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VALUE ADDED BENEFITS

MORE REWARDS FOR THE WHOLE FAMILY

The whole family can benefit from eBucks.

Earn up to 40%* back in eBucks on your Netflix and Spotify® subscriptions when your RMB Virtual Card is loaded for payment.

NETFLIX

Earn up to 40% back on your monthly subscription when your family banks with RMB 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 a 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 RMB 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 RMB Private Bank family profile
- Maximum one child
- Voucher dependent on your eBucks reward level

* Only applies if you and your spouse/partner are both added on the RMB Private Bank App under your family profile and you both have an RMB Private Bank Fusion Account, RMB Private Bank account, RMB Private Bank Islamic Account or RMB Private Bank Wealth Single Facility Account and your spouse/partner is on the Spousal pricing option or you have an active FNBy account linked to your profile (only applicable to children under 18 years of age).

** Voucher dependent on your eBucks reward level.

*** Maximum one child

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

EARN eBUCKS

Earn eBucks while doing everyday things such as shopping, filling up with fuel or buying airtime.

If you only have an RMB Private Bank Credit Card and no RMB Private Bank Current or Fusion Account, then you could qualify to earn at 50% of the rates listed below.

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

POINTS PER REWARD LEVEL	CARD	0 to 5 499	5 500 to 9 499	9 500 to 12 499	12 500 to 14 499	14 500+
YOUR REWARD LEVEL		1	2	3	4	5
In-store shopping with eBucks partners	Fusion / Credit Card	0.5%	0.9%	1.3%	1.8%	3%
In-store shopping with eBucks partners	Cheque Card	0.25%	0.25%	0.25%	0.25%	0.25%
Online shopping with eBucks partners	Fusion / Credit Card	0.5%	0.9%	1.3%	1.8%	3%
Online shopping with eBucks partners	Cheque Card	0.25%	0.25%	0.25%	0.25%	0.25%
Fuel (Engen only): (rands/litre)	Physical Card	R0.20	R0.20	R0.20	R0.20	R0.20
	Virtual Card	R0.20	R0.40	R0.80	R2	R4
Shoprite Checkers	Physical Card	1%	1%	1%	1%	1%
	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%
Engen: (rands/litre)	Physical Card	R0.10	R0.10	R0.10	R0.10	R0.10
	Virtual Card	R0.10	R0.20	R0.40	R1	R2
WesBank finance (Including Toyota Financial Services) & Engen fuel (rands/litre)	Physical Card	R0.10	R0.10	R0.10	R0.10	R0.10
	Virtual Card*	R0.10	R0.20	R0.40	R1	R2

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

POINTS PER REWARD LEVEL	CARD	0 to 5 499	5 500 to 9 499	9 500 to 12 499	12 500 to 14 499	14 500+
YOUR REWARD LEVEL		1	2	3	4	5
Clicks	Physical Card	1%	1%	1%	1%	1%
	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 only on Wednesdays		2%	5%	10%	15%	30%
FNB Car Insurance: Comprehensive Insurance		1%	2.5%	5%	7.5%	15%
FNB Life Insurance - Simplified		1%	2.5%	5%	15%	25%
iStore	Physical Card	1%	1%	1%	1%	1%
	Virtual Card*	1%	2.5%	5%	7.5%	15%
ARC		2%	5%	10%	15%	30%
GuardMe		0%	10%	20%	50%	100%

* eBucks members 60 and over (i.e. 'Senior' customers), are exempt from the RMB Virtual Card requirement
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 Please visit eBucks.com for the complete earn rules.

EARN eBUCKS WITH CLICKS

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

Presenting your Clicks ClubCard and using your qualifying RMB Private Bank Card or RMB Virtual Card to pay in store or online.

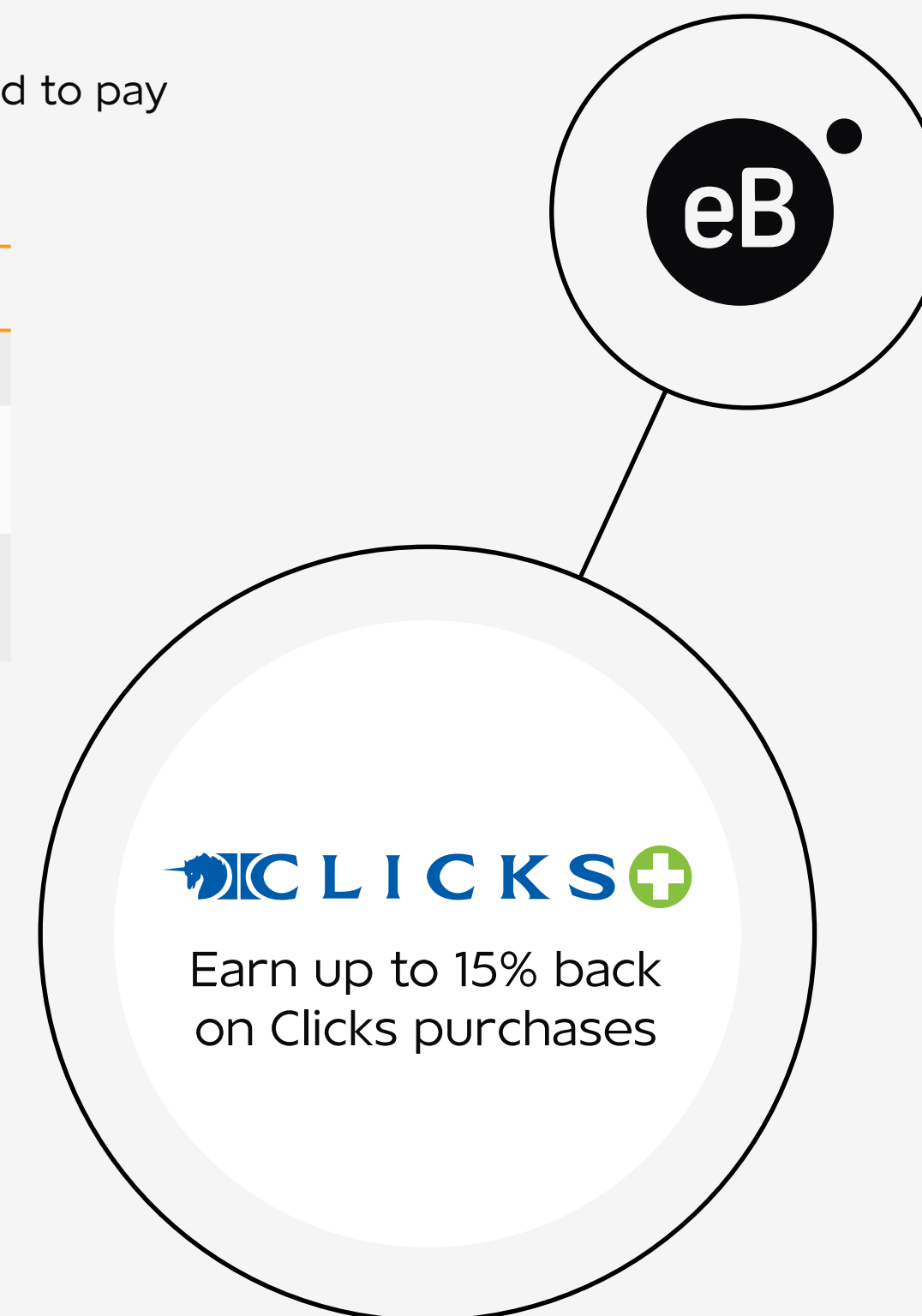
CLICKS EARN

Clicks earn	1%	2.5%	5%	7.5%	15%
Clicks seniors earn (Wednesdays only)	1%	2.5%	5%	7.5%	15%
Total Clicks seniors additional earn on Wednesdays	2%	5%	10%	15%	30%

CLICKS SENIORS

eBucks and Clicks ClubCard customers 60 and over can earn double eBucks and Clicks ClubCard points on all purchases every Wednesday. By presenting your Clicks ClubCard card and using your qualifying RMB Private Bank Physical Card to pay in store or by simply shopping online. Qualifying customers 60 and over will earn up to 15% back in eBucks on Wednesday purchases, plus up to 15% back in eBucks for normal Clicks spend purchases.

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

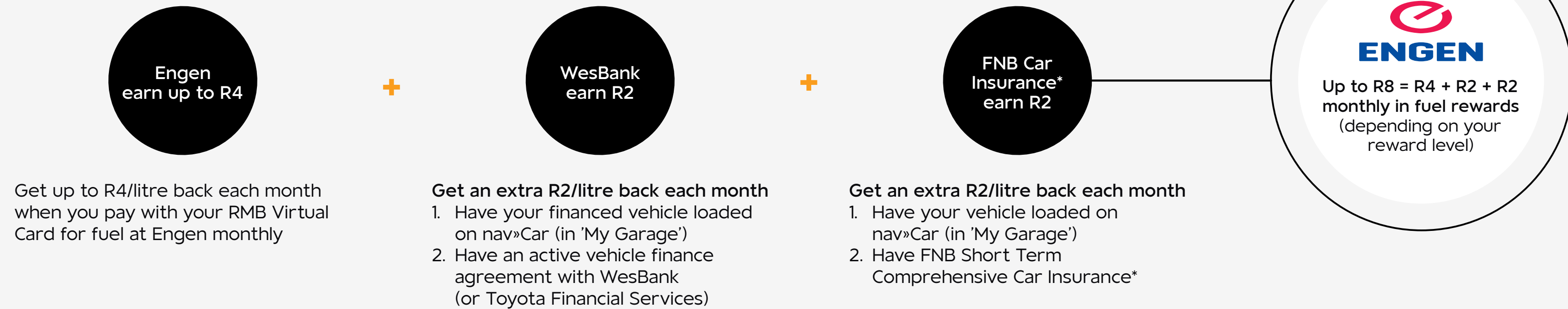


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HOW TO EARN eBUCKS WITH ENGEN

TO QUALIFY FOR R8/LITRE BACK EACH MONTH, FOLLOW THESE STEPS

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



Get up to R4/litre back each month when you pay with your RMB 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*

FUEL REWARDS EARN IS BROKEN DOWN AS:

YOUR REWARD LEVEL	CARD	1	2	3	4	5
Fuel from Engen only (rands/litre)	Physical Card	R0.20	R0.20	R0.20	R0.20	R0.20
	Virtual Card	R0.10	R0.40	R0.80	R2.00	R4.00
WesBank finance (Including Toyota Financial Services) and buy fuel at Engen (rands/litre)	Physical Card	R0.20	R0.10	R0.10	R0.10	R0.10
	Virtual Card	R0.10	R0.20	R0.40	R1.00	R2.00
FNB Car Insurance and buy fuel at Engen (rands/litre)	Physical Card	R0.10	R0.10	R0.10	R0.10	R0.10
	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 Short Term 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.

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

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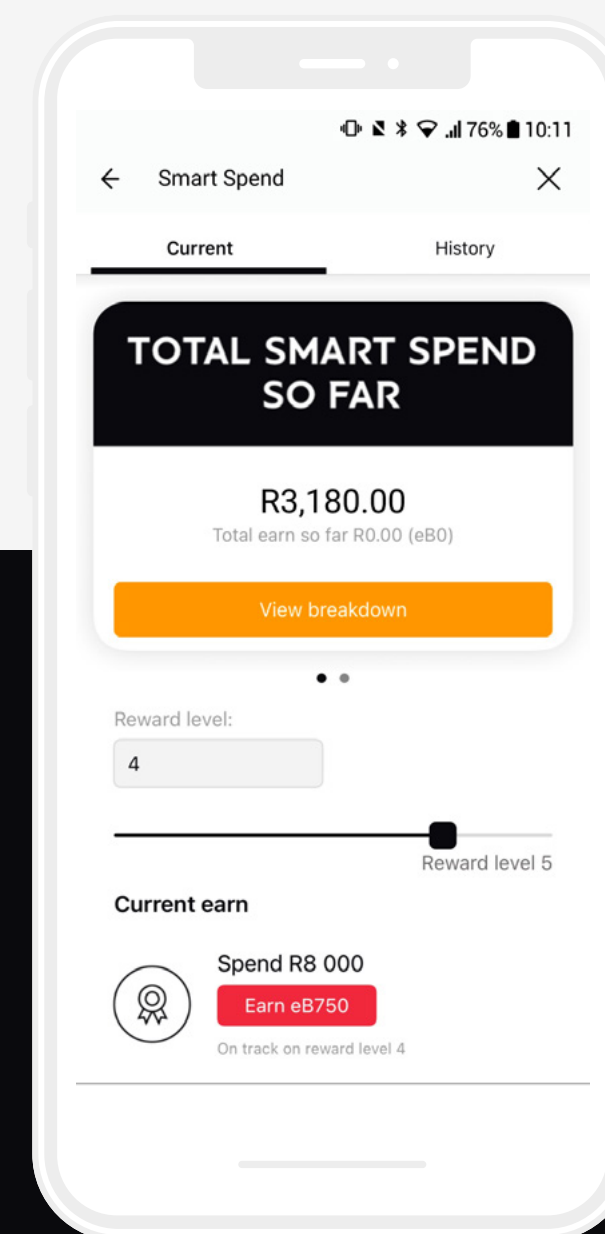
SMART SPEND

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

Smart Spend totals are cumulative i.e., If you are on Reward level 5, you will get eB3 000 (R300) when you spend R5 000 within the month. The higher your Smart Spend, the higher your reward. You can earn a maximum of eB30 000 (R3 000) within a month when you spend R75 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 as well as eBucks for Smart Spend.

If you spend over R75 000 on your Virtual Card linked to your RMB Private Bank Fusion or Credit Card account within a month, we will continue to reward you at a rate of 0,5% on this additional Virtual Card spend, when at least 80% of your spend is on your Virtual Card. This additional Smart Spend earn will be paid out with your normal monthly eBucks allocation in the following month. 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/RMB Private Bank Fusion Card, Credit Card, Debit Card, Virtual Card or FNB/RMB Pay will not count towards your Smart Spend. Track your Smart Spend to see how much eBucks you've earned during the month by visiting: RMB Private Bank App > eBucks > Earn > Smart Spend.



RMB VIRTUAL CARD

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

- You can earn eBucks while doing everyday things such as shopping, filling up with fuel or buying airtime
- Do 5 weekly RMB Virtual Card payments and enjoy a Starbucks cappuccino on us
- Use your RMB Virtual Card for at least 80% of your overall monthly spend to unlock more of your Smart Spend rewards
- Earn up to R4/litre at Engen when you fill up and pay with your RMB Virtual Card
- Pay for a Netflix or Spotify subscription using your RMB Virtual Card to earn up to 40% back in eBucks
- Earn reward level points when paying with your RMB Virtual Card for 80% or more of your instore and online purchases

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

Example:

- If you spend R75 000 and you **don't** use your RMB Virtual Card, you will earn a maximum of R300 in eBucks
- If you spend R75 000 and you use your RMB Virtual Card you will earn a maximum of R3 000 in eBucks

Terms, conditions and earn rules apply. This is not meant to be a comprehensive guide to the eBucks Rewards programme earn rules. Please visit eBucks.com for the complete earn rules.

SMART SPEND

VC UNLOCK	WHEN YOU SPEND (IN A CALENDAR MONTH)	WHAT YOU WILL EARN				
	REWARD LEVEL	1	2	3	4	5
Physical Card	R15 000	N/A	eB 600 (R60)	eB 900 (R90)	eB 1 500 (R150)	eB 3 000 (R300)
	R30 000	N/A	eB 900 (R90)	eB 1 350 (R135)	eB 2 250 (R225)	eB 4 500 (R450)
Unlock if 80% of your card spend is on Virtual Card	R45 000	N/A	eB 1 200 (R120)	eB 1 800 (R180)	eB 3 000 (R300)	eB 6 000 (R600)
	R60 000	N/A	eB 1 500 (R150)	eB 2 250 (R225)	eB 3 750 (R375)	eB 7 500 (R750)
	R75 000	N/A	eB 1 800 (R180)	eB 2 700 (R270)	eB 4 500 (R450)	eB 9 000 (R900)
	Potential eBucks earn in one month	N/A	eB 6 000 (R600)	eB 9 000 (R900)	eB 15 000 (R1 500)	eB 30 000 (R3 000)

The higher your Smart Spend, the higher your reward. You can earn a maximum of eB30 000 (R3 000) within a month when you spend R75 000 or more. If you spend over R75 000 within a month, we will continue to reward you at a rate of 0,5% on this additional spend, but this earn will to be paid out with your normal monthly eBucks allocation in the following month. If you spend at our rewards partners (such as Checkers, Clicks and Engen), you will earn eBucks from our rewards partners and eBucks for Smart Spend.

REMEMBER

If you have an RMB Private Bank Physical/Virtual Debit card only, then all spend will count towards Smart Spend. If you have an RMB Private Bank Physical/Virtual Credit Card and RMB Private Bank Physical/Virtual Debit card, then only spend on your RMB Private Bank Physical/Virtual Credit Card will count towards Smart Spend. If you are on an RMB Private Bank Fusion bundle with RMB Private Bank Credit Card, then both Physical/Virtual cards will count towards Smart Spend. If you only have an RMB Private Bank Physical/Virtual Credit Card and no RMB Private Bank Current or Fusion Account, then you could qualify to earn at 50% of the rates listed above.

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 60 and over (i.e. 'Senior' customers), are exempt from the RMB Virtual Card requirement
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EARN YOUR RMB FUSION OR CURRENT ACCOUNT FEE BACK

- Earn up to 100% of your monthly RMB Private Bank Fusion Account or RMB Private Bank Current Account fee back in eBucks, depending on your reward level. You need to have a minimum of R1 000 000 in an FNB and Investments account(s) or FNB Channel Islands Investment Account(s) with at least R250 000 invested in a qualifying account (Segregated Portfolios, Investment Account, Tax-Free Shares, Endowment, Pension and Preservation Account, and Retirement Annuity)
- To qualify for this reward the investment must be in FNB/Ashburton funds or solutions. If you have a qualifying FNB Islamic Banking Current Account, you need to have a minimum of R1 000 000 invested in qualifying FNB Islamic Savings and Investment Account(s) or qualifying FNB Islamic Wealth and Investments solutions (stipulated accounts and funds)

REWARD LEVEL	INVESTMENT AMOUNT	PERCENTAGE OF YOUR FEES PAID BACK IN eBUCKS
1	R1 000 000 in savings and Investments with at least R250 000 invested in a qualifying account (listed above)	10%
2		25%
3		50%
4		75%
5		100%

For example: as an RMB Private Bank account holder (who is on reward level 5) and has an FNB Money Maximiser Account with R750 000 invested and an FNB Retirement Annuity with R250 000 invested (total investment is R1 000 000) you will receive 100% of your monthly account fee back in eBucks.

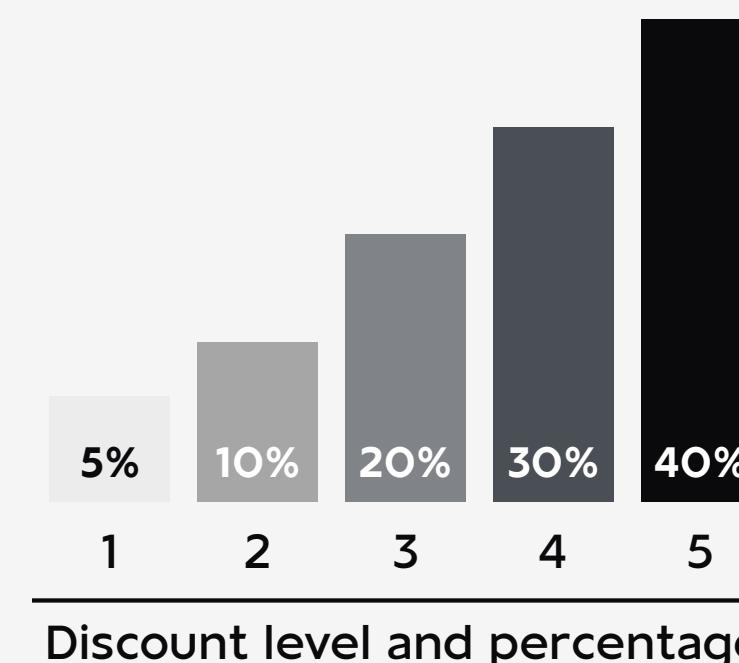
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eBUCKS TRAVEL: FLIGHTS, CAR HIRE AND QUICKBUS

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

STEP 1 QUALIFYING FOR TRAVEL DISCOUNTS


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



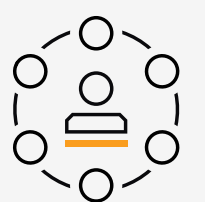
STEP 2 FAMILY QUALIFICATION

1. For a spouse/partner to and benefit from the main member's reward and discount level, both partners must have the same active current account product*.
An example of having the same products is shown below:
The main member holds a RMB Cheque Account and RMB Credit Card. The spouse/partner holds a RMB Fusion Account with a RMB Credit Card. Both partners have the same active RMB Current Accounts in the same segment.
2. The spouse/partner must also be added to the main member's family profile on the RMB Private Bank App. To add a spouse/partner to your family profile on the RMB App, go to My Profile > My family > Add
3. For children between the age of 2 to 24 years to qualify from the main member's travel discounts, they must hold an active transactional youth account
4. The children must also be loaded onto the main member's family profile on the RMB Private Bank App

* Current accounts are RMB Fusion, Cheque or Single Facility accounts
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Please visit eBucks.com for the complete earn rules.

QuickBus 

Get up to
40% off bus ticket
bookings on the
RMB Private Bank App.



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

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

eBUCKS TRAVEL: FLIGHTS, CAR HIRE AND QUICKBUS

Annual discount savings (September 2023 to August 2024)

Available discount is R20 000 per main member

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

STEP 3: ANNUAL DISCOUNT SAVINGS (NEW)

1. Each main member receives their own annual discount savings based on the highest qualifying product they hold
2. The annual discounts savings can be spent across eBucks Travel (Flights & Car Hire), QuickBus and eBucks Shop if bookings are made via the FNB App or eBucks Travel online
3. Children within the main member's family profile do not receive their own annual discount savings and will automatically use either parent's discount savings based on who is making the booking.
For example, if partner 1 who holds an active FNB Private Client account makes a booking for themselves and their 2 children, and the children have been added to the family profile, all the discounts applied to that booking will come off partner 1's annual discount savings of R10 000. If partner 2 holds an active RMB Private Bank Account and makes a booking for themselves, their partner and 2 children, and their partner and children have been added to their family profile, all the discounts applied to that booking will come off partner 2's annual discount savings of R20 000

STEP 4 TRAVEL DISCOUNT QUALIFYING RULES

1. Flight booking rules

- Book your flights on the RMB Private Bank 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

2. Car hire booking rules

- Once you have booked your flight on the RMB Private Bank 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
- Car hire discounts are only available when you book via the RMB Private Bank App, and your discount level on your car hire booking will be based on your eBucks Reward level at the time of booking

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SLOW LOUNGE ACCESS

Enjoy complimentary access to all the luxurious SLOW Lounges and selected Bidvest Premier Lounges, depending on your reward level. Make a flight booking for you or your family using eBucks Travel and earn bonus airport lounge visits. Tap on the eBucks tab on the RMB Private Bank App to track your available airport lounge visits. To access a lounge simply generate a QR code on the RMB Private Bank App and scan it at the lounge entrance or swipe your qualifying RMB Private Bank 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.



You can use your complimentary and bonus visits at all SLOW Lounges and selected Bidvest Premier Lounges only at airport terminals where there is no SLOW Lounge present. This includes Bidvest Premier domestic Lounges at Port Elizabeth, George, Bloemfontein, Kruger-Mpumalanga and East London airports as well as the Bidvest International Lounges located at Cape Town International Airport.

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
RMB Private Banking Fusion Card or RMB Private Banking Debit Card or RMB Private Banking Credit Card	eBucks reward level 1	0			
RMB Private Banking Credit Card or RMB Private Banking Fusion Card or RMB Private Banking Credit Card and RMB Private Banking Debit Card	eBucks reward level 2 eBucks reward level 3 eBucks reward level 4 eBucks reward level 5	2 8 18 36	24 per annum	R300 per person	R480 per person

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SLOW LOUNGE ACCESS

ACCESS RULES

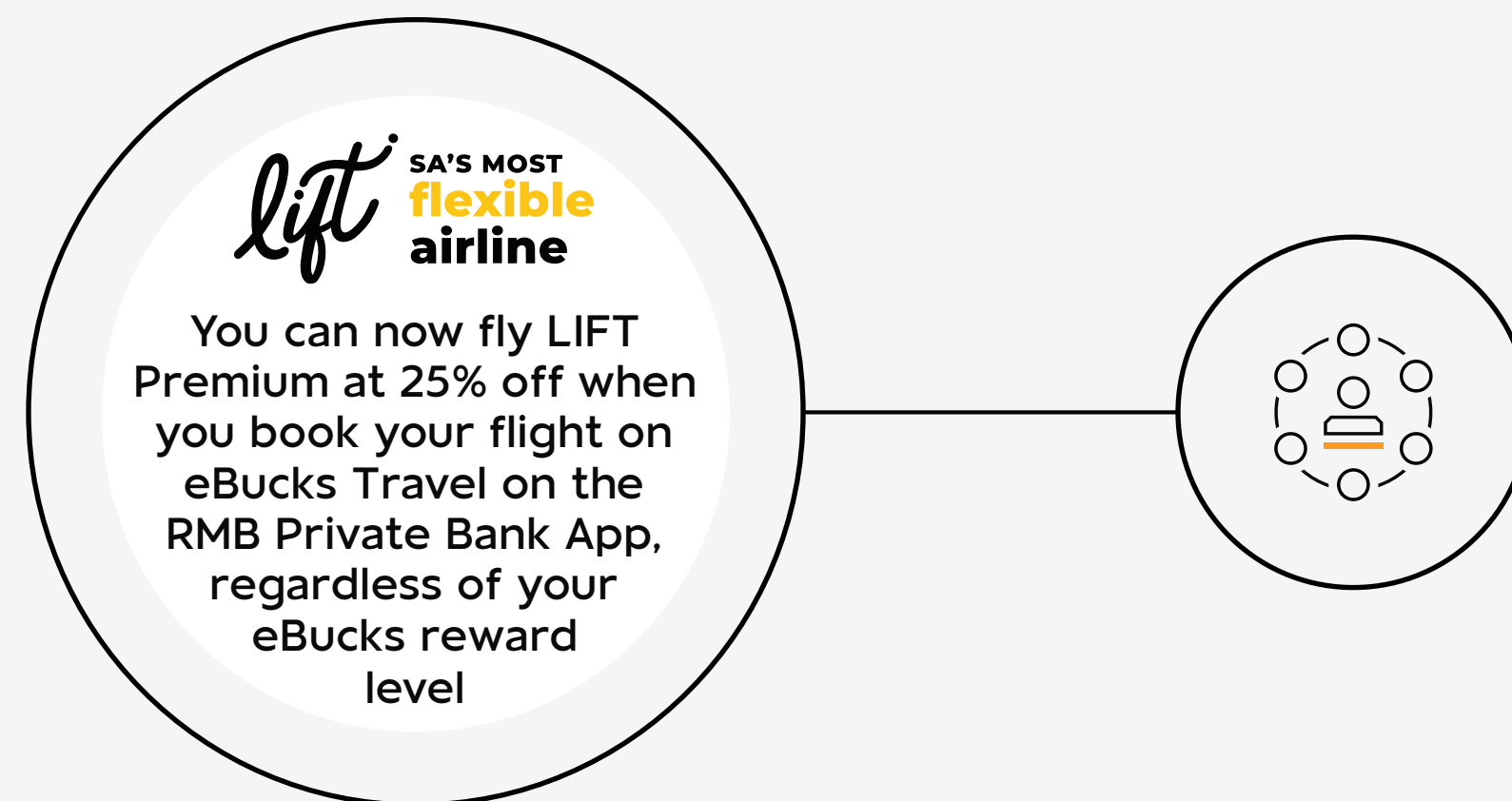
- Guest entries are considered part of the cardholders complimentary entries and will be deducted from the available complimentary entries
- Only your first guest and first child (between the age of 2 to 18 years) will benefit from your complimentary entries, and you will be charged for every guest or child thereafter (applicable to reward levels 2 to 5)
- Children younger than 2 years old enter the lounges at no charge. These entries will not be deducted from your complimentary entries
- You are permitted to take a maximum of 2 (two) children into a Bidvest Premier lounge per visit
- If you access a Bidvest Premier lounge at an airport terminal where a SLOW Lounge is available, a fee of R300 per person per entry will be applicable to domestic lounges and R480 per person per entry will be applicable to international lounges
- 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.rmbprivatebank.com

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 an RMB Private Bank 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 RMB Private Bank Card, or using eBucks or part-paid using eBucks and your RMB Private Bank Card
- The bonus visits will automatically be added onto your annual visits once your flight booking is made through eBucks Travel
- As an RMB Private Bank cardholder you can earn up to 24 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 RMB Private Bank 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 RMB App
- When the main account holder books a flight on eBucks Travel for themselves or their spouse/partner 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 or RMB Private Bank App. Children do not have a set allocation. They have the potential to earn up to 24 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 RMB Private Bank 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 get 10 complimentary visits to airport lounges worldwide via LoungeKey using your Global Debit Card. For more information on how to order a Global Debit Card, visit www.rmbprivatebank.com

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LIFT PREMIUM FLIGHT BENEFIT



All RMB Private Bank Account holders and qualifying eBucks members can enjoy 25% off on LIFT Premium class fares (excluding airport taxes), regardless of your reward level. Discounted seats are limited to the first 1000 booked each month and the discount is already included in the price displayed. This offer is valid for bookings made until 30 June 2024.

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RMB PRIVATE BANK A division of FirstRand Bank Limited.
An Authorised Financial Services and Credit Provider (FSP & NCRCP20).

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

- This benefit is open to all RMB Private Bank 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 RMB Private Bank 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 RMB Private Bank App

Payment

- Customers can use eBucks, pay in rands with their RMB Private Bank Card (including RMB 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
- Kindly produce your LIFT Premium boarding pass upon arrival at the SLOW Lounge to gain access

SPEND eBUCKS

- You can spend your eBucks on anything from a dream holiday to monthly essentials or the latest gadget. Use your eBucks to pay for items on the eBucks Shop or for your travel
- Spend eBucks at over 30 online or in-store partners including Clicks, Engen, Takealot 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 RMB Private Bank Card. You can use your eBucks to help you pay for a big-ticket item like a laptop, a new TV, or even cover part of your monthly grocery bills
- Receive daily deals on the RMB Private Bank App
- With the 'pay in eBucks' option on the RMB Private Banking or FNB App, you will also have the choice to switch the amount you spent in rands to eBucks at selected partners after making a purchase
- Receive R20 000 discounts on eBucks Shop and Travel
- eBucks Shop: Receive up to 40% off when you pay using eBucks only
- Travel: Receive up to 40% off on selected domestic and international flights, domestic car hire and QuickBus when booking with eBucks Travel on the RMB Private Bank App. By booking your domestic flights on the RMB Private Bank App you unlock your discounted car hire and a bonus SLOW Lounge visit

HOW DOES IT WORK



Enter your eBucks PIN, 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.

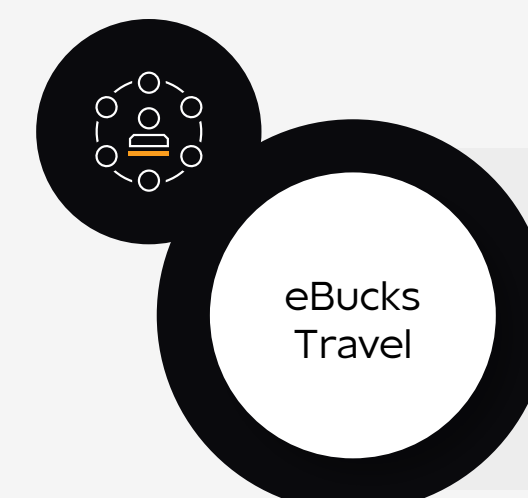


1. Browse the FNB partner site and add the items to your **shopping cart**

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 RMB Private Bank card online you would follow one of two processes:

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



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

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

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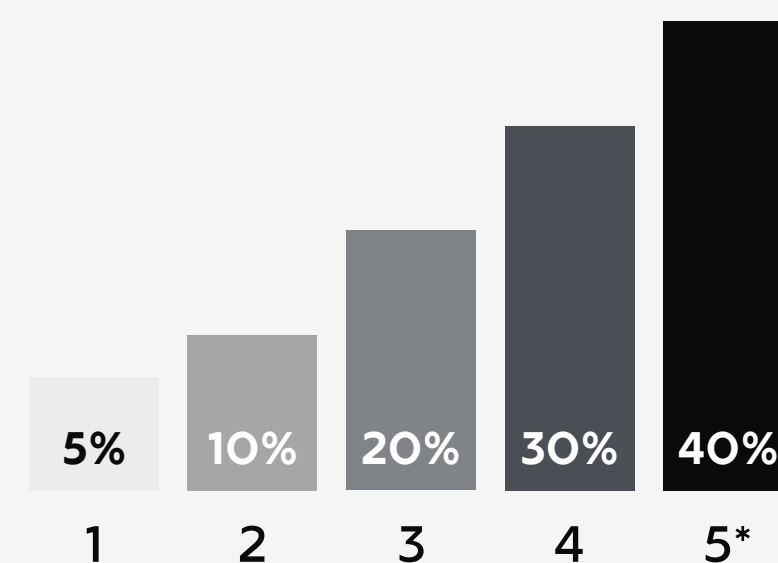


eBUCKS SHOP



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



Discount level and percentage

- 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 RMB App

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TERMS, CONDITIONS AND EARN RULES

Your reward level is calculated around the 8th of each month, based on the number of points you've collected from RMB Private Bank in the previous month for your banking behaviour.

Your reward level will now be based on the highest 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

Go to the **RMB Private Bank App > eBucks > Earn > Track my rewards** to track your current and potential reward level on a daily basis.

Important to 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.

QUALIFYING PURCHASES

- Qualifying purchases (i.e. spend 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 fuel and in-store purchases made using your RMB Private Bank Fusion Card, RMB Private Bank Credit Card and/or RMB Private Bank Debit 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

QUALIFYING DEBIT TRANSACTIONS

- Qualifying debit transactions include cash withdrawals at ATM, Branch or Cash@Till™, cardless cash withdrawals, Debit Card purchases, electronic and manual payments, eWallet and Money Transfer, internal and external debit orders, prepaid purchases (airtime, electricity and pay TV license) and LOTTO/Powerball purchases
- Qualifying debit transactions exclude account fees and interest charges, ATM, Branch and eChannel transfers, Bank Your Change™ transfers, cash deposits at Branch and ATM and convenience and value-added services (electronic subscription services, balance alerts, payment notifications, card courier fee, Pay and Clear Now)

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TERMS, CONDITIONS AND EARN RULES

IN-STORE eBUCKS PARTNER SPEND

- The amount on which you earn eBucks is limited to a total monthly rand spend (on qualifying card swipes only) of R30 000 on your qualifying RMB Private Bank Fusion Card, RMB Private Bank Credit Card and/or RMB Private Bank Debit Card
- You won't earn eBucks on partner spend above the R30 000 spend limit made using your qualifying physical or RMB Virtual Fusion Private Banking Card, RMB Private Banking Credit Card and/or RMB Private Banking Debit card
- Your RMB Private Bank Fusion Card/RMB Private Bank Credit Card spend is considered first toward the spend limit
- 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

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 R7 500 on your qualifying RMB Private Bank Fusion Card, RMB Private Bank Credit Card and/or RMB Private Bank Debit Card
- You won't earn eBucks on online purchases above the R7 500 spend limit made using your qualifying physical or RMB Virtual Fusion Private Banking Card, RMB Private Banking Credit Card and/or RMB Private Banking 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

YOU CAN USE A COMBINATION OF eBUCKS AND RANDS TO PAY FOR YOUR TRANSACTION AT ANY CLICKS STORE.

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TERMS, CONDITIONS AND EARN RULES

CLICKS SPEND

- Earn up to 15% back in eBucks when you shop at Clicks and pay with your qualifying RMB Virtual Card linked to a RMB Fusion Private Banking Card, RMB Private Banking Credit Card and/or RMB Private Banking Debit card.
- The amount on which you earn eBucks is limited to 20% of your total monthly qualifying RMB Private Bank Fusion Card, RMB Private Bank Credit Card, RMB Virtual Card and/or RMB Private Bank Debit Card spend or a total rand spend of R3 000 per month, whichever occurs first
- Customers over 60 do not have to use their RMB Virtual Card to earn
- Your qualifying RMB Virtual Private Bank Fusion Card/ RMB Private Bank Credit Card and/or RMB Private Bank 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 RMB Private Bank Fusion Card, RMB Private Bank Credit Card and/or RMB Private Bank 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 RMB Private 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 RMB Private Bank Fusion Card, RMB Private Bank Credit Card, RMB Virtual Card and/or RMB Private Bank Debit Card spend (on qualifying Clicks purchases on Wednesdays only) or a total rand spend of R3 000 per month, whichever occurs first
- Only eBucks and Clicks ClubCard customers 60 and over (i.e. 'Senior' customers), qualify for double eBucks earn at Clicks
- Customers over 60 do not have to use their RMB Virtual Card to earn

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TERMS, CONDITIONS AND EARN RULES

SHOPRITE CHECKERS SPEND

- Earn up to 15% back in eBucks when you shop at Shoprite Checkers and pay with your qualifying RMB Virtual Card linked to a RMB Fusion Private Banking Card, RMB Private Banking Credit Card and/or RMB Private Banking Debit card
- Purchases made using the Checkers Sixty60 App also qualify for eBucks earn
- The amount on which you earn eBucks is limited to 15% of your total monthly qualifying RMB Private Bank Fusion Card, RMB Private Bank Credit Card and/or RMB Private Bank Debit Card spend or a total rand spend of R10 000 per month, whichever occurs first
- Your RMB Private Bank Fusion Card/RMB Private Bank Credit Card and/or RMB Private Bank Debit card spend is considered first towards the spend limit, thereafter your physical card spend will be considered.
- You won't earn eBucks on purchases made at MediRite Pharmacies, Money Markets, Computicket, Computicket Travel and Cash@Till™ withdrawals
- Where you earn eBucks on qualifying Shoprite Checkers purchases, you will then not earn additional rewards for general shopping purchases on those qualifying Shoprite Checkers purchases
- eBucks members 60 and over (i.e. "Senior" customers), are exempt from the RMB Virtual Card requirement

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TERMS, CONDITIONS AND EARN RULES

ENGEN SPEND

- Earn up to R8/litre back in eBucks for your fuel spend at Engen only, based on the price of Inland ULP 95, when you pay with your qualifying FNB Virtual Card linked to a RMB Fusion Private Banking Card, RMB Private Banking Credit Card and/or RMB Private Banking Debit card.
- No earn will be awarded on fuel purchases at any other fuel retailers. You need to load your vehicle's* details on the
- RMB 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
- RMB Fusion Private Bank Card, RMB Private Clients Credit Card and/or RMB Private Bank 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 R3 000 spend limit made using your RMB Private Bank Fusion Card, RMB Private Bank Credit Card and/or your RMB Private Bank Debit card.
- Your qualifying virtual RMB Fusion Private Banking Card, RMB Private Banking Credit Card and/or RMB Private Banking Debit card spend is considered first towards the spend limit, thereafter your physical card spend will be considered.
- 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 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 RMB Fusion Private Bank 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.

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

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

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

**** If you are 60 and over, you are exempt from this rule

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TERMS, CONDITIONS AND EARN RULES

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 RMB 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.

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

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

Only products insured with FirstRand Short Term Insurance Limited are eligible for eBucks. Products offered and underwritten by other insurers will do not qualify.

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

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 RMB Virtual Card for all payments at Engen and has a Short Term Comprehensive Car Insurance premium of R800. The maximum Mr A can earn on the additional R2/litre back is R240 as the earn cap is 30% of his Short Term Comprehensive Car Insurance premium

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

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

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

**** If you are 60 and over, you are exempt from this rule

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TERMS, CONDITIONS AND EARN RULES

STREAMING SERVICES on NETFLIX and SPOTIFY®

- Earn up to 40% back in eBucks on your monthly Netflix and Spotify® subscription fee when you pay with your qualifying RMB Virtual Card linked to RMB Private Bank Fusion Card, RMB Private Bank Credit Card and/or RMB Private Bank Debit card and:

- You and your spouse/partner are verified as a family and you both have an RMB Private Bank Fusion Account, RMB Private Bank Current Account or RMB Private Bank Single Facility Account

or

- You have an active FNBy* account linked to your profile
- Even if you are paying your Netflix subscription in US Dollars, you will still qualify for this offer, the monthly limit of R199 will still apply regardless of the exchange rate
- You do not need to be on a specific subscription to qualify, however the maximum amount on which your Streaming Services earn will be determined will be limited to R59.99 or R99.99 depending on which plan you choose for Spotify® and R199 for Netflix. Even if you are paying your Netflix subscription in US Dollars, you will still qualify for this offer.

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TERMS, CONDITIONS AND EARN RULES

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

iSTORE

- You will not earn eBucks on any iStore Pre-Owned purchases
- Earn up to 15% back in eBucks when you shop instore and online at iStore and with your qualifying RMB Private Bank Fusion Card,
-
- RMB Private Bank Credit Card, RMB Virtual Card and/ or RMB Private Bank Debit card.
The amount on which you earn eBucks is limited to a total rand spend of R30 000 per year, being 1 August 2023 to 31 July 2024. Your RMB Private Bank Fusion Card/RMB Private Bank Credit Card spend is considered first towards the spend limit
- You won't earn eBucks on purchases made using any payment method other than your qualifying RMB Private Bank Fusion Card, RMB Private Bank Credit Card and/ or RMB Private Bank 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
- eBucks members 60 and over (i.e. "Senior" customers), are exempt from the RMB Virtual Card requirement

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TERMS, CONDITIONS AND EARN RULES

RMB VIRTUAL CARD

- RMB Virtual Cards are easy to create, cancel or delete; and can be temporarily blocked anytime
- Once added, you can manage your RMB Virtual Card on the RMB App since all your card details are viewable
- RMB 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
- RMB Virtual Cards can also be used for RMB Private Bank 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 RMB 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 hourly

Important to note:

Your RMB Virtual Card is created via the RMB Private Banking App and can be added to a digital wallet of your choice. When loading your RMB Virtual Card to a digital wallet, your preferred digital wallet provider replaces your true 16-digit card number with a device-linked token as a security enhancement during each tap-to-pay transaction. Your RMB Virtual Card has additional security features like its own PIN, separate from your physical card PIN, making it a safe way to pay.

To view your RMB Virtual Card PIN visit

RMB App > Cards > Select Card you wish to manage > Select Manage PIN



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TERMS, CONDITIONS AND EARN RULES

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 RMB Private Bank Fusion Account or RMB Private Bank 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

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TERMS, CONDITIONS AND EARN RULES

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. 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
- 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 Simplified products must be paid on time from your FNB Wealth/RMB Private Bank Fusion, FNB Wealth/RMB Private Bank Current Account or FNB Wealth/RMB Private Bank Single Facility 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
- These rules apply automatically upon you qualifying for eBucks Rewards.

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TERMS, CONDITIONS AND EARN RULES

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: Life Cover and Family Funeral
- If you have Life Cover, you must have chosen a beneficiary and have provided their valid ID and contact number. If you wish to formally choose your estate/trust as a beneficiary, then you need to contact FNB Life. If you do not contact FNB Life, your policy will not qualify for eBucks
- The amount on which you earn eBucks is limited to a total monthly premium spend of R1 000
- The monthly premiums on your qualifying FNB Life Simplified products must be paid on time from your RMB Private Bank Fusion or RMB Private Bank 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 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

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TERMS, CONDITIONS AND EARN RULES

HOW TO QUALIFY

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.

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.

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.

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

RMB Private Bank Accounts includes the following accounts: RMB Private Bank Fusion Account, RMB Private Bank Current Account, RMB Private Bank Single Facility or an RMB Private Bank Fusion Account/ RMB Private Bank Current Account on the Spousal pricing option.

THINGS TO REMEMBER

- 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
- 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

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TERMS, CONDITIONS AND EARN RULES

FNB CONNECT

Stay connected up to 1GB data, 35 voice minutes and 35 SMSs every month on your FNB Connect SIM when you qualify for eBucks rewards. Plus get rewarded with up to 1GB extra data every month when you spend* R100 or more on your FNB Connect SIM Card and qualify for eBucks rewards at the time that you spend.

To qualify for monthly rewards you must

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

To qualify for extra data:

- Spend* R100 or more on your FNB Connect SIM Card and qualify for eBucks rewards at the time that you spend.
- Seniors 60 and over will receive 1GB extra every month on their FNB Connect SIM Card when they meet the minimum spend of R100
- Customers that do not qualify for eBucks will 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 Connect 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.

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

Terms, conditions and earn rules apply. This is not meant to be a comprehensive guide to the eBucks Rewards programme earn rules. Please visit eBucks.com for the complete earn rules.

TERMS, CONDITIONS AND EARN RULES

HOME LOANS

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 RMB 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 RMB Home loans and RMB 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 RMB Private Bank website.

The following are excluded:

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

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TERMS, CONDITIONS AND EARN RULES

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 RMB App.

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

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RMB PRIVATE ADVISOR

For holistic advice on how to navigate your wealth journey and access your dedicated team of experts, contact your RMB Private Advisor



RMB PRIVATE BANK APP

To take your banking into your own hands, access our world class RMB Private Bank App



RMB PRIVATE BANK SERVICE SUITE

For any service related queries, contact the RMB Private Bank Service Suite via SecureChat® on the RMB Private Bank App or on 087 575 9411



RMB PRIVATE BANK WEBSITE

Alternatively, visit the RMB Private Bank website rmbprivatebank.com

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

