



The way you earn eBucks on your FNB Gold Business Accounts is changing from 1 September 2017

Below is a summary of how the rules will be changing and how these changes will affect you.
Please note: The rules that haven't changed will **not** be reflected in the summary.

| | Current rules (valid until 31 August 2017) | New rules (effective 1 September 2017) |
|--------------------------------|---|---|
| Qualifying requirements | <p>In order to start earning eBucks, you must first meet the qualifying requirements.</p> <p>They are as follows:</p> <ol style="list-style-type: none"> 1. Have a qualifying Gold Business Cheque Account that is active – which means you transact on the account – where you have either: <ul style="list-style-type: none"> • A minimum monthly deposit of R10 000 <p>OR</p> <ul style="list-style-type: none"> • A minimum deposit of R60 000 over the last six months 2. Transact on FNB Online Banking for Business, Online Banking Enterprise™, Cellphone Banking or the FNB Banking App at least once a month, using your business's banking profile 3. Ensure ALL your FirstRand Bank accounts are in good standing (which means they aren't overdrawn, in arrears or in default, you haven't missed a premium, and you aren't undergoing sequestration or any legal process) | <p>In order to start earning eBucks, you must first meet the qualifying requirements.</p> <p>They are as follows:</p> <ol style="list-style-type: none"> 1.1 Have a monthly deposit of at least R10 000 into a Gold Business Cheque Account OR 1.2 Have deposits over six months totalling at least R60 000 into a Gold Business Cheque Account 2. Transact on FNB Online Banking for Business, Online Banking Enterprise™ or the FNB Banking App at least once a month, using your business's banking profile Cellphone Banking is no longer applicable 3. Ensure that ALL your FirstRand Bank accounts are active and in good standing |
| Move up a reward level | <p>You update your contact details at least once in a 12-month period via FNB Online Banking (1 000 points)</p> <p>You allow FNB to communicate with you by giving them consent to market to you (500 points)</p> <p>You choose to receive all your statements via email only (500 points)</p> | <p>You allow FNB to communicate with you by giving them consent to market to you</p> <p>AND</p> <p>You choose to receive all your statements via email only</p> |



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| | | AND | | |
| | | You update your contact details at least once in a 12-month period via FNB Online Banking (2 000 points) | | |
| | 95% of your monthly cash deposits are done via an FNB ATM with Deposits, Cash Centre or SmartBox device (2 000 points) | At least 95% of your monthly cash deposits are done via an FNB ATM with Deposits, Cash Centre or FNB SmartBOX™ device (2 000 points) | | |
| | You use the FNB Online Banking Enterprise™ functionality for: <ul style="list-style-type: none"> • Payments and transfers (2 000 points) • Notifications (3 000 points) • 1 Day Salary Service Type (4 000 points) | You use the FNB Online Banking Enterprise™ functionality for: | Points | |
| | | 1 | Collections | 1 000 |
| | | 2 | Document management using DocTrail™ | 1 000 |
| | | 3.1 | Payments and transfers | 2 000 |
| | | 3.2 | Payments and transfers as well as Notifications | 3 000 |
| | | 3.2 | Payments and transfers as well as Notifications as well as 1 Day Salary Service Type | 4 000 |
| | You use FNB's Payments and Collections Services (PACS) (1 000 points) | No longer applicable | | |
| | You register for and make use of Electronic Reference Validation (1 000 points) | No longer applicable | | |
| | You do at least one financial transaction per month via the FNB Banking App (1 000 points) | You do at least two financial transactions per month via the FNB Banking App (2 000 points) <small>Qualifying financial transactions include payments, transfers and purchases (paid for in either rands or eBucks), but exclude debit orders, deposits and the viewing of accounts.</small> | | |
| | You register for and transact on eWallet Pro (1 000 points) | You register for and transact on eWallet Pro (1 000 points) | | |
| | Not applicable | NEW! You schedule at least one financial report or produce at least one invoice on Instant Accounting per month (500 points) | | |

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| | Not applicable | NEW! You generate at least one payslip per month on Instant Payroll (500 points) |
| | <p>You maintain a minimum monthly balance in your Business Cheque Account(s) of:</p> <ul style="list-style-type: none"> • Between R10 000 and R74 999 (1 000 points) • Between R75 000 and R149 999 (2 000 points) • R150 000 or more (4 000 points) <p>Spend excludes EFTs and transfers</p> | <p>You maintain a minimum monthly balance in your Business Cheque Account(s) of:</p> <ul style="list-style-type: none"> • Between R10 000 and R74 999 (1 000 points) • Between R75 000 and R149 999 (2 000 points) • R150 000 or more (4 000 points) <p>Spend excludes EFTs and transfers</p> |
| | Not applicable | NEW! You have at least 6 monthly debit orders coming off your FNB Gold Business Cheque Account (500 points) |
| | <p>You have an Overdraft facility of at least R25 000 on your Business Cheque Account of which you've used between 40% and 100% OR You have an Agricultural Overdraft facility of at least R500 000 on your Business Cheque Account of which you've used between 70% and 100% (4 000 points)</p> <p>The percentage of the Overdraft that you've used is calculated as an average over a calendar month.</p> | <p>You have an Overdraft** facility of at least R25 000 on your Business Cheque Account (2 000 points) AND You use at least R1 000 of the Overdraft facility each month (2 000 points) OR You have an Agricultural Overdraft facility of at least R500 000 on your Business Cheque Account of which you've used between 70% and 100% (4 000 points)</p> <p>The percentage of the Overdraft that you've used is calculated as an average over a calendar month.</p> |
| | Not applicable | NEW! You have a Business Credit Card* with a total credit limit of at least R25 000 (500 points) |



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| | <p>You spend on your Business Credit Card(s) in a calendar month for:</p> <ul style="list-style-type: none"> • Between R5 000 and R19 999 (1 000 points) • Between R20 000 and R49 999 (1 500 points) • Between R50 000 and R149 999 (2 000 points) • R150 000 or more (3 000 points) <p>Spend excludes EFTs and transfers.</p> | <p>You spend on your Business Credit Card(s) in a calendar month for:</p> <ul style="list-style-type: none"> • Between R3 000 and R14 999 (1 000 points) • Between R15 000 and R29 999 (1 500 points) • R30 000 and R 49 999 (2 000 points) • R50 000 or more (3 000 points) <p>Spend excludes EFTs and transfers.</p> |
| | <p>Total monthly spend on your Business Credit Card(s):</p> <ul style="list-style-type: none"> • Between 50% and 74.9% of your total monthly spend is on your Business Credit Card (1 000 points) • Between 75% and 99.9% of your total monthly spend is on your Business Credit Card (2 000 points) • 100% of your total monthly spend is on your Business Credit Card (3 000 points) <p>Total monthly spend = FNB Business Credit Card spend + FNB Business Cheque Card spend; excludes EFTs, Cash@Till™ and transfers.</p> | <p>Total monthly spend on your Business Credit Card(s):</p> <ul style="list-style-type: none"> • Between 60% and 74.9% of your total monthly spend is on your Business Credit Card (1 000 points) • Between 75% and 99.9% of your total monthly spend is on your Business Credit Card (2 000 points) • You use your Business Credit Card(s)* for 100% of your total monthly spend (3 000 points) <p>Total monthly spend includes any online and in-store purchases made during the month using your Business Credit Card(s).</p> |
| | <p>You use your Business Credit or Cheque Card(s) to shop online or swipe internationally for:</p> <ul style="list-style-type: none"> • Between R2 500 and R9 999 (1 000 points) • Between R10 000 and R14 999 (1 500 points) • Between R15 000 and R29 999 (2 000 points) • R30 000 or more (3 000 points) | <p>You use your Business Credit Card(s)* or Business Cheque Card(s) to shop online or swipe internationally for:</p> <ul style="list-style-type: none"> • Between R1 000 and R14 999 (1 000 points) • Between R15 000 and R29 999 (2 000 points) • Between R30 000 or more (3 000 points) |
| | <p>You have a Business Flexi Loan (Revolving Loan) of at least R100 000 of which you've used between 40% and 100% (4 000 points)</p> <p>The percentage of the Business Flexi Loan (Revolving Loan) that you've used is calculated as an average over a calendar month.</p> | <p>You have a Business Revolving Loan (Flexi Loan)* of at least R50 000 (2 000 points)</p> <p>NEW: You use your Business Revolving Loan (Flexi Loan)* for at least R1 000 each month (2 000 points)</p> |
| | | <p>NEW: You've applied for a Business Credit Card, an Overdraft facility or a Business Flexi Loan (Revolving Loan) via Online Banking in the last six months(1 000 points)</p> |



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| | <p>You have an FNB Investment Account (excluding an Equity Trading Account) and maintain a minimum monthly balance of:</p> <ul style="list-style-type: none"> • Between R20 000 and R59 999 (1 000 points) • Between R60 000 and R299 999 (2 500 points) • R300 000 or more (4 000 points) | <ul style="list-style-type: none"> • You have an FNB Investment Account (excluding an Equity Trading Account) and maintain a minimum monthly balance of: • Between R30 000 and R99 999 (1 000 points) • Between R100 000 and R349 999 (2 500 points) • R350 000 or more (4 000 points) |
| | <p>You have a scheduled transfer/payment of at least R2 000 into an FNB Cash Investment Notice Account and you maintain a minimum monthly balance of R10 000 in the same account (2 000 points)</p> | <p>You grow the balance across your FNB Savings and Investment Accounts by at least R5 000 per month or R50 000 over six months (2 000 points)</p> <p><small>You won't collect points on any transaction done inside an FNB branch or FNB Private Wealth Service Suite, including banker issued statements.</small></p> |
| | <p>Not applicable</p> | <p>NEW! You have an FNB Global Account and maintain a minimum monthly balance of 10 000 Australian dollars, euros, British pounds or US dollars in the account (2 000 points)</p> |
| | <p>Not applicable</p> | <p>NEW! You have a 3rd Party Investment Manager (3PIM) Account and maintain a monthly balance of at least R1 million in the account (3 000 points)</p> |
| | <p>Not applicable</p> | <p>NEW! You have monthly deposits totalling at least R300 000 into a 3PIM Account (2 000 points)</p> |
| | <p>Not applicable</p> | <p>NEW! You have a Savings Pocket with a minimum monthly balance of R5 000 (1 000 points)</p> |
| | <p>Not applicable</p> | <p>NEW! You have an FNB SpeedPoint® device and you ensure that any payments made on the device are settled into an FNB Business Account (1 000 points)</p> |
| | <p>Not applicable</p> | <p>NEW! You have an FNB SmartBOX™ or an FNB SmartTill™ device (1 000 points)</p> |
| | | <ul style="list-style-type: none"> • The number of points required for each of the reward levels has been adjusted. • FNB Connect has been added to the Prepaid airtime earn category. You can now earn up to 15% back in eBucks on your monthly FNB Connect prepaid airtime purchases. |



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| | Points collected monthly | 0 – 4 999 | 5 000 – 6 999 | 7 000 – 8 999 | 9 000 – 11 999 | 12 000 or more |
|-------------------|---|-----------|---------------|----------------|-----------------|----------------|
| | Your reward level | 1 | 2 | 3 | 4 | 5 |
| | Reward rates | | | | | |
| | In-store shopping: Credit Card | 0.4% | 0.6% | 0.8% | 1.2% | 2.5% |
| | In-store shopping: Cheque Card | 0.2% | 0.3% | 0.4% | 0.6% | 1.25% |
| | Online shopping: Credit Card | 0.8% | 1.2% | 1.6% | 2.4% | 5% |
| | Online shopping: Cheque Card | 0.4% | 0.6% | 0.8% | 1.2% | 15% |
| | Fuel, Uber and Gautrain (Transport) | 1% | 2.5% | 5% | 7.5% | 15% |
| | Checkers & Shoprite | 1% | 2.5% | 5% | 7.5% | 15% |
| | Prepaid electricity | 0.6% | 2.5% | 5% | 7.5% | 15% |
| | Prepaid airtime | 0.6% | 2.5% | 5% | 7.5% | 15% |
| | FNB Forex fees (FNB Banking Banking App, online payment and standing instruction fees) | 5% | 10% | 20% | 30% | 50% |
| | Online payment transaction fees | 5% | 10% | 20% | 50% | 100% |
| | FNB SpeedPoint® device rental fees | 5% | 10% | 20% | 30% | 40% |
| Earn rules | Shopping | | | | | |
| | <ul style="list-style-type: none"> In-store shopping The amount on which you earn eBucks is limited to a total monthly rand spend (on qualifying in-store shopping purchases only) of R50 000 on your qualifying Business Credit Card and/or Gold Business Cheque Card. Thereafter, you'll earn eBucks on in-store shopping purchases made using your Business Credit Card at a flat | | | | | |
| | Points collected monthly | 0 – 7 999 | 8 000 – 9 499 | 9 500 – 12 499 | 12 500 – 15 999 | 16 000 or more |
| | Your reward level | 1 | 2 | 3 | 4 | 5 |
| | Reward rates | | | | | |
| | In-store shopping: Credit Card | 0.4% | 0.6% | 0.8% | 1.2% | 2.5% |
| | In-store shopping: Cheque Card | 0.2% | 0.3% | 0.4% | 0.6% | 1.25% |
| | Online shopping: Credit Card | 0.8% | 1.2% | 1.6% | 2.4% | 5% |
| | Online shopping: Cheque Card | 0.4% | 0.6% | 0.8% | 1.2% | 2.5% |
| | Fuel, Uber and Gautrain (Transport) | 0.6% | 2.5% | 5% | 7.5% | 15% |
| | Checkers & Shoprite | 1% | 2.5% | 5% | 7.5% | 15% |
| | Prepaid electricity | 0.6% | 2.5% | 5% | 7.5% | 15% |
| | Prepaid airtime | 0.6% | 2.5% | 5% | 7.5% | 15% |
| | FNB Forex fees (FNB Banking Banking App, online payment and standing instruction fees) | 5% | 10% | 20% | 30% | 50% |
| | Online payment transaction fees | 5% | 10% | 20% | 50% | 100% |
| | FNB SpeedPoint® device rental fees | 5% | 10% | 20% | 30% | 40% |
| Earn rules | Shopping | | | | | |
| | <ul style="list-style-type: none"> In-store shopping The amount on which you earn eBucks is limited to a total monthly rand spend (on qualifying in-store shopping purchases only) of R50 000 on your qualifying Business Credit Card and/or Gold Business Cheque Card. Thereafter, you'll earn eBucks on in-store shopping purchases made using your Business Credit Card at a flat rate of 0.4%. | | | | | |



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| | <p>rate of 0.4% if you're on reward level 1 and 0.6% if you're on reward level 2, 3, 4 or 5.</p> <p>You won't earn eBucks on in-store shopping purchases above the R50 000 spend limit made using your Gold Business Cheque Card and your Business Credit Card spend is considered first towards the spend limit.</p> | <p>You won't earn eBucks on in-store shopping purchases above the R50 000 spend limit made using your Gold Business Cheque Card and your Business Credit Card spend is considered first towards the spend limit.</p> |
| | <p>Prepaid electricity and prepaid airtime</p> <ul style="list-style-type: none"> You earn eBucks only on prepaid airtime and electricity bought via FNB's electronic banking channels: <ul style="list-style-type: none"> FNB Banking App – download the app from your app store Online Banking Cellphone Banking – dial *130*321# (airtime**) or *120*321# (airtime and electricity**) The amount on which you earn eBucks is limited to a total monthly rand spend (on qualifying prepaid electricity purchases only) of R1 000. The amount on which you earn eBucks is limited to a total monthly rand spend (on qualifying prepaid airtime purchases only) of R1 000. <p>**Standard network rates apply</p> | <p>Prepaid electricity and prepaid airtime</p> <ul style="list-style-type: none"> You earn eBucks on prepaid airtime (all networks prepaid airtime as well as FNB Connect prepaid airtime) and electricity bought via FNB's electronic banking channels: <ul style="list-style-type: none"> FNB Banking App – download the App from your app store Online Banking Cellphone Banking – dial *130*321# (airtime***) or *120*321# (airtime and electricity***) The amount on which you earn eBucks is limited to a total monthly rand spend (on qualifying prepaid electricity purchases only) of R1 000. The amount on which you earn eBucks is limited to a total monthly rand spend (on qualifying prepaid airtime purchases only) of R1 000. <p>***Standard network rates apply</p> |
| | <p>Online payment transaction fees</p> <ul style="list-style-type: none"> You'll earn eBucks on the payment fee(s) when you make an online payment from your FNB Business Cheque Account to another FNB Cheque Account and the payment is made between the 6th and the 25th of the month. You won't earn eBucks on transaction fees for online payments made between your own FNB accounts (i.e. transfers). You won't earn eBucks on transaction fees for online payments made from a Business Credit Card Account. The amount on which you earn eBucks is limited to R1 000 in online payment transaction fees. | <p>Online payment transaction fees</p> <ul style="list-style-type: none"> You'll earn eBucks on the payment fee(s) when you make an online payment from your FNB Business Cheque Account to another FNB Cheque Account and the payment is made between the 6th and the 25th of the month. You won't earn eBucks on transaction fees for online payments made between your own FNB accounts (i.e. transfers). You won't earn eBucks on transaction fees for online payments made from a Business Credit Card Account. The amounts on which you earn eBucks is limited to R500 in online payment transaction fees. |

*Business Credit Cards and Business Revolving Loans are available to FNB Islamic Business Banking clients through conventional FNB channels.

**Overdraft facilities aren't available on Islamic Business Banking accounts.