

The way you earn eBucks on your RMB Private Bank Accounts is changing from 1 July 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 30 June 2017)	New rules (effective 1 July 2017)
Qualifying requirements	<p>The requirements are as follows:</p> <ol style="list-style-type: none"> Have an RMB Private Bank Cheque Account that is active – which means you transact on the account – and where you either: <ul style="list-style-type: none"> Have a minimum monthly deposit of: <ul style="list-style-type: none"> R44 500 into an RMB Private Bank Cheque Account or RMB Private Bank Single Facility R16 500 into an RMB Private Bank Spouse Cheque Account R32 500 into an RMB Private Bank Professionals Account <p>OR</p> <ul style="list-style-type: none"> Have a minimum deposit over three months of: <ul style="list-style-type: none"> R150 000 in an RMB Private Bank Cheque Account or RMB Private Bank Single Facility R100 000 into a RMB Private Bank Professionals Account R150 000 into a RMB Private Bank Spouse Cheque Account <p>OR</p> <ul style="list-style-type: none"> Maintain a minimum monthly balance of: <ul style="list-style-type: none"> R100 000 in an RMB Private Bank Cheque Account or RMB Private Bank Single Facility R32 500 into a RMB Private Bank Professionals Account R100 000 in an RMB Private Bank Spouse Cheque Account. Log in to the FNB Banking App at least once a month using your own banking profile if you are under the age of 60. You are exempt from this rule if you are over the age of 60. 	<p>The requirements are as follows:</p> <ol style="list-style-type: none"> Have a monthly deposit of at least: <ul style="list-style-type: none"> R44 500 into an RMB Private Bank Cheque Account, RMB Private Bank Single Facility or RMB Private Bank Fusion Account OR R16 500 into an RMB Private Bank Spouse Cheque Account OR R32 000 into an RMB Private Bank Professionals Account. <p>OR</p> Have deposits over three months totalling at least R150 000 into an RMB Private Bank Cheque Account, RMB Private Bank Single Facility, RMB Private Bank Spouse Cheque Account, RMB Private Bank Professionals Account or RMB Private Bank Fusion Account. <p>OR</p> <ol style="list-style-type: none"> Maintain a monthly balance of at least R100 000 in an RMB Private Bank Cheque Account, RMB Private Bank Single Facility, RMB Private Bank Spouse Cheque Account, RMB Private Bank Professionals Account or RMB Private Bank Fusion Account. <p>OR</p> <ol style="list-style-type: none"> Log in to the RMB Private Bank App at least once a month using your own banking profile if you're under the age of 60. You're exempt from this rule if you're over the age of 60.

	3. Ensure ALL your FirstRand Bank accounts are in good standing (which means your accounts are not overdrawn, in arrears or in default, you have not missed a premium and you are not undergoing sequestration or any legal process).	3. Ensure that ALL your FirstRand Bank accounts are in good standing. This means your accounts aren't overdrawn, in arrears or in default, you haven't missed a premium, and you aren't undergoing sequestration, business rescue, or collection or liquidation proceedings (excluding debt review proceedings).
Move up a reward level	Not applicable	NEW! Have a monthly spend on your FNB Connect SIM card of: <ul style="list-style-type: none"> Between R200 and R299.99 (500 points) Between R300 and R599.99 (1 000 points) R600 or more (1 500 points) Qualifying spend excludes any device premiums.
	Not applicable	NEW! Have an RMB Private Bank Fusion Account (1 000 points)
	Not applicable	NEW! Grow the balance across your FNB Savings and Investment Accounts by at least R5 000 per month (interest included) (2 000 points) Excludes FNB Tax-Free Cash Deposit and FNB Equity Trading Accounts.
	Not applicable	NEW! Have an FNB Fixed Deposit Account with a fixed term of at least six months AND Maintain a monthly balance of at least R75 000 in the account (2 000 points)
	Not applicable	NEW! Have an Overdraft limit on your RMB Private Bank Cheque Account or a Credit Facility on your RMB Private Bank Fusion Account of at least R40 000 AND Use at least R1 000 of your Overdraft limit or Credit Facility per month AND Deposit sufficient funds into your FNB Private Clients Cheque Account or FNB Fusion Private Clients Account to settle the outstanding balance on your credit facility during the month (1 000 points)
	Not applicable	NEW! Have a Revolving Loan with a credit limit of at least R45 000 of which you've used between 40% and 85% during the month AND Have a Revolving Loan credit agreement that's been signed within the last two years (500 points)

Not applicable	NEW! Have a Personal Loan of at least R90 000, which you repay via a monthly debit order from your RMB Private Bank Cheque Account or RMB Private Bank Fusion Account (3 000 points)
Not applicable	NEW! Have a Home Loan or One Account with a minimum outstanding balance of R200 000 AND Have a Flexi Facility on your Home Loan or One Account (500 points) If you have an FNB Single Facility or FNB Structured Loan, you won't be eligible to collect these points.
Not applicable	NEW! Have an FNB Life Cover Policy with at least two additional types of cover AND Pay your monthly premiums from your RMB Private Bank Cheque Account or RMB Private Bank Fusion Account (500 points) Additional cover types include Critical Illness Cover, Disability Cover and Debt-Linked Cover.
Not applicable	NEW! Have Life Cover of at least R3.5 million (500 points) Qualifying FNB Life Cover Policies include Life Cover, Critical Illness Cover, Disability Cover and Debt-Linked Cover. All qualifying policies will count towards the minimum cover amount.
Not applicable	NEW! Have an FNB Funeral Policy with at least two lives assured AND Have total cover of at least R70 000 across all the lives assured AND Pay your monthly premiums from your RMB Private Bank Cheque Account or RMB Private Bank Fusion Account (500 points) Children will not count towards the required two lives assured.
Not applicable	NEW! Have an FNB Accidental Death Cover Policy with cover of at least R1 million AND Pay your monthly premiums from your RMB Private Bank Cheque Account or RMB Private Bank Fusion Account (500 points)

Not applicable		NEW! Have an FNB Channel Islands Call or FNB 32 Day Notice Account and maintain a minimum monthly balance of 5 000 euros, British pounds or US dollars (1 500 points)
Do all your payments and transfers via RMB's electronic banking channels (1 000 points)	You will not collect these points on any transaction inside an FNB branch, RMB Private Bank Service Suite, Private Banker, including banker issued statements	Use RMB Private Bank's electronic banking channels to do ALL your payments, transfers and FNB Savings and Investment Account maintenance (1 000 points) "Savings and Investment Account maintenance" refers to the way you use your FNB Savings and Investment Accounts and how you manage your funds (e.g. notices to withdraw or interest redirect requests). You won't collect points on any transaction done inside an FNB branch or RMB Private Bank Service Suite, including banker issued statements.
Maintain a minimum monthly balance in your RMB Private Bank Cheque Account of:	<ul style="list-style-type: none"> Between R50 000 and R74 999 (1 500 points) Between R75 000 and R99 999 (2 000 points) R100 000 or more (3 000 points) 	Maintain a monthly balance in your RMB Private Bank Cheque Account or RMB Private Bank Fusion Account of: <ul style="list-style-type: none"> Between R50 000 and R74 999 (1 500 points) Between R75 000 and R119 999 (2 000 points) R120 000 or more (3 000 points)
Spend on your RMB Private Bank Credit Card in a calendar month for:	<ul style="list-style-type: none"> Between R12 500 and R24 999 (1 000 points) Between R25 000 and R49 999 (1 500 points) Between R50 000 and R99 999 (2 000 points) R100 000 or more (3 000 points) <p>Spend excludes Cash@Till[®], EFTs and Transfers.</p>	Spend on your RMB Private Bank Credit Card or RMB Private Bank Fusion Card in a calendar month for: <ul style="list-style-type: none"> Between R7 500 and R14 999 (500 points) Between R15 000 and R29 999 (1 000 points) Between R30 000 and R74 999 (1 500 points) R75 000 or more (2 000 points) <p>Spend excludes Cash@Till[®], EFTs and Transfers</p>
Use your RMB Private Bank Credit Card or RMB Private Bank Cheque Card to shop online or swipe internationally for:	<ul style="list-style-type: none"> Between R1 500 and R2 499 (1 000 points) Between R2 500 and R4 999 (1 500 points) Between R5 000 and R9 999 (2 000 points) R10 000 or more (3 000 points) <p>Spend excludes Cash@Till[®], EFTs and Transfers</p>	Use your RMB Private Bank Credit Card, RMB Private Bank Cheque Card or RMB Private Bank Fusion Card to shop online and/or swipe internationally for: <ul style="list-style-type: none"> Between R1 500 and R2 499 per month (500 points) Between R2 500 and R4 999 per month (1 000 points) Between R5 000 and R9 999 per month (1 500 points) R10 000 or more per month (2 000 points) <p>Spend excludes Cash@Till[®], EFTs and Transfers</p>
Have an FNB Savings or Investment Account(s) (including Tax-Free Cash Deposit Account) and maintain a minimum monthly balance of:	<ul style="list-style-type: none"> Between R75 000 and R124 999 (1 500 points) Between R125 000 and R299 999 (2 000 points) Between R300 000 and R499 999 (3 000 points) R500 000 or more (4 000 points) 	Have at least one FNB Savings and Investment Account and maintain a monthly balance across your FNB Savings and Investment Account(s) of: <ul style="list-style-type: none"> Between R75 000 and R124 999 (1 000 points) Between R125 000 and R299 999 (1 500 points) R300 000 or more (2 000 points)

	(excludes an Equity Trading Account)	FNB Tax-Free Cash Deposit Accounts and FNB Equity Trading Accounts do not count towards the balance.
	<p>Have an FNB Channel Islands Call, 32 Day Notice or Fixed Deposit Account and maintain a minimum monthly balance of:</p> <ul style="list-style-type: none"> Between 10 000 and 24 999 euros, British pounds or US dollars (3 000 points) 25 000 or more euros, British pounds or US dollars (5 000 points) 	<p>Have an FNB Channel Islands Fixed Deposit Account and maintain a monthly balance of:</p> <ul style="list-style-type: none"> Between 10 000 and 24 999 euros, British pounds or US dollars (3 000 points) At least 25 000 euros, British pounds or US dollars (5 000 points) <p>FNB Channel Islands Call Accounts and 32 Day Notice Accounts no longer qualify for this requirement.</p>
	<p>Have an FNB Tax Free Shares Account and: Make a monthly payment of at least R2 500 (500 points) OR Make an annual contribution of at least R30 000 in the current tax year (1 000 points)</p> <p>Tax year runs from 1 March to 28 February</p>	<p>Have an FNB Tax-Free Shares Account, FNB Horizon Series, Unit Trust or Tax-Free Cash Deposit Account and make a monthly* contribution of at least R2 750 (500 points) OR Have an FNB Tax-Free Shares Account, FNB Horizon Series, Unit Trust or Tax-Free Cash Deposit Account and make an annual contribution of at least R33 000 (1 000 points)</p> <p>*Monthly contributions must be made via Scheduled Transfer or Debit order The total monthly and annual contributions must be made within the current tax year, which runs from 1 March 2017 to 28 February 2018.</p>
	<p>1. Have an FNB Home Loan or One Account with a minimum outstanding balance of R100 000 and ensure you have submitted an updated Home Owners Cover policy schedule to the bank within the last 12 months (1 000 points)</p> <p>2. Your FNB Home Loan or One Account meets requirement (1) above and you have a debit order or salary stop order set up (1 000 points)</p>	<p>Have an FNB Home Loan or FNB One Account with a minimum outstanding balance of R200 000 (1 000 points) OR Have an FNB Singly Facility or FNB Structured Loan and use between 80% and 100% of the facility during the month (2 000 points)</p>
	<p>The usage of your RMB Private Bank Single Facility is: Between 70% to 79.9% (3 000 points) Between 80% and 90% (5 000 points)</p>	<p>Have an FNB Home Loan or FNB One Account with a minimum outstanding balance of R200 000 AND Make your monthly FNB Home Loan repayment with a salary stop order or a debit order set up from your FNB Private Clients Cheque Account (500 points) OR Have an FNB Single Facility or FNB Structured Loan and use between 80% and 100% of the facility during the month AND</p>

	<p>Make your monthly FNB Single Facility or FNB Structured Loan repayment with a salary stop order or a debit order set up from your FNB Private Clients Cheque Account (1 000 points)</p>
<p>Have an Overdraft facility with a credit limit of at least R40 000 on your RMB Private Bank Cheque Account of which you have used between 40% and 100% (2 000 points)</p>	<p>Have an Overdraft limit on your RMB Private Bank Cheque Account or a Credit Facility on your RMB Private Bank Fusion Account of at least R40 000 (1 000 points)</p>
<p>Have a Revolving Loan with a credit limit of at least R40 000 of which you have used between 40% and 100% (which means you utilised some or all of the granted credit facility and have an outstanding balance at the end of the month) (3 000 points)</p>	<p>Have a Revolving Loan with a credit limit of at least R45 000 of which you've used between 40% and 85% during the month (1 500 points) <small>Revolving Loan utilisation needs to be an average of between 40% and 85% over the month</small></p>
<p>Have an FNB Vehicle Finance or WesBank Account and:</p> <ul style="list-style-type: none"> • Allow WesBank to communicate with you by giving them consent to market to you (1 000 points) • Log in to WesBank Online at least once a month (1 000 points) <p><small>(excludes VW and TFS)</small></p>	<p>Have an active FNB Vehicle Finance or WesBank Account AND Have your vehicle loaded on nav» Car AND Make your monthly Vehicle Finance repayment with a debit order set up from your RMB Private Bank Cheque Account (1 000 points)</p> <p><small>nav» Car can be accessed on the FNB Banking App – simply click on the "nav» Car" icon on the App home page and log in when prompted. VW, Audi and TFS Accounts won't qualify for his requirement.</small></p>
<p>Have an FNB Life Cover Policy and pay your monthly premiums from your RMB Private Bank Cheque Account (1 000 points)</p> <p><small>Qualifying Life Cover includes Simplified and Customised Life Cover, but excludes Funeral Cover, Accidental Death Cover, Hospital Cash Cover and all types of Credit Life Cover.</small></p>	<p>Have an FNB Life Cover Policy with minimum combined cover of R400 000 AND Pay your monthly premiums from your RMB Private Bank Cheque Account or RMB Private Bank Fusion Account (1 000 points)</p> <p><small>Qualifying FNB Life Cover Policies include Life Cover, Critical Illness Cover, Disability Cover and Debt-Linked Cover. All qualifying policies will count towards the minimum cover amount.</small></p>
<p>Have at least six monthly debit orders on your RMB Private Bank Cheque Account (1 000 points)</p>	<p>Have at least six monthly debit orders on your RMB Private Bank Cheque Account or RMB Private Bank Fusion Account (1 000 points)</p>
<p>Total monthly spend on your RMB Private Bank Credit Card:</p> <ul style="list-style-type: none"> • Between 50% and 74.9% of your total monthly spend is on your RMB Private Bank Credit Card (1 000 points) • Between 75% and 99.9% of your total monthly spend is on your RMB Private Bank Credit Card (2 000 points) 	<p>Use your RMB Private Bank Credit Card and/or RMB Private Bank Fusion Card for:</p> <ul style="list-style-type: none"> • Between 50% and 74.9% of your total monthly spend (1 000 points) • Between 75% and 99.9% of your total monthly spend (2 000 points)



eBucks Rewards

Comparison of rules effective from 1 July 2017

	<ul style="list-style-type: none"> 100% of your total monthly spend is on your RMB Private Bank Credit Card (3 000 points) 	<ul style="list-style-type: none"> 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 RMB Private Bank Credit Card and/or RMB Private Bank Fusion Card.</p>																																															
	<p>Maintain a minimum monthly balance in an FNB Unit Trust of:</p> <ul style="list-style-type: none"> R300 000 (1 000 points) R1 000 000 (2 000 points) 	<p>Maintain a minimum monthly balance in your FNB Horizon Series Unit Trust of:</p> <ul style="list-style-type: none"> R300 000 (1 000 points) R1 million (2 000 points) 																																															
	<p>Have a scheduled transfer or scheduled payment of at least R5 000 per month into a 7 Day Notice Account, 32 Day Notice Account, Tax-Free Cash Deposit Account, Flexi Fixed Deposit Account or MyFirstSavings Account and maintain a minimum monthly balance of R30 000 in the same account (2 000 points)</p>	No longer applicable																																															
	<p>Have a Single Facility with a credit limit of at least R40 000 on your RMB Private Bank Cheque Account and use between 40% and 100% of the credit limit (1 000 points)</p>	No longer applicable																																															
Earn eBucks according to your reward level	<p>Earn up to 40% back in eBucks on your qualifying FNB Connect contract or when loading FNB Connect prepaid airtime.</p>	<p>Earn up to 15% back in eBucks on your qualifying FNB Connect contract or when loading FNB Connect prepaid airtime.</p>																																															
	<p>Earn up to 15% back in eBucks when you buy prepaid electricity electronically through FNB.</p>	No longer applicable																																															
		<p>You now need 9 000 points to reach level 2. Note the requirements for reaching reward level 2.</p> <p>The reward rates for FNB Connect have changed. The prepaid electricity earn category falls away. All other reward rates remain unchanged.</p>																																															
	<table border="1"> <thead> <tr> <th>Points collected monthly</th> <th>1 000 or more</th> <th>1 000 – 11 499</th> <th>11 500 – 14 499</th> <th>14 500 – 17 499</th> <th>17 500 or more</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td colspan="4" style="text-align: center;"><i>To qualify for reward level 2 and above, you need both an RMB Private Bank Credit Card and Cheque Account/RMB Private Bank Single Facility</i></td> </tr> <tr> <td>Your reward level</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> <tr> <td colspan="6" style="text-align: center;">Reward rates</td> </tr> </tbody> </table>	Points collected monthly	1 000 or more	1 000 – 11 499	11 500 – 14 499	14 500 – 17 499	17 500 or more			<i>To qualify for reward level 2 and above, you need both an RMB Private Bank Credit Card and Cheque Account/RMB Private Bank Single Facility</i>				Your reward level	1	2	3	4	5	Reward rates						<table border="1"> <thead> <tr> <th>Points collected monthly</th> <th>1 000 – 8 999</th> <th>9 000 – 11 499</th> <th>11 500 – 14 499</th> <th>14 500 – 17 499</th> <th>17 500 or more</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td colspan="4" style="text-align: center;"><i>To qualify for reward level 2 and above, you need both an RMB Private Bank Credit Card AND an RMB Private Bank Cheque Account/RMB Private Bank Single Facility, OR you need an RMB Private Bank Fusion Account.</i></td> </tr> <tr> <td>Your reward level</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> </tr> <tr> <td colspan="6" style="text-align: center;">Reward rates</td> </tr> </tbody> </table>	Points collected monthly	1 000 – 8 999	9 000 – 11 499	11 500 – 14 499	14 500 – 17 499	17 500 or more			<i>To qualify for reward level 2 and above, you need both an RMB Private Bank Credit Card AND an RMB Private Bank Cheque Account/RMB Private Bank Single Facility, OR you need an RMB Private Bank Fusion Account.</i>				Your reward level	1	2	3	4	5	Reward rates				
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In-store shopping: Credit Card	0.5%	0.9%	1.3%	1.8%	3%
In-store shopping: Cheque Card	0.25%	0.25%	0.25%	0.25%	0.25%
Online shopping: Credit Card	1%	1.8%	2.6%	3.6%	6%
Online shopping: Cheque Card	0.5%	0.5%	0.5%	0.5%	0.5%
Grocery shopping: Credit Card	0.5%	0.9%	1.6%	2.5%	5%
Grocery Shopping: Cheque Card	0.25%	0.25%	0.25%	0.25%	0.25%
Fuel & Uber (Transport)	0.5%	2.5%	5%	7.5%	15%
Checkers & Shoprite	1%	2.5%	5%	7.5%	15%
Prepaid electricity	0.5%	2.5%	5%	7.5%	15%
FNB Connect contract, prepaid airtime and LTE	15%	20%	25%	30%	40%
Smart Device Contract	0%	10%	25%	50%	100%
FNB Life Cover	1%	2.5%	5%	7.5%	15%
Sending or receiving foreign currency through FNB Forex					
Online, app and Standing instruction fees	5%	10%	20%	30%	50%

Things to remember:

If you've not yet qualified to start earning eBucks or you don't have a reward level, you can still earn as follows:

- 0.5% back in eBucks on in-store purchases made at Checkers & Shoprite using your RMB Private Bank Credit Card or RMB Private Bank Cheque Card
- 0.5% back in eBucks on in-store shopping purchases made using your linked RMB Private Bank Credit Card
- 1% back in eBucks on online shopping purchases made using your linked RMB Private Bank Credit Card.

In-store shopping: Credit Card/ Fusion Card	0.5%	0.9%	1.3%	1.8%	3%
In-store shopping: Cheque Card	0.25%				
Online shopping: Credit Card/ Fusion Card	1%	1.8%	2.6%	3.6%	6%
Online shopping: Cheque Card	0.5%				
Grocery shopping: Credit Card/ Fusion Card	0.5%	0.9%	1.6%	2.5%	5%
Grocery shopping: Cheque Card	0.25%				
Fuel, Gautrain & Uber (Transport)	0.5%	2.5%	5%	7.5%	15%
Checkers & Shoprite	1%	2.5%	5%	7.5%	15%
Prepaid electricity	No longer applicable				
FNB Connect contracts and prepaid airtime	1%	2.5%	5%	7.5%	15%
Smart Device Contract	0%	10%	25%	50%	100%
FNB Life	1%	2.5%	5%	7.5%	15%
Sending or receiving foreign currency through FNB Forex					
Online, App and standing instruction fees	5%	10%	20%	30%	50%

Things to remember:

If you've not yet qualified to start earning eBucks or you don't have a reward level, you can still earn as follows:

- 0.5% back in eBucks on in-store purchases made at Checkers & Shoprite using your RMB Private Bank Credit Card, RMB Private Bank Cheque Card or **RMB Private Bank Fusion Card**.
- **No longer applicable.**
- **No longer applicable.**

Earn rules

Shopping

Shopping

<ul style="list-style-type: none"> In-store shopping The amount on which you earn eBucks at your shopping reward rate is limited to a total monthly rand spend (on qualifying card swipes only) of R30 000 on your qualifying RMB Private Bank Credit Card and/or RMB Private Bank Cheque Card. Thereafter, you'll earn eBucks on in-store shopping purchases made using your RMB Private Bank Credit Card at a rate of 0.5% for reward level 1, 0.9% for reward level 2 and 1% for reward levels 3, 4 and 5. Your RMB Private Bank Credit Card spend is considered first towards the spend limit. Online shopping The amount on which you earn eBucks at your online shopping reward rate is limited to a total monthly rand spend (on qualifying online spend only) of R10 000 on your qualifying RMB Private Bank Credit Card and/or RMB Private Bank Cheque Account. Thereafter, you'll earn eBucks on online purchases made using your RMB Private Bank Credit Card at a rate of 0.5% for reward level 1, 0.9% for reward level 2 and 1% for reward levels 3, 4 and 5. Your RMB Private Bank Credit Card spend is considered first towards the spend limit. 	<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 card swipes only) of R30 000 on your qualifying RMB Private Bank Credit Card, RMB Private Bank Cheque Card and/or RMB Private Bank Fusion Card. Thereafter, you'll earn eBucks on in-store shopping purchases made using your RMB Private Bank Credit Card or RMB Private Bank Fusion Card at a flat rate of 0.5%. Your RMB Private Bank Credit Card/ RMB Private Bank Fusion Card spend is considered first towards the spend limit. Online shopping The amount on which you earn eBucks at your online shopping reward rate is limited to a total monthly rand spend (on qualifying online spend only) of R10 000 on your qualifying RMB Private Bank Credit Card, RMB Private Bank Cheque Card and/or RMB Private Bank Fusion Card. Thereafter, you'll earn eBucks on online purchases made using your RMB Private Bank Credit Card or RMB Private Bank Fusion Card at a flat rate of 0.5%. Your RMB Private Bank Credit Card/RMB Private Bank Fusion Card spend is considered first towards the spend limit.
<p>Checkers & Shoprite</p> <ul style="list-style-type: none"> The amount on which you earn eBucks is limited to 20% of your total monthly qualifying RMB Private Bank Credit Card and/or RMB Private Bank Cheque spend. The amount on which you earn eBucks at your Checkers & Shoprite reward rate is limited to a total monthly rand spend (on qualifying card swipes only) of R15 000 on your qualifying RMB Private Bank Credit Card and/or RMB Private Bank Cheque Account. Thereafter, you'll earn eBucks on purchases made using your RMB Private Bank Cheque Account Card and your RMB Private Bank Credit Card at a flat rate of 1%. Your RMB Private Bank Cheque Account Card and your RMB Private Bank Credit Card spend is considered first towards the spend limit. 	<p>Checkers & Shoprite</p> <ul style="list-style-type: none"> The amount on which you earn eBucks is limited to 20% of your total monthly qualifying RMB Private Bank Credit Card, RMB Private Bank Cheque Card and/or RMB Private Bank Fusion Card spend or a total rand spend (on qualifying card swipes only) of R15 000 per month, whichever occurs first. Thereafter, you'll earn eBucks on purchases made using your RMB Private Bank Credit Card or RMB Private Bank Fusion Card at a flat rate of 0.5%. Your RMB Private Bank Credit Card/RMB Private Bank Fusion Card spend is considered first towards the spend limit. You won't earn eBucks on purchases made at MediRite Pharmacies or Money Market counters.
<p>Grocery shopping</p>	<p>Grocery shopping</p>

<ul style="list-style-type: none"> The amount on which you earn eBucks is limited to 20% of your total monthly qualifying RMB Private Bank Credit Card and/or RMB Private Bank Cheque Account spend. The amount on which you earn eBucks at your grocer reward rate is limited to a total monthly rand spend (on qualifying card swipes only) of R15 000 on your qualifying RMB Private Bank Credit Card and/or RMB Private Bank Cheque Account. Thereafter, you'll earn eBucks on purchases made using your RMB Private Bank Credit Card at a rate of 0.5% for reward level 1, 0.9% for reward level 2 and 1% for reward levels 3, 4 and 5. You won't earn eBucks on grocery shopping purchases above the R15 000 spend limit made using your RMB Private Bank Cheque Account. Your RMB Private Bank Credit Card spend is considered first towards the spend limit. 	<ul style="list-style-type: none"> The amount on which you earn eBucks is limited to 20% of your total monthly qualifying RMB Private Bank Credit Card, RMB Private Bank Cheque Card and/or RMB Private Bank Fusion Card spend or a total rand spend (on qualifying card swipes only) of R15 000 per month, whichever occurs first. Thereafter, you'll earn eBucks on purchases made using your RMB Private Bank Credit Card or RMB Private Bank Fusion Card at a flat rate of 0.5%. You won't earn eBucks on grocery shopping purchases above the R15 000 spend limit made using your RMB Private Bank Cheque Card. Your RMB Private Bank Credit Card/RMB Private Bank Fusion Card spend is considered first towards the spend limit.
<p>Fuel, Gautrain and Uber</p> <p>The amount on which you earn eBucks is limited to 20% of your total monthly qualifying RMB Private Bank Credit Card and/or RMB Private Bank Cheque Account spend or a total rand spend (on fuel, Gautrain and Uber rides only) of R5 000 per month, whichever occurs first.</p>	<p>Fuel, Gautrain and Uber</p> <p>The amount on which you earn eBucks is limited to 20% of your total monthly qualifying RMB Private Bank Credit Card, RMB Private Bank Cheque Card and/or RMB Private Bank Fusion Card spend or a total rand spend (on fuel, Gautrain and Uber rides only) of R5 000 per month, whichever occurs first.</p>
<p>Prepaid electricity</p> <ul style="list-style-type: none"> You earn eBucks on electricity bought via FNB's electronic banking channels: <ul style="list-style-type: none"> RMB Private Bank App – Download the app from your app store Online Banking Cellphone Banking – dial *120*321# (electricity*) The amount on which you earn eBucks is limited to a total monthly rand spend of R1 000. <p>* Standard network rates apply.</p>	<p>No longer applicable</p>
<p>FNB Life Cover</p> <ul style="list-style-type: none"> The monthly premiums on your qualifying FNB Simplified or Customised Life Cover must be paid on time from your RMB Private Bank Cheque Account. eBucks won't be earned for any month where premiums weren't paid – either because you didn't make payment that 	<p>FNB Life</p> <ul style="list-style-type: none"> The monthly premiums on your qualifying FNB Life Cover, Funeral Cover and/or Accidental Death Cover must be paid on time from an RMB Private Bank Cheque Account or RMB Private Bank Fusion Account. You won't earn eBucks for any month where premiums weren't paid – either because you didn't make payment that month,



eBucks Rewards

Comparison of rules effective from 1 July 2017

	<p>month, or because FNB Life chose to waive your fee that month for any reason (for example in the month of your 'Premium Holiday').</p> <ul style="list-style-type: none">• The percentage earned back in eBucks is calculated on the sum total of monthly premiums for your Life Cover Policy.• eBucks won't be earned on premiums for the following cover types: Funeral Cover, Accidental Death Cover, Hospital Cash Cover and all types of Credit Life Cover.• Only the payer of the premiums will earn eBucks; other lives insured and/or beneficiaries named in a Life Cover Policy won't earn eBucks.	<p>or because FNB Life chose to waive your premium that month for any reason (for example in the month of your 'Premium Holiday').</p> <ul style="list-style-type: none">• The percentage earned back in eBucks is calculated based on the sum total of monthly premiums for all your qualifying FNB Life policies (including Life Cover, Critical Illness Cover, Disability Cover, Debt-Linked Cover, Funeral Cover and Accidental Death Cover).• You won't earn eBucks on premiums for the following cover types: Law on Call, Hospital/Health Cash Cover and all types of Credit Life Cover.• In the case of an FNB Life 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 rand spend of R7 000.