



eBucks Travel earn rules

FNB Premier, Private Clients, Private Wealth
and RMB Private Bank accounts

Valid from 1 July 2024 to 30 June 2025

*Discounts exclude taxes and surcharges. Terms, conditions and earn rules apply. Certain benefits are dependent on your account. This is not meant to be a comprehensive guide to the eBucks Rewards Programme earn rules. Please visit eBucks.com and fnb.co.za for the complete rules.

First National Bank and RMB Private Bank Divisions of FirstRand Bank Limited. Authorised Financial Services and Credit Providers

1. Your travel benefits are based on the highest FNB or RMB Private Bank transactional account type you hold.

For example: If you have an **FNB Premier Cheque account**



as well as an **RMB Private Bank Credit card**

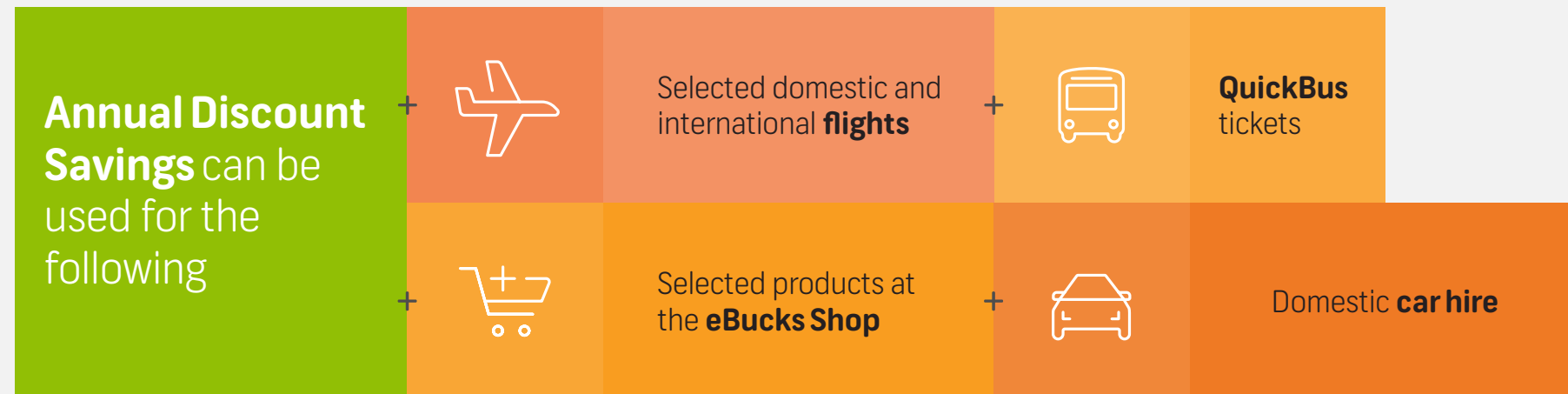
the travel benefits you received will be based on your **RMB Private Bank account**



2. Your Annual Discount Savings is the total rand value of the eBucks Travel and eBucks Shop savings you're allocated per year.

This Annual Discount Savings amount is determined by the highest type of FNB or RMB Private Bank account you have and is allocated to you at the time of your July eBucks payouts each year.

Your Annual Discount Savings means that you do not have a pre-defined limit on the number of discounted travel bookings you can make.



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Here's an example of how this works



FNB/RMB Private Bank product	Total Annual Discount Savings per account holder, per year	Remaining Annual Discount Savings after the flight booking	Remaining Annual Discount Savings after suitcase purchase on eBucks Shop
FNB Premier	R5 000	R5 000 – R480 = R4 520	R4 520 – R400 = R4 120
FNB Private Clients	R10 000	R10 000 – R480 = R9 520	R9 520 – R400 = R9 120
FNB Private Wealth / RMB Private Bank	R20 000	R20 000 – R480 = R19 520	R19 520 – R400 = R19 120

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NEW



You can now
book domestic AVIS
car hire at up to 40%* off
at any time and as often
as you need to for your
various work or
personal needs.

Car hire discounts

Domestic car hire bookings will be discounted according to your reward level at the time of booking your car hire, and the discount from these bookings will be deducted from your Annual Discount Savings.

3. How family members can get eBucks Travel discounts.




Your partner/spouse

If your spouse or partner is linked to your FNB/RMB Private Bank family profile and has the same current account** as you, they also qualify for your discount of up to 40%* when you book flights, bus tickets or car hire for them.



This applies as long as you have an Annual Discount Savings balance available.

Your spouse's discount will be deducted from their own Annual Discount Savings balance.

Your child(ren)

Flight and bus ticket discounts
Children between the ages of 2 and 24 years old qualify for the same flight and bus ticket discounts as the main member (for example, 40% off* if the main member is on reward level 5) if they have an active FNB youth account and are linked to the main member's family profile on the FNB/RMB Private bank App.

This applies as long as you have an Annual Discount Savings balance available.

Car hire discounts
Children aged 18 or older also qualify for your car hire discount of up to 40% off if you have a positive Annual Discount Savings balance and your child is linked to your FNB/RMB Private Bank family profile, meeting all of the qualifying requirements.

Your child's discount will be deducted from your available Annual Discount Savings balance.

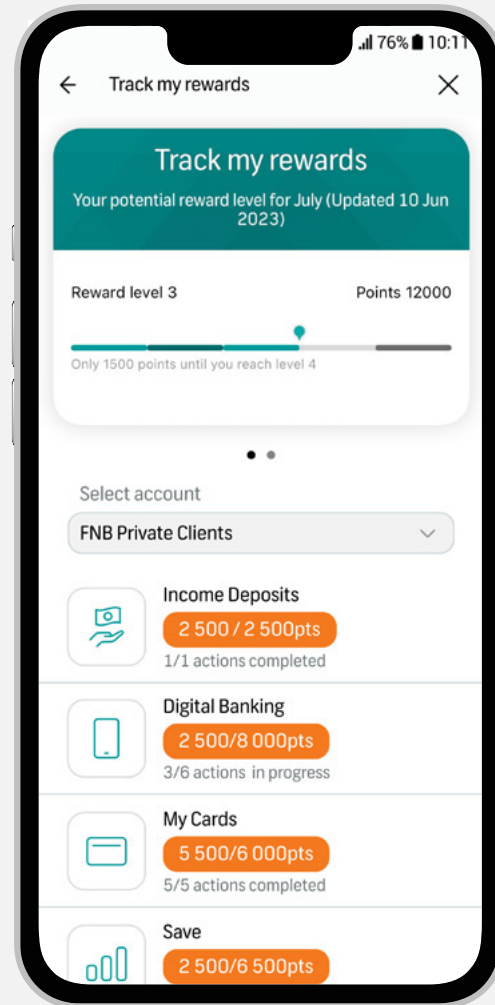


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**Current accounts are either an FNB or RMB Private Bank Cheque, Fusion or Islamic account on the same product (i.e. Premier, Private Client, Private Wealth or RMB Private Bank).

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4. Your travel discount percentage is based on your eBucks reward level.



The higher your reward level, the higher your discount.

View the **'Track my rewards'** tab on the FNB App every month to track your progress towards moving up reward levels.

Reward level	1	2	3	4	5
Flights, car hire and bus ticket discounts* + eBucks Shop discounts	5% off	10% off	20% off	30% off	40% off

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5. The number of complimentary SLOW Lounge visits you get per annum is determined by the type of FNB/RMB Private Bank accounts you have and your eBucks reward level.

The higher your reward level, the more visits you get. You can unlock bonus SLOW Lounge visits for you and your family by booking domestic or international flights with eBucks Travel. Simply ensure that all travelers included in the flight booking hold qualifying FNB or RMB Private Bank accounts.

Reward level		1	2	3	4	5	Bonus domestic and international SLOW Lounge visits per year
Number of complimentary SLOW Lounge visits a year	Aspire			N/A			2
	Premier (Domestic SLOW Lounge visits)	0	0	2	4	8	12
	Private Clients (Domestic and International SLOW Lounge visits)	0	0	4	8	20	18
	Private Wealth and RMB Private Bank (Domestic and International SLOW Lounge visits)	0	2	8	18	36	24



To use your SLOW Lounge visits you can generate a QR code on the FNB/RMB Private Bank App and scan it at the SLOW Lounge entrance or swipe your qualifying card.

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For more information

Visit eBucks.com

Download the FNB/RMB Private Bank App