



eBucks Travel earn rules

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

VALID FROM MID-SEPTEMBER 2023 TO MID-SEPTEMBER 2024



*Discounts exclude taxes. 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**

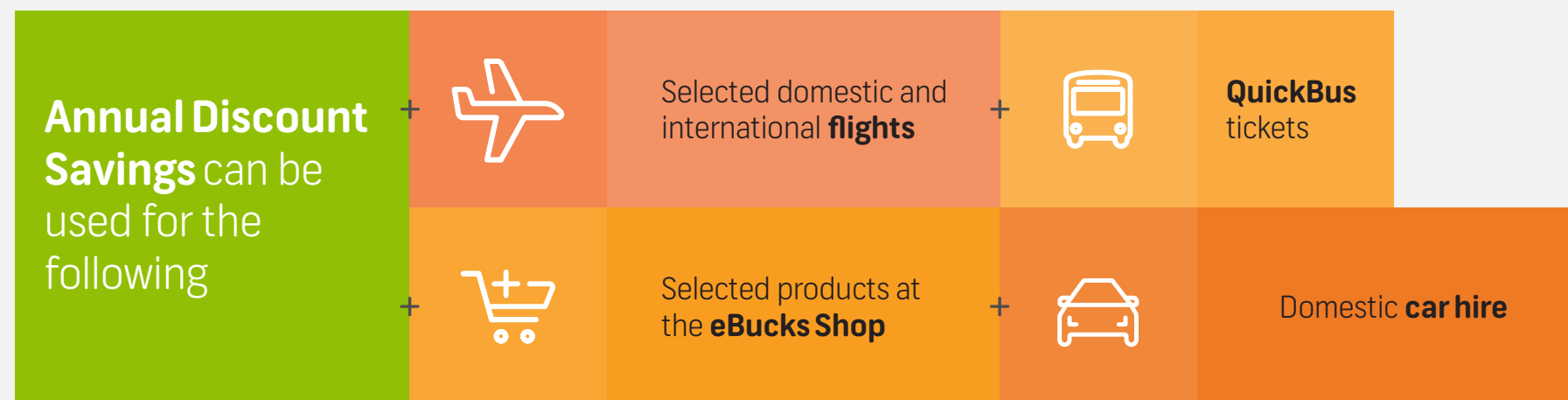
the travel benefits you received will be based on your **RMB Private Bank account**



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 September 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.



*Discount excludes taxes. 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

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

*Discount excludes taxes. 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


3. How family members can get eBucks Travel discounts.



Children between the ages of 2 and 24 years old qualify for the same travel discount as the main member (for example, **40% off*** if you're 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.

Impact on Annual Discount Savings

The rand value of these family member discounts will also be deducted from your Annual Discount Savings.



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 40% discount when you book flights for them on your family profile.

*Discount excludes taxes.

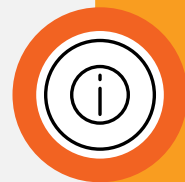
**Current accounts are either an FNB or RMB Private Bank Cheque, Fusion or Islamic account on the same product (i.e. Premier, Private Client, Private Wealth or RMB Private Bank).

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

If you book 2 flight tickets for your child and partner in addition to your own ticket at a base fare of R1 200 each, here's how that would work:

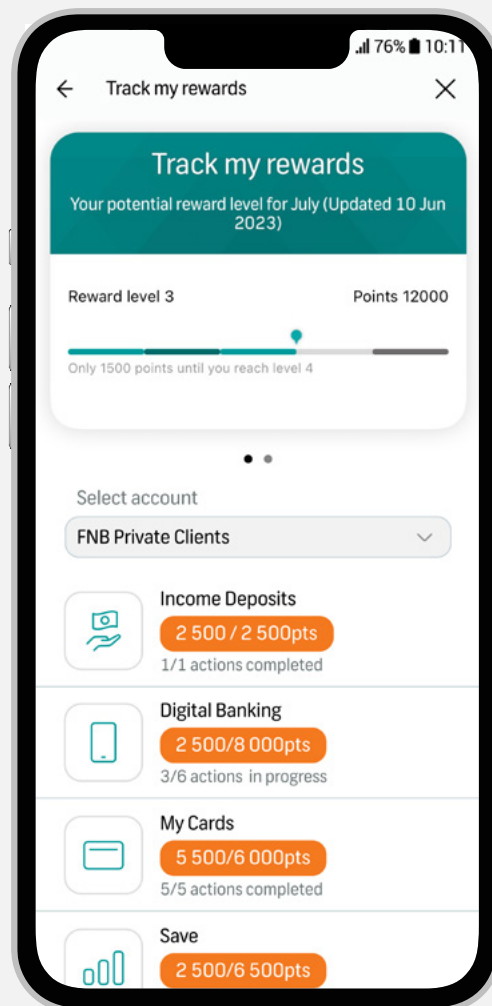
FNB / RMB Private Bank product	Remaining Annual Discount Savings after suitcase purchase on eBucks Shop	Remaining Annual Discount Savings after child's booking	Remaining Annual Discount Savings after partner's booking
FNB Premier	R4 520 – R400 = R4 120	R4 120 – R480 = R3 640	R3 640 – R480 = R3 160
FNB Private Clients	R9 520 – R400 = R9 120	R9 120 – R480 = R8 640	R8 640 – R480 = R8 160
FNB Private Wealth / RMB Private Bank	R19 520 – R400 = R19 120	R19 120 – R480 = R18 640	R18 640 – R480 = R18 160



If your partner decides to rather book their ticket using their own profile, the rand value of that discount will be deducted from their own Annual Discount Savings which is dependent on their highest product they hold.

The discount percentage they get will also be based on their own reward level, and not yours.

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



You can unlock
car hire discounts*
after booking domestic
flights on the FNB /
RMB Private Bank App

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.



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.

*Discount excludes taxes. 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

For more information

Visit eBucks.com

Download the FNB / RMB Private Bank App