

eBucks helps
*you enjoy
more of life's
luxuries* while
taking care of
the necessities



FNB Private Clients eBucks Earn Rules Summary Guide

1 July 2024 to 30 June 2025

This not meant to be a comprehensive guide to the eBucks Rewards Programme earn rules. Please visit eBucks.com for the complete rules. Terms, conditions and earn rules apply. Certain benefits are dependent on your account and eBucks rewards level.

First National Bank A division of FirstRand Bank Limited. An Authorised Financial Services and Credit Provider (NCRC20).

eBucks Rewards



Help with so much more than just banking

We offer you a range of rewards to help you manage your money while enjoying life's luxuries. Enjoy rewards based on your reward level and you could earn up to **3x your bank fees back in eBucks** every month.

Your FNB Private Clients eBucks rewards include

The ability to earn eBucks

Earn eBucks on your monthly spend at various partners. **R1 equals eB10** and your eBucks never expire.



Pay with your FNB Private Clients Virtual Card to earn up to

- **15% back** in eBucks at **Checkers** and **SPAR**
- **15% back** in eBucks at **Clicks**
- **30% back** in eBucks at **ARC** stores
- **R8/litre back*** in eBucks every month when you fill up at **Engen**
- **15% back** in eBucks at **iStore**

Customers aged 70 and above do not need to achieve the Virtual Card spend requirement.

The ability to spend eBucks instead of rands

Save your rands when you spend your eBucks in-store and online with our partners or shop securely online with eBucks Partner Shop on the FNB App.

Spend eBucks at over 30 in-store and online partners



For the love of beauty

- **Pay for flights, accommodation, buses** and more through eBucks Travel
- **Pay your account fees** in eBucks on the FNB App
- **Pay traffic fines or your car license disc** renewal fees on the FNB App
- Spend eBucks at the **eBucks Partner Shop** on the FNB App

* Up to R4/litre back when you pay for your monthly Engen fuel with your FNB Private Clients Virtual Card and load your car on nav» Car (under 'My Garage'); up to R2/litre back when you have an active vehicle finance agreement with WesBank or Toyota Financial Services; up to R2/litre back when you have an FNB Short Term Car Insurance policy with paid up premiums. The amount on which you earn eBucks is limited to 20% of your total monthly qualifying FNB Fusion Private Clients Card, Private Clients Credit Card and/or Private Clients Debit Card spend, or a total rand spend (on Engen fuel) of R2 500 per month, whichever occurs first.

eBucks Rewards

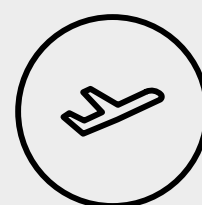
eBucks Travel and eBucks Shop discounts



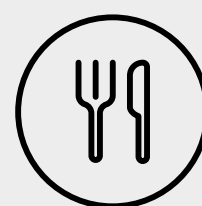
You will be allocated **R10 000** a year in Annual Discount Savings to use on discounted flights, car hire, bus tickets and eBucks Shop from 1 July to 30 June the following year.

- Up to **40% off*** selected **domestic and international flights**
- Up to **40% off domestic AVIS car hire**
- Up to **40% off bus tickets** across South Africa and the rest of Africa
- Up to **40% off on selected products** at the eBucks Partner Shop

More rewards for you and your family



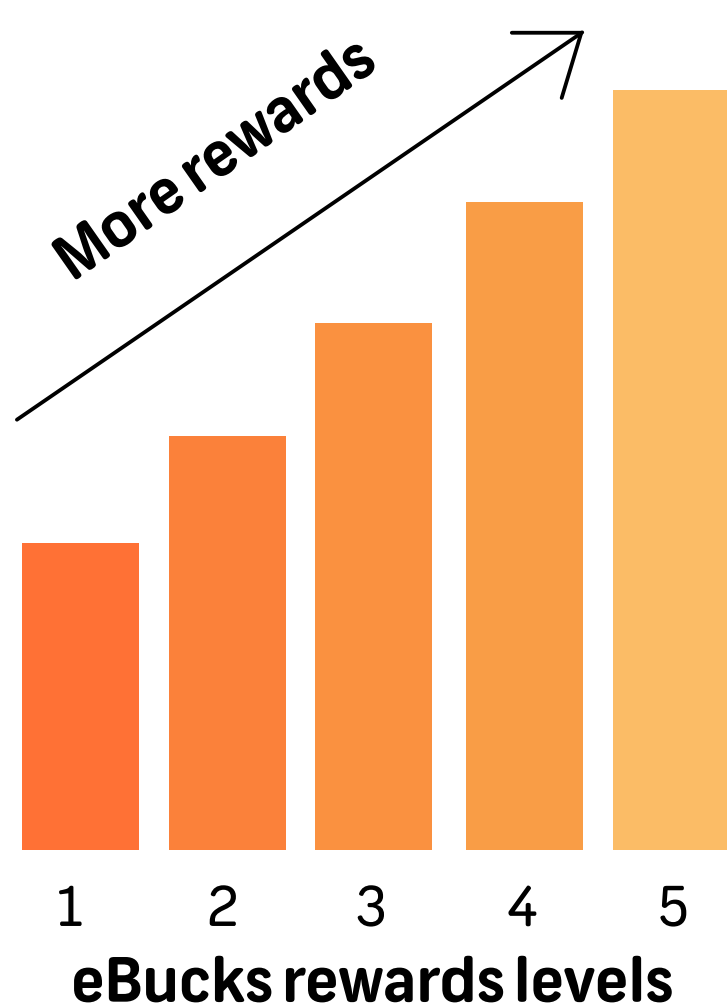
You can enjoy up to **20 complimentary visits a year to the luxurious SLOW Lounges**, depending on your reward level.



Qualify for **complimentary Starbucks vouchers** every week, **Kauai vouchers** every month, and **Wimpy meal vouchers** every quarter.



Access entertainment, safety and education services for the whole family on the FNB App



Rewards tip 1

To earn maximum rewards, **get to eBucks Reward level 5** by collecting points for your everyday banking, maintaining a **good credit status**, using the FNB App, and more. View the 'Track my rewards' tab under eBucks on the FNB App to see how you can collect reward level points and potentially move up a reward level.

Rewards tip 2

Pay with your FNB Private Clients Virtual Card at our partners to earn maximum rewards based on your reward level.

* Discounts excludes taxes and surcharges. Reward level dependent

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eBucks Rewards

We continue to bring you even more value with these exciting enhancements from 1 July 2024



Get up to **60% back** in eBucks on a new device of your choice

- As an FNB Private Clients customer, you can now get up to **60% back in eBucks** on your device purchase using your **FNB Credit or Fusion Card**
- Choose from the latest range of **smartphones, fitness devices and more** on the eBucks Partner Shop on the FNB App
- You'll earn eBucks every month over 24 months, depending on your reward level

Reward level	1	2	3	4	5
eBucks earned	0%	0%	15%	30%	60%

Here's how to get started

- Be on reward level 3 or higher
- Spend a minimum monthly amount of R8 000 on your FNB Private Clients Virtual Credit Card and/or FNB Fusion Private Clients Virtual Card
- Purchase a device from the eBucks Partner Shop via selected partners and opt in to the device benefit during checkout
- Pay for the device with your FNB Private Clients Credit Card or FNB Fusion Private Clients Card
- Your credit card transaction will be moved to your budget facility for a term of 24 months

Visit eBucks.com for more details.



Get rewarded for your **connectivity needs**

You can now **get up to 15% back** in eBucks on your FNB Connect SIM plan and prepaid bundle purchases, depending on your reward level.

Reward level	1	2	3	4	5
eBucks earned	1%	2.5%	5%	7.5%	15%

Plus, get WhatsApp Messaging on us every month with your FNB Connect SIM card when you

- Are on eBucks reward **level 2 or above**
- Spend **R1 or more** on FNB Connect SIM Plans

* WhatsApp Messages includes all Voice Notes, Messages, sending of video files, pictures/image files, documents files limited to 2GB. Usage applicable to only WhatsApp and WhatsApp for business applications, all third-party APIs are excluded from this offering.

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eBucks rewards



Any time **discounted car hire is here**

AVIS

- You can now book domestic **AVIS car hire at up to 40% off** at any time, and as often as you need, for your various work or personal needs
- The discounts are subject to your available Annual Discount Savings
- Head to the FNB App to make your booking



Stretch your **family discounts further**

- **Share your travel discount with the family** while keeping your own Annual Discount Savings
- You can book travel for your qualifying FNB-banked **spouse and/or child(ren) at the discount applicable to your reward level** as long as you have a positive Annual Discount Savings balance
- Your spouse's discount will come off their own Annual Discount Savings balance

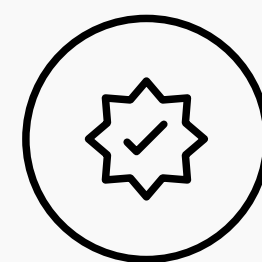
Unlimited **discounted travel for children travelling with you**



- Qualifying **FNB-banked children between 2 to 24 years** can benefit from unlimited use of their parent's qualifying travel discount, for as long as the main member or parent making the booking is travelling with the child and has an Annual Discount Savings balance available
- Discounts for children will not be deducted from the booking parent's Annual Discount Savings balance, unless the parent will not be accompanying the child as part of the booking

Your Annual Discount Savings allocation cycle has now been aligned with the overall eBucks earn rule changes cycle to run from **1 July to 30 June** each year.

eBucks Rewards



Complimentary benefits for new FNB Private Clients accounts

From August 2024, clients can enjoy immediate **access to eBucks reward level 3 FNB Private Clients benefits** for three months when taking up a new FNB Private Clients account. This includes complimentary Starbucks, Wimpy and Kauai vouchers in the first month.

Visit eBucks.com for details.

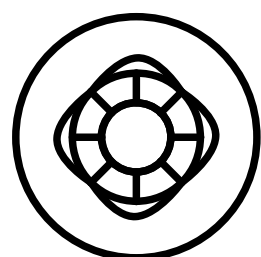


Changes to monthly reward level points from 1 July 2024



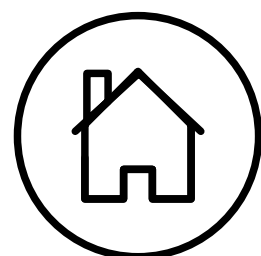
Digital Banking

- We've improved the Pay Bills requirement, enabling you to now collect 500 reward level points when you use Pay Bills for bills of R250 to R1 000 or 1 000 points for bills of more than R1 000
- You can continue to enjoy complimentary access to Extramarks, eBucks Games and the ENTERTAINER™, as well as reduced rates on Udemy and BIB, exclusively available through eBucks. We'll however no longer award points for engaging with these benefits
- You'll now be rewarded with 500 reward level points for having either a dark green or light green credit status



Insurance

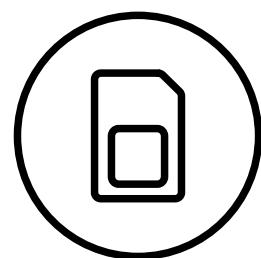
- The FNB Estate Protector by FNB Life is now a qualifying policy for points under the Insurance category. While the FNB Life Simplified offering will no longer attract points



Home

Collecting points under the Home category has been simplified to one single rule. Collect 1 000 points when you have any one of the following

- Have a Home Loan, Smart Bond, Structured Loan, Islamic Home, EDGE™ Certified Home Loan OR
- Have a Pension Backed Loan and have a salary stop order in place OR
- Single Facility®, Secured Revolving Facility with a minimum utilisation of at least 30% and an FNB Debit Order or Salary Deposit



Connect

- Points for FNB Connect are making way for an enhanced connectivity offering. You can now earn up to 15% back in eBucks on your FNB Connect SIM plan and bundle purchases
- Plus, get WhatsApp Messaging on us every month with FNB Connect

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Contact us

087 320 3200

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