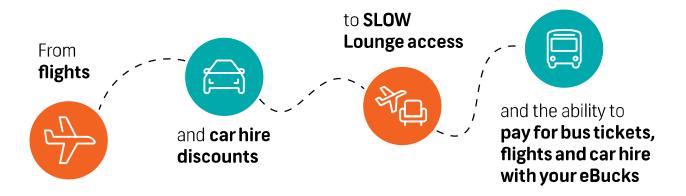


^{*}Discounts exclude VAT, taxes and surcharges. Terms, conditions, earn rules and limits apply. Certain benefits are dependent on your account. This is not meant to be a comprehensive guide to the eBucks Rewards Programme earn rules. Please visit eBucks.com and fnb.co.za for the complete rules.

Enjoy seamless business travel for less

FNB Platinum and Enterprise Business clients enjoy a wide range of travel rewards through eBucks Travel



It's part of how we continue to bring you help that changes everything.

Read more about how to access the eBucks Travel rewards specific to your account.



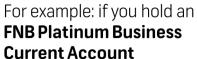
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1. Qualifying for travel rewards

To earn eBucks Travel rewards, a business requires an active qualifying FNB current account and must be registered for eBucks.

Your travel rewards are based on the highest FNB Business current account type that you hold.







your reward level and eBucks Travel discount will be based on the **FNB Platinum Business Current Account** reward level as this is the higher qualifying product.

2. Overview of travel rewards

a. Flight and car hire discounts according to reward level and account type



Receive up to **40%* off** on selected domestic and international flights and domestic car hire when booking with eBucks Travel on the FNB App or the eBucks Travel website. Discounts are deducted from your Annual Discount Savings amount, which is available for use between 1 July and 30 June annually, after which it will reset.

*Discounts exclude taxes, VAT and surcharges. Discounts are based on your reward level. The higher your reward level, the higher your discount.

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

FNB Account	Annual Discount Savings	Flight and car hire discounts per eBucks reward level				
		Level 1	Level 2	Level 3	Level 4	Level 5
FNB Platinum Business	R25 000 per annum	5%	10%	20%	30%	40%
FNB Enterprise Business	R35 000 per annum					

b. Pay with eBucks

You can also pay or part-pay for your travel bookings (including bus tickets) using your business' accumulated eBucks if you book through eBucks Travel.

3. Annual Discount Savings

Your Annual Discount Savings is the **total rand value of the flight and car hire discounts** you can redeem for your business with eBucks Travel every year. As you book discounted flights and car hire, the discount rand value will get deducted from your available Annual Discount Savings balance.

This Annual Discount Savings amount is determined by the highest type of Business account you have with FNB and is allocated to your business to use from 1 July to 30 June 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 in a 12-month period.

Your Annual Discount Savings amount for the year 1 July to 30 June

FNB Platinum Business

R25 000 per annum

FNB Enterprise Business

R35 000 per annum

Here's an example of how this works



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4. SLOW Lounge access



The number of complimentary visits you receive every year is based on the type of FNB Business account that you hold.

FNB Platinum Business

As an FNB Platinum Business Account holder, you get **24 complimentary visits** to the luxurious SLOW Domestic Lounges and SLOW International – regardless of your reward level. To access a lounge swipe your qualifying card at the lounge entrance. Complimentary visits can be used for yourself and one guest per entry.

Qualifying cards	Qualifying criteria for complimentary entries	Complimentary SLOW Lounge entries per annum
FNB Platinum Business Debit Card	Have a monthly deposit of at least R100 000 into a Platinum Business Debit Account	24
	OR	
	Have deposits over six months totaling at least R600 000 into a Platinum Business Debit Account	
FNB Platinum Business Credit Card	Active FNB Platinum Business Credit Card in good standing*	24

FNB Enterprise Business

As an FNB Enterprise Business Account holder, you get **unlimited complimentary visits for yourself and a guest** to the luxurious SLOW Domestic Lounges and SLOW International – regardless of your reward level. To access a lounge, simply swipe your qualifying card at the lounge entrance.

Qualifying cards	Qualifying criteria for complimentary entries	Complimentary SLOW Lounge entries per annum
FNB Enterprise Business Debit Card	Have a monthly deposit of at least R500 000 into a Enterprise Business Debit Account	Unlimited
	OR	
	Have deposits over six months totaling at least R3 million into an Enterprise Business Debit Account	
FNB Business Black Credit Card	Active Business Black Credit Card in good standing*	Unlimited



For more information Visit ebucks.com
Download the FNB App