



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



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

*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.



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.



*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.



Here's an example of how this works



^{*}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



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

Impact on Annual Discount Savings

The child's discount will not be deducted from your Annual Discount Savings balance unless they're traveling without you.

If the child is traveling without you, their discount will come off your available Annual Discount Savings.

Your spouses' discount will come off their own Annual Discount Savings balance.



NEW

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.

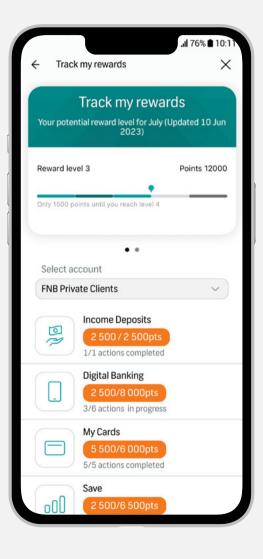
First National Bank and RMB Private Bank Divisions of FirstRand Bank Limited, Authorised Financial Services and Credit Providers

^{*}Discounts exclude taxes and surcharges.

^{**}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).



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

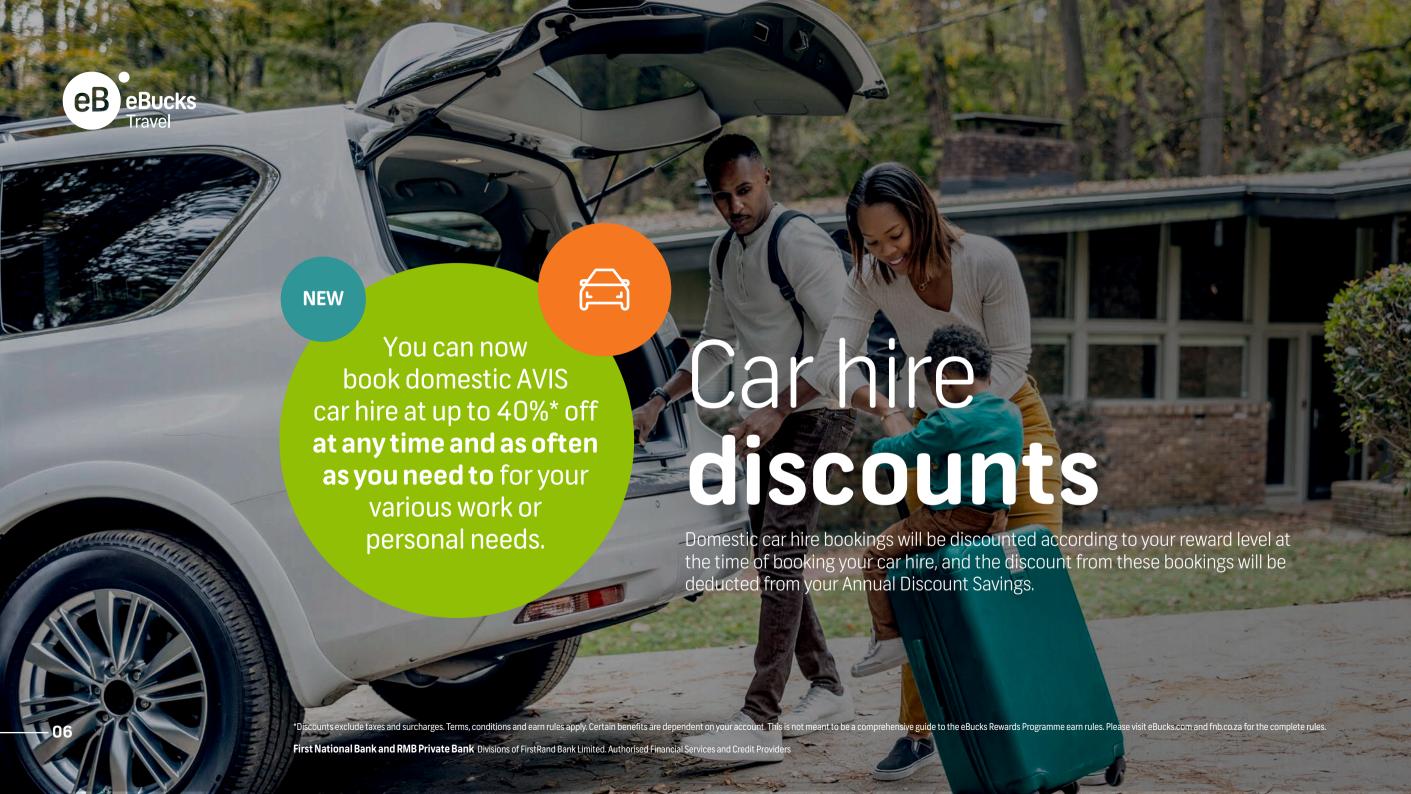


The higher your reward level, the higher your discount.

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

^{*}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.





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
	Aspire			N/A			2
Number of complimentary SLOW Lounge visits a year	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.

*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 Provider

