

We can help you make your money go even further with your **FNB Gold Account(s)**

Introducing new ways to get rewarded
from 1 July 2020



Terms, conditions and earn rules apply.

First National Bank A division of FirstRand Bank Limited.
An Authorised Financial Services and Credit Provider (NCRCP20).



As an FNB Gold account holder, you can make your money go further each month with eBucks. With **free membership** to the eBucks rewards programme you can get more value by making sure that you qualify by meeting all the qualifying criteria. **Move up a reward level** by collecting reward level points to reach your eBucks goals. Points are allocated according to how you bank with FNB.

Enjoy even more rewards and benefits for the whole family.

Even more ways to earn

Earn eBucks with smart spend

Earn your account fee back

Reward partners

Family benefits

More travel for the whole family

Value added benefits

Double Up on fuel earn

Even more free airtime

More convenience with the FNB App

Contact us

Even more ways to earn

You earn eBucks whenever you use your qualifying FNB Gold cards at our reward partners, making earning so effortless.



NEW

Earn additional eBucks with smart spend when you use your FNB Gold card or FNB Pay for your monthly spend



NEW

Up to 100% of your monthly FNB Fusion Gold or FNB Gold Cheque Account fee back in eBucks when you invest with FNB



NEW

Up to 100% of your monthly account fee in cash back when you have an FNB Fusion Gold Account and all your personal loans are with FNB



NEW

Up to 40% back in eBucks on your Video Streaming (Netflix) and Music Streaming (Spotify®) subscriptions when your family banks with FNB



Up to 15% back in eBucks on health and beauty purchases at Clicks



Up to R4/ litre back in eBucks at Engen when you have accepted the nav» Car terms of use for your vehicle that is loaded on the FNB App under nav» Car

Up to R8/ litre back in eBucks per quarter at Engen when your vehicle is financed with WesBank, Toyota Financial Services or Volkswagen Financial Services.



Up to 40%* back on selected flights and car rental for you and your family when you book with eBucks Travel



Up to 15% back in eBucks at KFC



Up to 40% back in eBucks on bus tickets at Intercap



*Discount excludes taxes. Terms, conditions and rules apply.

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Earn eBucks with smart spend

NEW

Earn additional eBucks with smart spend when you use your FNB Fusion Gold Card, FNB Gold Credit Card, FNB Gold Cheque Card or FNB Pay during the month. eBucks awarded for smart spend will take 2 – 3 business days to reflect in your eBucks account.

Track your smart spend and see how many eBucks you've earned during the month by visiting the **FNB App > eBucks > Earn > smart spend**

When you spend (in a calendar month):	You will earn (in eBucks):					
	Not Qualified*	Reward level 1	Reward level 2	Reward level 3	Reward level 4	Reward level 5
R4 000	R2.50	R5	R10	R15	R30	R60
R8 000	R2.50	R5	R10	R15	R30	R60
R12 000	R2.50	R5	R10	R15	R30	R60
R16 000	R2.50	R5	R10	R15	R30	R60
Potential eBucks earn in one month:	R10	R20	R40	R60	R120	R240

*Only Non-Qualifying customers whose FirstRand accounts are in good standing and have logged onto the FNB App at least once a month will be eligible for smart spend earn. If you're over 60 you're exempt from having to use the FNB App at least once a month.



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Earn your FNB Fusion/ Cheque Account fee back

FNB Investments

When you invest with FNB

NEW

Earn up to 100% of your monthly FNB Fusion Gold Account, FNB Gold Cheque Account or FNB Islamic Gold Cheque Account fee back in eBucks, depending on your reward level. You need to have a minimum of R250 000 in an FNB Savings and Investments account, with at least R10 000 invested in a qualifying account (Segregated Portfolios, Investment Account, Tax-Free Shares, Endowment, Pension and Preservation Account, and Retirement Annuity.) To qualify for this reward the investment must be in an FNB Funds and solutions only.

Reward level	Investment Amount	Percentage of your fees paid back in eBucks
1	R250 000 in Savings and Investments with at least R10 000 invested in a qualifying account (listed above)	10%
2		25%
3		50%
4		75%
5		100%

FNB Personal Loans

When you have all your personal loans with FNB

Earn up 100% on your monthly FNB Fusion Gold account fee (R89) in cash back when you have an FNB Fusion Gold Account and all your personal loans debt with FNB.

To qualify:

1. You must be on eBucks reward level 1 or above
2. 80% of your personal loan debt must be with FNB
3. You must have an active personal loan with FNB for at least R10 000
4. You must have an active FNB Fusion Gold account



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Reward Partners

eBucks Rewards is South Africa's most rewarding, behaviour driven multi-partner programme. We can help you make your money go even further, by helping you earn and spend eBucks at a wide variety of reward partners. With over 30 partners to choose from, we deliver real and meaningful value where it matters most.

DAILY ESSENTIALS



FUEL & TRANSPORT



BENEFIT PARTNERS



FOOD & ENTERTAINMENT



CLOTHING & KIDS



TRAVEL



ELECTRONICS & MORE



HOME & LIFESTYLE



Shop more for less

Get up to **40% off** selected items with the eBucks Shop. Experience safe, seamless and secure transactions when you use the FNB App to buy the things you need and want.



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Family benefits

Up to 40% back in eBucks on your Video Streaming (Netflix) and Music Streaming (Spotify®) subscription fees if you and your Spouse/ Life Partner both have FNB Gold accounts or are on the Spousal pricing option OR you have an active FNBBy account linked to your profile (only applicable to children under 18 years of age).



Enjoy 2-for-1 specials in 2020 Treat the family to more with The ENTERTAINER™ and let FNB cover the sign-up cost of R1 580.



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More travel for the whole family

Up to 40% off on selected flights and car rental for you and your family when you book with eBucks Travel.

Reward yourself and the family with more travel experiences. Book flights using the FNB App or the eBucks Travel website and get up to 40%* off selected flights and car rental with Avis.

*Discount excludes all taxes



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Value added benefits

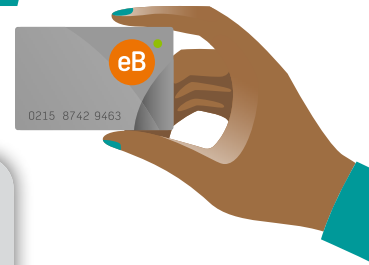
Enjoy a fresh smoothie,
coffee or up to R100 to
spend in-store at KAUAI every
month when you use your FNB
Fusion Gold Card or FNB Gold
Credit Card for 100% of your
monthly spend. This benefit can
be redeemed on the FNB App.

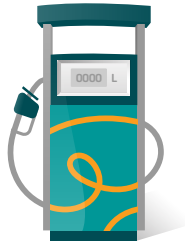
KAUAI



Enjoy a Wimpy breakfast or
burger at participating Engen
1Stops on us. If you are on reward
level 2 or higher, you can redeem
a quarterly voucher on the FNB
App. The voucher will automatically
renew every three months.

WIMPY





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Double up on fuel earn

This is a quarterly reward in addition to your normal eBucks earned each month for fuel purchases at Engen. If you have met all the below qualifying requirements

Up to R8/ litre back

in eBucks per quarter on fuel spend at Engen.



1 Vehicle finance with WesBank

Have an active Vehicle Finance Agreement with WesBank, Toyota Financial Services and/or Volkswagen Financial Services.

2 nav» Car

Have your financed vehicle loaded on nav» Car on the FNB App, view your loaded vehicle in 'My Garage' and accept the nav» Car terms of use.

3 Spend 100% at Engen

100% of your fuel spend for that quarter must be at Engen.



If you have met all the qualifying requirements, at the end of the quarter, you will earn an additional up to R4/litre back in eBucks over and above the eBucks you have already earned each month for your fuel purchases, giving you up to R8/litre back in eBucks once a quarter on your total Engen earn for that quarter.

Engen Earn	Double Up Earn	Total Double Up & Engen Earn for the Quarter (Rands/litre)
R0,10	R0,10	R0,20
R0,25	R0,25	R0,50
R0,75	R0,75	R1,50
R2	R2	R4
R4	R4	R8



Even more free airtime



Free monthly data, voice minutes and SMSs on your FNB Connect SIM.

If you are an existing customer:

If you are a qualifying FNB Connect customer with an FNB Fusion Gold Account you can get up to 1GB, 30 voice minutes and 30 SMSs each month based on your eBucks reward level. As an existing customer who has opened their transactional bank account on or before 30 June 2020 and activated their SIM card on or before 30 June 2020.

If you are a new customer:

If you are a qualifying FNB Connect customer with an FNB Fusion Gold Account, you can get up to 1GB, 30 voice minutes and 30 SMSs each month after account opening. New Customers are customers who opened their bank accounts on or after 1 July 2020 and activated their SIM cards after 1 July 2020. All new customers will receive an activation allocation within 5 days of activating their FNB Connect SIM card.

		When you activate your SIM you will get once-off	If you join on or after 1 July 2020 you will get (first 3 months only)	If you joined before 1 July 2020 you will get depending on your eBucks reward level				
				Reward level 1	Reward level 2	Reward level 3	Reward level 4	Reward level 5
Have an FNB Gold Cheque Account	Free Voice (min)	30	30	30	30	30	30	30
	Free Data (MB)	300	300	80	100	150	200	300
	Free SMSs	30	30	30	30	30	30	30
Have an FNB Fusion Gold Account	Free Voice (min)	30	30	30	30	30	30	30
	Free Data (MB)	1GB	1GB	150	300	500	700	1GB
	Free SMSs	30	30	30	30	30	30	30

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Contact us

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Reward partners

Family benefits

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Value added benefits

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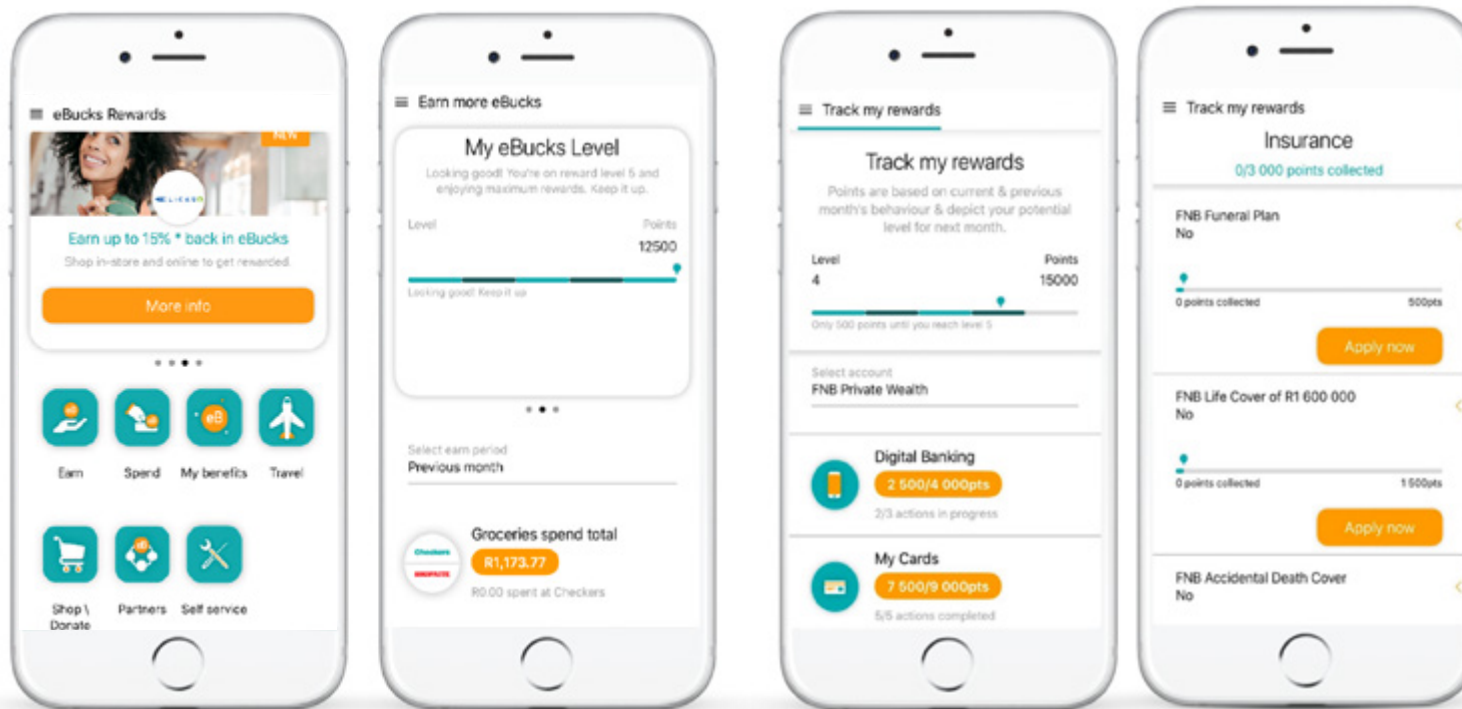
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More convenience with the FNB App

We can help you move up a reward level and earn even more eBucks.

Visit the **'Earn more eBucks'** tab to see an in-depth analysis of your eBucks earn. Learn how you could potentially earn even more.

Visit the **'Track my rewards'** tab and find out how you can move up a reward level. Remember, when you reach reward level 5 you will earn eBucks at the highest rate.



Earn more eBucks

Track my rewards



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Reward partners

Family benefits

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We can help you make your money go even further



Visit the eBucks tab on the FNB App or eBucks.com for more information.

Terms, conditions and earn rules apply.

Please note that this document is a high-level summary across the entire programme and in no way, represents the complete programme rules with regard to qualifying, moving up a reward level and earning eBucks. Members should visit eBucks.com for all the changes and updates to the earn rules and the eBucks Rewards Programme.