

eBucks Rewards Earn Rule Changes

Help with so much more than banking
for you, your family and your business





eBucks Rewards – SA’s leading rewards programme

eBucks Rewards is South Africa's (SA’s) leading rewards programme offered by First National Bank (FNB).

Our growing list of awards pay tribute to our strides toward developing industry-leading innovations in a loyalty programme that millions of South Africans have been benefiting from for the past 23 years. They represent our pioneering efforts to provide customers with meaningful rewards to help their money go further

eBucks Rewards has for two consecutive years, flown the South African flag high on the world stage at **the International Loyalty awards**, proudly walking away with:



The Best Use of Technology Award
(2022-2023)

The Regional Loyalty Champion of the Year Award for Middle East & Africa
(2022-2023)

Best Long-Term Loyalty Programme
(2022-2023)



eBucks awarded at the South African Loyalty awards for:

- The most Innovative Use of Technology** for four consecutive years (2019 – 2022)
- The Best Long-Term Programme of the Year Award** (2022)
- The Best Programme of the year in Financial services** (2019-2021)





eBucks Executive Summary



eBucks rewards drove more than **292 million unique engagements on the FNB app** during the past year, with customers being able to track their rewards and benefits daily



Paid out over **R19.5 billion** to our members since inception; and **R16.3 billion** eBucks spent in that same timeframe



Paid out over **R3.8 billion** in the past 24 months



The programme has an average **Spend to Earn ratio of 95%** over a 5year period



R92 million in eBucks used by members to pay their account fees since inception of the service till March 2023

FNB and eBucks is focused on helping customers with their daily lives and to help them manage their money for a better future.

- An eBucks customer is up to **10 times more likely to remain with FNB, take up additional products and services, and change their banking behaviour** than a customer not engaged in the program.
- The program currently attracts more than **80k new members per month.**



- eBucks provides lounge access to nearly **900 000 customers per annum**
- Over 7.5 million bank customers enjoying **SLOW Lounge** benefits since 2010



Personal Banking eBucks Rewards





eBucks Rewards – Personal Banking earn rule changes 2023-2024



Enhancement of the Easy PayU VP change to **R20 coupon** – More value for customer, simplicity and on platform redemption to drive digitisation **12% increase in qualifiers**



31k more customers to qualify for Easy Smart, relaxation of the qualification criteria to drive programme engagement



107k more customers to qualify for Aspire to drive programme engagement



Inclusion of **Family Benefits** for Wimpy, Kauai plus **Travel discounts** for busses and flights.



eBucks provides **3X more value** than the fees our customers pay for their financial services and banking – offering our customers tangible help that goes beyond just banking.



The 2023/24 eBucks Rewards approach aims to drive:

- Improved **banking behaviour** through more effective and efficient rewards
- Simplification of **digital customer journeys for rewards redemption**
- Empowering clients with **Financial educational tool** for them to better engage with the eBucks Rewards programme
- Building holistic lifestyle benefits to **ensure entrenchment in the programme**
- Continue driving essential benefits that gives **more value to clients**





Easy PayU & Smart

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eBucks Rewards – Easy ways to earn (EASY PayU)

How eBucks Rewards work

FNB Easy PAYU



Bank with FNB

For 23 years we've provided customers with rewards, **that can be used on the FNB App or with our partners, online or in-store.**

No monthly subscription or joining fee

FNB Connect
Get up to 200MB + 35 voice minutes + 35 SMSs each month

Get a R20 grocery voucher
to pay for groceries and essentials



Earning Rewards is easy

1

Keep your accounts **active** and in **good standing**

2

Spend **R200** at Shoprite, Checkers or USave monthly



Enjoy more benefits



Pay with your FNB Easy Card



Swipe or tap your card to earn a R20 **grocery voucher**



Education
EXTRA MARKS
Snaplify.com
Udemy

Travel
QuickBus
Security
GuardMe 2.0
When every second counts

Entertainment
BiB Africa's Audio Library
eBucks Games
the ENTERTAINER™





eBucks Rewards – Easy ways to earn (Easy Smart)

How eBucks Rewards work

FNB Easy Smart



Earn eBucks in so many ways

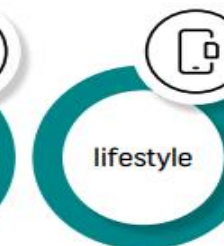
Pay with your FNB Card at our partners every month.



shop



travel



lifestyle



Spend your eBucks and save

Pay for your monthly account fee or buy airtime, data, electricity and groceries at our in- store partners.



Spend at the eBucks Shop

Spend your eBucks and rands at the eBucks Shop and buy electronics, gadgets, home appliances, kid's stuff, gifts and more. The eBucks Shop has it all.



Spend with eBucks Travel

Use eBucks to part-pay on QuickBus when you book bus tickets.



Get connected with FNB Connect

Qualify for eBucks and get up to 200MB data, 35 voice minutes and 35 SMSs from FNB Connect.



eBucks Partners

Earn and use eBucks at 30+ online or in-store partners, including value-added services such as

Education



Travel



Security



Entertainment





Personal Banking – EASY PAYU & SMART ERC overview

Easy PayU customers are no longer required to meet the minimum monthly deposit requirement.

GETTING REWARDED



Get a monthly R20 voucher to use at Checkers & Shoprite



FREE 100MB data, 35 voice minutes & 35 SMSs every month on their active FNB Connect SIM.

VOUCHER REDEMPTION



Customers now have the option to also redeem their vouchers via the FNB App and USSD.



The voucher can now be redeemed on an unlimited selection of groceries & essentials.

Easy PAYU

QUALIFICATION MADE EASIER



Swipe their FNB Easy Debit card at USave, Shoprite or Checkers for R200 within a month.

- Make sure that ALL their FirstRand Bank accounts are in good standing.
- Once the minimum spend requirement of R200 is met, customers will receive a R20 monthly voucher
- Includes Islamic Easy PayU accounts

EDUCATION

Get a 12-month complimentary access to eLearning support for Grades R-12 with **Extramarks**

ENTERTAINMENT

Get access to **BiB, the ENTERTAINER™** and **eBucks Games**

eBUCKS TRAVEL

Safe & hassle-free bus ticket booking on the FNB App with **QuickBus**

Easy Smart

QUALIFICATION MADE EASIER



Have a minimum monthly deposit of R2 000

Log into the FNB App, Cellphone Banking or FNB Online Banking once a month or withdraw cash using Cash@Till

- Senior customers (60 years and over) now only require a minimum deposit of R 1000
- Up to R50 back in eBucks on groceries & monthly essentials at Checkers, Shoprite or USave and Clicks*
- *Seniors earn double their rewards at Clicks on Wednesdays
- Get R50 off when you book bus tickets on the FNB app with QuickBus
- Earn their GuardMe fee back in eBucks if they have a balance of over R10 000 in their FNB Investment Accounts
- Includes Islamic Easy Bundle option





Personal Banking – EASY SMART Boost my Rewards overview

The qualification requirements to receive the R500 Shoprite/Checkers Voucher per annum have been updated as follows:



Spend at least R1 000 on the FNB Easy Debit card every month, plus do one of the following:



Grow their Savings Account by R100 every month **OR**



Maintain a Savings Account balance of at least R6 000 every month **OR**



Have a Credit Status in Light or Dark Green and engage with any NAV Money Tool Monthly **OR**



Have an active FNB Connect SIM **OR**



Have Cash@Till and Cardless Cash Withdrawals which are greater than your Card Present ATM Withdrawals

NEW

NEW

NEW

Customers can get rewarded R500 Checkers & Shoprite/Usave voucher when they meet the requirements for 12 consecutive months **OR** get rewarded with R300 Checkers & Shoprite/Usave voucher when they meet the requirements for 10 or 11 consecutive months.

***Engage via one or more of these channels:** » Smart budget - View Smart budget and have at least 3 budget categories setup, Track my spend, My net worth, My available funds, Credit status.





Engage* with any of the below tools monthly:

- » Smart budget - View Smart budget and have at least 3 budget categories setup
- » Track my spend
- » My net worth
- » My available funds
- » Credit status



*Engage: From nav» Money:

navi-gate life → nav»Money → Click on Smart budget/Track my spend/My net worth/My available funds/Credit status/



From the FNB Accounts page:

FNB Accounts page → Credit card transaction history → Click Credit status

FNB Accounts page → Cheque/ Fusion transaction history → My available funds

FNB Accounts page → Click on the money panel (Smart budget/ My net worth)





Personal Banking – EASY SMART Travel Discounts on Bus tickets

NEW Customers will get R50 off per ticket when booking via QuickBus on the FNB App.

NEW

R50 OFF

Customers will get a R50 discount per ticket on the main member's booking made with QuickBus via the FNB App. Go to eBucks > eBucks Travel > Book Bus

ANNUAL DISCOUNT SAVINGS

The maximum discount customers will get annually (01 Aug 2023-31 July 2024) is R500.

Important To Note:

- The discount applies to any bus operator that falls under QuickBus.
- Discounts only apply to the main Easy Account holder.
- Customer can pay for the booking with eBucks, Rands or combination of both.
- A ticket is a one-way trip eg. a bus trip from Johannesburg to Durban could result in a ticket discount of R50.
- If you book a return ticket eg. a return trip from Johannesburg to Durban - it is considered as 2 tickets, thus providing a potential discount of R100.





Personal Banking – EASY SMART value-added services



BOOST MY REWARDS

Get rewarded with a **R500 grocery voucher** every year when you meet the requirements



FAMILY

Protect your family with **GuardMe** from R19.90 pm per member



FNB CONNECT

Get rewarded with **300MB data, 35 voice minutes & 35 SMSs** every month on your FNB Connect SIM when you qualify for eBucks Rewards



EDUCATION

Get a **12-month complimentary** access to eLearning support for Grades R-12 with **Extramarks**

Expand your mind with hundreds of **Udemy** courses



ENTERTAINMENT

Get access to **BiB, the ENTERTAINER™** and **eBucks Games**



eBUCKS TRAVEL

Get a **R50 discount** when you book bus tickets through **QuickBus**



Aspire

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Personal Banking – Aspire ERC Overview

Lower to Middle Market

Qualification Requirements



Have an active current account and meet the minimum monthly deposit requirements or have 5 customer-initiated debit transactions.



Log into the FNB App once a month (Seniors excluded).



Smart Spend Virtual Card:

Customers will now earn eBucks on their general spend when they use their FNB Aspire Virtual Card



ENGEN Fuel Rewards

* earn additional eBucks for their fuel spend monthly provided they meet the requirements

Aspire –Lower to Middle Market



Family Banking:

R20 back in eBucks on Netflix and Spotify subscriptions, customers must have their Virtual Cards linked to their Netflix and Spotify subscriptions.



Travel Discounts:

Get R100 off per one-way ticket when booking domestic flights with eBucks Travel on the FNB App



Get a R50 discount per ticket on the main member's booking made with QuickBus via the FNB App



Annual Discount savings of R 1000 per annum for eBucks Travel





eBucks Rewards – Easy ways to earn (Aspire)

How eBucks works



Earn eBucks in so many ways

Pay with your FNB Physical Card or FNB Virtual Card at our partners and earn rewards



Your eBucks are automatically added to your account every month



Spend your eBucks and save

Pay for your dream holiday, monthly essentials or gadgets at any of our online or in-store partners. You can use your eBucks to pay in full or part-pay.



Spend at the eBucks Shop

Spend your eBucks and rands at the eBucks Shop. Shop electronics, gadgets, home appliances, kid's stuff and gifts. The eBucks Shop has it all.



Spend with eBucks Travel

Use eBucks to part-pay for flights, car hire and bus tickets with QuickBus.



Get connected with FNB Connect

FNB Connect helps you stay connected with up to 1GB data, 35 voice minutes and 35 SMSs every month on your FNB Connect SIM Card when you qualify for eBucks rewards.



eBucks Partners

Earn and use eBucks at 30+ online or in-store partners, including value-added services such as

Education 	Security Shopping 	Entertainment 	Vouchers
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Personal Banking – Aspire Boost my Rewards overview

The qualification requirements to **receive the R1 500 Shoe Reward** per annum have been updated as follows:



Spend at least **R4 000** on the **FNB Aspire Debit Card** every month, plus do one of the following:



Grow their Savings Account by **R500** every month **OR**



Maintain a Savings Account balance of at least **R16 500** every month **OR**



Have a **Credit Status in Light or Dark Green** and engage with any NAV Money Tool* Monthly **OR**



Have an active **FNB Connect SIM OR**



Have **Cash@Till** and **Cardless Cash Withdrawals** which are greater than your Card Present ATM Withdrawals

NEW

NEW

NEW

Customers can get rewarded R1 500 towards a new pair of shoes every year when they meet the requirements for 12 consecutive months OR get rewarded with R1 000 towards a new pair of shoes every year when they meet the requirements for 10 or 11 consecutive months.

*Engage via one or more of these channels: » Smart budget – View Smart budget and have at least 3 budget categories setup, Track my spend, My net worth, My available funds, Credit status.





Personal Banking – Aspire eBucks earn



Earn **R20 back in eBucks** on your monthly Netflix subscription.

NEW



Earn **R20 back in eBucks** on your monthly Spotify subscription.

NEW



Earn up to **R150 back in eBucks** on groceries & monthly essentials at Checkers & Shoprite/Usave.



Earn up to **R150 back in eBucks** on health, beauty & baby essentials at Clicks.



Earn up to **R150 back in eBucks** on fuel at Engen. PLUS earn an additional up to **R150 back in eBucks** on fuel at Engen every month when you meet the requirements.



Earn up to **R150 back in eBucks** when you book bus tickets at Intercape when you meet the requirements.



Earn up to **100% back in eBucks** of your **GuardMe subscription fee back in eBucks** (for up to 6 people).

Important Note on Netflix and Spotify:

To earn eBucks on the Netflix and Spotify subscriptions, customers must link their FNB Aspire Virtual Cards to their subscriptions and have a family banking profile.





Personal Banking – Aspire value added benefits



BOOST MY REWARDS

Get rewarded with R1 500 towards a new pair of shoes every year when you meet the requirements



FAMILY

Protect your family with GuardMe from R19,90 pm per member



FNB CONNECT

Get rewarded with 500MB data, 35voice minutes & 35 SMSs every month on your active FNB Connect SIM when you qualify for eBucks Rewards



EDUCATION

Get a 12-month complimentary access to eLearning support for Grades R-12 with Extramarks

Expand your mind with hundreds of Udemu courses



ENTERTAINMENT

Get access to BiB, the ENTERTAINER™ and eBucks Games



eBUCKS TRAVEL

2 bonus SLOWLounge visits, get a R50 discount when you book bus tickets through QuickBus, FNB On The Go Voucher

R100 off domestic flights





Private Banking eBucks Rewards

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eBucks Rewards – Private Banking earn rule changes 2023-2024



eB Travel: eBucks, through its' flight and car travel programmes in 2023, will provide over **300 000 airline seats** via the rewards programme which equates to **filling 5 Boeing 737 Aircrafts, per day for a year**



****NEW** Lift Premium** – get 25% off flight bookings on the eB Travel platform



Engen fuel rewards: Monthly + pay with Virtual card



Inclusion of **Family Benefits** for Wimpy, Kauai plus **Travel annual discount savings** for busses and flights and eB shop.



eBucks Rewards ERC strategy aims to:

- Create more **value and rewarding healthy, consistent banking behaviour** that is contextual and supported by a **seamless digital journey**.
- Make it **simpler for a client to engage** with the eBucks programme
- Drive **virtual card adoption to prioritise cardless transactions**, safeguarding our clients against increased in card-related fraud.
- Introduce **Annual Discount Savings** for eBucks Shop & eBucks Travel
- Empower and enable clients to **monitor their behaviours and maximise their rewards** through 'Track My Rewards" on the FNB & RMB Private Banking App.





Private Banking – overview

Maximise your eBucks earn with Virtual Cards

- 1 Customers can collect Reward Level points from the “My Cards pillar/product group and potentially move up a reward level.
- 2 Customers will also earn higher reward rates on these partner earn categories:
 - Shoprite Checkers
 - Clicks
 - iStore
 - Engen fuel and additional earn
- 3 Customers can earn up to 40% back in eBucks on your Netflix and Spotify® subscriptions when your FNB Virtual Card is loaded for payment.

Engen | Fuel Rewards:

- 4 Customers can earn up to R8/ litre back* in eBucks monthly, when paying with their Virtual Cards at participating Engen service stations.


- Have an active vehicle finance agreement with WesBank (or Toyota Financial Services)
- Have your vehicle loaded on nav» Car (under 'My Garage')
- Have FNB Short Term Comprehensive Car Insurance*


5 Smart Spend :

Customers can unlock the first spend amount by using a Physical Card (Debit or Credit Card) for their qualifying online and in store purchases.


- To unlock and earn eBucks after the first spend amount, 80% of the customers’ spend must be on their Virtual Cards.


2023 earn rule changes demonstrate the eBucks rewards program’s principles by:

 **Earning eBucks:** Customers will earn a flat rate when using their qualifying Debit or Credit Card (Physical Card) at Clicks, iStore and Checkers.

 **Family banking:** Customers will now receive additional monthly Kauai and quarterly Wimpy vouchers for their child

 **Qualifying requirements:** Single View Customer- we are making it simpler for a client to understand the eBucks programme and how they are rewarded by rewarding them based on their highest product held.

-  **Reward Levels:**
- Performing 3 real time payments (PayShap and Instant Payments) – 1000 points
 - Paying at least 2 Bills under FNB Pay Bills – 1 000 points
 - Using 2 or more eBucks Benefit Partners (Udemy, Games, ExtraMarks, Entertainer, BiB) – 1 000 points

 **Introduction of eBucks Shop & eBucks Travel discount Annual Discount Saving:**

- R5 000 – FNB Premier clients
- R10 000 – FNB Private
- R20 000 – FNB Private Wealth and RMB Private Bank
- Customers can get discounts of up to 40% when they book domestic bus tickets via the FNB App with QuickBus.





eBucks Rewards – Private Banking Reward Levels

New Points threshold

Banking	Reward Level 1	Reward Level 2	Reward Level 3	Reward Level 4	Reward Level 5
Premier	0 to 3999 <i>(was 0-5499)</i>	4000 to 6999 <i>(was 5500-9999)</i>	7000 to 9499 <i>(was 10000-11999)</i>	9500 to 10999 <i>(was 12000-13999)</i>	11000+ <i>(was 14000+)</i>
Private Clients	0 to 4999 <i>(was 0-6999)</i>	5000 to 8499 <i>(was 7000-11999)</i>	8500 to 10999 <i>(was 12000-13499)</i>	11000 to 12499 <i>(was 13500-15499)</i>	12500+ <i>(was 15500+)</i>
Private Wealth	0 to 5499 <i>(was 0-6499)</i>	5500 to 9499 <i>(was 6500-11499)</i>	9500 to 12499 <i>(was 11500-13999)</i>	12500 to 14499 <i>(was 14000-16999)</i>	14500+ <i>(was 17000+)</i>
RMB Private Banking	0 to 5499 <i>(was 0-6499)</i>	5500 to 9499 <i>(was 6500-11499)</i>	9500 to 12499 <i>(was 11500-13999)</i>	12500 to 14499 <i>(was 14000-16999)</i>	14500+ <i>(was 17000+)</i>

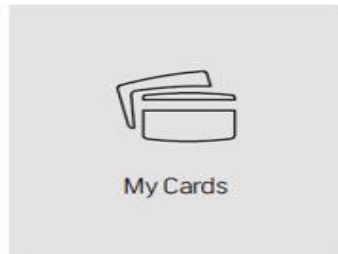
Customers can move up a reward level by collecting points from these product groups:



Income Deposit



Digital Banking



My Cards



FNB Connect

NEW



Borrow



Save & Invest

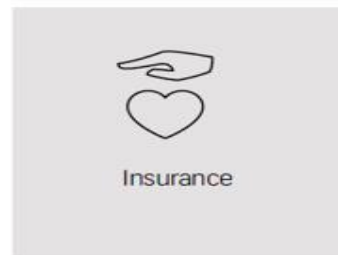
UPDATED



Offshore Banking



Home



Insurance



Family



Private Banking – Earning eBucks

Customers could qualify to earn eBucks as follows:



Up to **3%* back in eBucks** on In-store & Online Partner spend



Up to **15% back in eBucks**** on your Checkers & Shoprite spend



Up to **15% back in eBucks**** on your Clicks** *spend



Up to **15% back in eBucks*** on iStore purchases



Up to **15% back in eBucks**** on qualifying FNB Short Term Insurance- Comprehensive Insurance premiums



Up to **15% back in eBucks**** on qualifying FNB Life Insurance - Protect Series premiums



Up to **25% back in eBucks** on FNB Life Insurance – Simplified premiums



Up to **40% back in eBucks** on FNB Life Insurance - Customised premiums



Up to **40% back in eBucks** on Family ****- Video Streaming (Netflix)



Up to **40% back in eBucks** on Family **** Music Streaming (Spotify®)



Up to **50% back in eBucks** for sending or receiving foreign currency through FNB Forex



Up to **R8/L back in eBucks** on fuel spend at Engen*

*Applies to FNB Private Wealth/RMB Private Bank Fusion Card and FNB Private Wealth/RMB Private Bank Credit Card only. Visit eBucks.com for FNB Premier and FNB Private Clients reward rates.

**Applies to Virtual Card transactions. For Physical Card transactions, FNB Premier customers earn a flat rate of 0.25%. FNB Private clients earn a flat rate of 0.5% and FNB Private Wealth earn a flat rate 1%.

***Seniors get an additional 15% back in eBucks on Wednesday when they shop at Clicks.

****Only applies if you and your life partner/spouse are verified as a family and you both have an FNB Fusion Account, FNB Current account, FNB Islamic Account or FNB Single Facility Account AND your life partner/ spouse is on the Spousal pricing option OR you have an active FNB account linked to your profile (only applicable to children under 18 years of age).

*****If you have met all the qualifying requirements.





Private Banking – Travel Highlights

Annual Discount Savings (NEW)



Each main member will get their own Annual Discount Savings based on the highest qualifying product they hold. Annual discount savings will be effective each September, with your first monthly eBucks allocation.



The Discount Savings can be spent across eBucks Travel (Flights & Car hire), QuickBus & eBucks Shop if bookings are made via the FNB/RMB Private Bank App or Online via the eBucks website.

The Annual Discounts Savings are as follows:

FNB/RMB Private Bank Product	Annual Discount Savings
FNB Premier	R5000
FNB Private Clients	R10 000
FNB Private Wealth/RMB Private Bank	R20 000



QuickBus bookings can only be done via the FNB App.



Children within the family banking container do not get their own Discount Savings. Their discount will automatically come off the parent making the booking.



There are no changes to the number of Complimentary and bonus airport lounge visits a customer can earn in a year.

SLOW Lounge Access:



- SLOW Domestic Lounge R300 per person * per visit
- SLOW lounges at International terminals R480 per person * per visit
- FNB Private Wealth and RMB Private Bank customers can use their available complimentary visits at all SLOW Lounges and only selected Bidvest Premier Lounges where a SLOW Lounge is not present in the same airport terminal.

**if their complimentary or bonus visits have been used up, or they do not meet the qualifying criteria, or for any additional guests.*





Private Banking – Introducing Lift Premium

lift



Who is eligible for the 25% discount on LIFT Premium?

- This benefit is open to all **FNB and RMB Private Bank account holders** (Retail and Commercial), as well as all qualifying members of the eBucks Rewards programme, regardless of their reward level.
- Note: The discount **is not dependent on your reward level or segment**.



Other LIFT Premium benefits:

- The LIFT Premium offer has great benefits like a dedicated **check-in area, fast track security, priority boarding and unlimited ticket flexibility**.



Booking:

- The **25% discount will only be available through eBucks Travel** when booking on the FNB/RMB Private Bank App or on the eBucks Travel website, and is available on all LIFT Premium domestic routes.
- Note: qualifying customers **will not unlock additional benefits when booking online**, only via the FNB/RMB Private Bank App.



Payment

- Customers can use **eBucks, pay in Rands with their FNB/RMB Private Bank card** (including virtual card) or **part-pay in eBucks and Rands**.



How long is the discount available for?

- This discount is available to book by **30 June 2024**, for travel anytime.
- Note that the discount is **limited to the first 1000 tickets each month**. Once the 1000 seats have been reached, the price will adjust back to the LIFT published fare pricing on our platforms.



How is the 25% discount calculated?

- The **25% is deducted from the base fare**, excluding taxes and VAT. The price you see on the eBucks Travel booking platforms is already discounted.



Do I still get my SLOW benefit when booking with LIFT Premium?

- LIFT has partnered with SLOW Lounge to allow all LIFT Premium customers, regardless of the booking platform used, to receive a complimentary visit to the SLOW lounge from 1 July 2023.
- Kindly produce your LIFT Premium boarding pass upon arrival at the SLOW Lounge to gain access.

LAUNCHING SOON



WATCH THIS SPACE



COMING SOON



Private Banking – value added services

Use your eBucks to
PAY for your **MONTHLY ACCOUNT FEES**

ENTERTAINMENT

Get access to BiB, the ENTERTAINER*, eBucks Games, Starbucks.



FAMILY

Protect your family with GuardMe from R19,90 pm per member.



FNB CONNECT

Get up to 2GB data, 35 voice minutes & 35 SMSs every month on your active FNB Connect SIM.



EDUCATION

Complimentary eLearning platform with the Extramarks Learning App.

Enrol for up to 2 Udemy courses per month and a total of 6 courses per year.

Save up to R399 when you buy eTextbook vouchers with eBucks & Snapplify.



eBUCKS TRAVEL

Discounts on flights, Avis Car Hire and QuickBus bookings.

Get a free Wimpy breakfast or burger at participating Engen 1Stops every quarter and get an extra voucher if you have a child linked in your Family container



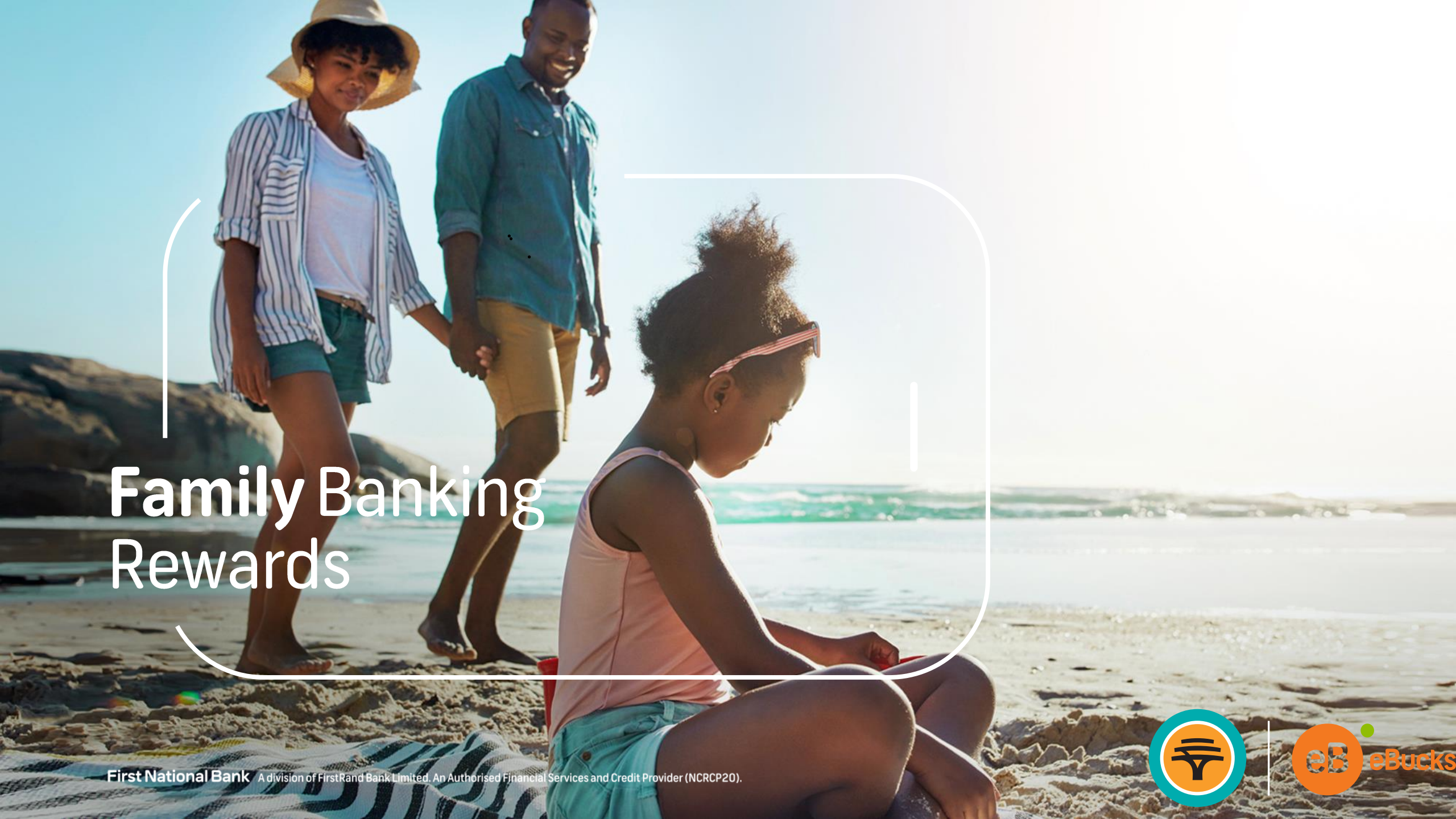
AIRPORT LOUNGES

Get up to 36* complimentary SLOWlounge visits per year.

Unlock up to 24* bonus SLOWlounge visits when you book flights with eBucks Travel.

*Applies to FNB Private Wealth/RMB Private Bank. Visit eBucks.com for FNB Premier and FNB Private Clients reward rates





Family Banking Rewards

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





BENEFITS OF THE FAMILY BANKING BUNDLE

NEW

VIRTUAL CARD

Link their Virtual Cards to their Netflix and Spotify subscriptions to earn

up to 40% back in eBucks.



KAJAI

Enjoy a smoothie, organic coffee or up to R120* to spend in-store & and a smoothie** for your child linked in the family profile

FNB ON THE GO

Get a Wimpy voucher and an extra voucher* if you have a child linked in your family profile



*Voucher dependent on your eBucks reward level. The higher your eBucks reward level, the greater your reward.
 **Maximum one child.



Family Banking Qualification Rules

1. For the spouse to qualify on the main members eBucks discount level the spouse must have their own active Current Account in the same segment (this refers to FNB and RMB Private Bank).
2. The Spouse must also be linked to the main family banking profile.
3. For children between the age of 2-24 years to qualify from the main members rewards discounts, they must hold an active transactional youth account and also be linked to the family banking profile.

How to qualify for discounts:

- The customer's reward level will now be based on the highest FNB/RMB Private Bank product that they hold.
- For the spouse to qualify on the main member's eBucks discount level the spouse must have their own active Current Account in the same Banking.
- The Spouse must also be linked to the main family banking profile.
- Children between the age of 2-24 years to qualify from the main member's discount, they must hold an active transactional youth account & be linked to the family banking profile.



Rewards changes summary |
Personal & Private Banking





eBucks Rewards – Personal Banking summary of changes



Key reward items and customer differentiation shown below:

Category	Easy PayU	Easy Smart	Aspire
Grocer	Get a R20 Voucher	Remains the Same	Remains the Same
General Earn Category			Earn up to R150 back on your virtual card purchases (Smart Spend)
Boost My Rewards		New ways to qualify	New ways to qualify
Engen Fuel Rewards			Earn up to R1.20 per litre if you have vehicle finance and FNB car insurance
Netflix and Spotify Family VP			Get R20 off Netflix and Spotify Subscriptions when you have a linked Spouse or FNBy account and a Family profile
Travel- Annual Discounts		Get up to R500 discounts on Travel	Get up to R1 000 discounts on Travel
Kauai Family Benefit			Get a Kauai Smoothie for your child every month
Wimpy Family Benefit			Get a Wimpy Voucher for your child every quarter
Flights			Get R100 off domestic flight bookings on the app
Quickbus		Get R50 off Quickbus tickets booked on platform	Get R50 off QuickBus tickets booked on platform



eBucks Rewards – Private Banking summary of changes



Key reward items and customer differentiation shown below

Category	Premier	Private Clients	Private Wealth
Clicks	Earn 0.25% on card and up to 15% on VC	Earn 0.5% on card and up to 15% on VC	Earn 1% on card and up to 15% on VC
iStore	Earn 0.25% on card and up to 15% on VC	Earn 0.5% on card and up to 15% on VC	Earn 1% on card and up to 15% on VC
Engen	Earn R0.10 per litre on card and up to R4 per litre on VC	Earn R0.16 per litre on card and up to R4 per litre on VC	Earn R0.20 per litre on card and up to R4 per litre on VC
Engen Fuel Rewards	Earn up to R2 per litre if you have vehicle finance and Earn up to R2 per litre if you have FNB Short Term Insurance	Earn up to R2 per litre if you have vehicle finance and Earn up to R2 per litre if you have FNB Short Term Insurance	Earn up to R2 per litre if you have vehicle finance and Earn up to R2 per litre if you have FNB Short Term Insurance
Smart Spend	Unlock Goal 2 – 5 rewards by doing 80% of your card purchases on virtual card	Unlock Goal 2 – 5 rewards by doing 80% of your card purchases on virtual card	Unlock Goal 2 – 5 rewards by doing 80% of your card purchases on virtual card
Annual Discount Savings	Get up to R5 000 discounts on eBucks Shop & Travel	Get up to R10 000 discounts on eBucks Shop & Travel	Get up to R20 000 discounts on eBucks Shop & Travel
Kauai Family Benefit	Get a Kauai Smoothie for your child every month	Get a Kauai Smoothie for your child every month	Get a Kauai Smoothie for your child every month
Wimpy Family Benefit	Get a Wimpy Voucher for your child every quarter	Get a Wimpy Voucher for your child every quarter	Get a Wimpy Voucher for your child every quarter
QuickBus	Earn up to 40% back on Quickbus tickets booked on platform	Earn up to 40% back on Quickbus tickets booked on platform	Earn up to 40% back on Quickbus tickets booked on platform



eBucks Rewards – Private Behavioural Banking

Rule Description	Premier	Private Clients	Private Wealth	RMB Private Banking
Have a minimum monthly deposit (excluding inter-account transfers) into your current FNB account of R19 500 (PMR) / R32 500 (PC) / R60 000 (PW/RMB) OR Initiate at least 10 debit transactions on your account per month	2 000	2 500	3 000	3 000
Do at least 6 (PMR) / 8 (PC) / 10 (PW/RMB) , financial transactions per month via the FNB App.	500	500	500	500
View the 'Track my rewards' tab on the FNB/RMB Private Bank App every month.	1 000	1 000	1 000	1 000
Pay at least 2 bills using the FNB Pay Bills functionality on the FNB/RMB Private Bank App every month	1 000	1 000	1 000	1 000
Register a profile and use* 2 of the following eBucks partners on the FNB/RMB Private Bank App	1 000	1 000	1 000	1 000
Make at least x Real Time Payments* every month	1 000	1 000	1 000	1 000
Set up 3 Smart budget categories and access your Smart budget every month OR engage with My Net Worth monthly OR engage your Credit Status monthly Engage with 2 or more of the above	1 000	1 000	1 000	1 000
Use your Virtual Card for 80% of your online spend in a calendar month	2 000	2 000	2 000	2 000
Use your Virtual Card for 80% of your in-store spend in a calendar month	1 000	1 000	1 000	1 000
Manage your property or use one of the available services under the nav» Home tab on the FNB App once a quarter.	500	500	500	500
Total Points	11 000	11 500	12 000	12 000
Reward Level Achieved	5	4	3	3

Thank You

Any questions?

