



Traditional values. Innovative ideas

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## Elevate your rewards.

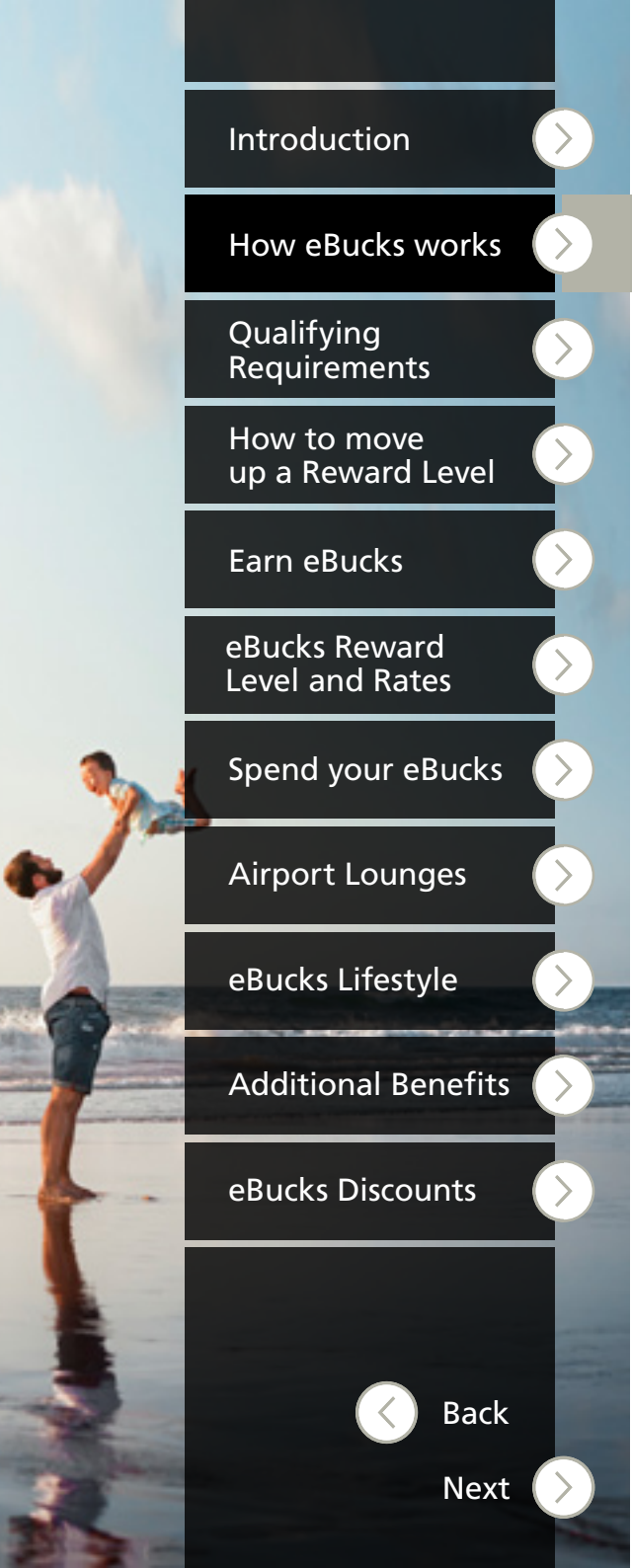
**Earn up to 6% back in eBucks when you shop online with your RMB Private Bank Credit Card.**

At RMB Private Bank, it's a philosophy, traditional values and innovative ideas that sets us apart. It lives in the calibre of the people we employ and the products services and rewards that we offer. This coupled with a distinctly entrepreneurial approach, attracts like-minded, discerning clients.

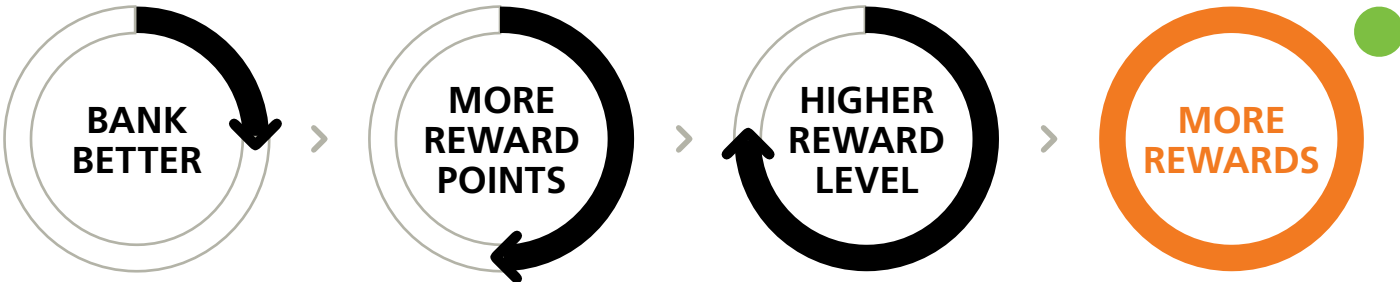
**Your wealth. Your legacy.**



Terms, conditions and rules apply.  
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# How eBucks works



**STEP 1**  
**Qualify** >

Meet simple qualifying criteria to earn eBucks.

**STEP 2**  
**Move up a Reward Level** >

Start collecting points, which moves you up a reward level. Points are allocated according to how you bank with RMB Private Bank. **Your reward level is reviewed every month.**

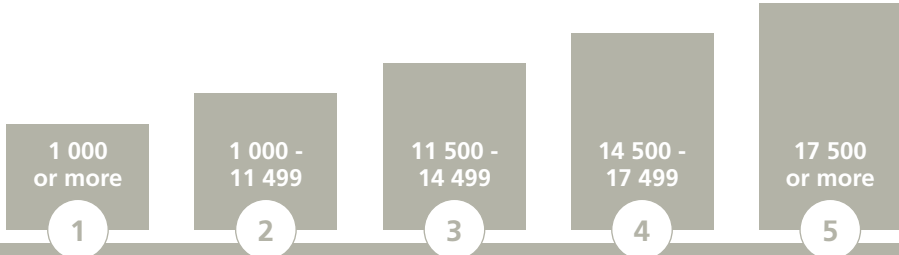
**STEP 3**  
**Earn** >

Once you have qualified and your reward level has been determined, you are ready to earn eBucks.

**STEP 4**  
**Spend** >

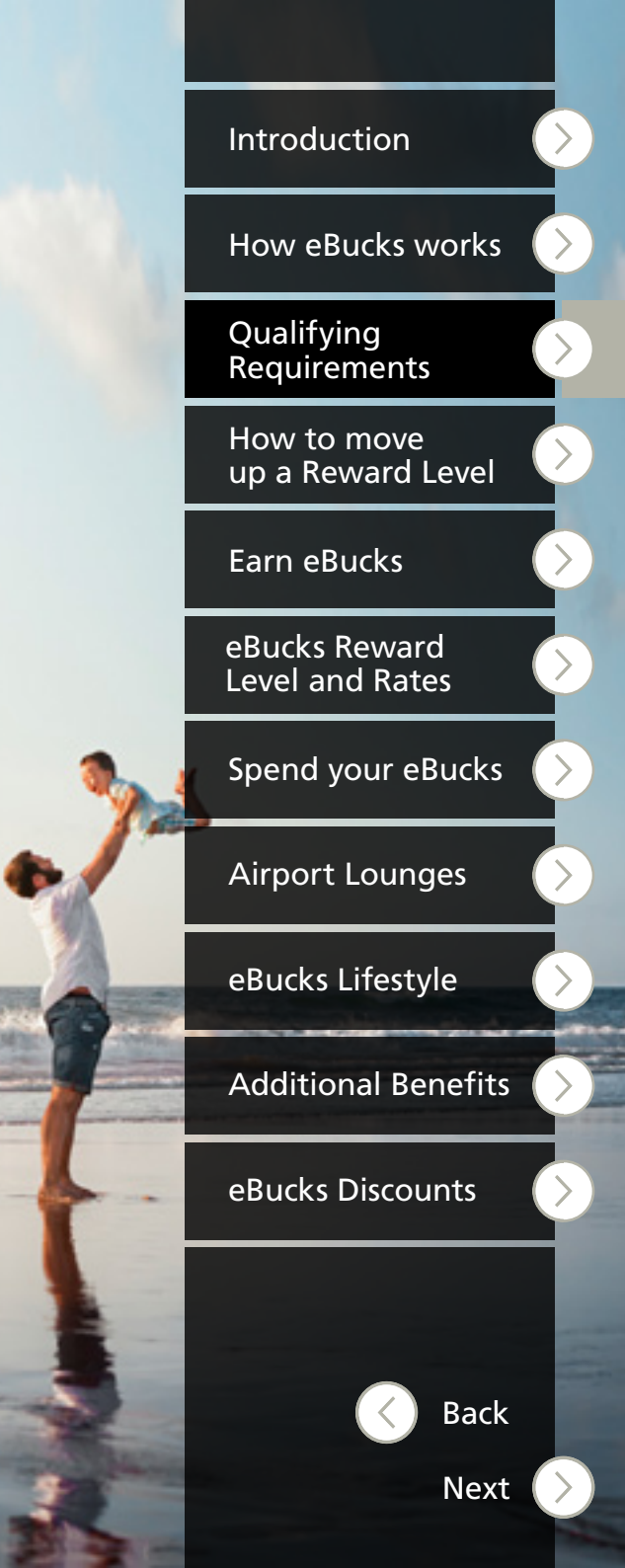
Spend eBucks and get discounts according to your reward level.  
**R1 = eB10**

**Reward Levels**  
+ Points collected for the month



In order to maximise your eBucks earn, you need to have both a RMB Private Bank Cheque and a RMB Private Bank Credit Card.

Terms, conditions and rules apply.



# Qualifying Requirements

In order to start earning your eBucks, you must first meet the qualifying requirements. They are as follows:

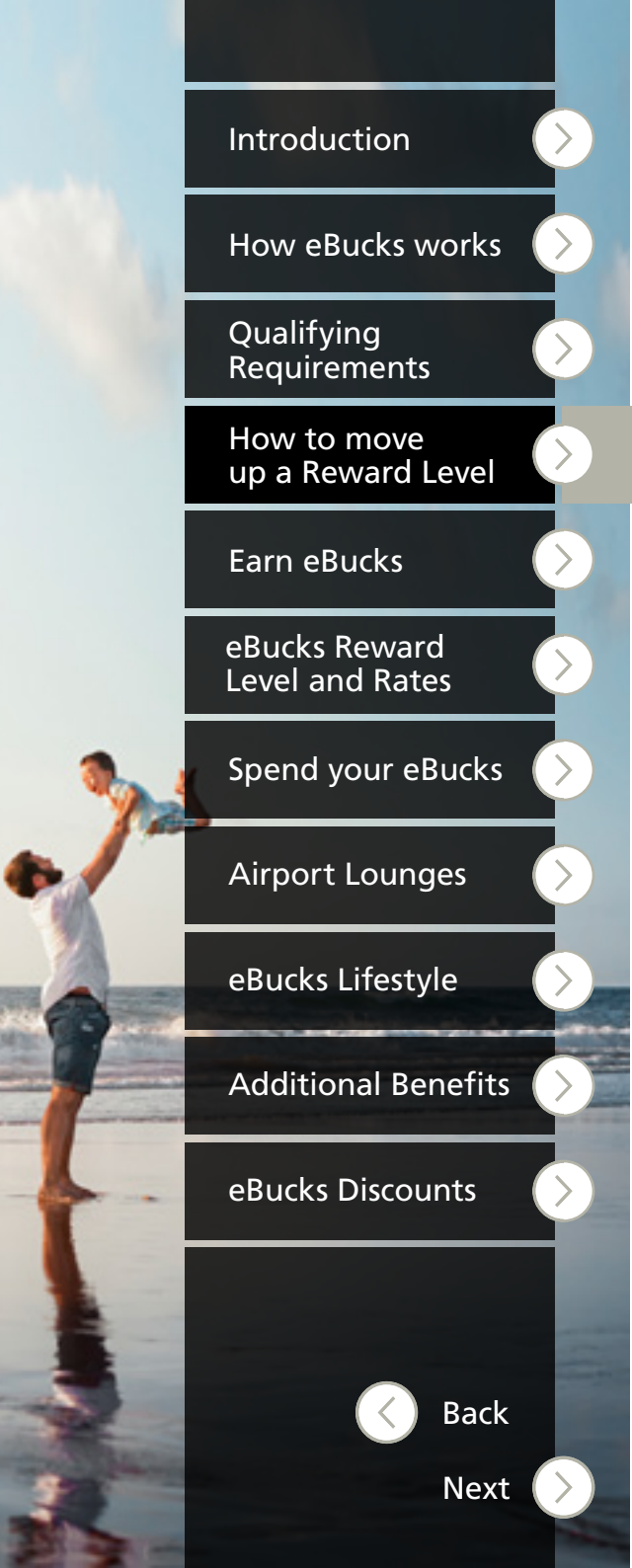
<b>1</b> Have an active RMB Private Bank Cheque Account or Single Facility where you either:	Have a minimum Deposit in the previous month of:	OR have a minimum Deposit over 3 months of:	OR maintain a minimum monthly balance of:	Have an active RMB Private Bank Credit Card <b>2</b>	
	R44 500 into an RMB Private Bank Cheque Account or Single Facility	R150 000 in an RMB Private Bank Cheque or Single Facility Account	R100 000 in to an RMB Private Bank Cheque or Single Facility Account		Log in to the RMB Private Bank App at least once a month, using your own banking profile <b>3</b>
	R32 500 in a RMB Private Bank Cheque Account (Professionals)	R100 000 in a RMB Private Bank Cheque Account (Professionals)	R100 000 in a RMB Private Bank Cheque Account (Professionals)		
R16 500 in a RMB Private Bank Cheque Account (Spouse)	R150 000 in a RMB Private Bank Cheque Account (Spouse)	R100 000 into a RMB Private Bank Cheque Account (Spouse) or Single Facility Account	Ensure ALL your FirstRand Bank accounts are in good standing* <b>4</b>		

## Things to remember:

- These requirements may change from time to time. We'll let you know when they do.
- If you stop meeting any one of these requirements at any time, you won't qualify for eBucks Rewards for the month.
- If you only have an active RMB Private Bank Cheque Account or Single Facility, you'll qualify to earn eBucks on reward level 1 only, as long as you meet the sufficient balance or deposit rule, log in to the RMB Private Bank App at least once a month and your account(s) are in good standing.
- If you only have an active RMB Private Bank Credit Card, you'll qualify to earn eBucks on reward level 1 only, as long as you spend at least R10 000 per month or R30 000 over the past three months on your RMB Private Bank Credit Card, log in to the RMB Private Bank App at least once a month and your account(s) are in good standing.
- RMB Private Bank clients under the age of 60: You are required to log in to the RMB Private Bank App at least once a month using your own banking profile in order to qualify to earn eBucks.

\* Good standing means that none of your RMB Private Bank and FirstRand Bank accounts and credit agreements should be overdrawn, in arrears, lapsed or in default, and you are not undergoing sequestration or any legal process.

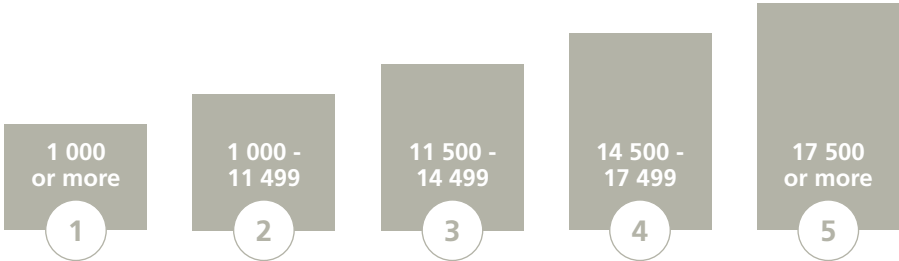
FirstRand Bank accounts include but are not limited to FNB, WesBank, RMB Private Bank and Ashburton. Terms, conditions and rules apply.



# How to move up a Reward Level

## Reward Levels

+ Points collected for the month



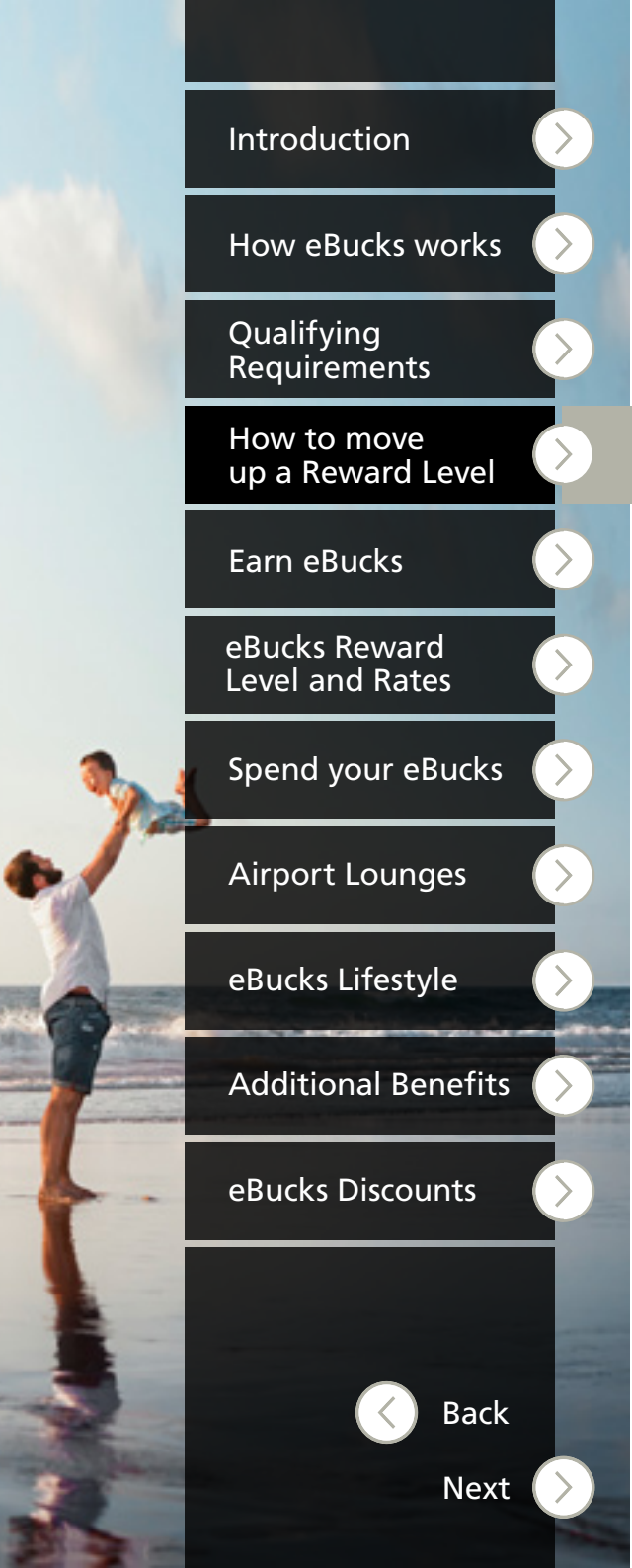
After you've qualified, the second step is to move up a reward level. Your reward level is determined **by how many points you have collected in a calendar month**. You collect points based on how you bank. So the more points you collect - the higher your reward level - the more eBucks you earn. It also determines the size of the discount that you qualify for and the benefits, including eBucks Lifestyle that you qualify for.

Your reward level is reviewed every month which means you may be on a different reward level every month; you may also check your level by using our nifty eBucks Rewards Calculator

What to do to collect points	Points
<b>How you bank in general</b>	
Update your contact details at least once in a 12-month period via Online Banking <b>and</b> allow RMB Private Bank to communicate with you by giving them consent to market to you <b>and</b> choose to receive all your statements via email only	1000
Do <b>all</b> your payments and transfers via RMB Private Bank's electronic banking channels You will not collect points if any transactions are made inside an FNB branch, or via the RMB Private Bank Service Suite, including banker issued statements.	1000
Complete at least <b>four</b> financial transactions a month using the RMB Private Bank App	2000
<b>Use your RMB Private Bank Cheque Account</b>	
<b>Maintain a minimum monthly balance in your Cheque Account of:</b>	
• Between R50 000 and R74 999	1500
• Between R75 000 and R99 999	2000
• R 100 000 or more	3000
Have at least <b>six</b> monthly debit orders on your RMB Private Bank Cheque Account	1000

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# How to move up a Reward Level

## What to do to collect points

Points

### Use your RMB Private Bank Credit Card or Cheque Account\*

#### Spend on your RMB Private Bank Credit Card in a calendar month for:

• Between R12 500 and R24 999	1000
• Between R25 000 and R49 999	1500
• Between R50 000 and R99 999	2000
• R100 000 or more	3000

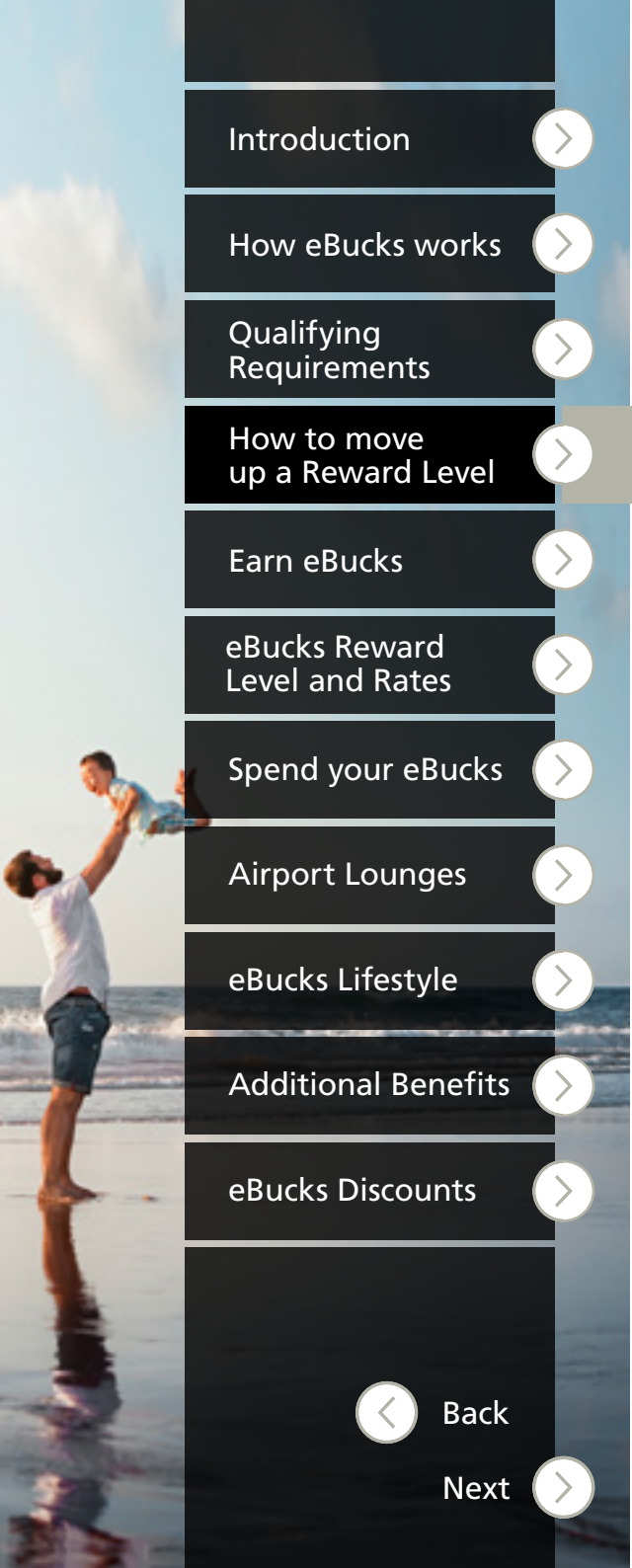
#### Use your RMB Private Bank Credit Card or Cheque Account to shop online or swipe internationally for:

• Between R1 500 and R2 499	1000
• Between R2 500 and R4 999	1500
• Between R5 000 and R9 999	2000
• R10 000 or more	3000

#### Total monthly spend on your RMB Private Bank Credit Card:

• Between 50% and 74.9% of your total monthly spend is on your RMB Private Bank Credit Card	1000
• Between 75% and 99.9% of your total monthly spend is on your RMB Private Bank Credit Card	2000
• 100% of your total monthly spend is on your RMB Private Bank Credit Card	3000

Have an Auto Payment on your RMB Private Bank Credit Card with your RMB Private Bank Cheque Account details 1000



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# How to move up a Reward Level

## What to do to collect points

Points

### Use RMB Private Bank's value-added services and products

Have a Savings or Investment Account(s) (including Tax-Free Cash Deposit) and maintain a minimum monthly balance of:

- |                                 |      |
|---------------------------------|------|
| • Between R75 000 and R124 999  | 1500 |
| • Between R125 000 and R299 999 | 2000 |
| • Between R300 000 and R499 999 | 3000 |
| • R500 000 or more              | 4000 |

Have a scheduled transfer or scheduled payment of at least R5 000 per month into a 7 Day Notice Account, 32 Day Notice Account, Tax-Free Cash Deposit Account, Flexi Fixed Deposit Account or MyFirstSavings Account and maintain a minimum monthly balance of **R30 000** in the same account.

2000

### Have an FNB Global Account and maintain a minimum monthly balance of either:

- |   |      |
|---|------|
| • 3 500 Australian dollars, euros, British pounds or US dollars | 3000 |
| • 25 000 Chinese renminbi                                       | 3000 |
| • 250 000 Indian rupees   | 3000 |

Have an FNB Channel Islands Current Account and maintain a minimum monthly balance of 5 000 British pounds

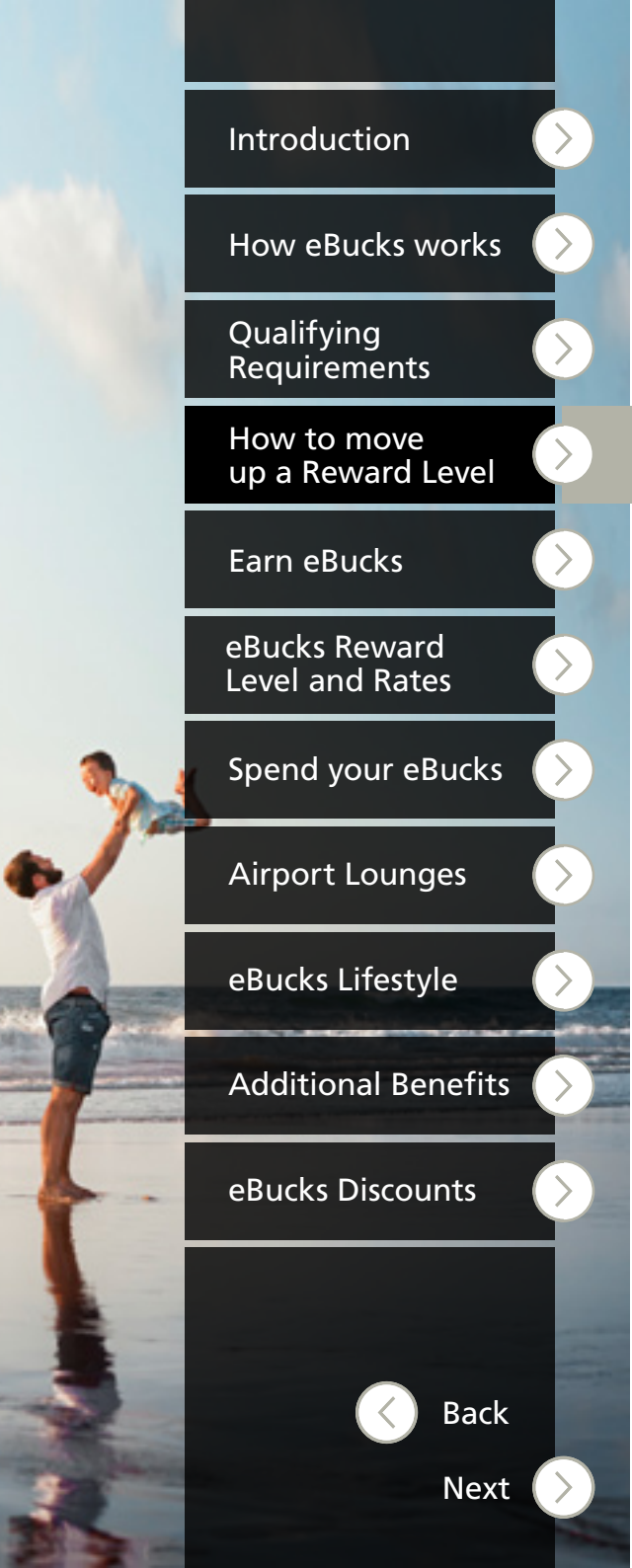
4000

### Have an FNB Channel Islands Call, 32 Day Notice or Fixed Deposit Account and maintain a minimum monthly balance of

- |   |      |
|---|------|
| • Between 10 000 and 24 999 euros, British pounds or US dollars | 3000 |
| • 25 000 or more euros, Great British pounds or US dollars      | 5000 |

### Have a non-discretionary mandate with FNB Share Investor or FNB Securities (local or global trader account) and maintain a minimum trade value in listed shares of:

- |   |      |
|---|------|
| • R25 000 in the previous month or R150 000 over the last six months  | 2000 |
| • R75 000 in the previous month or R450 000 over the last six months  | 3000 |
| • R150 000 in the previous month or R900 000 over the last six months | 4000 |

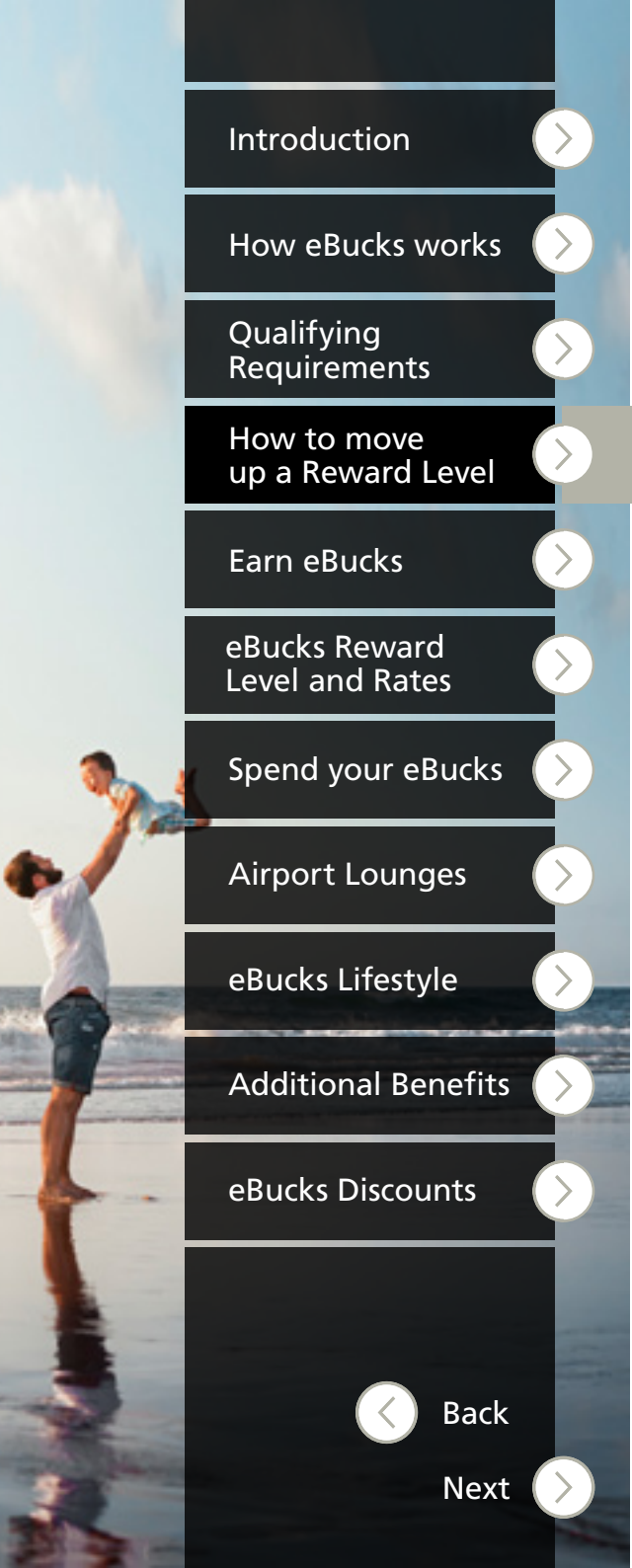


# How to move up a Reward Level

What to do to collect points		Points
<b>Maintain a minimum portfolio value in a full/bespoke/wealth discretionary mandate with RMB Private Bank of:</b>		
• Between R3 000 000 and R4 999 999		3000
• Between R5 000 000 and R9 999 999		4000
• R10 000 000 or more		6000
<b>Have an FNB Tax Free Shares Account and:</b>		
Make a monthly payment of at least R2 500 OR		500
Make an annual contribution of R30 000 in the current tax year (1 March to 28 February)		1000
<b>Maintain a minimum monthly balance in an FNB Unit Trust of at least:</b>		
• R300 000		1000
• R1 000 000		2000
<b>Have an FNB Home Loan</b>	(1) Have an FNB Home Loan or One Account with a minimum outstanding balance of R100 000 and ensure you have submitted an updated Home Owners Cover policy schedule to the bank within the last 12 months.	1000
	(2) Your FNB Home Loan or One Account meets requirement (1) above and you have a debit order on the account or salary stop order setup	1000
Have an active RMB Private Bank Single Facility with a minimum outstanding balance of R100 000 and ensure that you have submitted an updated Home Owners Cover policy schedule to the bank (i.e. Updated in the last 12 months)		1000
<b>The usage of your Single Facility is:</b>		
• Between 70% to 79.9%		3000
• Between 80% and 90%		5000
Draft a will with FNB as your executor and keep your signed will in FNB's custody with the signature date not older than 5 years		1000

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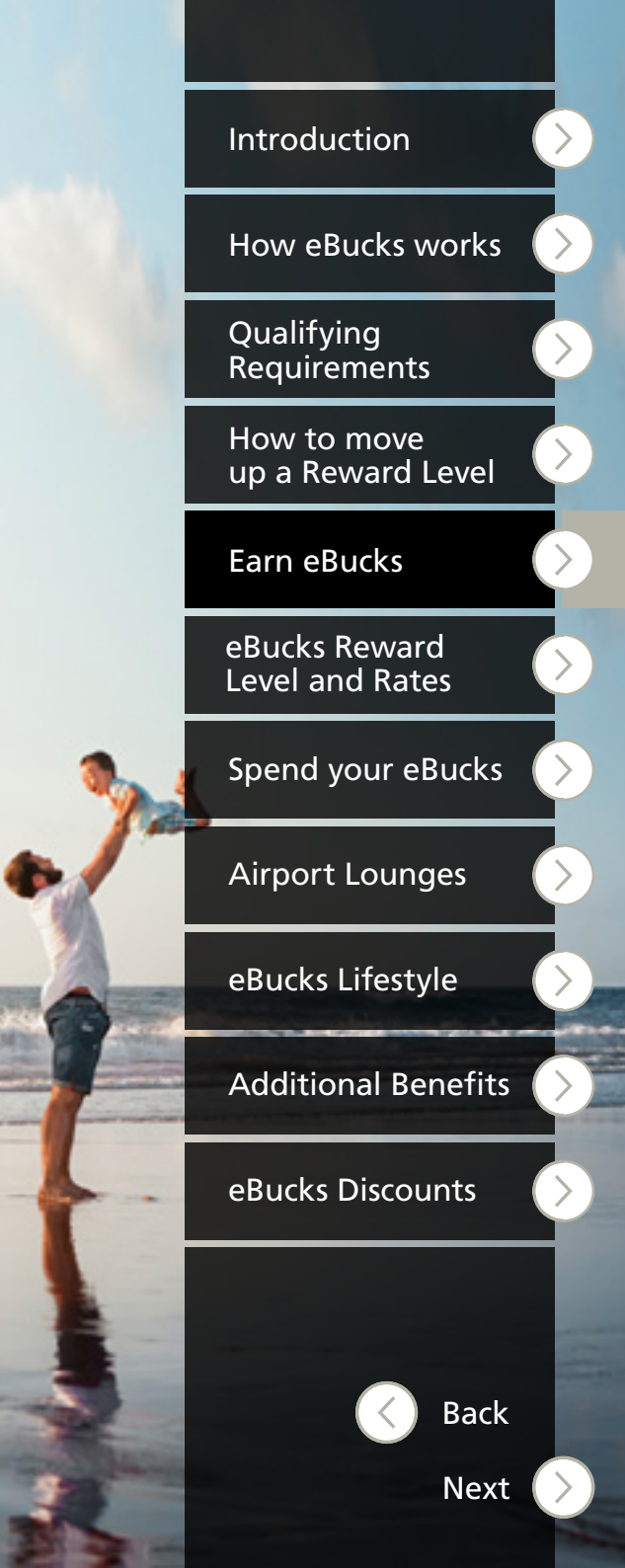


# How to move up a Reward Level

What to do to collect points	Points
<b>Make use of the following RMB Private Bank credit products</b>	
Have an Overdraft facility with a credit limit of at least R40 000 of which you have used between 40% and 100%	2000
Have a Revolving Loan with a credit limit of at least R40 000 of which you have used between 40% and 100%	3000
<b>Use WesBank Products</b>	
<b>Have an FNB Vehicle Finance or WesBank Account (excludes VW and TFS) and:</b>	
• Allow WesBank to communicate with you by giving them consent to market to you	1000
• Login to WesBank Online at least once a month	1000
<b>FNB Life Cover Policy</b>	
Have a FNB Life Cover Policy and pay your monthly premiums from your RMB Private Bank Cheque Account	
FNB Life Cover, also referred to as Simplified and Customised Life Cover, excludes Funeral Cover, Accidental Death Cover, Hospital Cash Cover and all types of Credit Life Cover.	1000

\*Spend excludes EFTs and transfers  
Terms, conditions and rules apply.





# Earn eBucks

Depending on your reward level, you'll earn eBucks on your RMB Private Bank Accounts, effective 1 July 2016, as follows:



Earn up to

## 40%

back in eBucks on your qualifying FNB Connect contract or when loading FNB Connect prepaid airtime.



Earn up to

## 3%

back in eBucks on your RMB Private Bank Credit Card and 0.25% back on your RMB Private Bank Cheque Card whenever you shop at any stores locally and internationally.



Earn up to

## 6%

back in eBucks on your RMB Private Bank Credit Card and 0.5% back on your RMB Private Bank Cheque Card whenever you shop online.



Earn up to

## 15%

back in eBucks when you fill up with fuel at any fuel station in South Africa, on your domestic Uber rides and/or buy Gautrain tickets.



Earn up to

## 15%

back in eBucks when you shop at Checkers & Shoprite.



Earn up to

## 5% EXCLUSIVE

back in eBucks on your RMB Private Bank Credit Card and 0.25% back on your RMB Private Bank Cheque Card when ever you buy groceries.



Earn up to

## 100% EXCLUSIVE

back in eBucks on your active FNB Tablet, Smartphone or Laptop contract monthly subscription fee.



Earn up to

## 15%

back in eBucks on your qualifying FNB Life Policy.



Earn up to

## 15%

back in eBucks when you buy prepaid electricity electronically through RMB Private Bank.



Earn up to

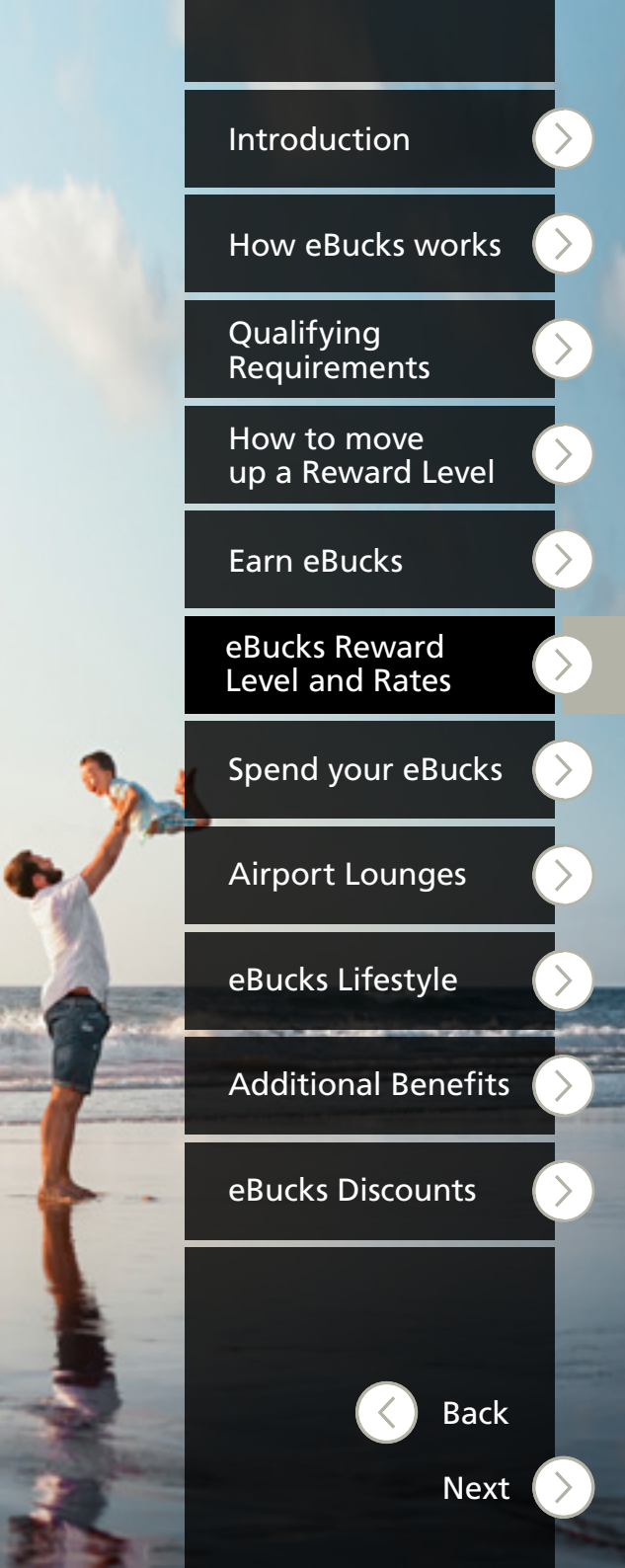
## 50%

back in eBucks on your transaction charges when you send or receive foreign currency online with FNB Forex or by authorising FNB Forex to convert these funds on your behalf with a standing instruction.

Terms, conditions and rules apply.

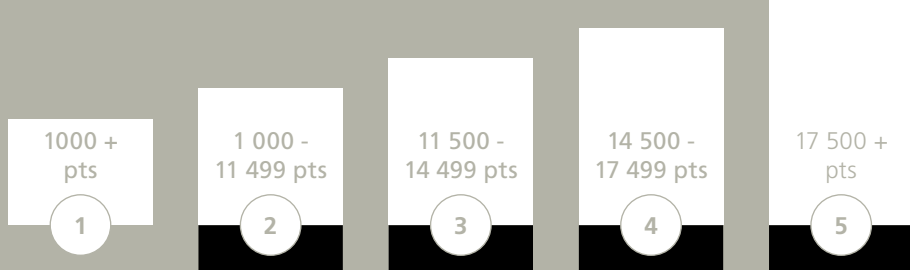
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# eBucks Reward Level and Rates

**Reward Levels**  
+ Points collected for the month



## Reward Rates

To qualify for level 2 and above you need both a RMB Private Bank Credit Card and Cheque Account or Single Facility and a minimum of 1 000 points

		Level 1	Level 2	Level 3	Level 4	Level 5
In-store Shopping	Credit card	0.5%	0.9%	1.3%	1.8%	3%
	Cheque	0.25%	0.25%	0.25%	0.25%	0.25%
Online Shopping	Credit card	1%	1.8%	2.6%	3.6%	6%
	Cheque	0.5%	0.5%	0.5%	0.5%	0.5%
Grocery Shopping	Credit card	0.5%	0.9%	1.6%	2.5%	5%
	Cheque	0.25%	0.25%	0.25%	0.25%	0.25%
Fuel, Gautrain + Uber (Transport)		0.5%	2.5%	5%	7.5%	15%
Checkers & Shoprite		1%	2.5%	5%	7.5%	15%
Prepaid Electricity		0.5%	2.5%	5%	7.5%	15%
FNB Connect contract, Prepaid Airtime & LTE		15%	20%	25%	30%	40%
Smart Device Contract		0%	10%	25%	50%	100%

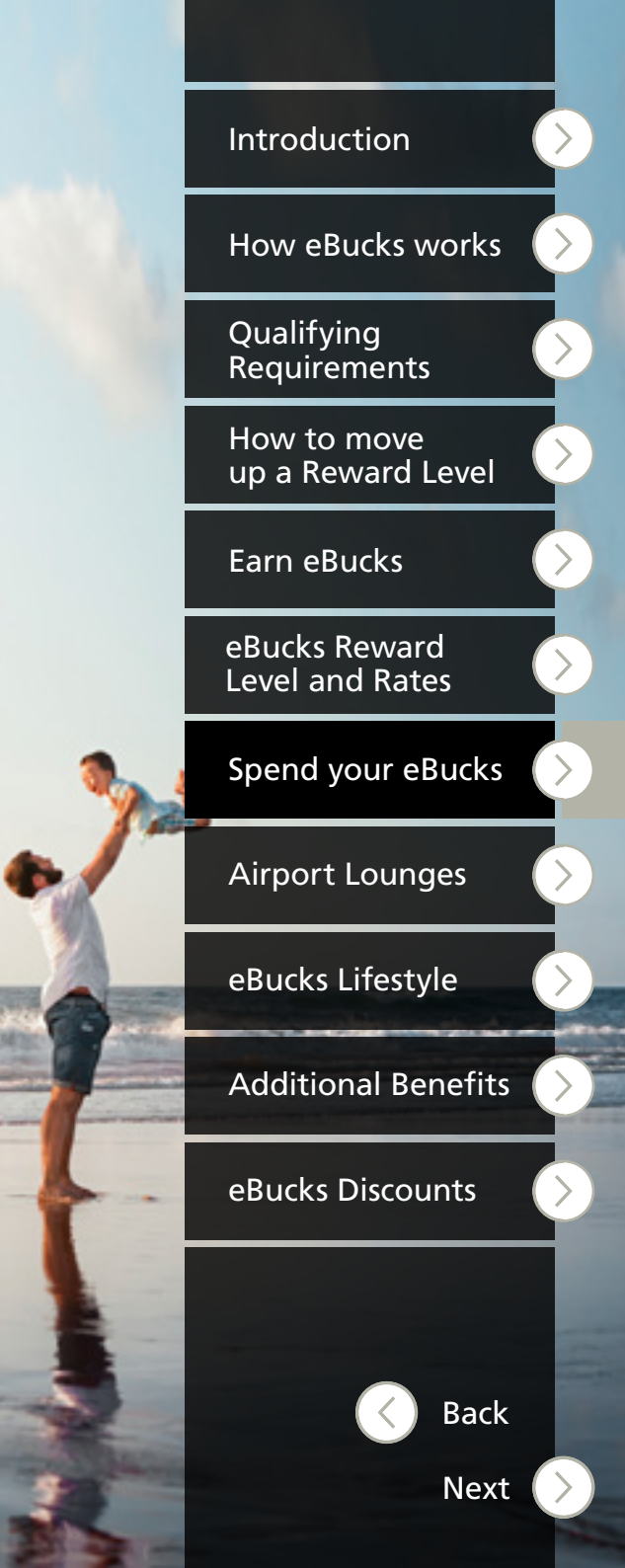
## Sending or Receiving foreign currency through FNB Forex

	Level 1	Level 2	Level 3	Level 4	Level 5
Online, app & Standing instruction fees	5%	10%	20%	30%	50%
FNB Life Cover	1%	2.5%	5%	7.5%	15%

## Things to remember:

- If you've not yet qualified to start earning eBucks or you don't have a reward level, you can still earn as follows:
- 0.5% back in eBucks on in-store shopping at Checkers & Shoprite using your RMB Private Bank Credit Card or RMB Private Bank Cheque Card
  - 0.5% back in eBucks on in-store shopping made using your linked RMB Private Bank Credit Card
  - 1% back in eBucks on online shopping made using your linked RMB Private Bank Credit Card on the first R10 000, 0.5% thereafter

Terms, conditions and rules apply.



# Spend your eBucks

## eBucks Lifestyle

Book flights, accommodation and car rental for both local and international trips.

## eBucks Shop

Our convenient online shop with everything from electronics, gadgets, home appliances, kids' stuff, gifts, and much more.

## eBucks Partners

Choose from a wide variety of shops, online shopping sites, as well as services and subscriptions. You can also use your eBucks to fill up with fuel at Engen.

## eBucks Invest

Invest your eBucks in an FNB 12-month Flexi Fixed Deposit account.

## eBucks Electronic Channels

Use your Smart Device or go online to do your banking and buying things like prepaid airtime, prepaid electricity and data.

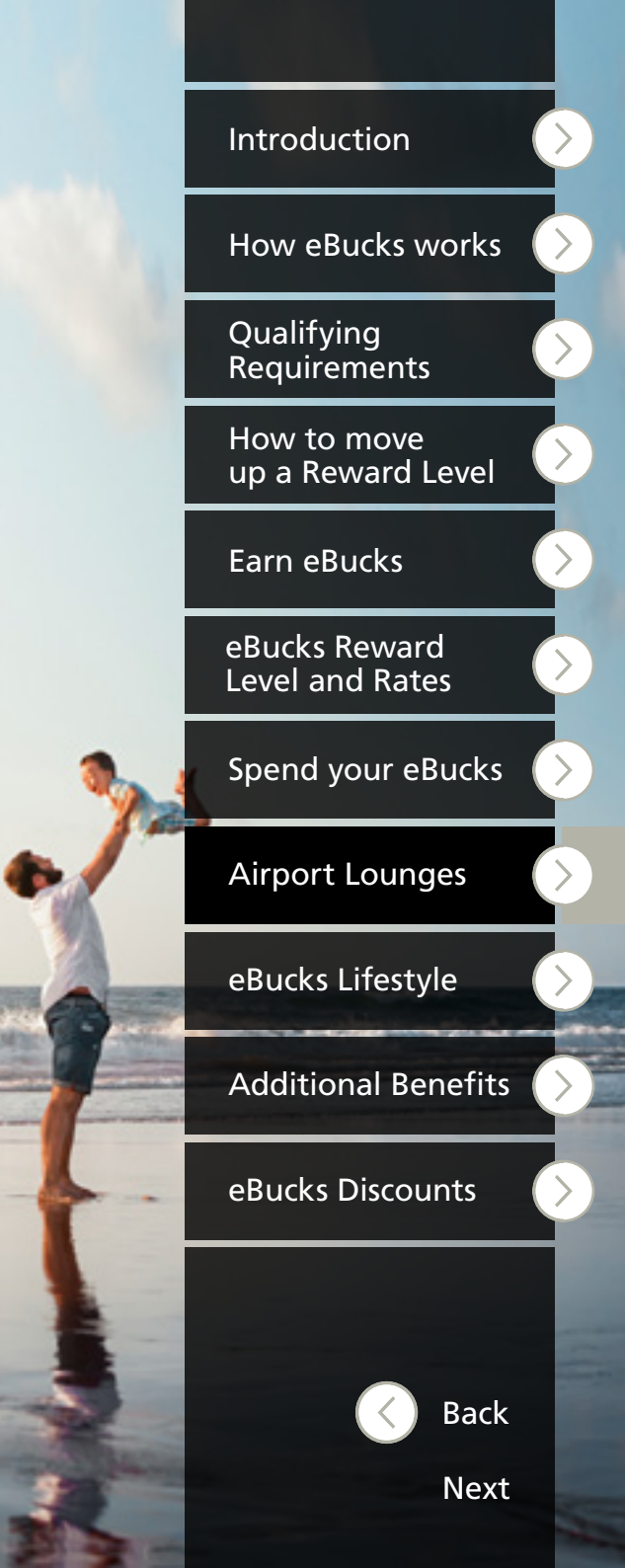
## Vouchers

You can now purchase vouchers on the RMB Private Bank App.



For more information visit [www.eBucks.com](http://www.eBucks.com)

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## Airport Lounges

As a qualifying RMB Private Bank client, you get access to SLOW Domestic Lounges (located in the domestic terminals of OR Tambo, King Shaka and Cape Town International Airports), SLOW International (located in the international terminal of OR Tambo International Airport) as well as Bidvest Premier Lounges (located in OR Tambo, Lanseria, King Shaka, Cape Town, East London, Port Elizabeth, George and Bloemfontein Airports) To gain access to the lounges, you will need to present either your RMB Private Bank Cheque or Credit card at the lounge.

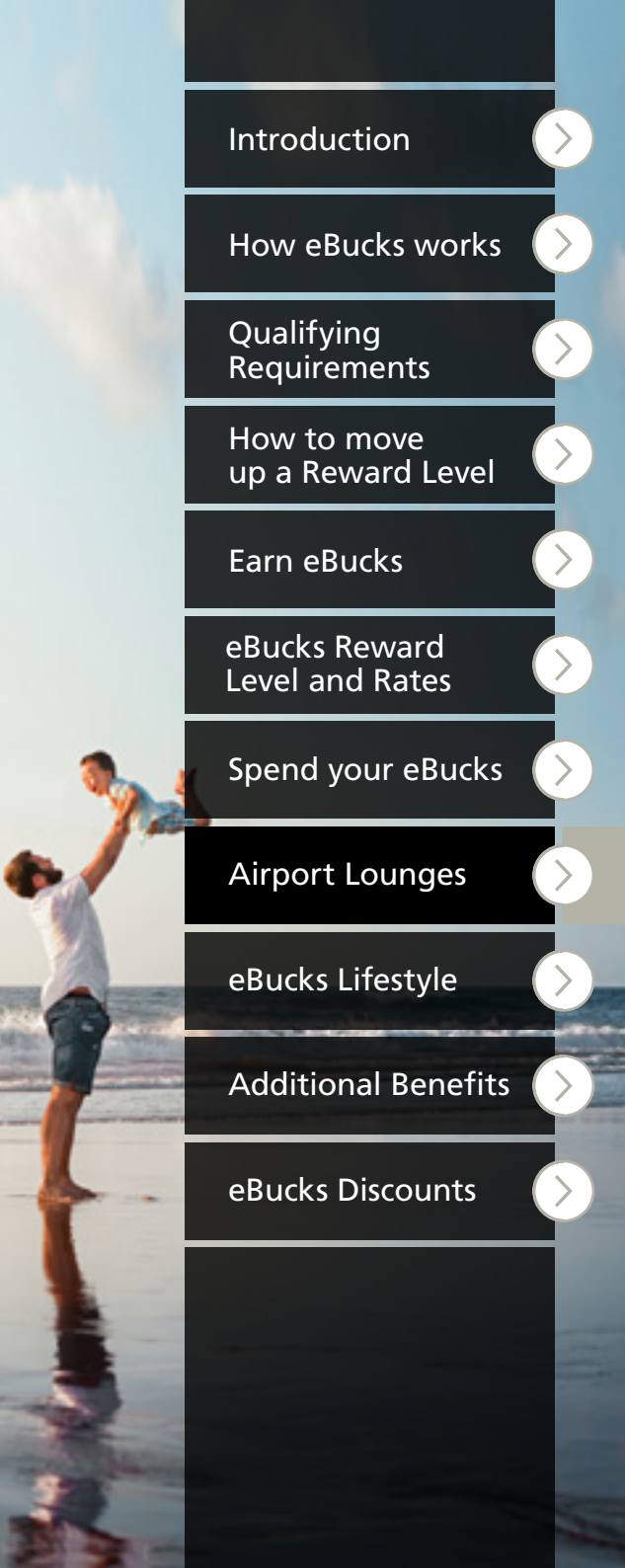
### SLOW Domestic Lounges, SLOW International & Bidvest Premier Lounges

Qualifying RMB Private Bank Cards	Qualifying Criteria for free visits	Free Visits per Calendar Year	Fee per additional visit over and above your free visits	
			Domestic	International
Credit Card or Cheque Card	Reward Level 1	12*	R125 per person	R250 per person
Credit Card and Cheque Card	Reward Level 2	24*	R125 per person	R250 per person
Credit Card and Cheque Card	Reward Level 3	48*	R125 per person	R250 per person
Credit Card and Cheque Card	Reward Level 4	Unlimited*	R125 per person	R250 per person
Credit Card and Cheque Card	Reward Level 5	Unlimited*	R125 per person	R250 per person

### Rules:

\*Guest visits are considered as part of card holder free visits per calendar year (Guest visits will be deducted from the available free visits). Only your first guest is free.

- Free visits are shared between SLOW Domestic Lounges, SLOW International and Bidvest Premier Lounges.
- Free visits are based on your Reward Level at the time of entering the lounge, which is updated around the 8th of each month
- All free visits will be allocated at main customer level and can be used/ accessed by any card (cheque, credit or additional credit)
- Unused free visits do not roll over to the next calendar year
- If you do not meet the qualifying criteria or you have used all your available free visits you will be charged for entering the lounge
- Children younger than 2 years enter the SLOW Domestic Lounges, SLOW International and Bidvest Premier Lounges for free



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## Airport Lounges

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### SLOW Domestic Lounge:

- Access to all SLOW Domestic Lounges is limited to 90 minutes before boarding time
- Children older than 2 years are considered guests and will be charged accordingly
- If you are on Reward Level 4 or 5, children under the age of 18 years will be allowed to enter the lounge for free.
- If you do not meet the qualifying criteria the fee per person per entry is R250

### SLOW International:

- Card holders are charged R50 per child (between the ages of 2 and 18 years) over and above free visits if you meet the qualifying criteria.
- If you are on Reward Level 4 or 5, children under the age of 18 years will be allowed to enter the lounge for free.
- If you do not meet the qualifying criteria the fee per person per entry is R500

### Peak times (SLOW Domestic):

Monday to Friday: 04h45-07h00 and again between 13h00-17h30

Sunday: 15h00-17h30

### Bidvest Premier Lounges:

- Access to Bidvest Premier Lounge is limited to 120 minutes for Domestic Lounges and 240 minutes for International Lounges before departure time
- The main account holder is permitted to take a maximum of 2 (two) children into a Bidvest Premier Lounge per visit.

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## eBucks Lifestyle

As an RMB Private Bank client you can enjoy the **exclusive service** of eBucks Lifestyle, where a dedicated Lifestyle Assistant will assist you with the following travel and leisure arrangements:

- All travel arrangements, including flights, car rental and accommodation.
- Gifting services like ordering flowers, wine, gift vouchers and hampers.
- Lifestyle experiences such as spa days, hot air balloon rides and luxury picnicking.
- Dining reservations.
- Assisting in sourcing sport and event tickets

### A dedicated Lifestyle Assistant will be able to:



#### Arrange Priority Pass memberships

Priority Pass is the world's largest independent airport lounge access programme, offering its members access to over 700 airport lounges worldwide.

As long as you have booked your international travel, you can attain annual membership valued at \$99. Depending on your reward level, you also qualify for complimentary visits per annum – each valued at \$27 – to any International Priority Pass Lounges.



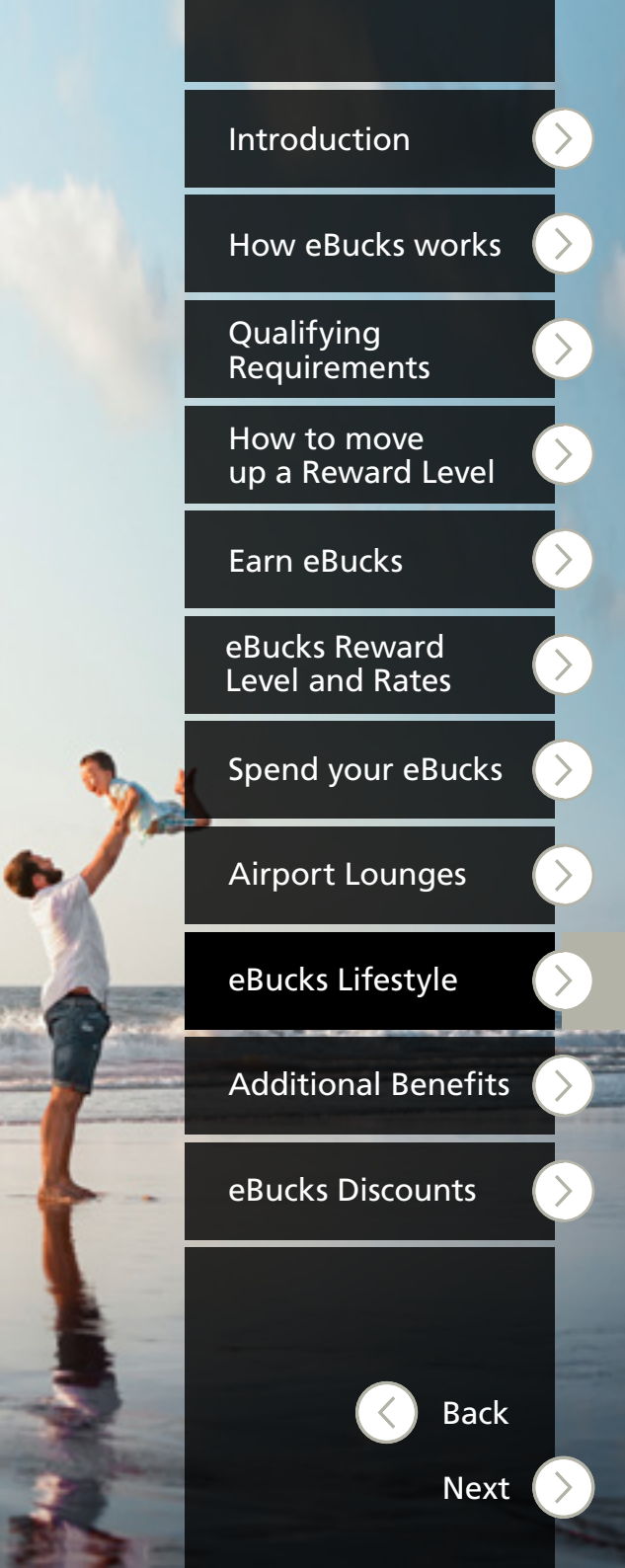
#### Book Avis Point 2 Point transfers

An inner city transfer service ensuring you always get to where you are going in style. Depending on your reward level, you also qualify for complimentary local transfers per annum in an economy vehicle when booked online through eBucks.com



#### Book Speed Pass services

VIP meet and assist airport services. As a customer, you qualify for a 15% discount at over 285 international airports worldwide, which means a friendly face greets you at the airport, removing language barriers and lengthy queues through customs and immigration.



# eBucks Lifestyle

## Reward Levels

+ Points collected for the month

	1000 + pts	1 000 - 11 499 pts	11 500 - 14 499 pts	14 500 - 17 499 pts	17 500 + pts
FREE Priority Pass International Lounge visits per year	0	1	2	4	12
FREE Avis Point2Point local trips per year when booked via eBucks.com	0	1	2	4	8
Discount on Speed Pass services	15%				

## Please Note

- Priority Pass Memberships are dispatched from the UK and can take up to 17 working days to be delivered once ordered via eBucks Lifestyle.
- Clients will qualify for Priority Pass membership only once a reward level has been determined.



## Operating hours

Monday to Friday from 08:00 to 19:00 and Saturdays from 08:00 to 14:00  
Closed on Sundays and Public Holidays (24 and 31 December from 08:00 to 17:00)



## Telephone

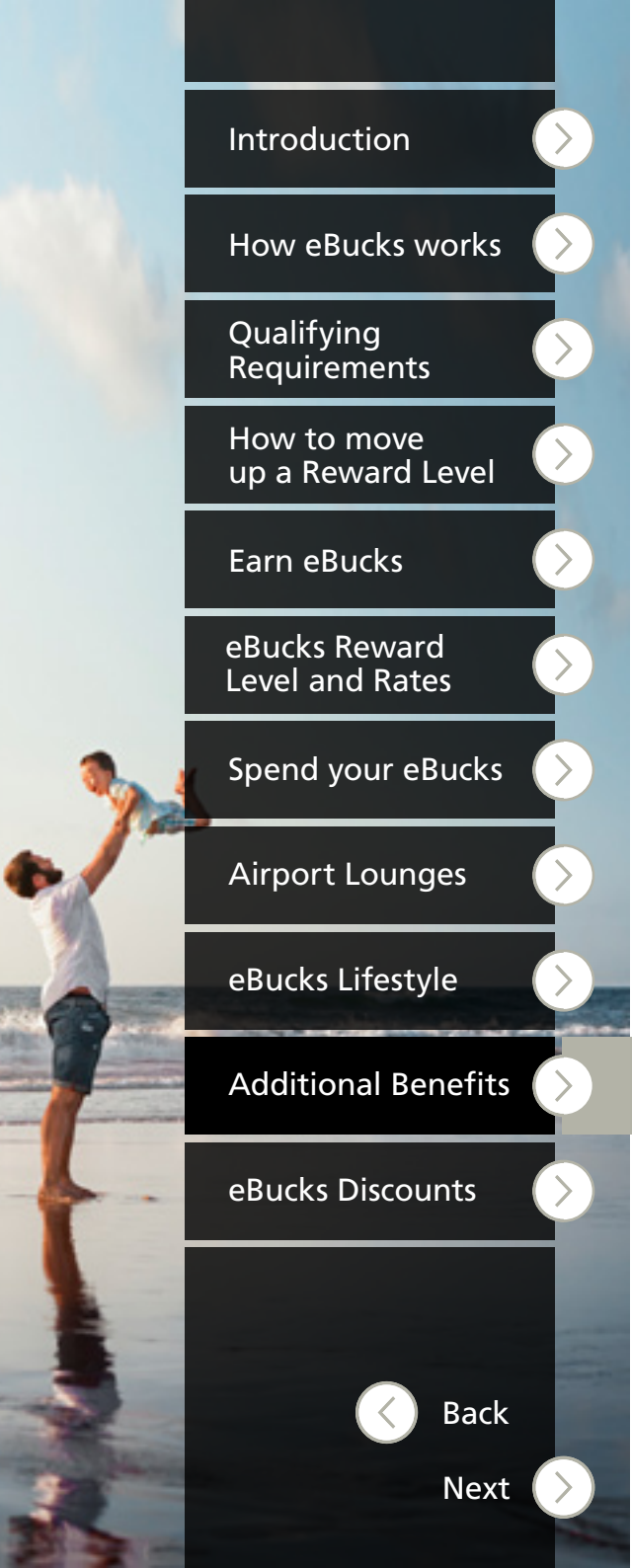
087 575 0050



## Email

eBucksLifestyle@eBucks.com

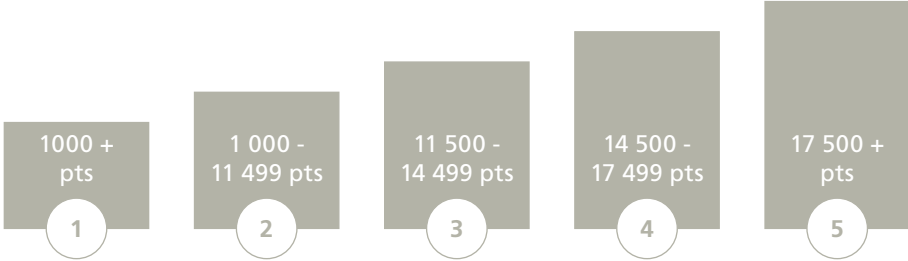
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# Additional Benefits

## Reward Levels

+ Points collected for the month

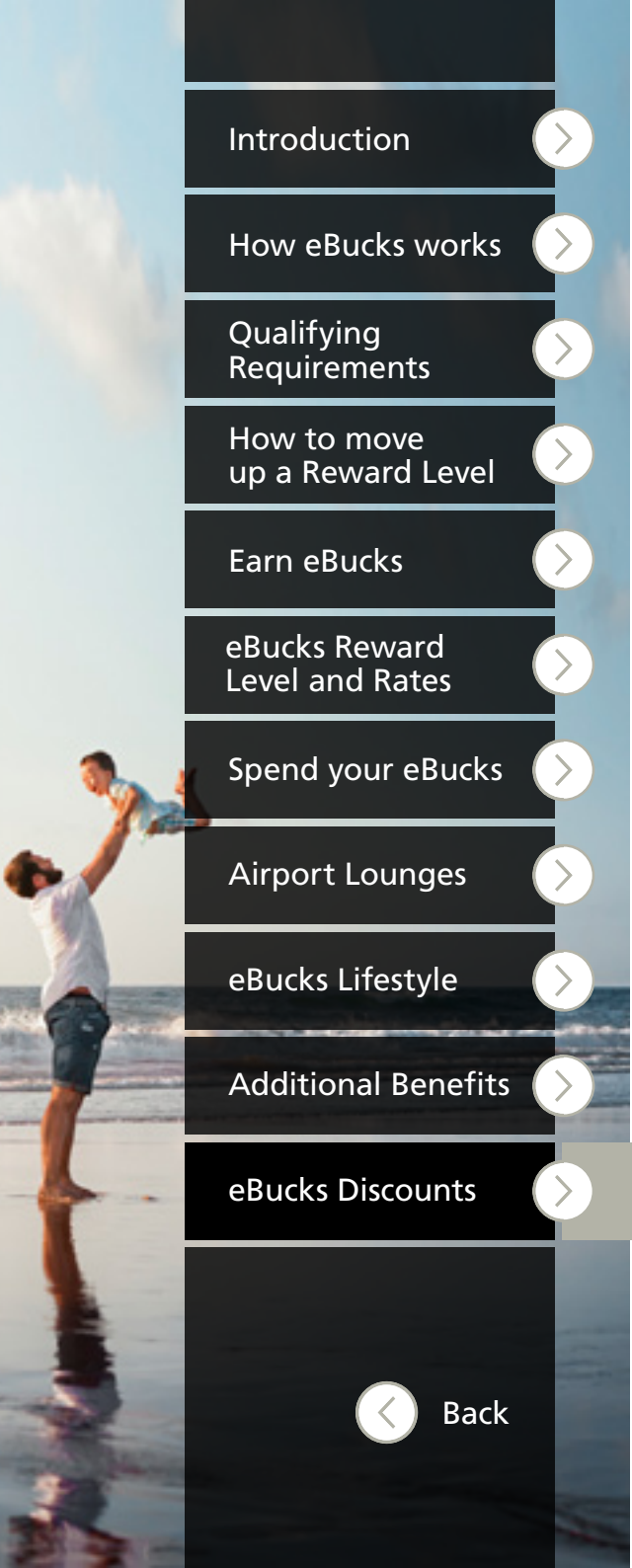


SLOW in the City	4 FREE day access entries per month for RMB Private Bank Credit or Cheque card holders
Comprehensive Global Travel Insurance	FREE* for return tickets purchased on a RMB Private Bank Credit or Cheque Card
AA Emergency Roadside Assistance	FREE on a linked RMB Private Bank Petro Card
Instant Financial Management or Instant Accounting	FREE online solution for RMB Private Bank Cheque or Structured Facility account holders
Take Me Home designated driver service	10 trips per annum - FREE on a linked RMB Private Bank Petro Card

For more information visit [www.rmbprivatebank.com](http://www.rmbprivatebank.com)

\* Under 70 years old. Terms, conditions and rules apply.





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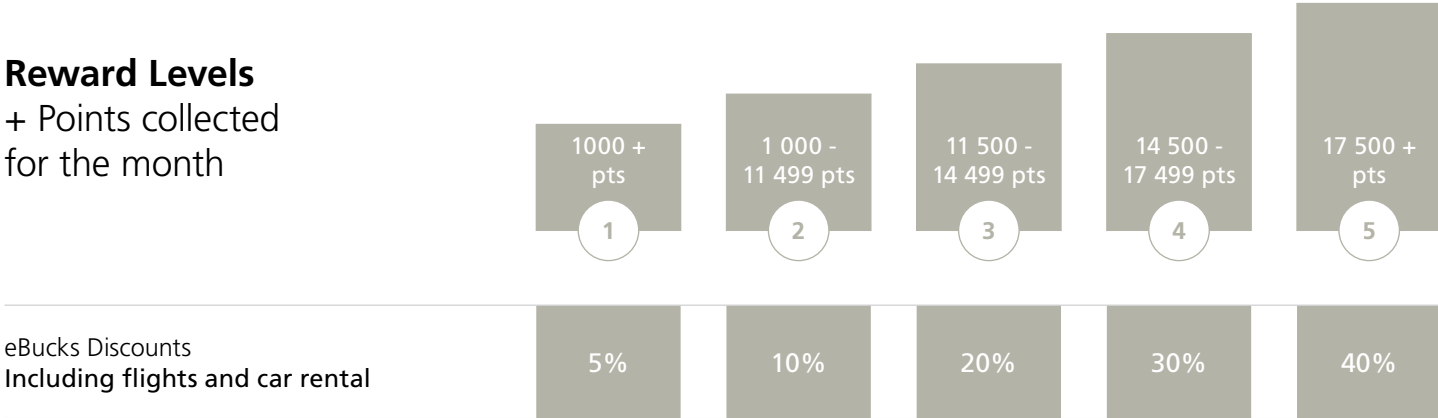
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# eBucks Discounts

Your reward level also determines the size of the discount you qualify for when you buy selected products that are on discount from the eBucks Shop, book domestic Avis car rental or book selected flights online through eBucks Lifestyle.

## Reward Levels

+ Points collected for the month



If you have recently upgraded your account, you will not get immediate access to your new complimentary benefits. New rewards will only be available once your upgraded account has been active and in good standing for at least 30 days.

Terms, conditions and rules apply. Discounts on flights exclude all taxes. E & OE. Effective 1 July 2016. Rewards are allocated around the 8th of each month based on your banking behaviour in the previous calendar month. RMB Private Bank, a division of FirstRand Bank Limited. An Authorised Financial Services and Credit Provider. NCA Reg. No. NCRC20.