



WEALTH & LEGACY MANAGEMENT

Make the most of your Rewards

Let us help you make the most of your rewards by calling your Private Banker or our Service Suite **087 575 9411**

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eBucks Rewards



Up to **3%** back in eBucks on shopping and up to **100%** back in eBucks on your smart device monthly subscription fee

eBucks Discounts



Up to **40%** off flights, vouchers, gadgets and more...

Airport Lounge Access



Unlimited SLOW & Bidvest Lounge Access

eBucks Lifestyle



Access a world of convenience including Priority Pass Membership

Discounts on data



FREE Uncapped ADSL and 3G Data

A Wealth of benefits



FREE Travel Insurance and AA Emergency Roadside Assistance

How to make the most of your rewards



How do you qualify?



How do you move up a reward level?



> Reward Levels in 3 easy steps

As an RMB Private Bank customer you deserve the best.

1

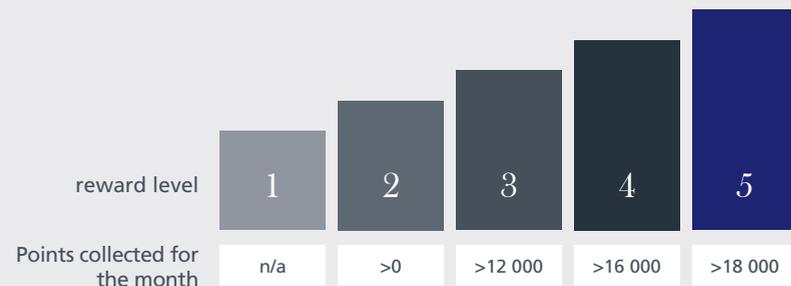
Once you have qualified, your reward level is determined by the number of reward level points you collect in a calendar month.

2

Your reward level will determine your reward rate (which is the percentage of your qualifying purchases that you earn back in eBucks).

3

Your reward level will also determine which rewards and benefits you can enjoy.



> eBucks Rewards

Up to **3%** back in eBucks on shopping and up to **100%** back in eBucks on smart device monthly subscription fee.

You earn eBucks on your qualifying RMB Private Bank Cheque*, Credit and Petro Card spend, whenever you:

swipe your card or shop online	0.6%	0.9%	1.2%	1.5%	3%	R 30 000**
buy groceries (excl. Checkers & Shoprite)	0.6%	0.9%	1.6%	2.5%	5%	R 15 000**
shop at Checkers & Shoprite	1%	2.5%	5%	7.5%	15%	R 15 000**
buy fuel & Gautrain tickets	0.6%	2.5%	5%	7.5%	15%	R 5 000
buy prepaid airtime electronically	0.6%	2.5%	5%	7.5%	15%	R 1 000
buy prepaid electricity electronically	0.6%	2.5%	5%	7.5%	15%	R 3 000
pay your FNB smart device monthly installment	0%	10%	25%	50%	100%	R 500
reward level	1	2	3	4	5	Max qualifying spend

Please note there are certain limits and rules that apply to these rates. Visit www.rmbprivatebank.com for more information.

* For qualifying cheque card shopping and grocery purchases the reward rate will be half of the rates listed above.

** For qualifying credit card purchases over R30 000 (shopping) and R15 000 (groceries), you earn eBucks at a fixed rate of 1% if you are on reward level 3,4 or 5. For qualifying purchases over R15 000 (Checkers & Shoprite), you earn eBucks at a fixed rate of 1% if you are on reward level 2, 3, 4 or 5.

> eBucks Discounts

Up to **40%** off Flights, vouchers, gadgets, and more

Qualify for massive discounts on products in the eBucks Shop and on local and international flights when you book through eBucks Lifestyle

swipe your card or shop online	5%	10%	20%	30%	40%
reward level	1	2	3	4	5

- Discounts apply when you pay for your purchase with eBucks

For more information visit: www.eBucks.com

> Airport Lounge Access

SLOW & Bidvest Lounge

As a valued RMB Private Bank Cheque or Credit Card holder, you can experience a place where chaos can't enter, where the journey matters as much as the destination and where a deep breath can last hours.

At airports without SLOW Lounges or where capacity in the SLOW Lounge has been reached, you are welcome to use the Bidvest Premier Lounges.

Free qualifying entries	8 FREE entries per month per client (including guests and/or children under 18 years of age)	Unlimited FREE entries per month for the card holder, one guest and children under 18 years of age			
Fee per additional entry (over and above the free entries)	Domestic Lounge : R125 International Lounge : R250	Domestic Lounge : R125 International Lounge : R250			
reward level	1	2	3	4	5

Note: If you are not on a reward level, the fee per entry is R250 for the Domestic Lounges and R500 for the International Lounges.

The SLOW Lounge boasts the following:

- Seasonal, freshly prepared food
- Imported coffee prepared by a barista
- A business centre - a work environment of the highest standard (Apple Macs, complimentary Wi-Fi access, printing and faxing facilities)
- A library filled with recreational and business books for your reading pleasure
- Private marble bathrooms
- Armani spa offering where you get a complimentary 15-20 minute treatment before your flight

For more information visit: www.rmbprivatebank.com

> Discounts on data

FREE uncapped ADSL and 3G data

> A Wealth of benefits

	Discounts on data					
Discount on monthly uncapped ADSL Data through FNB Connect	10%	20%	45%	85%	100%	R399
FREE monthly 3G Data	100MB	200MB	300MB	400MB	500MB	n/a
reward level	1	2	3	4	5	Max qualifying discount p/m

To sign up for uncapped ADSL, login to Online Banking. Select 'My Bank Accounts' and then 'FNB Connect' from the black menu tab on the left.

Free monthly 3G data is exclusive to active FNB Tablet, Smartphone or Laptop holders. The free 3G data is loaded onto a Bank issued prepaid SIM card. All customers obtaining new FNB smart devices will be supplied with a Cell C SIM card. Existing smart devices customers can obtain a SIM card from your nearest dot FNB store or by calling 0860 102 970.

RMB Private Bank can also enjoy the following benefits:

Comprehensive Global Travel Insurance



FREE for 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 Single Facility account holders

SLOW in the City

0 FREE Entries



2 FREE day access entries per month for RMB Private Bank Credit or Cheque card holders

reward level

1

2

3

4

5

For more information visit: www.rmbprivatebank.com

> How do you qualify?

Have an active RMB Private Bank Cheque or Credit Card



Have an active RMB Private Bank Cheque or Single Facility account with us and ensure it has a deposit of:

At least R33 000 per month

OR

At least R100 000 over the previous 3 months

OR

Maintain a minimum balance of at least R100 000 throughout the month



Have an active RMB Private Bank Credit Card with us
(Not applicable for RMB Private Bank Juristic or Business Accounts)



Ensure all your accounts are in good standing*

How do you get rewarded?



Pay using your RMB Private Bank Cheque, Credit or Petro Card

You must be an eBucks member in order to enjoy our rewards. If you are not already a member please call eBucks, on **087 320 3200** or visit www.eBucks.com and remember, to join eBucks is FREE.

NOTE:

If you **only** have an active RMB Private Bank Cheque or Single Facility account, you will qualify to earn eBucks on reward level 1, as long as you meet the sufficient deposit rule and your account is in good standing.

If you **only** have an active RMB Private Bank Credit Card you will qualify to earn eBucks on Reward level 1, as long as your card spend in the previous calendar month was at least R10 000 or R30 000 over the previous 3 months and your account is in good standing.

If you have an RMB Private Bank **Juristic or Business** Account and meet the sufficient deposit rule and your account is in good standing, you will qualify to earn eBucks on reward level 2.

> How do you move up to your next reward level?

> There are a variety of ways to collect points from RMB Private Bank. You don't have to fulfil all of the criteria, but the more you do the more points you collect, and the more eBucks you will earn. You will collect points each month based on your product holding and how you use your bank account.

1 000 points each month

- Allow us to communicate with you (i.e. update your marketing consent to "Yes") **AND** keep your contact information up to date via online banking. (You only have to update your details once in any 12 month period)
- Choose to receive all your **cheque, single facility and credit card** account statements via email only
- Do **ALL** your payments & transfers (excluding swipes, prepaid & lotto purchases) via our electronic channels (Online Banking, Cellphone Banking or the RMB Private Bank Banking App)
- ▶ **Don't do any transactions at an FNB branch (use RMB Private Bank electronic channels instead)**
- Have an Autopayment (debit order) set up on your credit card account
- Have an active secondary credit card on your credit card account **with a minimum spend of R500 each month**
- Have **6** or more monthly Debit Orders or Scheduled Payments on your cheque or single facility account
- Have at least one of your RMB Private Bank accounts opened with us for 3 years or more
- ▶ **Spend R10 000 or more on your credit card each month (excluding cash transactions)**
- Have an Investment Account with an average monthly balance of R50 000
- **Have an active Tablet, SmartPhone or Laptop Contract with FNB**
- ▶ **Spend R1 000 or more on international purchases using your credit or cheque card each month (excluding cash transactions)**
- **Draft and keep your signed Will in custody with FNB**

2 000 points each month

- **Use between 50% and 70% of your single facility (based on your average utilisation)**
- Have an active home loan with us that is in good standing **and with a minimum outstanding balance of R100 000**
- **Spend R20 000 or more on your credit card each month (excluding cash transactions)**
- ▶ **Have a non-discretionary mandate with FNB Securities, with trade in JSE listed equity over the last 12 months of at least R240 000 or R20 000 in the previous month**
- ▶ **Have a referral discretionary mandate with FNB Securities with a portfolio value of more than R3 million**
- ▶ **Have a scheduled monthly transfer into a Flexi Fixed or My Notice Deposit account of R5 000 or more per month**

3 000 points each month

- **Spend R50 000 or more on your credit card each month (excluding cash transactions)**
- Use between 20% and 100% of your overdraft facility on your cheque account
- Have an Australian Dollar, Euro, Pound or US Dollar Global Account with a balance of 2 000 or more, or an Indian Rupee Global Account with a balance of 160 000 or more or a Chinese Renminbi Global Account with a balance of 15 000 or more
- Have an Investment Account with an average monthly balance of R250 000
- **Use between 90% and 95% of your single facility (based on your average utilisation)**

4 000 points each month

- ▶ **Have a full discretionary mandate with FNB Securities with a portfolio value of more than R3 million**
- ▶ **Have a non-discretionary mandate with FNB Securities with trade in JSE listed equity over the last 12 months of at least R1.8 million or R150 000 in the previous month**

5 000 points each month

- **Use between 70% and 90% of your single facility (based on your average utilisation)**
- **Spend R100 000 or more on your credit card each month (excluding cash transactions)**

6 000 points each month

- Have an Investment Account with an average monthly balance of R500 000
- ▶ **Have a Discretionary Wealth Mandate with a portfolio value of more than R3million with us**

KEY	
HIGHLIGHTED TEXT	REVISED RULES/POINTS
▶	NEW RULES

**"Good standing" means that none of your RMB Private Bank and FirstRand Bank accounts and credit agreements should be overdrawn, or be in arrears, or be in default, nor should the account holder be undergoing sequestration, or be subject to any legal process with RMB Private Bank and FirstRand Bank as defined in our terms and conditions. Money Market accounts are not cheque accounts. To see if you have an RMB Private Bank Cheque Account please check your monthly account statement.

Rewards are allocated around the 8th of each month based on your banking behavior in the previous calendar month.

To view your Rewards (including your reward level) login to your personal Online Banking profile or login to eBucks.com Terms, conditions and rules apply.

RMB Private Bank - a division of First Rand Bank Limited. An Authorised Financial Services and Credit Provider (NCRCP20) E & OE

For points that are tiered based on value (for example "have an investment account with an average balance") you will only earn points based on the total value in the event that you have multiple accounts with varying amounts.



Call your Private Banker or the RMB Private Bank Service Suite
on **087 575 9411** or visit www.rmbprivatebank.com