

EBUCKS REWARDS FOR BUSINESS SIMPLIFIED

RMB. Solutionist Thinking.



Terms, conditions and rules apply.

An Authorised Financial Services and Credit Provider (NCRCP20). Reg. No. 1929/001225/06.



✓
*Earn rewards that
buy real things for
your business.*

Use your eBucks to buy
fuel, office furniture, IT
equipment, office groceries,
staff gifts, business events
and incentive trips.

We've simplified the way you earn eBucks Rewards for Business.

RMB Private Bank has a range of products
and solutions to help you navigate starting,
running and growing your business.

The more solutions you use, the higher your
reward level and the greater your discount.



Earning eBucks

Rewards for Business

1

> Register

Earning eBucks on your Business Account(s) is free, but you have to be registered. To register visit **www.eBucks.com**, select the Business tab and click on 'Join'

2

> Qualify

by meeting the **qualifying requirements** that are specific to your RMB Private Bank Business Account(s).

Hold a qualifying RMB Private Bank Business Current Account with a minimum monthly deposit of at least R500.

OR

Have a minimum monthly deposit over the last six months of R3 000.

Perform a transaction* on your Business account on the RMB Private Bank App or Online Banking Enterprise at least once a month.

*Transactions include: Checking your balance, ordering a card, updating your limits, making a payment, transfer or purchase.

Ensure that **ALL** your FirstRand Bank Accounts are **active and in good standing**.

Update your business details with us via Online Banking or **eBucks.com**

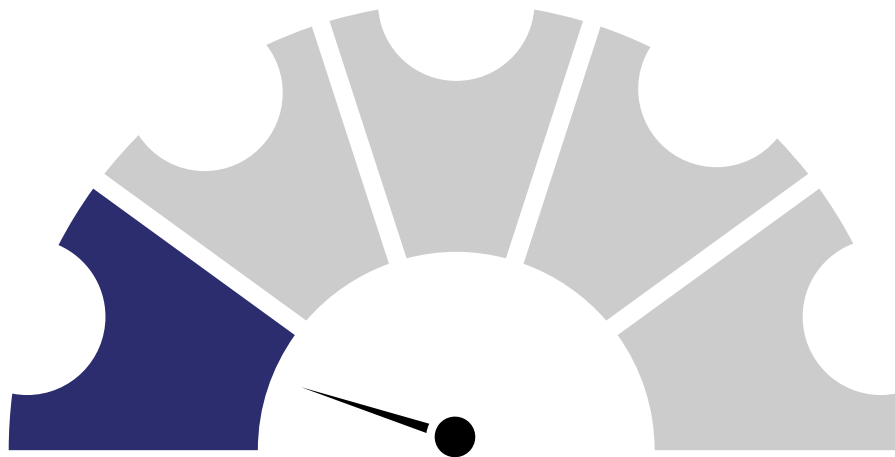
Remember:
R1 = eB10



Move up a reward level

Your reward level is determined by the number of FNB/RMB Private Bank products and solutions you use.

The more solutions you use, the higher your reward level.



{Click on the level to view criteria}

Reward Level 1

Meet the qualifying requirements and automatically receive eB100

Reward Level 2

Take up one additional product from our Solution groups

Reward Level 3

Take up any product across two different Solution groups

Reward Level 4

Take up any product across three different Solution groups

Reward Level 5

Take up any product across four or more different Solution groups

Note:

Your reward level is reviewed monthly, which means that you may be on a different reward level every month.

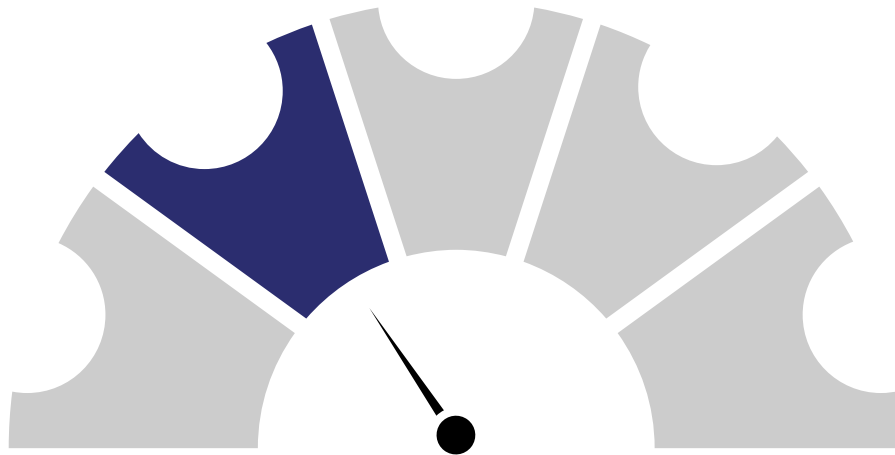
Visit the eBucks website and use the **eBucks Rewards for Business calculator** to work out how you can jump up to the next level.



Move up a reward level

Your reward level is determined by the number of FNB/RMB Private Bank products and solutions you use.

The more solutions you use, the higher your reward level.



{Click on the level to view criteria}

Reward Level 1

Meet the qualifying requirements and automatically receive eB100

Reward Level 2

Take up one additional product from our Solution groups

Reward Level 3

Take up any product across two different Solution groups

Reward Level 4

Take up any product across three different Solution groups

Reward Level 5

Take up any product across four or more different Solution groups



Note:

Your reward level is reviewed monthly, which means that you may be on a different reward level every month.

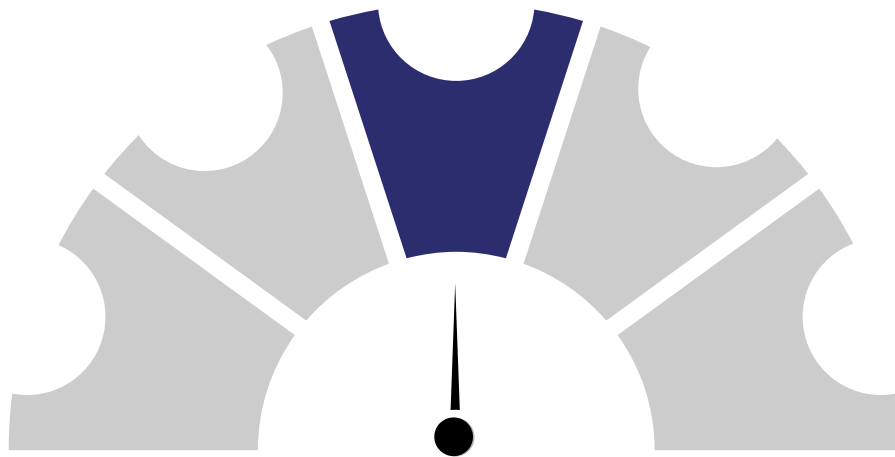
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Move up a reward level

Your reward level is determined by the number of FNB/RMB Private Bank products and solutions you use.

The more solutions you use, the higher your reward level.



{Click on the level to view criteria}

Reward Level 1

Meet the qualifying requirements and automatically receive eB100

Reward Level 2

Take up one additional product from our Solution groups

Reward Level 3

Take up any product across two different Solution groups

Reward Level 4

Take up any product across three different Solution groups

Reward Level 5

Take up any product across four or more different Solution groups

Note:

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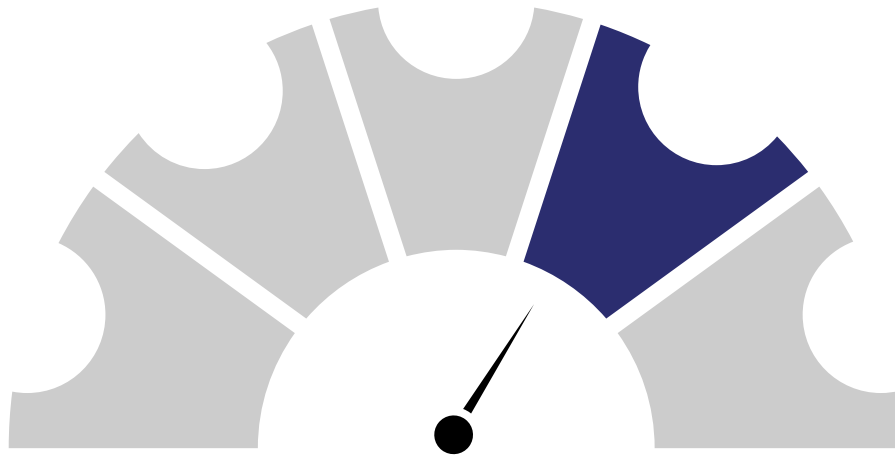
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Move up a reward level

Your reward level is determined by the number of FNB/RMB Private Bank products and solutions you use.

The more solutions you use, the higher your reward level.



{Click on the level to view criteria}

Reward Level 1

Meet the qualifying requirements and automatically receive eB100

Reward Level 2

Take up one additional product from our Solution groups

Reward Level 3

Take up any product across two different Solution groups

Reward Level 4

Take up any product across three different Solution groups

Reward Level 5

Take up any product across four or more different Solution groups

Note:

Your reward level is reviewed monthly, which means that you may be on a different reward level every month.

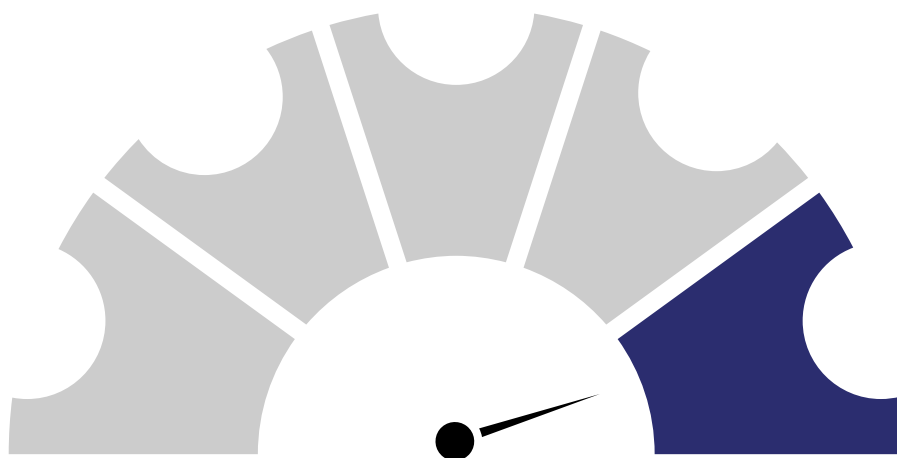
Visit the eBucks website and use the **eBucks Rewards for Business calculator** to work out how you can jump up to the next level.



Move up a reward level

Your reward level is determined by the number of FNB/RMB Private Bank products and solutions you use.

The more solutions you use, the higher your reward level.



{Click on the level to view criteria}

Reward Level 1

Meet the qualifying requirements and automatically receive eB100

Reward Level 2

Take up one additional product from our Solution groups

Reward Level 3

Take up any product across two different Solution groups

Reward Level 4

Take up any product across three different Solution groups

Reward Level 5

Take up any product across four or more different Solution groups

Note:

Your reward level is reviewed monthly, which means that you may be on a different reward level every month.

Visit the eBucks website and use the **eBucks Rewards for Business calculator** to work out how you can jump up to the next level.





Choose the solutions that best suit your business banking needs and get rewarded in eBucks. Use any product/solution across four or more of the Solution groups to reach reward level 5.

Remember to check out the eBucks Rewards for Business calculator on the eBucks website to help you calculate what you need to do to move to the next level.

It's that simple.



Solution groups

Take up any product **across 4 or more**
Solution groups listed below, **to reach level 5**

{Click on the category to view options}



Solution groups

Take up any product **across 4 or more**
Solution groups listed below, **to reach level 5**

{Click on the category to view options}

Credit Card:

Have a FNB Business Credit Card and spend at least R3 000 per month



Solution groups

Take up any product **across 4 or more**
Solution groups listed below, **to reach level 5**

{Click on the category to view options}

FNB Connect*:

Have an active FNB Business Connect SIM



Solution groups

Take up any product **across 4 or more**
Solution groups listed below, **to reach level 5**

{Click on the category to view options}

Receipts:

Take up any of the following products:

- Have a Merchant Services Device with a minimum monthly turnover of R25 000, settled into an RMB Private Bank Business Account
- Have a SmartBox™ or SmartTill™ and use it
- Make use of our Integrated Payments and Receipt Solutions



Solution groups

Take up any product **across 4 or more**
Solution groups listed below, **to reach level 5**

{Click on the category to view options}

Payments:

Take up any of the following products:

- Have at least 6 debit orders
- Do your payments and transfers with Online Banking Enterprise™
- Transact on eWallet Pro



Solution groups

Take up any product **across 4 or more**
Solution groups listed below, **to reach level 5**

{Click on the category to view options}

Business Solutions:

Take up any of the following products:

- Use Commercial Property Finance
- Have an active Cashman Account



Solution groups

Take up any product **across 4 or more**
Solution groups listed below, **to reach level 5**

{Click on the category to view options}

Specialised Products:

Take up any of the following products:

- Have an FNB Business Global account and maintain a minimum monthly balance of 10 000 Australian dollars, euro, British pounds or US dollars in the account
- Have at least one active Guarantee with no commissions outstanding
- Have a 3PIM structure with an average balance of R1 000 000 a month



Solution groups

Take up any product **across 4 or more**
Solution groups listed below, **to reach level 5**

{Click on the category to view options}

Short Term Lending:

Take up any of the following products:

- Have an overdraft and use R1 000 per month
- Have a Revolving Loan and use R1 000 per month
- Have an Agric Overdraft and use R1 000 per month



Solution groups

Take up any product **across 4 or more**
Solution groups listed below, **to reach level 5**

{Click on the category to view options}

Fixed Term Lending:

Take up any of the following products:

- Have a Business Loan of more than R50 000
- Have a Booster Loan of more than R10 000
- Have an Agric Loan of more than R500 000



Solution groups

Take up any product **across 4 or more**
Solution groups listed below, **to reach level 5**

{Click on the category to view options}

Short Term Savings:

Take up any of the following products:

- Have a Money on Call Account with a minimum balance of R5000
- Have a Call Account (Non Standard) with a minimum balance of R250 000
- Have an Islamic 48-Hour Cash Accelerator Account with a minimum balance of R100 000
- Have a 48-Hour Cash Accelerator Account with a minimum balance of R100 000
- Have a 7-Day Notice Account with a minimum balance of R20 000



Solution groups

Take up any product **across 4 or more**
Solution groups listed below, **to reach level 5**

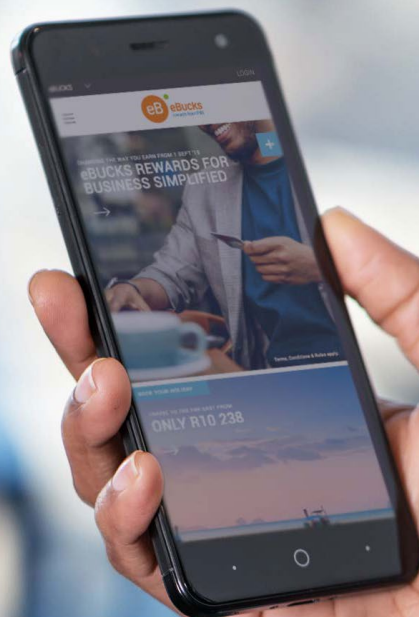
{Click on the category to view options}

Long Term Savings:

Take up any of the following products:

- Have a Fixed Deposit Account and maintain a monthly balance of R10 000
- Have an Islamic Term Deposit Account with a minimum balance of R10 000
- Have a 32-Day Flexi Notice Account with a minimum balance of R5 000
- Have a Cash Intelligence Investment Account with a minimum balance of R1 000 000
- Have a Flexi Fixed Deposit Account with a minimum balance of R5 000





Once you've qualified and your reward level has been determined, you'll be ready to earn eBucks.

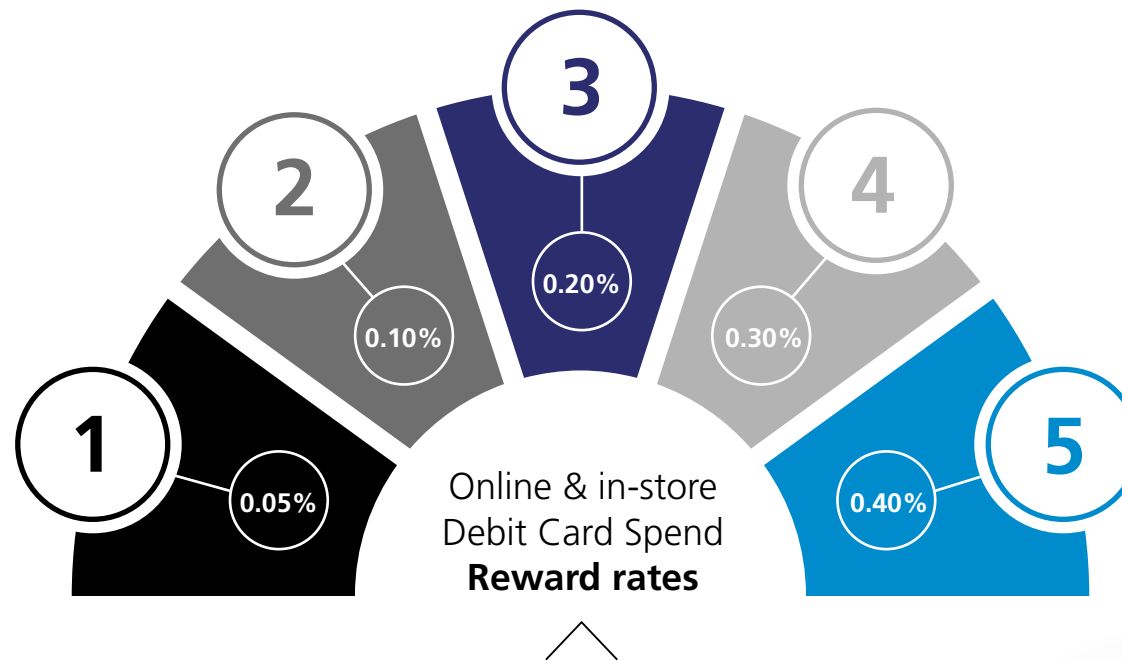
The infographic in this section shows the different Reward rates.

This is the percentage of your qualifying purchases that you earn back in eBucks according to your reward level.

Reward rates

Your percentage is based on your **reward level**

{Click on the item to view percentage}



Did you know?

You'll get a **fixed amount of eBucks** for every month that you qualify – depending on your reward level.

- 1 eB50
- 2 eB100
- 3 eB200
- 4 eB400
- 5 eB500



*Excluding Online Banking Enterprise

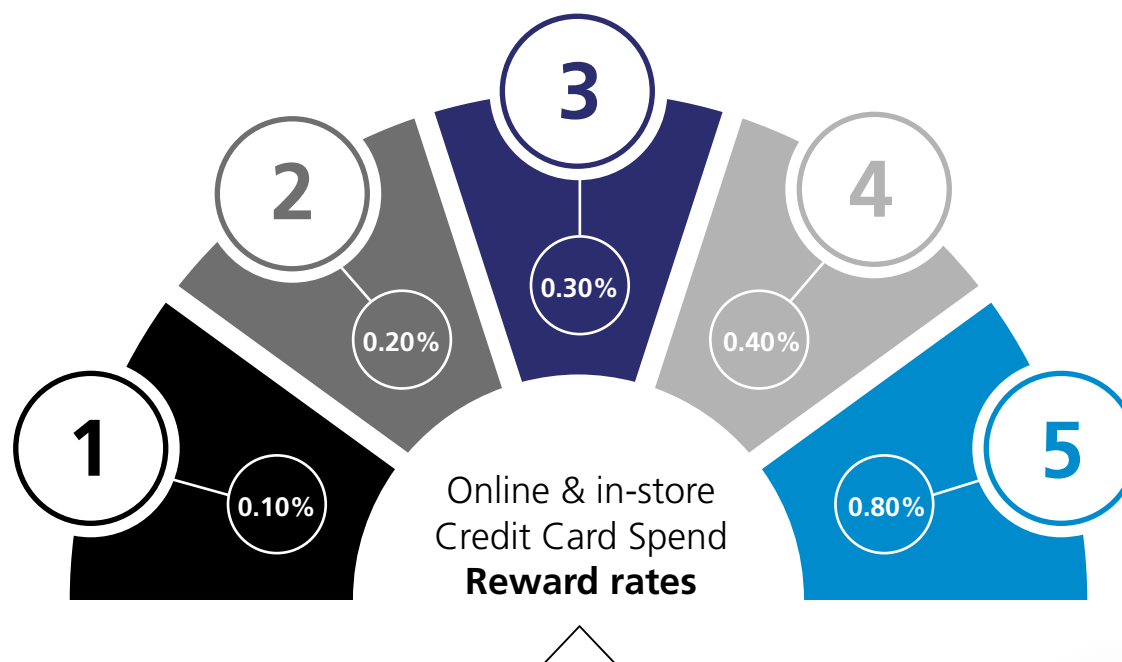
** RMB Private Bank App, online payment and standing orders

Terms, conditions and rules apply.

Reward rates *(continued)*

Your percentage is based on your **reward level**

{Click on the item to view percentage}



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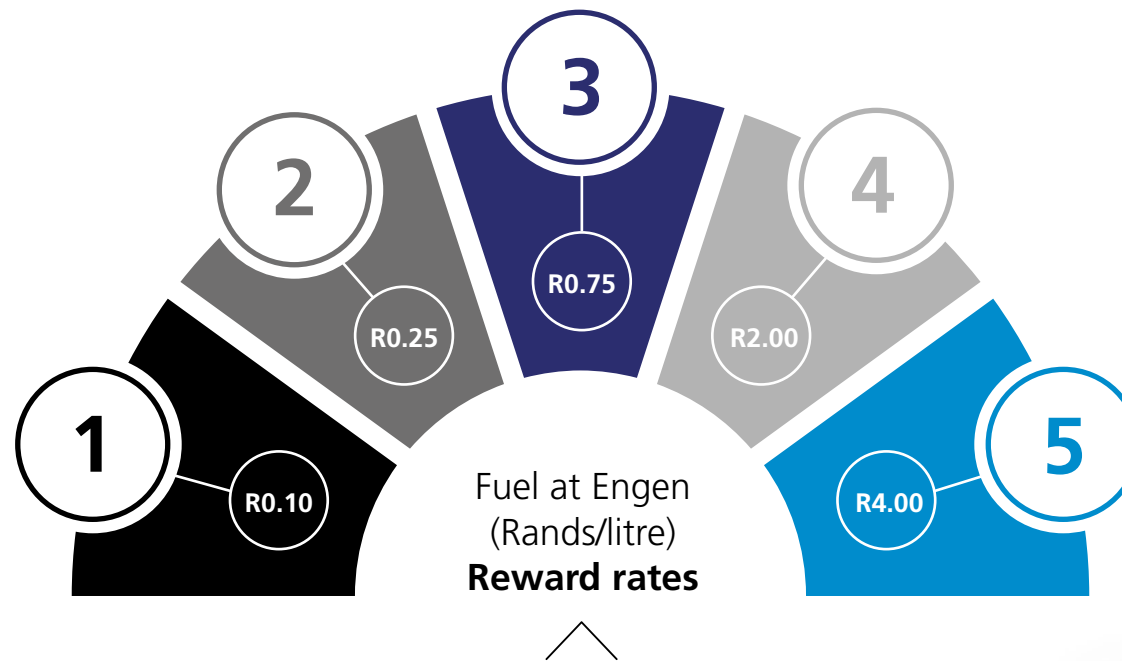
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Reward rates *(continued)*

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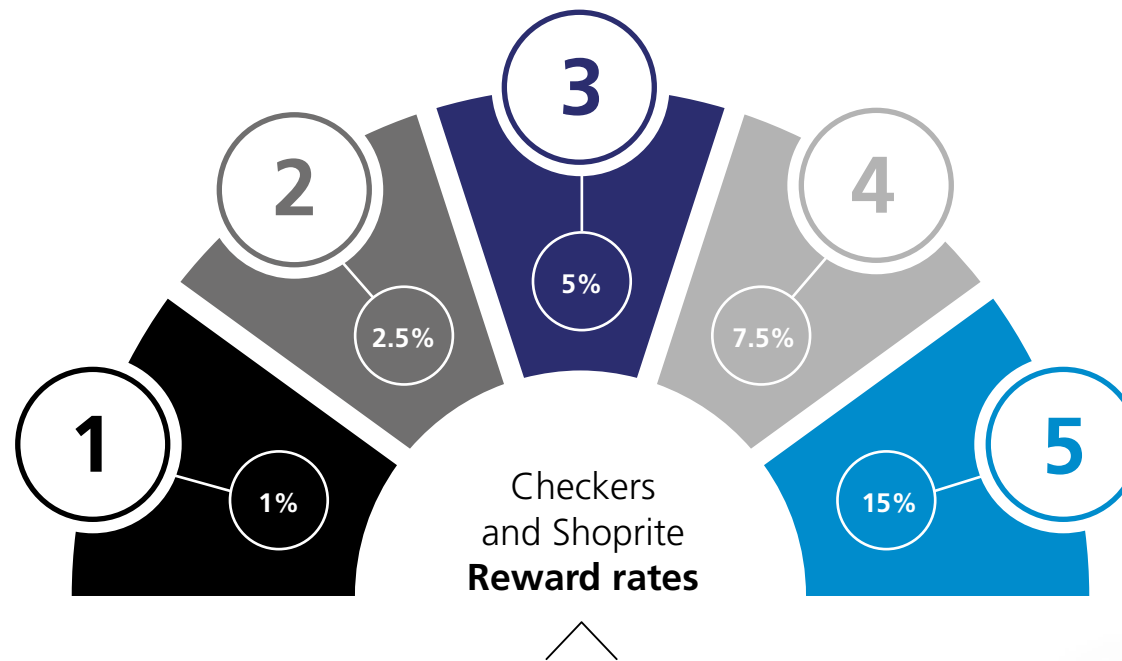
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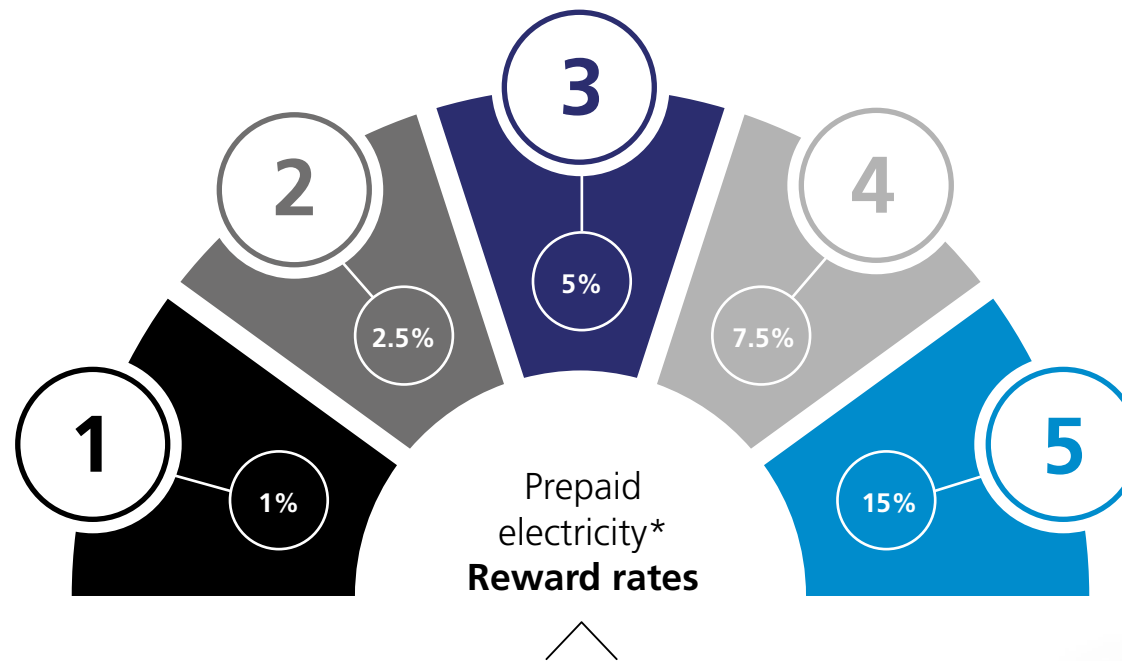
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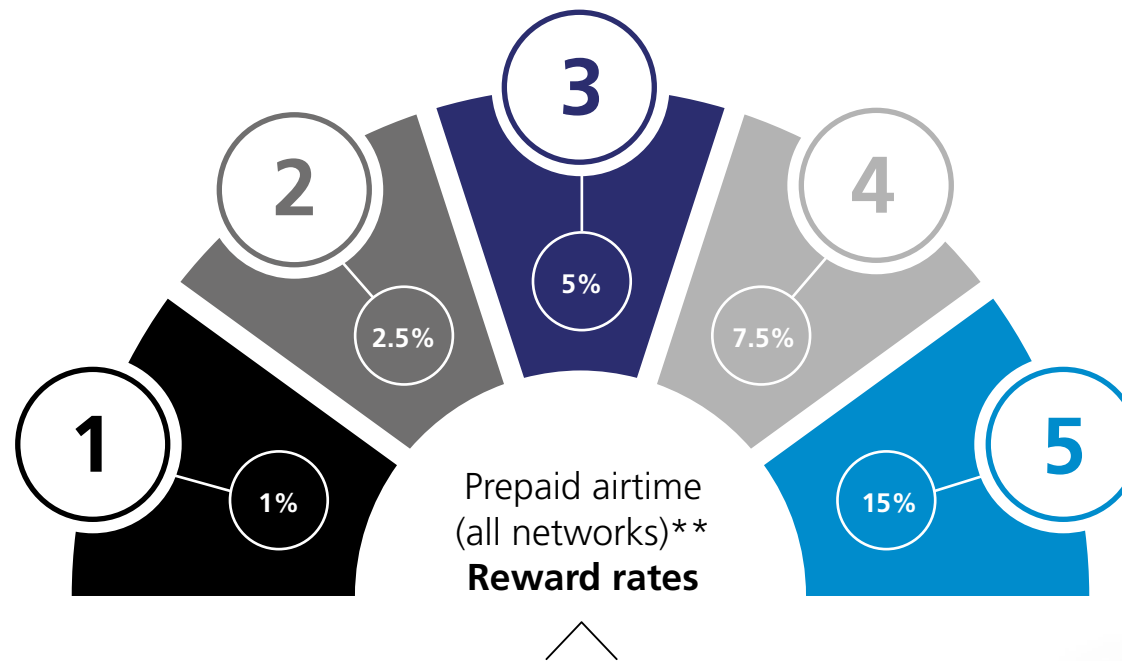
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Reward rates *(continued)*

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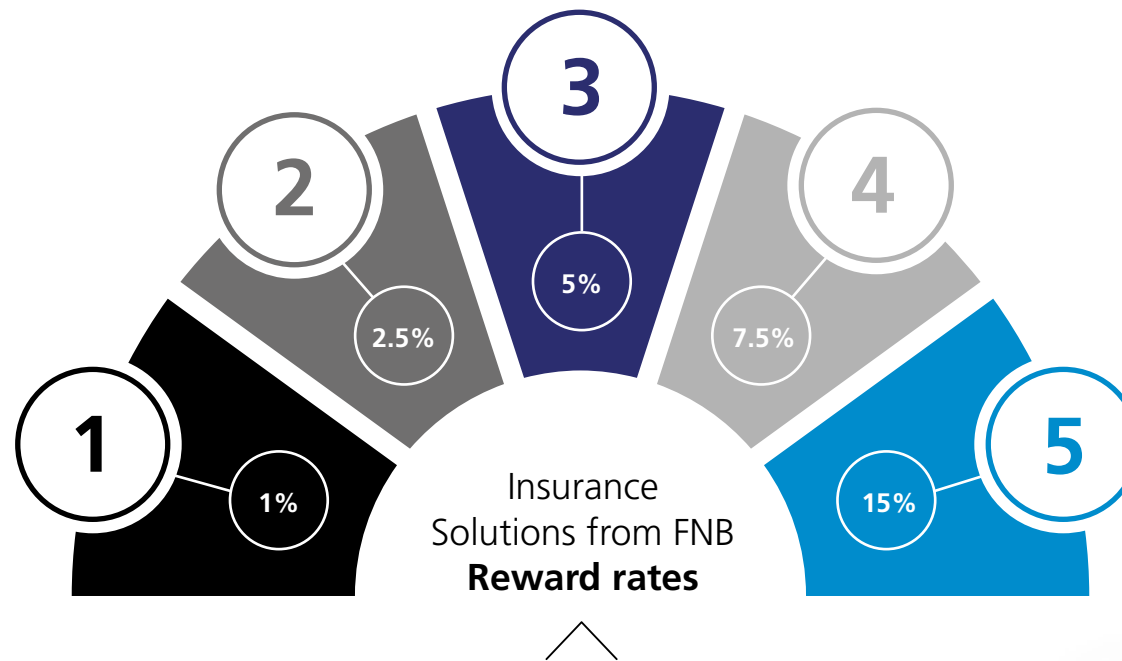
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Reward rates *(continued)*

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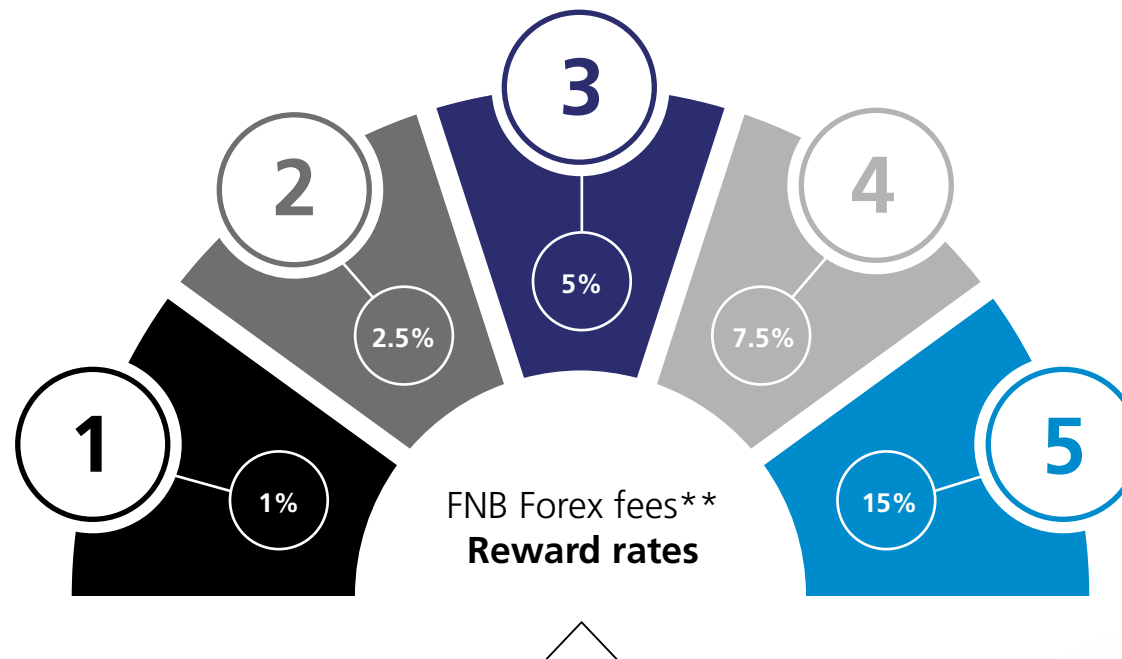
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Reward rates *(continued)*

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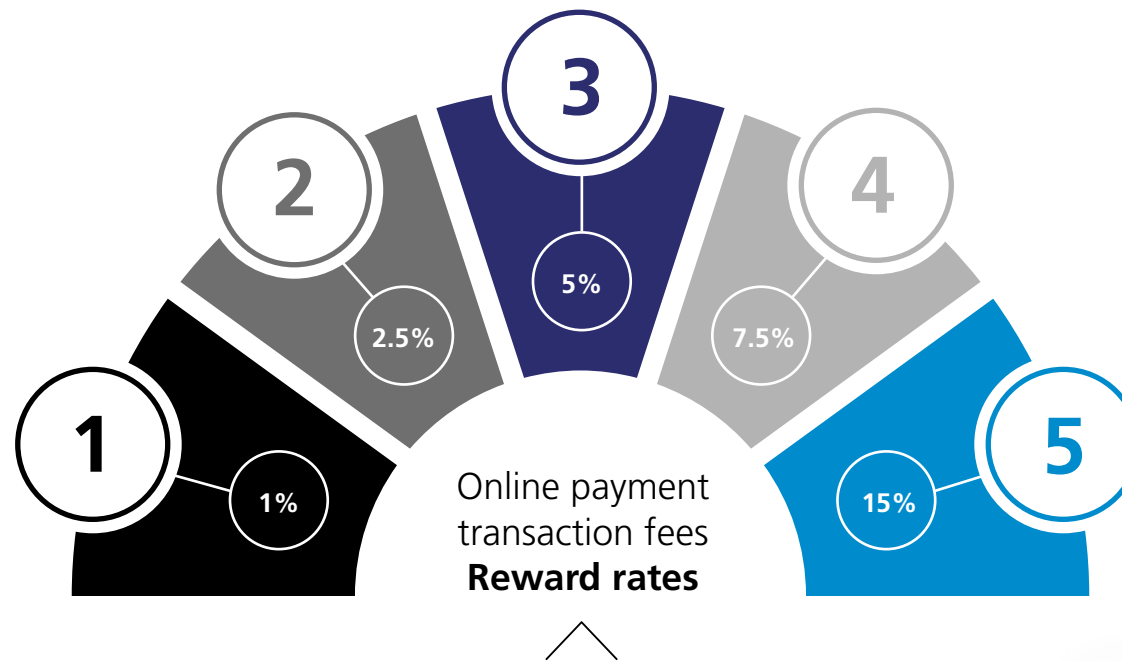
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** RMB Private Bank App, online payment and standing orders
Terms, conditions and rules apply.

Reward rates *(continued)*

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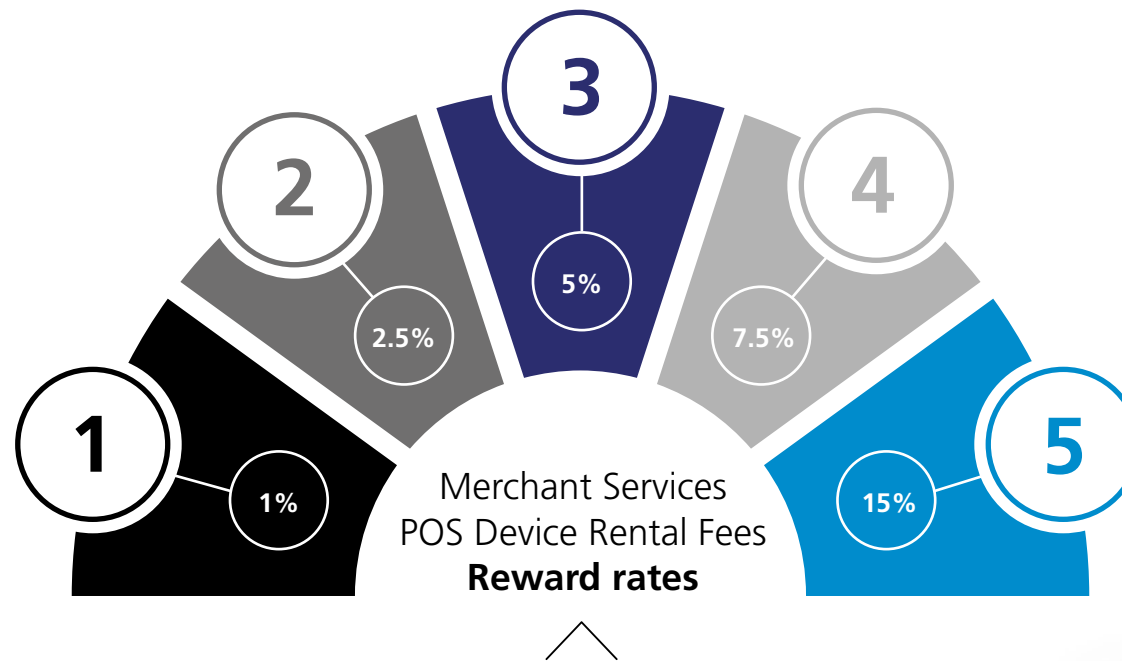
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Terms, conditions and rules apply.

Reward rates *(continued)*

Your percentage is based on your **reward level**

{Click on the item to view percentage}



Did you know?

You'll get a **fixed amount of eBucks** for every month that you qualify – depending on your reward level.

- 1 eB50
- 2 eB100
- 3 eB200
- 4 eB400
- 5 eB500



*Excluding Online Banking Enterprise

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Terms, conditions and rules apply.



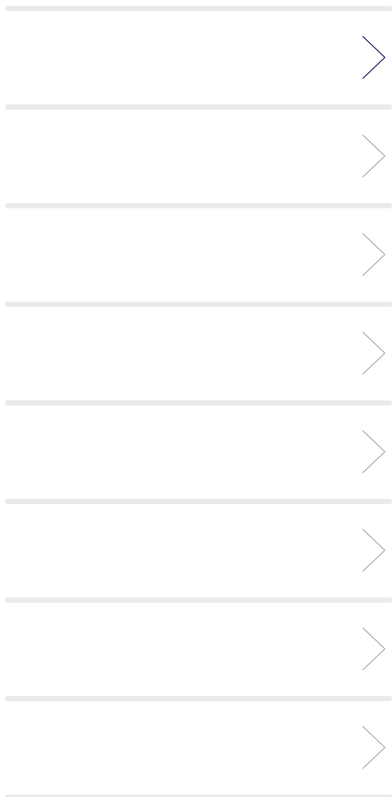
If you have multiple Business Current Accounts, you'll earn eBucks on the qualifying activities on all your accounts.

However, you'll need to meet the requirements - in terms of qualification and earning eBucks - that are specific to the highest account you have (i.e. the account with the **highest** required deposit).



Earn rules

{Click on the item to view rules}



In-store & online shopping

- The amount on which you earn eBucks from in-store and online shopping is not limited.



Qualifying Spend

Your *qualifying spend* is spend on which you earn eBucks.

Qualifying spend excludes:

EFTs
Debit orders
Cash withdrawals
Travellers' cheques
Foreign exchange transactions
Casino gambling transactions



Earn rules *(continued)*

{Click on the item to view rules}

Checkers & Shoprite

- The amount on which you earn eBucks is limited to a maximum Qualifying spend of R15 000 at Checkers and Shoprite per month.
- You won't earn eBucks on purchases made at MediRite Pharmacies, Money Markets, Computicket, Computicket-Travel and cash at till withdrawals.
- If you haven't yet met the qualifying requirements, you'll still earn 0.5% back in eBucks on purchases made at Checkers & Shoprite using your FNB Business Credit Card and/or RMB Private Bank Business Debit Card.



Qualifying Spend

Your *qualifying spend* is spend on which you earn eBucks.

Qualifying spend excludes:

EFTs
Debit orders
Cash withdrawals
Travellers' cheques
Foreign exchange transactions
Casino gambling transactions



Earn rules *(continued)*

{Click on the item to view rules}

Fuel: Engen

- Earn up to R4/litre back in eBucks for your fuel spend at Engen only, calculated based on the price of inland ULP 95. No earn will be awarded on fuel purchases at any other fuel stations.
- The amount on which you earn eBucks is limited to a maximum Qualifying spend of R5 000 on Engen fuel per month.
- You can fill up at any domestic Engen fuel station, but you must pay for your Engen fuel on the Engen forecourt. You won't earn eBucks if you pay for Engen fuel at the Quickshop at the Engen fuel station.
- You will earn eBucks on all FNB Business Petro Cards linked to an FNB Business Credit Card.
- Note: You will not earn eBucks using an RMB Private Bank Business Petrol card linked to an RMB Private Bank Business Debit Card, Fleet Cards and Lodge Cards.



Qualifying Spend

Your *qualifying spend* is spend on which you earn eBucks.

Qualifying spend excludes:

EFTs
Debit orders
Cash withdrawals
Travellers' cheques
Foreign exchange transactions
Casino gambling transactions



Earn rules *(continued)*

{Click on the item to view rules}

Prepaid electricity and prepaid airtime

- You earn eBucks on all networks' prepaid airtime and electricity bought via RMB Private Bank's electronic banking channels:
 - RMB Private Bank App – download the App from your app store
 - Online Banking
 - Cellphone Banking – dial *130*321# (airtime**) or *120*321# (airtime and electricity**)
- Online Banking Enterprise™ customers will not be able to earn on prepaid electricity and prepaid airtime as the prepaid services are not available on this platform
- The amount on which you earn eBucks is limited to a total monthly spend (on qualifying prepaid electricity and prepaid airtime purchases only) of R1000 on each.



Qualifying Spend

Your *qualifying spend* is spend on which you earn eBucks.

Qualifying spend excludes:

EFTs
Debit orders
Cash withdrawals
Travellers' cheques
Foreign exchange transactions
Casino gambling transactions



** Standard network rates apply.

Terms, conditions and rules apply.

Earn rules *(continued)*

{Click on the item to view rules}

FNB Forex fees

- The eBucks you earn will be paid in the month after the transaction was done.
- All FNB Forex transactions must be done via the RMB Private Bank App or Online Banking, except where you have a standing instruction with FNB Forex to transact on your behalf.
- You only earn eBucks on transaction charges on Forex inward and outward payments in a foreign currency (not South African Rand).
- You don't earn eBucks on foreign notes, travellers' cheques, foreign currency account (FCA) funding, customer foreign currency (CFC) account funding, cash passport, PayPal™, MoneyGram™ or any other foreign exchange products.
- You also don't earn eBucks when you transact on a special discount or pensioner pricing.



Qualifying
Spend

Your *qualifying spend* is spend on which you earn eBucks.

Qualifying spend excludes:

EFTs

Debit orders

Cash withdrawals

Travellers' cheques

Foreign exchange transactions

Casino gambling transactions



Earn rules *(continued)*

{Click on the item to view rules}

Online payment transaction fees

- You'll earn eBucks on the payment fee(s) when you make an online payment from your RMB Private Bank Business Current Account to another FNB/RMB Private Bank Account and the payment is made between the 6th and the 25th of the month.
- You won't earn eBucks on transaction fees for online payments made between your own RMB Private Bank accounts (i.e. transfers).
- You won't earn eBucks on transaction fees for online payments made from a Business Credit Card Account.
- The amount on which you earn eBucks is limited to a maximum Qualifying spend of R2 000 in online payment transaction fees.



Qualifying Spend

Your *qualifying spend* is spend on which you earn eBucks.

Qualifying spend excludes:

EFTs
Debit orders
Cash withdrawals
Travellers' cheques
Foreign exchange transactions
Casino gambling transactions



Earn rules *(continued)*

{Click on the item to view rules}

FNB SpeedPoint® device rental fees

- To earn eBucks on your SpeedPoint® device rental fees, you must have a minimum monthly turnover of R25 000 through the SpeedPoint® device and the payments made on the device must be settled into an RMB Private Bank Business Account.
- The amount on which you earn eBucks is limited to a maximum Qualifying spend of R4 000 per month in SpeedPoint® device rental fees.
- You'll earn eBucks on your SpeedPoint® device rental fees only if your Merchant Services Account is on the Standard Pricing Option.
- You will not earn eBucks on your SpeedPoint device rental fees if your Merchant Services Account has an e-Commerce facility.



Qualifying
Spend

Your *qualifying spend*
is spend on which you
earn eBucks.

Qualifying spend excludes:

EFTs

Debit orders

Cash withdrawals

Travellers' cheques

Foreign exchange transactions

Casino gambling transactions



Earn rules *(continued)*

{Click on the item to view rules}

Insurance solutions from FNB

- The monthly premiums on your qualifying Life policies (Key Person Insurance, Employer's Funeral) and Insure products (Business Law on Call) must be paid on time from your Business Current Account. You won't earn eBucks for any month where premiums weren't paid.
- The percentage earned back in eBucks is calculated based on the sum total of monthly premiums for all your qualifying Life and Insure policies. Your participation in the eBucks programme allows us to better assess your risk enabling you to earn back a percentage of your premium in the form of eBucks.
- Only Insurance products where FirstRand Life Assurance Limited or FirstRand Short-Term Insurance Limited is the insurer are eligible for eBucks.
- In the case of an Life Policy or Insure Policy, only the payer of the premiums will earn eBucks; lives assured and/or beneficiaries named in the policy won't earn eBucks.
- The amount on which you earn eBucks is limited to a total monthly Qualifying spend of R7 000.
- These rules apply automatically upon you qualifying for eBucks rewards.



Qualifying
Spend

Your *qualifying spend* is spend on which you earn eBucks.

Qualifying spend excludes:

EFTs
Debit orders
Cash withdrawals
Travellers' cheques
Foreign exchange transactions
Casino gambling transactions



Things to remember

- These rules come into effect from 1 September 2019.
- FirstRand Bank accounts include but are not limited to FNB, WesBank, RMB Private Bank and Ashburton accounts.
- 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 during a month, you won't qualify for eBucks Rewards for Business for that month.
- An account that's active means that there's regular activity on the account or that the account is still being used for its original intended purpose.
- An account that's in good standing means it isn't overdrawn, in arrears or in default, you haven't missed a premium and you aren't undergoing sequestration, business rescue, collection or liquidation proceedings (excluding debt review proceedings). This applies to all FirstRand Bank accounts, including but not limited to FNB, Ashburton, WesBank accounts and RMB Private Bank Accounts.
- Accounts cannot be in excess for longer than 45 days.
- Qualifying Business Current Accounts include RMB Private Bank Business Current Accounts.
- If you have more than one of the above-mentioned Business Accounts, any deposit(s) made into the accounts will be considered towards the deposit amounts required for qualification.

For information visit www.eBucks.com

