

**Get more rewards with
your RMB Private Bank
Business Account.**



Terms, conditions and earn rules apply.

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

eBucks Rewards for **Business simplified**

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.**

Get **up to 40% OFF** on vouchers & products at the eBucks Shop.

Spend your eBucks; Save your Rands!

Once you've earned eBucks, you can spend them at the eBucks Shop, on fuel at Engen and at a wide range of our in-store and online partners.



Terms, conditions and rules apply

How to **earn eBucks**

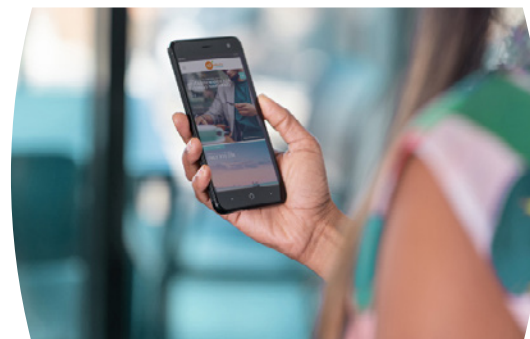


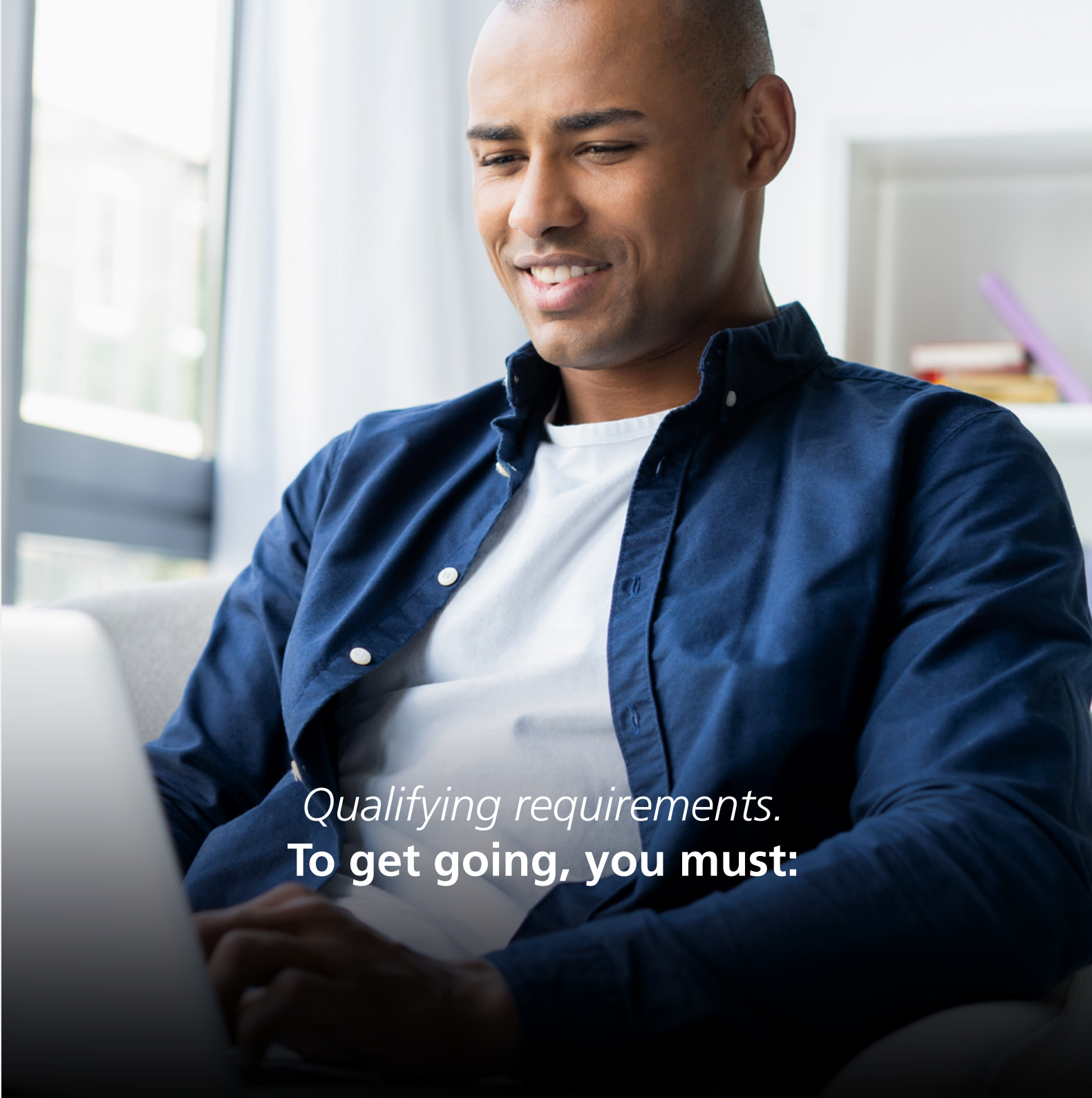
Follow these four steps to earn eBucks:

- 1** Register for eBucks for Business. Earning eBucks on your RMB Private Bank Business Account(s) is free, but you have to be registered. Your appointed authorised representative can register your Business for eBucks Rewards at eBucks.com.
- 2** Qualify for eBucks by meeting the qualifying requirements that are specific to your RMB Private Bank Business Account(s).
- 3** Move up a reward level by taking advantage of our FNB/RMB Private Bank solutions. The more solutions you use, the higher your reward level. Your reward level is reviewed every month.
- 4** Enjoy added value by earning more rewards. The higher your reward level, the more eBucks you'll earn for your business.

Remember:
R1 = eB10.

Terms, conditions and rules apply





Qualifying requirements.
To get going, you must:

Qualifying requirements.

To get going, you must:

STEP 1

Hold a qualifying RMB Private Bank Business Current Account and have a:

Minimum monthly deposit of at least R500.

OR

Minimum monthly deposit over the last six months of R3 000.

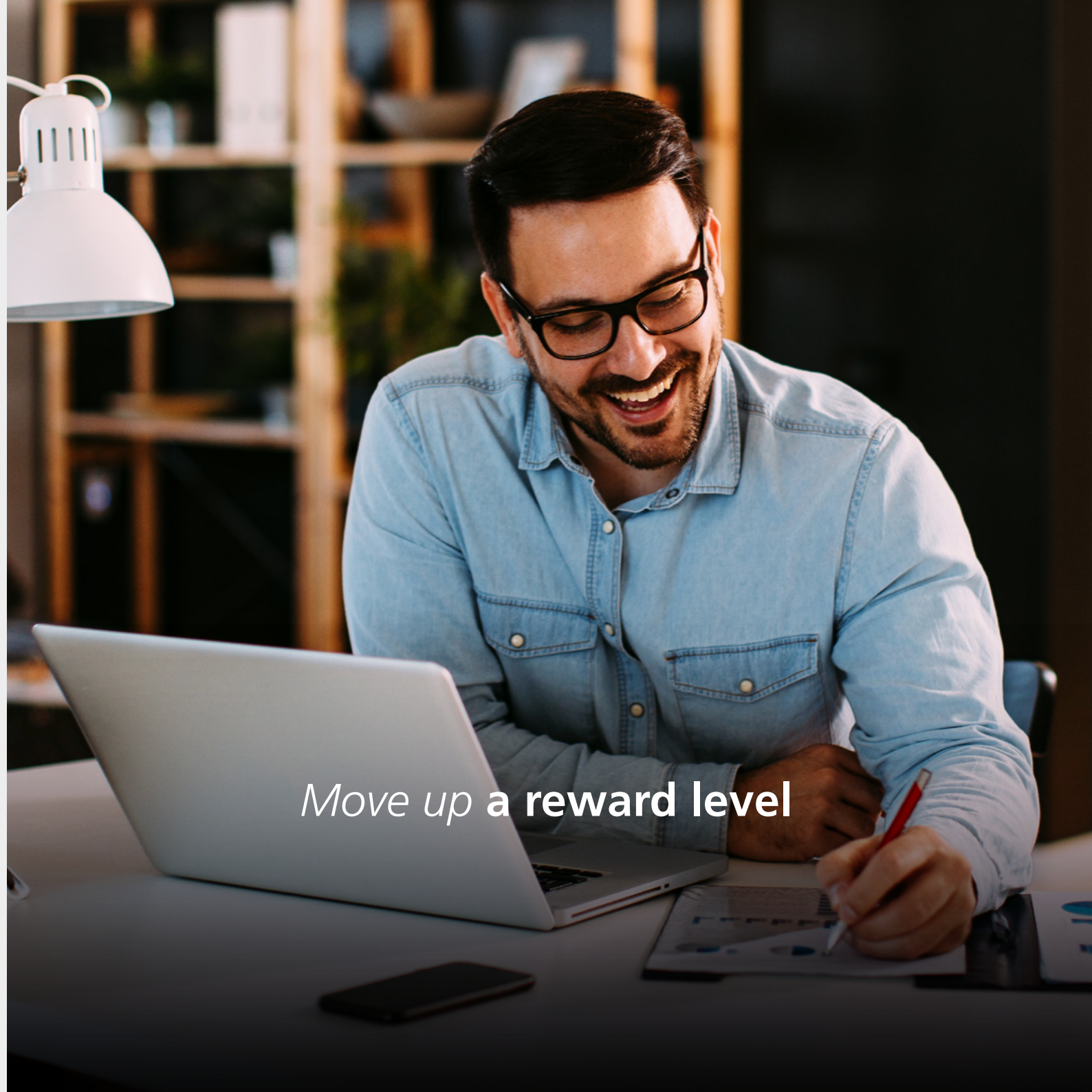
STEP 2

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

STEP 3

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

Terms, conditions and rules apply

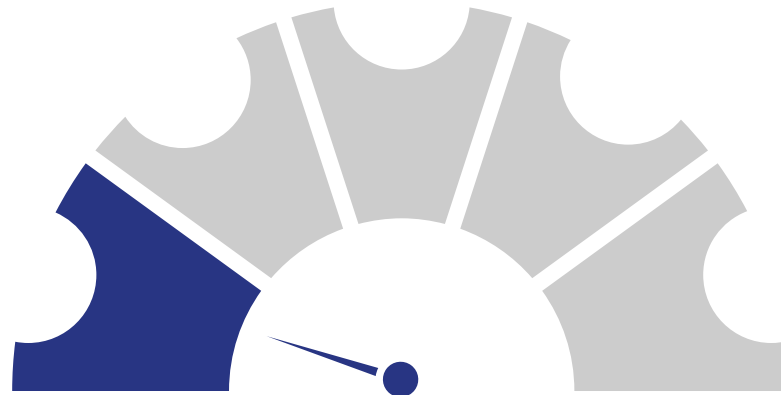


Move up a **reward level**



Move up a **reward level**

Once you've qualified, the next step is to move up a reward level. Your reward level is determined by the number of FNB/RMB Private Bank products and solutions you use on a monthly basis. **The more solutions you use, the higher your reward level.**



{Click on the level to view criteria}



Reward Level 1

Meet the
qualifying
requirements

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

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

It's simple, choose the solutions that best suit your business banking needs and get rewarded in eBucks. There are five reward levels and it's easy to move up a reward level. For each product/solution you take up and use from a solution group, you'll move up one reward level.

Terms, conditions and rules apply



Move up a **reward level**

Once you've qualified, the next step is to move up a reward level. Your reward level is determined by the number of FNB/RMB Private Bank products and solutions you use on a monthly basis. **The more solutions you use, the higher your reward level.**



{Click on the level to view criteria}

Reward Level 1

Meet the qualifying requirements



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

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

It's simple, choose the solutions that best suit your business banking needs and get rewarded in eBucks. There are five reward levels and it's easy to move up a reward level. For each product/solution you take up and use from a solution group, you'll move up one reward level.

Terms, conditions and rules apply



Move up a **reward level**

Once you've qualified, the next step is to move up a reward level. Your reward level is determined by the number of FNB/RMB Private Bank products and solutions you use on a monthly basis. **The more solutions you use, the higher your reward level.**



{Click on the level to view criteria}

Reward Level 1

Meet the qualifying requirements

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

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

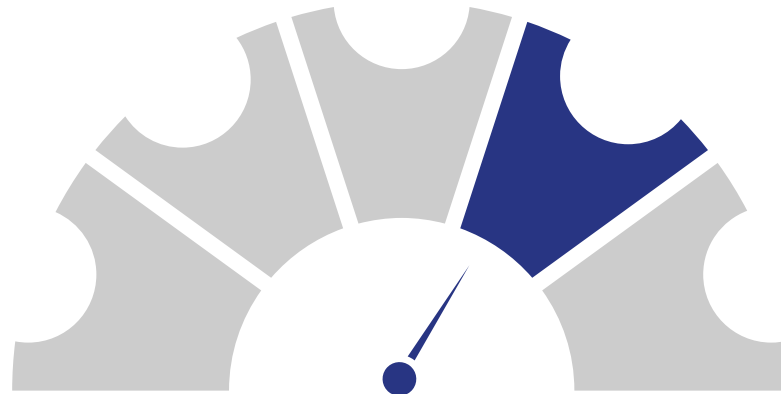
It's simple, choose the solutions that best suit your business banking needs and get rewarded in eBucks. There are five reward levels and it's easy to move up a reward level. For each product/solution you take up and use from a solution group, you'll move up one reward level.

Terms, conditions and rules apply



Move up a **reward level**

Once you've qualified, the next step is to move up a reward level. Your reward level is determined by the number of FNB/RMB Private Bank products and solutions you use on a monthly basis. **The more solutions you use, the higher your reward level.**



{Click on the level to view criteria}

Reward Level 1

Meet the qualifying requirements

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

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

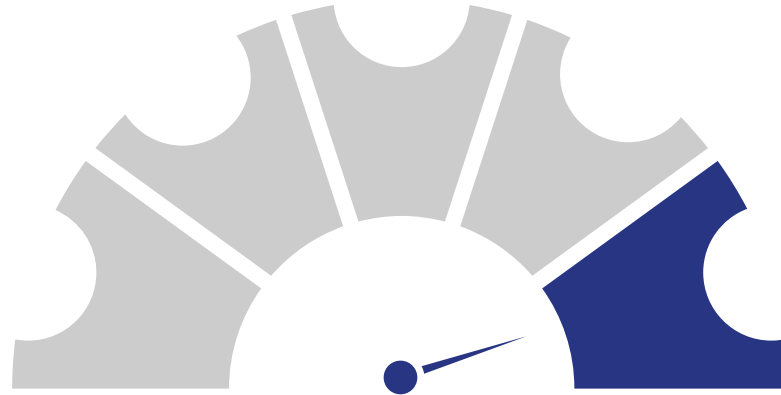
It's simple, choose the solutions that best suit your business banking needs and get rewarded in eBucks. There are five reward levels and it's easy to move up a reward level. For each product/solution you take up and use from a solution group, you'll move up one reward level.

Terms, conditions and rules apply



Move up a **reward level**

Once you've qualified, the next step is to move up a reward level. Your reward level is determined by the number of FNB/RMB Private Bank products and solutions you use on a monthly basis. **The more solutions you use, the higher your reward level.**



{Click on the level to view criteria}

Reward Level 1

Meet the qualifying requirements

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



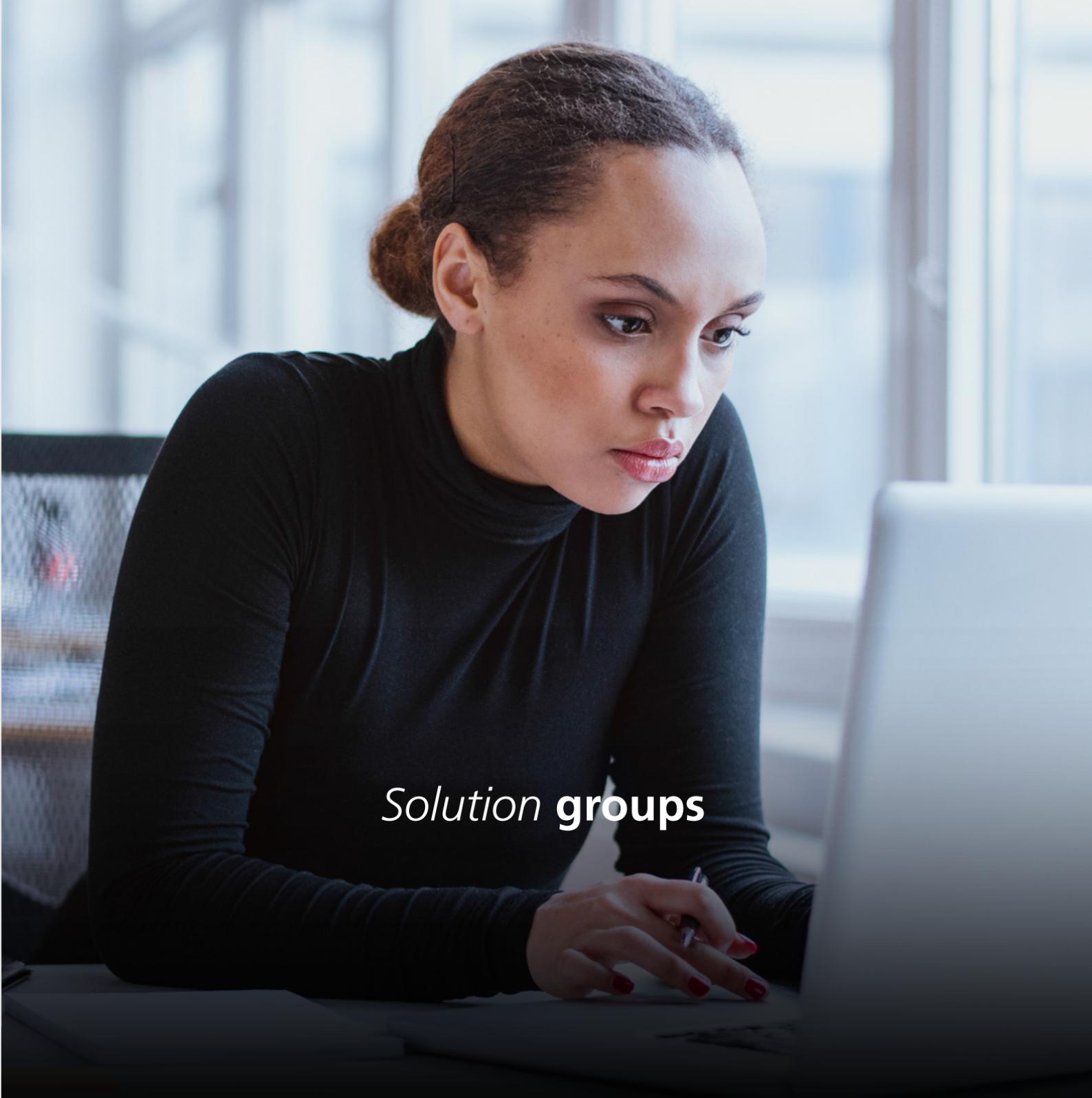
Reward Level 5

Take up any product across four or more different solution groups

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

It's simple, choose the solutions that best suit your business banking needs and get rewarded in eBucks. There are five reward levels and it's easy to move up a reward level. For each product/solution you take up and use from a solution group, you'll move up one reward level.

Terms, conditions and rules apply



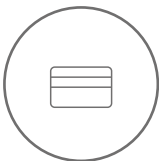
Solution **groups**

Solution groups

Take up any product **across four or more** different solution groups listed below **to reach level 5**

{Click on the category to view options}

- >
- >
- >
- >
- >
- >
- >
- >
- >



Credit Card



FNB Connect



Receipts



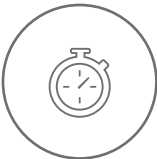
Payments



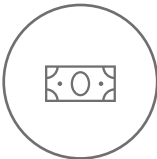
Business Solutions



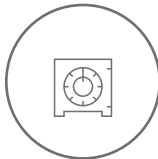
Specialised Products



Short Term Lending



Fixed Term Lending



Short Term Savings



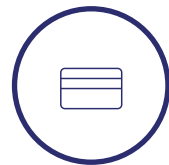
Long Term Savings

Terms, conditions and rules apply

Solution groups

Take up any product **across four or more** different solution groups listed below **to reach level 5**

{Click on the category to view options}



Credit Card



FNB Connect



Receipts



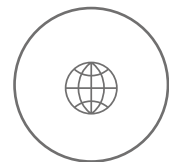
Payments



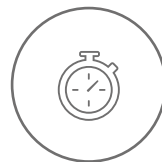
Business Solutions

Credit Card:

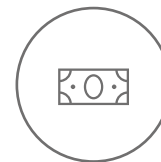
Have an FNB Business Credit Card and spend at least R3 000 per month



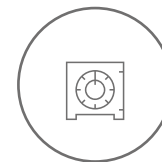
Specialised
Products



Short Term
Lending



Fixed Term
Lending



Short Term
Savings



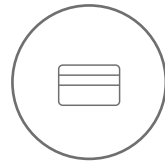
Long Term
Savings

Terms, conditions and rules apply

Solution groups

Take up any product **across four or more** different solution groups listed below **to reach level 5**

{Click on the category to view options}



Credit Card



FNB Connect



Receipts



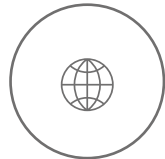
Payments



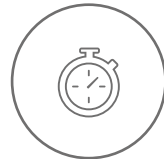
Business Solutions

FNB Connect*:

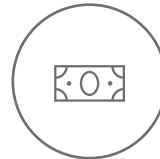
Have an active FNB Connect SIM (Only available to Sole Proprietors)



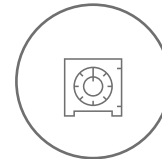
Specialised
Products



Short Term
Lending



Fixed Term
Lending



Short Term
Savings



Long Term
Savings

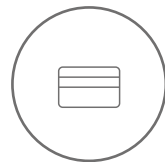
Terms, conditions and rules apply



Solution groups

Take up any product **across four or more** different solution groups listed below **to reach level 5**

{Click on the category to view options}



Credit Card



FNB Connect



Receipts



Payments



Business Solutions

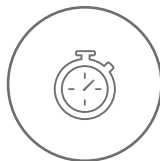
Receipts:

Take up any of the following products:

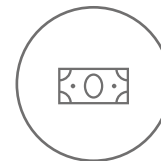
- Have a Merchant Services Device with a minimum monthly turnover of R25 000, settled into an RMB Private Bank Business Account
- Have a SmartBox or SmartTill and use it
- Make use of our Integrated Payments and Receipt Solutions



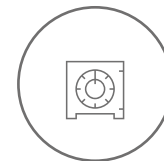
Specialised Products



Short Term Lending



Fixed Term Lending



Short Term Savings



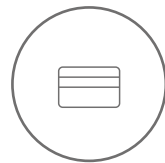
Long Term Savings

Terms, conditions and rules apply

Solution groups

Take up any product **across four or more** different solution groups listed below **to reach level 5**

{Click on the category to view options}



Credit Card



FNB Connect



Receipts



Payments

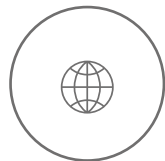


Business Solutions

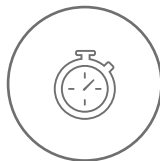
Payments:

Take up any of the following products:

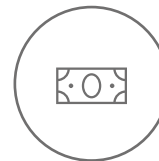
- Have at least 6 debit orders
- Do your payments and transfers with Online Banking Enterprise™
- Transact on eWallet Pro



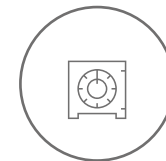
Specialised Products



Short Term Lending



Fixed Term Lending



Short Term Savings



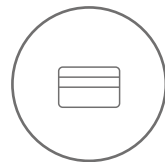
Long Term Savings

Terms, conditions and rules apply

Solution groups

Take up any product **across four or more** different solution groups listed below **to reach level 5**

{Click on the category to view options}



Credit Card



FNB Connect



Receipts



Payments



Business Solutions

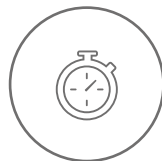
Business Solutions:

Take up any of the following products:

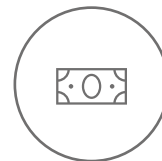
- Use Commercial Property Finance
- Have an active Cashman Account



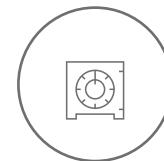
Specialised Products



Short Term Lending



Fixed Term Lending



Short Term Savings



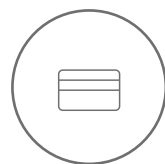
Long Term Savings

Terms, conditions and rules apply

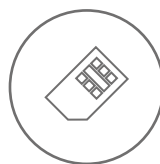
Solution groups

Take up any product **across four or more** different solution groups listed below **to reach level 5**

{Click on the category to view options}



Credit Card



FNB Connect



Receipts



Payments



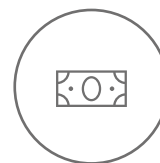
Business Solutions



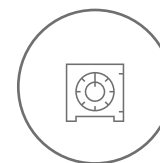
Specialised Products



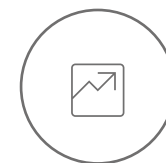
Short Term Lending



Fixed Term Lending



Short Term Savings



Long Term Savings

Specialised Products:

Take up any of the following products:

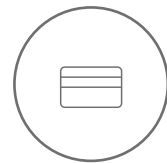
- Have a Business Global Account and maintain a minimum monthly balance of 10 000 Australian dollars, euro, British pounds or US dollars in the account
- Have at least one active Guarantee with no commissions outstanding
- Have a 3PIM structure with an average balance of R1 000 000 a month

Terms, conditions and rules apply

Solution groups

Take up any product **across four or more** different solution groups listed below **to reach level 5**

{Click on the category to view options}



Credit Card



FNB Connect



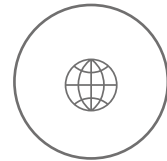
Receipts



Payments



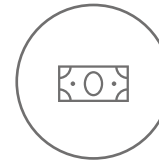
Business Solutions



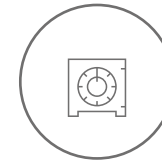
Specialised Products



Short Term Lending



Fixed Term Lending



Short Term Savings



Long Term Savings

Short Term Lending:

Take up any of the following products:

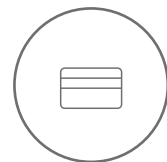
- Have an overdraft and use R1 000 per month
- Have a Revolving Loan and make use of R1 000 per month
- Have an Agric Overdraft and use R1 000 per month

Terms, conditions and rules apply

Solution groups

Take up any product **across four or more** different solution groups listed below **to reach level 5**

{Click on the category to view options}



Credit Card



FNB Connect



Receipts



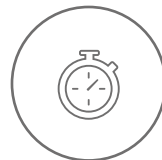
Payments



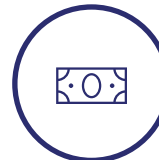
Business Solutions



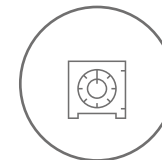
Specialised Products



Short Term Lending



Fixed Term Lending



Short Term Savings



Long Term Savings

Fixed Term Lending:

Take up any of the following products:

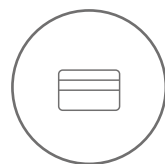
- Have a Business Loan of more than R50 000
- Have a Booster Loan of more than R10 000
- Have an Agric Loan of more than R500 000

Terms, conditions and rules apply

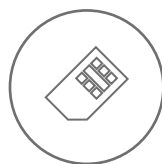
Solution groups

Take up any product **across four or more** different solution groups listed below **to reach level 5**

{Click on the category to view options}



Credit Card



FNB Connect



Receipts



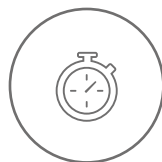
Payments



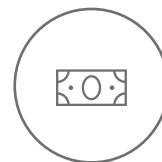
Business Solutions



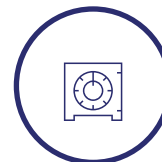
Specialised Products



Short Term Lending



Fixed Term Lending



Short Term Savings



Long Term Savings

Short Term Savings:

Take up any of the following products:

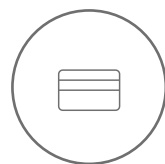
- Have a Money on Call Account with a minimum balance of R5000
- Have a 48-Hour Cash Accelerator Account with a minimum balance of R100 000
- Have a 7-Day Notice Account with a minimum balance of R20 000
- Have an Islamic 48-Hour Cash Accelerator Account with a minimum balance of R100 000
- Have an Islamic Savings Pocket with a minimum balance of R5 000

Terms, conditions and rules apply

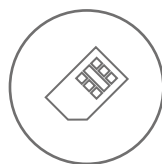
Solution groups

Take up any product **across four or more** different solution groups listed below **to reach level 5**

{Click on the category to view options}



Credit Card



FNB Connect



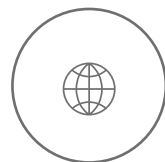
Receipts



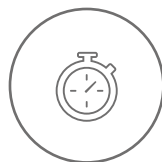
Payments



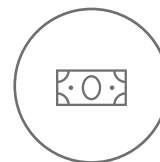
Business Solutions



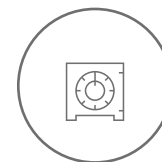
Specialised Products



Short Term Lending



Fixed Term Lending



Short Term Savings



Long Term Savings

Long Term Savings:

Take up any of the following products:

- Have a Fixed Deposit Account and maintain a monthly 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
- Have an Islamic Term Deposit Account with a minimum balance of R10 000

Terms, conditions and rules apply

A close-up, slightly low-angle shot of a man with dark skin and curly hair, smiling broadly while looking at a smartphone. He is wearing a blue denim shirt. His right hand is holding the phone, and his left hand is resting near his chin, with his index finger pointing upwards. The background is a warm, textured wall, possibly stone or brick, with soft lighting.

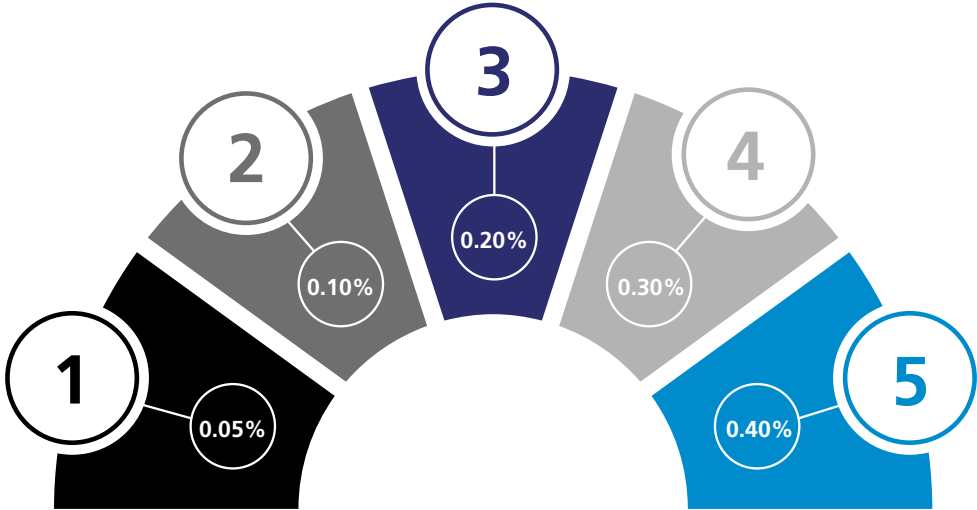
Reward rates



Earn eBucks according to your reward level

Once you've qualified and your reward level has been determined, you'll be ready to earn eBucks. Plus, you'll get a fixed amount of eBucks for every month that you qualify – depending on your reward level.

Online & in-store Debit Card Spend	>
Online & in-store Credit Card Spend	>
Fuel at Engen (Rands/litre)	>
Checkers & Shoprite	>
Prepaid electricity*	>
Prepaid purchases* (all networks)	>
Insurance Solutions from FNB	>
FNB Forex payments **	>
Online payment transaction fees	>
Merchant Services POS Device Rental Fees	>



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

*Excluding Online Banking Enterprise
** RMB Private Bank App, online
payment and standing orders

Terms, conditions and rules apply



Earn eBucks according to your reward level

Once you've qualified and your reward level has been determined, you'll be ready to earn eBucks. Plus, you'll get a fixed amount of eBucks for every month that you qualify – depending on your reward level.

Online & in-store
Debit Card Spend >

Online & in-store
Credit Card Spend >

Fuel at Engen
(Rands/litre) >

Checkers & Shoprite >

Prepaid electricity* >

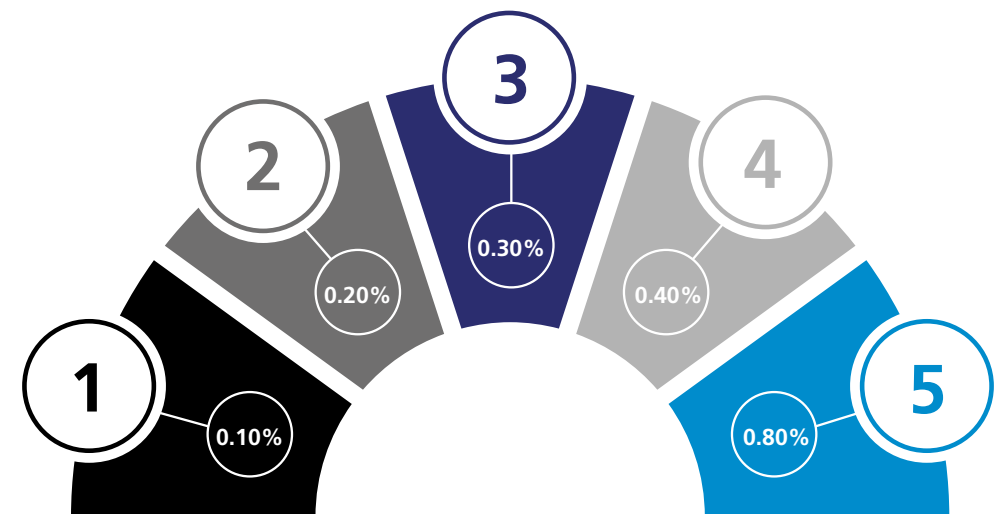
Prepaid purchases*
(all networks) >

Insurance Solutions
from FNB >

FNB Forex payments ** >

Online payment
transaction fees >

Merchant Services POS
Device Rental Fees >



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

Remember:

**You earn double
eBucks when you use
your credit card.**

*Excluding Online Banking Enterprise

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

Terms, conditions and rules apply



Earn eBucks according to your reward level

Once you've qualified and your reward level has been determined, you'll be ready to earn eBucks. Plus, you'll get a fixed amount of eBucks for every month that you qualify – depending on your reward level.

Online & in-store
Debit Card Spend >

Online & in-store
Credit Card Spend >

Fuel at Engen
(Rands/litre) >

Checkers & Shoprite >

Prepaid electricity* >

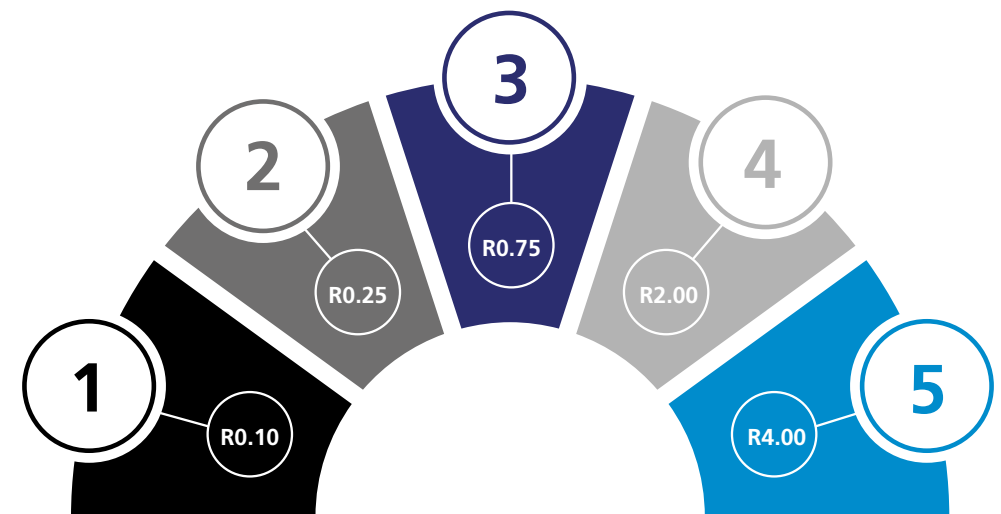
Prepaid purchases*
(all networks) >

Insurance Solutions
from FNB >

FNB Forex payments ** >

Online payment
transaction fees >

Merchant Services POS
Device Rental Fees >



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

*Excluding Online Banking Enterprise

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

Terms, conditions and rules apply



Earn eBucks according to your reward level

Once you've qualified and your reward level has been determined, you'll be ready to earn eBucks. Plus, you'll get a fixed amount of eBucks for every month that you qualify – depending on your reward level.

Online & in-store
Debit Card Spend >

Online & in-store
Credit Card Spend >

Fuel at Engen
(Rands/litre) >

Checkers & Shoprite >

Prepaid electricity* >

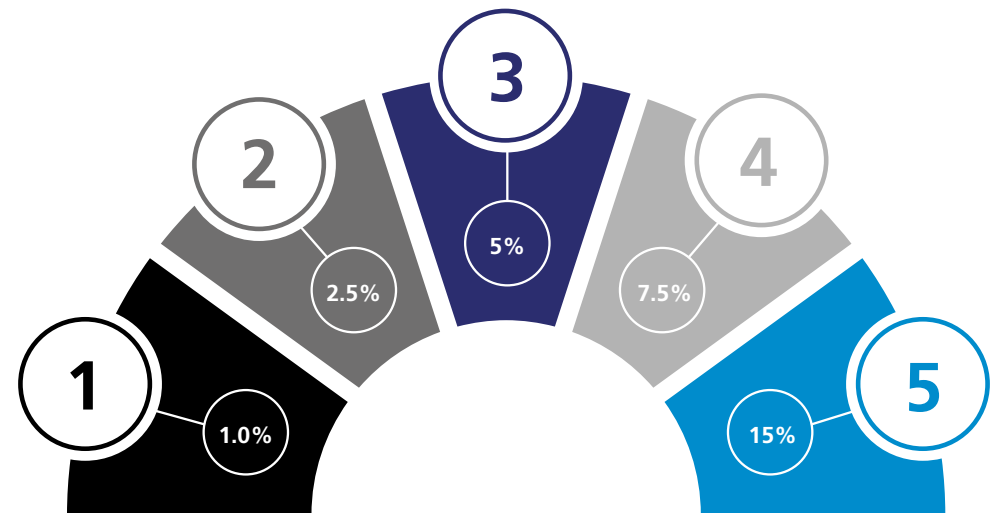
Prepaid purchases*
(all networks) >

Insurance Solutions
from FNB >

FNB Forex payments ** >

Online payment
transaction fees >

Merchant Services POS
Device Rental Fees >



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

*Excluding Online Banking Enterprise

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

Terms, conditions and rules apply



Earn eBucks according to your reward level

Once you've qualified and your reward level has been determined, you'll be ready to earn eBucks. Plus, you'll get a fixed amount of eBucks for every month that you qualify – depending on your reward level.

Online & in-store
Debit Card Spend >

Online & in-store
Credit Card Spend >

Fuel at Engen
(Rands/litre) >

Checkers & Shoprite >

Prepaid electricity* >

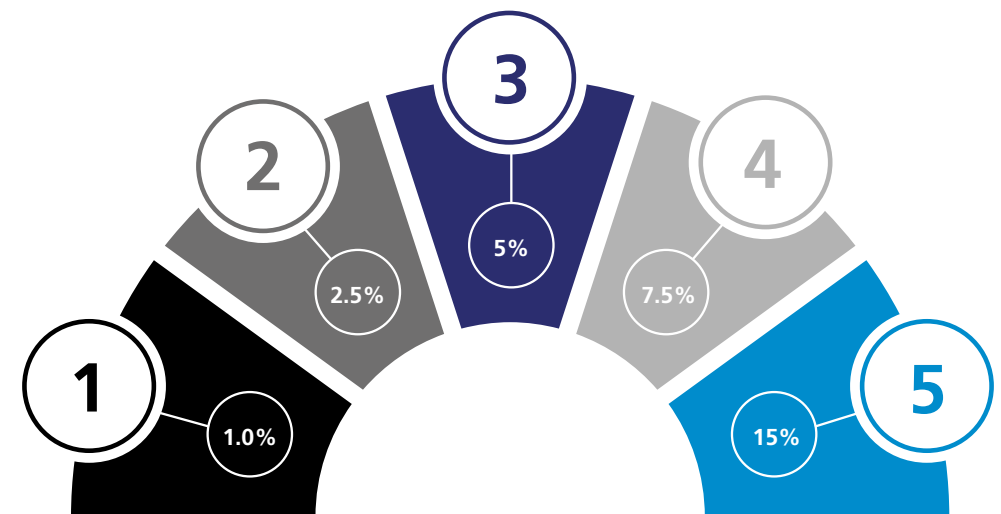
Prepaid purchases*
(all networks) >

Insurance Solutions
from FNB >

FNB Forex payments ** >

Online payment
transaction fees >

Merchant Services POS
Device Rental Fees >



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

*Excluding Online Banking Enterprise

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

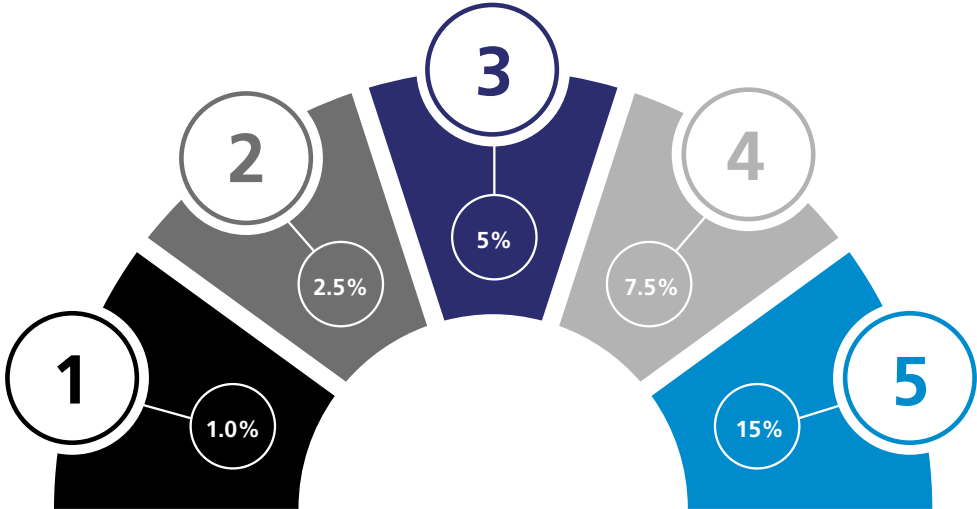
Terms, conditions and rules apply



Earn eBucks according to your reward level

Once you've qualified and your reward level has been determined, you'll be ready to earn eBucks. Plus, you'll get a fixed amount of eBucks for every month that you qualify – depending on your reward level.

Online & in-store Debit Card Spend	>
Online & in-store Credit Card Spend	>
Fuel at Engen (Rands/litre)	>
Checkers & Shoprite	>
Prepaid electricity*	>
Prepaid purchases* (all networks)	>
Insurance Solutions from FNB	>
FNB Forex payments **	>
Online payment transaction fees	>
Merchant Services POS Device Rental Fees	>



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

*Excluding Online Banking Enterprise
** RMB Private Bank App, online payment and standing orders

Terms, conditions and rules apply



Earn eBucks according to your reward level

Once you've qualified and your reward level has been determined, you'll be ready to earn eBucks. Plus, you'll get a fixed amount of eBucks for every month that you qualify – depending on your reward level.

Online & in-store
Debit Card Spend >

Online & in-store
Credit Card Spend >

Fuel at Engen
(Rands/litre) >

Checkers & Shoprite >

Prepaid electricity* >

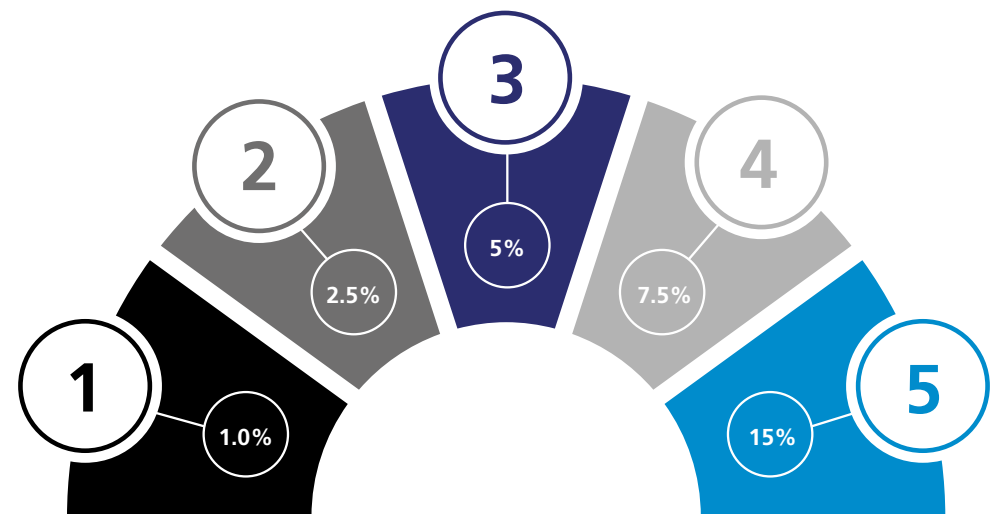
Prepaid purchases*
(all networks) >

Insurance Solutions
from FNB >

FNB Forex payments ** >

Online payment
transaction fees >

Merchant Services POS
Device Rental Fees >



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

*Excluding Online Banking Enterprise

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

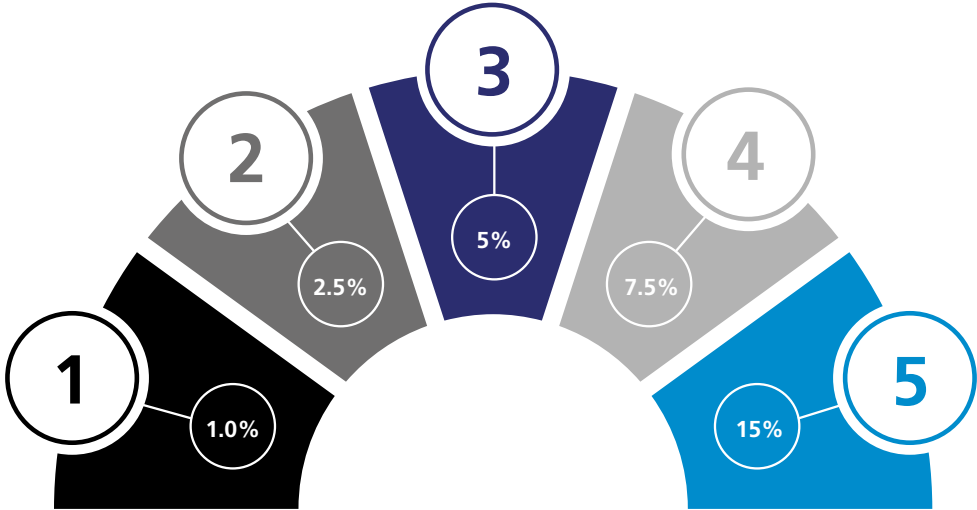
Terms, conditions and rules apply



Earn eBucks according to your reward level

Once you've qualified and your reward level has been determined, you'll be ready to earn eBucks. Plus, you'll get a fixed amount of eBucks for every month that you qualify – depending on your reward level.

Online & in-store Debit Card Spend	>
Online & in-store Credit Card Spend	>
Fuel at Engen (Rands/litre)	>
Checkers & Shoprite	>
Prepaid electricity*	>
Prepaid purchases* (all networks)	>
Insurance Solutions from FNB	>
FNB Forex payments **	>
Online payment transaction fees	>
Merchant Services POS Device Rental Fees	>



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

*Excluding Online Banking Enterprise
** RMB Private Bank App, online payment and standing orders

Terms, conditions and rules apply



Earn eBucks according to your reward level

Once you've qualified and your reward level has been determined, you'll be ready to earn eBucks. Plus, you'll get a fixed amount of eBucks for every month that you qualify – depending on your reward level.

Online & in-store
Debit Card Spend >

Online & in-store
Credit Card Spend >

Fuel at Engen
(Rands/litre) >

Checkers & Shoprite >

Prepaid electricity* >

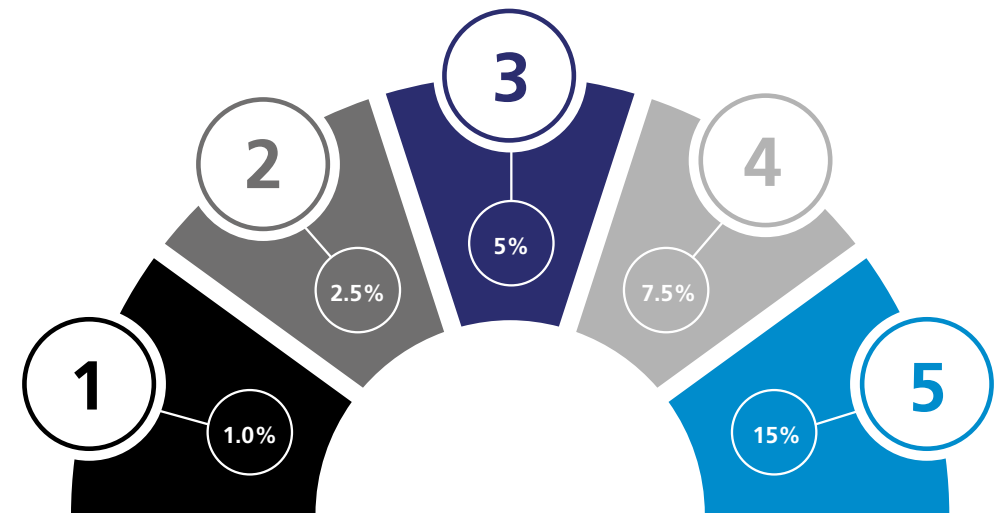
Prepaid purchases*
(all networks) >

Insurance Solutions
from FNB >

FNB Forex payments ** >

Online payment
transaction fees >

Merchant Services POS
Device Rental Fees >



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

*Excluding Online Banking Enterprise

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

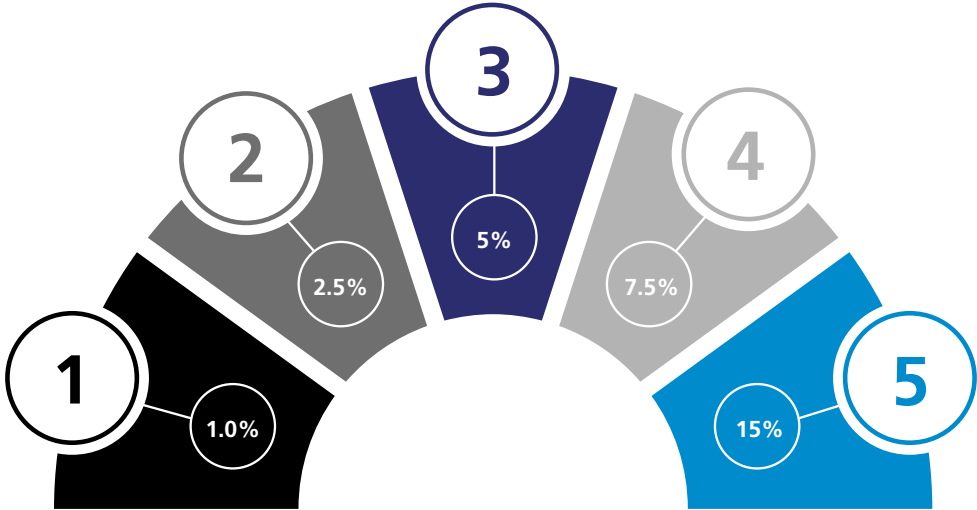
Terms, conditions and rules apply



Earn eBucks according to your reward level

Once you've qualified and your reward level has been determined, you'll be ready to earn eBucks. Plus, you'll get a fixed amount of eBucks for every month that you qualify – depending on your reward level.

Online & in-store Debit Card Spend	>
Online & in-store Credit Card Spend	>
Fuel at Engen (Rands/litre)	>
Checkers & Shoprite	>
Prepaid electricity*	>
Prepaid purchases* (all networks)	>
Insurance Solutions from FNB	>
FNB Forex payments **	>
Online payment transaction fees	>
Merchant Services POS Device Rental Fees	>



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

*Excluding Online Banking Enterprise
** RMB Private Bank App, online payment and standing orders

Terms, conditions and rules apply



Earn **rules**

Earn rules



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).

Qualifying Spend

Qualifying spend (i.e. spend on which you earn eBucks) excludes EFTs, debit orders, cash withdrawals, travellers' cheques, foreign exchange transactions and casino gambling transactions.



In-Store & Online Shopping

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

Terms, conditions and rules apply

Earn rules

Checkers & Shoprite

Checkers

- 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.

Fuel: Engen



- Earn up to R4/litre back in eBucks for your fuel spend at Engen, 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.

Terms, conditions and rules apply

Earn 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.
** Standard network rates apply.

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 FNB 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.

Terms, conditions and rules apply

Earn 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 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.

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.

Terms, conditions and rules apply

Earn rules

Insurance Solutions from FNB

- The monthly premiums on your qualifying FNB Life policies (FNB Key Person Insurance, Employer's Funeral) must be paid on time from your RMB Private Bank Business 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 FNB Life and FNB 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 FNB Life Policy or FNB 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.

Terms, conditions and rules apply

Things to **remember:**

- For the purpose of meeting the minimum deposit qualifying requirement, “deposit” means money being paid into your business account, excluding money moving between your RMB Private Bank Accounts (inter-account transfers). For example, moving money from your savings account into your Business account will not be deemed a deposit.
- Transactions include: Checking your balance, ordering a card, updating your limits, making a payment, transfer or purchase.
- 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.

Terms, conditions and rules apply



Visit www.eBucks.com for more information.

Terms, conditions and earn rules apply.