



Traditional values. Innovative ideas.

A rewards programme that has been reshaped with today's business owner in mind.

Do more and get more with eBucks Rewards for Business.

eBucks Rewards for Business gives qualifying Business customers the ability to earn eBucks as a reward for banking with RMB Private Bank. With both your RMB Private Bank Business Cheque Card AND your FNB Business Credit Card, there are now even more ways to earn eBucks.

YOUR WEALTH. YOUR LEGACY.



> Introduction

How eBucks works

Qualify for eBucks

How to move up a Reward Level

Earn eBucks

eBucks Reward Level and Rates

Spend your eBucks



Next



HOW EBUCKS WORKS

Introduction

> How eBucks works

Qualify for eBucks

How to move up a Reward Level

Earn eBucks

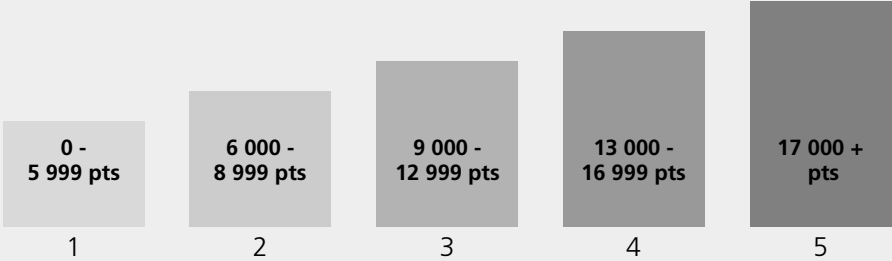
eBucks Reward Level and Rates

Spend your eBucks



- 1. Qualify** > Meet simple qualifying criteria to earn eBucks.
- 2. Collect** > reward level points based on how you bank.
- 3. Earn** > eBucks according to your reward level.
- 4. Spend** > eBucks at the eBucks Shop or any of our retail partners.

Reward Levels + Points collected for the month



Introduction

How eBucks works

> Qualify for eBucks

How to move up a Reward Level

Earn eBucks

eBucks Reward Level and Rates

Spend your eBucks

QUALIFY FOR EBUCKS

You must meet the requirements below to start earning eBucks:

1.

Have an **active RMB Private Bank Business Cheque Account** or an **RMB Private Bank Single Facility in good standing***.

2.

Have a **minimum deposit** of:

R10 000 per month

OR R60 000 over the last six months

3.

Transact once a month via your profile using:

- RMB Private Bank Business Banking App
- Online Banking
- Cellphone Banking
- Telephone Banking

How do you get rewarded?



Pay using your RMB Private Bank Business Cheque Account or FNB Business Credit Card



You must be an eBucks member in order to earn eBucks



If you are not already an eBucks member, please visit www.eBucks.com to join

Things to remember:

If you stop meeting any one of these requirements at any time, you won't be able to earn eBucks with your RMB Private Bank Business Account(s). As soon as you fulfill the relevant requirement again, you will earn eBucks when you use your account(s) again. For more information on whether your business qualifies for eBucks Rewards for Business, call us on 087 320 3200.

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



Back Next

Introduction

How eBucks works

Qualify for eBucks

How to move up a Reward Level

Earn eBucks

eBucks Reward Level and Rates

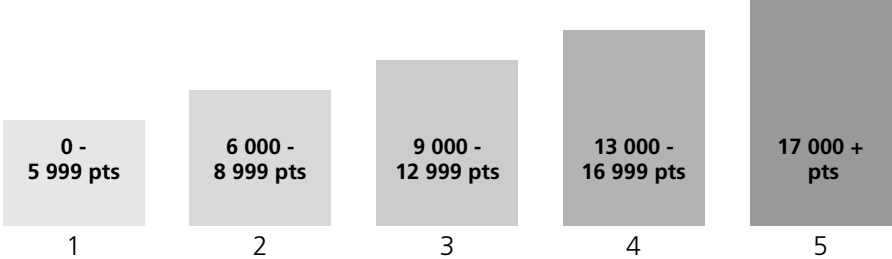
Spend your eBucks

Back Next

HOW TO MOVE UP A REWARD LEVEL

There are so many ways in which you can collect points to move up a reward level. The more you do, the more points you collect, and the more eBucks you earn. You collect points based on how you use your business bank account monthly.

Reward Levels + Points collected for the month



What to do to collect points

Points per month

HOW YOU BANK WITH US

You update your contact details at least once in a 12-month period via Online Banking	1000
You allow RMB Private Bank to communicate with you by giving them consent to market to you	500
You choose to receive all your statements via email only Minimise the paperwork in your office and contribute to a greener environment by having your statements sent to you via email for FREE.	500
Your RMB Private Bank Business Cheque Account or FNB Business Credit Card Account has been open and active* for three years or more	500
95% of your monthly cash deposits are done via an FNB ATM Advance, Cash Centre or SmartBox device	2000

USE OUR ELECTRONIC CHANNELS

You use the Online Banking Enterprise™ functionality for:

• Payments and transfers	2000
• Notifications	3000
• 1 Day Salary Service Type 1 Day Salary Service Type allows recipients banking at various registered financial institutions to have their salaries paid on the same day.	4000
You do at least one financial transaction a month using the RMB Private Bank Business Banking App.	1000

* 'Active' means you transact on the account.

Introduction

How eBucks works

Qualify for eBucks

> How to move
up a Reward Level

Earn eBucks

eBucks Reward Level
and Rates

Spend your eBucks



What to do to collect points

Points per
month

USE YOUR BUSINESS CHEQUE ACCOUNT

You maintain a minimum monthly balance in your RMB Private Bank Business Cheque Account of:

• Between R10 000 and R74 999	1000
• Between R75 000 and R149 999	2000
• R150 000 or more	4000

USE YOUR BUSINESS CREDIT CARD

You use between 20% and 80% of your FNB Business Credit Card limit

2000

You spend on your Business Credit Card in a calendar month for:

• Between R5 000 and R19 999	1000
• Between R20 000 and R49 999	2000
• Between R50 000 and R149 999	3000
• R150 000 or more Spend excludes EFTs and transfers.	5000

TOTAL MONTHLY SPEND ON YOUR BUSINESS CREDIT CARD:

• Between 50% and 74.9% of your total monthly spend is on your Business Credit Card	1000
• Between 75% and 99.9% of your total monthly spend is on your Business Credit Card	2000
• 100% of your total monthly spend is on your Business Credit Card Total monthly spend = Business Credit Card spend + Business Cheque Card spend; excl EFTs, Cash@Till™ and transfers.	4000

Revolving Credit has been activated on your Business Credit Card Account

1000

USE YOUR BUSINESS CHEQUE OR CREDIT CARD

You use your RMB Private Bank Business Cheque Card or your FNB Business Credit Card to shop online or swipe internationally
Minimum spend is R2 000.

2000



Back Next

Introduction

How eBucks works

Qualify for eBucks

> How to move
up a Reward Level

Earn eBucks

eBucks Reward Level
and Rates

Spend your eBucks



What to do to collect points

Points per
month

USE OUR CREDIT PRODUCTS

You have an Overdraft facility of at least R10 000 on your RMB Private Bank Business Cheque Account of which you have used:

• Between 20% and 39.9%	1000
• Between 40% and 59.9%	3000
• Between 60% and 100%	5000

You have a Business Flexi Loan (Revolving Loan) of at least R50 000 of which you have used:**

• Between 20% and 39.9%	1000
• Between 40% and 59.9%	3000
• Between 60% and 100%	5000

LOANS

You have a Business Loan** of at least R50 000

A Business Loan is a medium- to long-term solution that is ideal when you need to finance capital expenditure.

1000

You have an FNB Agricultural Loan with a minimum loan amount of:**

• Between R1 000 000 and R4 999 999	1000
• Between R5 000 000 and R9 999 999	3000
• R10 000 000 or more	5000

You have a Commercial Property Finance Loan with a minimum loan amount of:

• Between R500 000 and R999 999	500
• Between R1 000 000 and R2 999 999	1000
• Between R3 000 000 and R4 999 999	3000
• R5 000 000 or more Commercial Property Finance is tailor-made finance for commercial, retail, industrial or residential property transactions.	5000

** Coming soon



Back Next

Introduction

How eBucks works

Qualify for eBucks

> How to move
up a Reward Level

Earn eBucks

eBucks Reward Level
and Rates

Spend your eBucks



What to do to collect points

Points per
month

USE OUR PRODUCTS AND SERVICES

You register for and transact on eWallet Pro

eWallet Pro is a safe and convenient electronic payment solution that reduces the risk of theft and fraud, as well as the costs associated with handling cash.

1000

You have an FNB Merchant Device (Speedpoint) with an average monthly turnover of:

• Between R25 000 and R149 999

2000

• Between R150 000 and R299 999

4000

• R300 000 or more

A Merchant Device is a safer and cheaper option than holding cash in store and increases feet into your shop.

6000

You use FNB to issue a Documentary Credit (a Letter of Credit, or L/C) for your import transactions

5000

You have an FNB Business Selective Invoice Discounting facility with discounted invoices to the value of R1 million or more in a month

5000

SAVINGS AND INVESTMENTS

You have an Investment Account (excluding an Equity Trading Account) and maintain a minimum monthly balance of:

• Between R10 000 and R49 999

1000

• R50 000 or more

4000

You have a scheduled transfer/payment of at least R500 into an Investment Account (excluding an Equity Trading Account) and maintain a minimum monthly balance of R5 000 in the same account

2000



Back Next

Introduction

How eBucks works

Qualify for eBucks

How to move up a Reward Level

> Earn eBucks

eBucks Reward Level and Rates

Spend your eBucks



Back Next

EARN EBUCKS

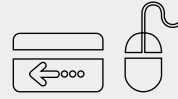


Earn up to

15%

back in eBucks

on your Gautrain tickets and your Uber rides.



Earn up to

5%

back in eBucks

on your FNB Business Credit Card and up to 2.5% back on your RMB Private Bank Business Cheque Card whenever you shop online or purchase internationally.



Earn up to

2.5%

back in eBucks

on your FNB Business Credit Card And up to 1.25% back on your RMB Private Bank Business Cheque Card whenever you swipe.



Earn up to

15%

back in eBucks

when you fill up with fuel at any fuel station.



Earn up to

15%

back in eBucks

when you load prepaid airtime using our electronic banking channels.



Earn up to

15%

back in eBucks

when you shop at Checkers & Shoprite.



Earn up to

15%

back in eBucks

when you buy prepaid electricity via our electronic banking channels.



Earn up to

50%

back in eBucks

on your transaction charges when you send or receive foreign currency via RMB Private Bank Online Banking or the RMB Private Bank Banking App with FNB Forex.



Earn up to

100%

back in eBucks

on your transaction charges when receiving foreign currency regularly by authorising FNB Forex to convert these funds on your behalf with a standing instruction.

Depending on your reward level, you'll earn eBucks on your qualifying RMB Private Bank Business Account(s), effective from 1 September 2015, as follows:

Introduction

How eBucks works

Qualify for eBucks

How to move up a Reward Level

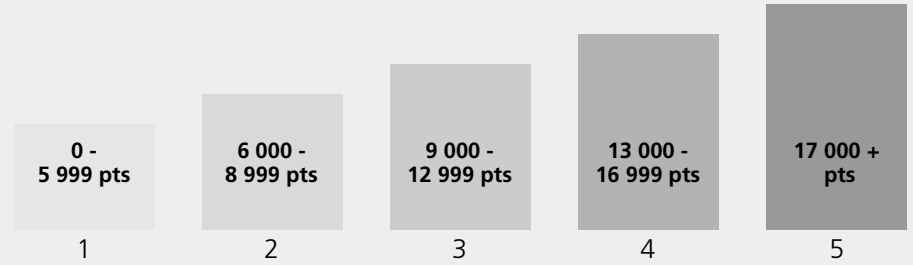
Earn eBucks

eBucks Reward Level and Rates

Spend your eBucks

EBUCKS REWARDS LEVEL AND RATES

Reward Levels + Points collected for the month



Reward Rates

		0 - 5 999 pts	6 000 - 8 999 pts	9 000 - 12 999 pts	13 000 - 16 999 pts	17 000 + pts
Shopping Swipes	Credit card	0.4%	0.6%	0.8%	1.2%	2.5%
	Cheque card	0.2%	0.3%	0.4%	0.6%	1.25%
Online Shopping	Credit card	0.8%	1.2%	1.6%	2.4%	5%
	Cheque card	0.4%	0.6%	0.8%	1.2%	2.5%
International Shopping	Credit card	0.8%	1.2%	1.6%	2.4%	5%
	Cheque card	0.4%	0.6%	0.8%	1.2%	2.5%
Checkers & Shoprite		1%	2.5%	5%	7.5%	15%
Transport (Fuel + Gautrain tickets + Uber)		0.6%	2.5%	5%	7.5%	15%
Prepaid Electricity		0.6%	2.5%	5%	7.5%	15%
Prepaid Airtime		0.6%	2.5%	5%	7.5%	15%

Sending or Receiving foreign currency through FNB Forex

	0 - 5 999 pts	6 000 - 8 999 pts	9 000 - 12 999 pts	13 000 - 16 999 pts	17 000 + pts
Online payment fees	10%	15%	20%	30%	50%
Standing instruction fees	15%	20%	30%	50%	100%

PLEASE NOTE: certain limits and rules apply to these rates.

If you have not yet qualified to start earning eBucks Rewards for Business or you do not have a reward level, you can still earn 0.5% back in eBucks on purchases made at Checkers & Shoprite using your RMB Private Bank Business Cheque/Debit Card or your FNB Business Credit Card.



Back Next

Introduction

How eBucks works

Qualify for eBucks

How to move
up a Reward Level

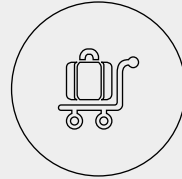
Earn eBucks

eBucks Reward Level
and Rates

> Spend your eBucks



SPEND YOUR EBUCKS



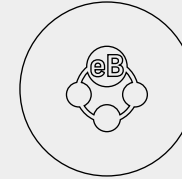
eBucks Travel

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



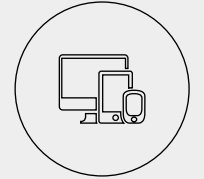
eBucks Shop

Our convenient online shop with everything from electronics, gadgets, home appliances, kids' stuff



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 Electronic Channels

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



Back

Terms, conditions and rules apply. E & OE. Effective 1 September 2015.

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 First Rand Bank Limited. An Authorised Financial Services and Credit Provider (NCRCP20)