

Do more and get more with **eBucks Rewards for Business.**

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reward level

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

eBucks Rewards for Business allows you to earn eBucks as a reward for banking with RMB Private Bank. As a qualifying Business Banking client, you can earn eBucks on your everyday business transactions using your Business Credit Card and your Business Cheque Account.

YOUR WEALTH. YOUR LEGACY.

How eBucks Rewards work

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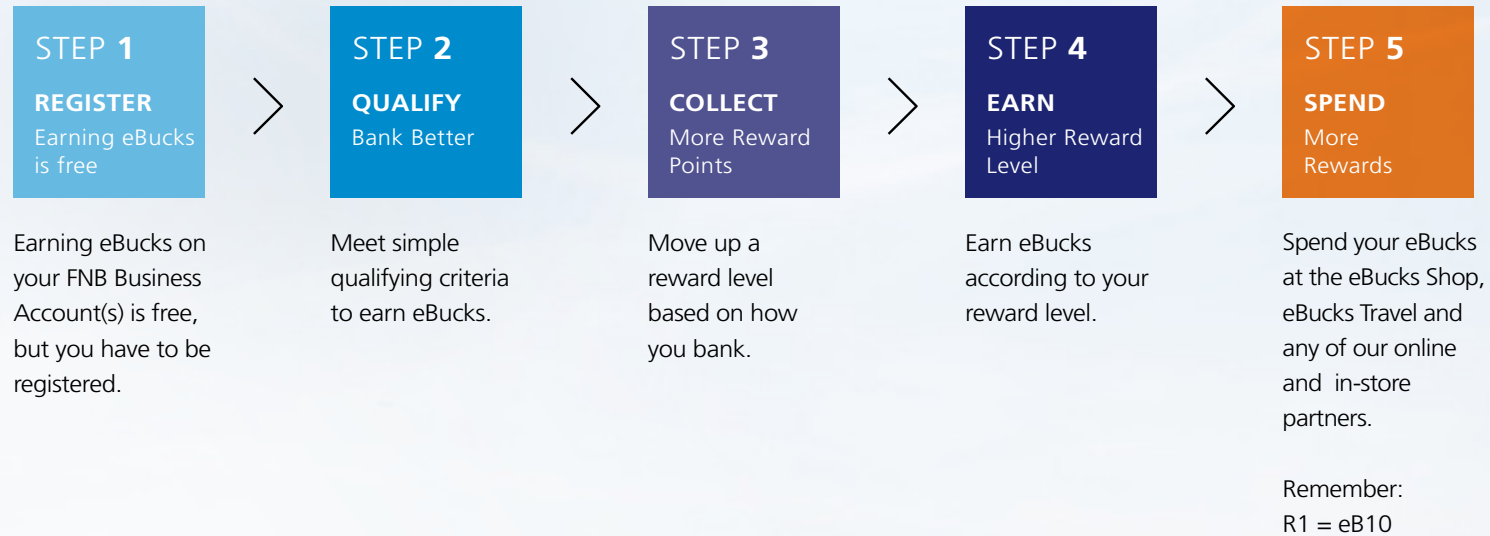
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Qualifying Requirements

You must meet the requirements below to **start earning eBucks**:

1.

Have a **monthly deposit** of at least R10 000 into an RMB Private Bank Business Cheque Account.

OR

Have **deposits over six months** totalling at least R60 000 into an RMB Private Bank Business Cheque Account.

2.

Transact on RMB Private Bank Online Banking for Business, Online Banking Enterprise™ or the RMB Private Bank App at **least once a month**, using your business's banking profile.

3.

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

NOTE:

If you stop meeting any one of these requirements at any time, you won't qualify for eBucks Rewards for Business for the 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, or collection or liquidation proceedings (excluding debt review proceedings). FirstRand Bank accounts include but are not limited to FNB, WesBank, RMB Private Bank and Ashburton accounts.

For more information on whether your business qualifies for eBucks Rewards for Business, call us on 087 320 3200.

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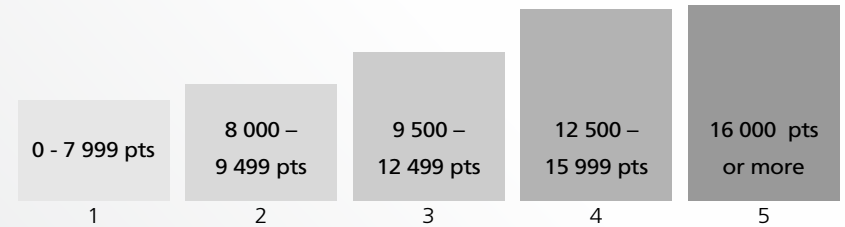
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Points collected for the month
+ REWARD LEVELS



Your reward level is determined by how many points you've collected in a calendar month. You collect points based on how you bank. The more points you collect, the higher your reward level.

WHAT TO DO TO COLLECT POINTS

POINTS

DIGITAL BANKING

You allow RMB Private Bank to communicate with you by giving them consent to market to you **AND**

You update your contact details at least once in a 12-month period via Online Banking **AND**

You choose to receive all your statements via email only

2 000

Minimise the paperwork in your office and contribute to a greener environment by having your statements sent to you via email for FREE

At least 95% of your monthly cash deposits are done via an FNB ATM with Deposits, Cash Centre or FNB SmartBox™ device

2 000

You use the Online Banking Enterprise™ functionality for:

Collections

1 000

Document management using DocTrail™

1 000

Payments and transfers

2 000

Payments and transfers as well as Notifications

3 000

Payments and transfers as well as Notifications as well as 1 Day Salary Service Type

4 000

1 Day Salary Service Type allows recipients banking at various registered financial institutions to have their salaries paid on the same day.

You do at least two financial transactions a month using the RMB Private Bank App

2 000

Qualifying financial transactions include payments, transfers and purchases (paid for in either Rands or eBucks), but exclude debit orders, deposits and the viewing of accounts.

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DIGITAL BANKING (continued)

You schedule at least one financial report or produce at least one invoice on Instant Accounting per month	500
You generate at least one payslip per month on Instant Payroll	500
You register for and transact on eWallet Pro	1 000

TRANSACT

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

Between R50 000 and R149 999	1 000
Between R150 000 and R499 999	2 000
R500 000 or more	4 000
You have at least 12 monthly debit orders coming off your RMB Private Bank Business Cheque Account(s)	500

MY CARDS

You have an FNB Business Credit Card with a total credit limit of at least R50 000	500
You spend on your FNB Business Credit Card(s) in a calendar month for:	
Between R30 000 and R74 999	1 000
Between R75 000 and R99 999	1 500
Between R100 000 and R199 999	2 000
R200 000 or more	3 000

Spend excludes EFTs and transfers.

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WHAT TO DO TO COLLECT POINTS

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MY CARDS (continued)

You use your FNB Business Credit Card(s) for 100% of your total monthly spend.
Total monthly spend includes any online and in-store purchases made during the month using your Business Credit Card(s). **3 000**

You use your FNB Business Credit Card(s) or RMB Private Bank Business Cheque Card(s) to shop online or swipe internationally for:

Between R10 000 and R29 999 **1 000**

Between R30 000 and R49 999 **2 000**

R50 000 or more **3 000**

BORROW

You have an Overdraft facility of at least R50 000 on your Business Cheque Account **2 000**

AND

You use at least R1 000 of the Overdraft facility each month **2 000**

OR

You have an Agricultural Overdraft facility of at least R500 000 on your Business Cheque Account of which you've used between 70% and 100%
The percentage of the Overdraft that you've used is calculated as an average over a calendar month. **4 000**

You have a Business Revolving Loan (Flexi Loan) of at least R100 000 **2 000**

You use at R1 000 of your Business Revolving Loan (Flexi Loan) each month **2 000**

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SAVE AND INVEST

You have an FNB Investment Account and maintain a minimum monthly balance of:

Between R500 000 and R999 999

1 000

Between R1 000 000 and R2 999 999

2 500

R3 000 000 or more

4 000

You won't collect these points for Equity Trading Accounts

You have a Savings Pocket with a minimum monthly balance of R5 000

1 000

You grow the balance across your FNB Savings and Investment Accounts by at least R50 000 per month or R500 000 over six months

2 000

You have an FNB Business Global Account and maintain a minimum monthly balance of 350 000 Australian dollars, euros, British pounds or US dollars in the account

2 000

You have a 3rd Party Investment Manager (3PIM) Account and maintain a monthly balance of at least R4 million in the account

3 000

You have monthly deposits totalling at least R1 000 000 into a 3PIM Account

2 000

MY DEVICES

You have an FNB SpeedPoint® device and you ensure that any payments made on the device are settled into an RMB Private Bank Business Account

1 000

You have an FNB SmartBOX™ or an FNB SmartTill™ device

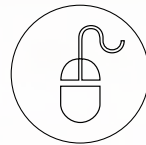
1 000

Earn eBucks

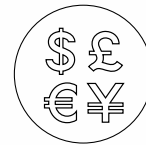
Depending on your reward level, you'll earn eBucks on your qualifying RMB Private Bank Business Account(s), effective from 1 September 2017, as follows:



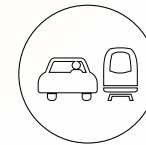
Earn up to
40%
back in eBucks
on your
Speedpoint®
device rental fees*



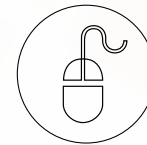
Earn up to
100%
back in eBucks
on your Online
Payment Fees**



Earn up to
50%
back in eBucks
on your standing
instruction fees and on all
transaction charges when
you send or receive foreign
currency with FNB Foreign
Exchange.



Earn up to
15%
back in eBucks
on your Gautrain
tickets and your
Uber rides.



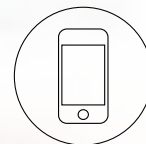
Earn up to
5%
back in eBucks
on your Business Credit
Card and up to 2.5% on
your Business Cheque Card
whenever you shop online
or purchase internationally.



Earn up to
2.5%
back in eBucks
on your Business
Credit Card and
up to 1.25% back
on your 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
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prepaid
electricity via our
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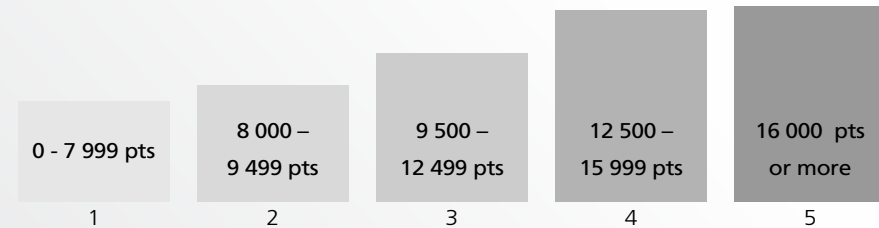
* To earn eBucks on your SpeedPoint® device rental fees, you must have a minimum monthly turnover of R25 000 through the SpeedPoint® device and the payments made on the device must be settled into an RMB Private Bank Business Account. The amount on which you earn eBucks is limited to R2 000 per month 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.

** When you make an online payment from your RMB Private Bank Business Cheque Account to another RMB Private Bank Cheque 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 an FNB Business Credit Card Account.

eBucks reward level and Rates

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

Points collected for the month
+ **REWARD LEVELS**



REWARD RATES

	1	2	3	4	5	
In-store	Credit card	0.4%	0.6%	0.8%	1.2%	2.5%
	Cheque	0.2%	0.3%	0.4%	0.6%	1.25%
Online Shopping	Credit card	0.8%	1.2%	1.6%	2.4%	5%
	Cheque	0.4%	0.6%	0.8%	1.2%	2.5%
Fuel, Uber and Gautrain (Transport)	0.6%	2.5%	5%	7.5%	15%	
Checkers & Shoprite	1%	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%	
FNB Forex fees (RMB Private Bank App, online payment and standing instruction fees)	5%	10%	20%	30%	50%	
Online payment transaction fees *	5%	10%	20%	50%	100%	
FNB Speedpoint® device rental fees**	5%	10%	20%	30%	40%	

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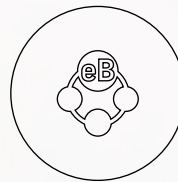
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Once you've qualified and your reward level has been determined – you'll be ready to earn eBucks.



eBucks Shop

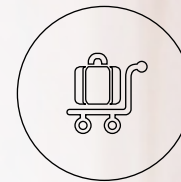
Our convenient online shop with everything from electronics, gadgets, shopping vouchers, to couriering parcels, gifts, and much more.



eBucks Partners

Choose from a wide variety of shops, online shopping sites, as well as services and subscriptions.

Engen: If you're running on empty, you can always use your eBucks card to fill up with fuel at participating Engen service stations



eBucks Travel

Book a team getaway by booking your flights, accommodation and even car hire with the eBucks Travel Desk on 086 111 5252 or simply book your travel destination with eBucks Travel.

For more information visit www.eBucks.com

Terms, conditions and rules apply. E & OE. Effective 1 September 2017.

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)

