



Rewards that bring value
to your RMB Private Bank Account(s).


Quick guide to Earn Categories

Get more value from our top earn categories:

NEW

DOUBLE UP ON FUEL


up to
R8/litre*
back in eBucks, every quarter, for fuel spend at Engen



ENGEN

NEW

up to
40%* back
in eBucks on your FNB Life Insurance premiums



FNB LIFE SIMPLIFIED AND CUSTOMISED

NEW


up to
4%* back
in eBucks on your FNB Global Debit Card purchases



FNB GLOBAL DEBIT CARD

NEW

up to
15%* back
in eBucks with Uber, Uber Eats and Gautrain



Uber Eats

up to
15%* back
in eBucks on your FNB Funeral and Accidental Death Plans



FNB LIFE PROTECT SERIES

up to
3%* back
in eBucks on any in-store swipes & online shopping



IN-STORE SWIPES & SHOPPING

up to
50%* back
in eBucks on your FNB Forex fees




FNB FOREX

up to
15%* back
in eBucks when you shop at Checkers & Shoprite



Checkers

up to
15%* back
in eBucks on your FNB Connect SIM card spend



FNB CONNECT

*Terms, Conditions & Rules apply.

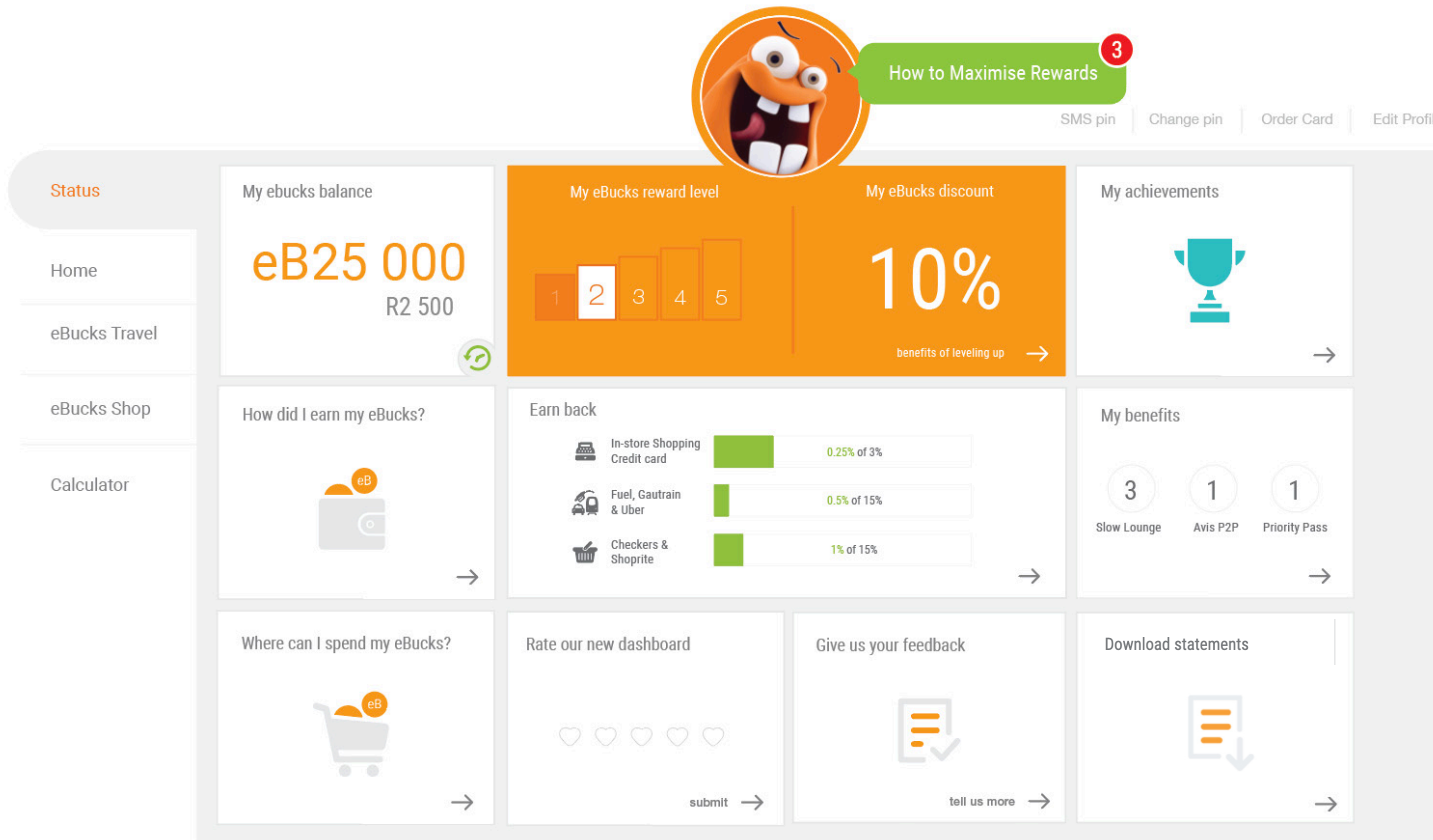
Dashboard

eBucks Dashboard

Your eBucks Dashboard puts the facts at your fingertips by summarising exactly how you can manage your eBucks that you have earned and to check out the discounts that you qualify for on a monthly basis.

NEW You can also download your monthly statements over a period of 6 months.

Check out our daily tips on how to optimise your earn.



eBucks Calculator

Your eBucks Calculator puts the facts at your fingertips by summarising exactly how you can manage the eBucks that you've earned & spent to move up a reward level.

- Reach the next reward level and unlock your potential
- See how many eBucks you've earned and could earn
- Find out how much our partners will reward you



RMB Private Bank App

Track your behaviour to reach your goals

Learning to earn more eBucks is as easy as accessing the eBucks tab on the RMB Private Bank App. We'll keep you updated on how much you've spent for the month & highlight how you can optimise your rewards to ensure that you receive even more value back.



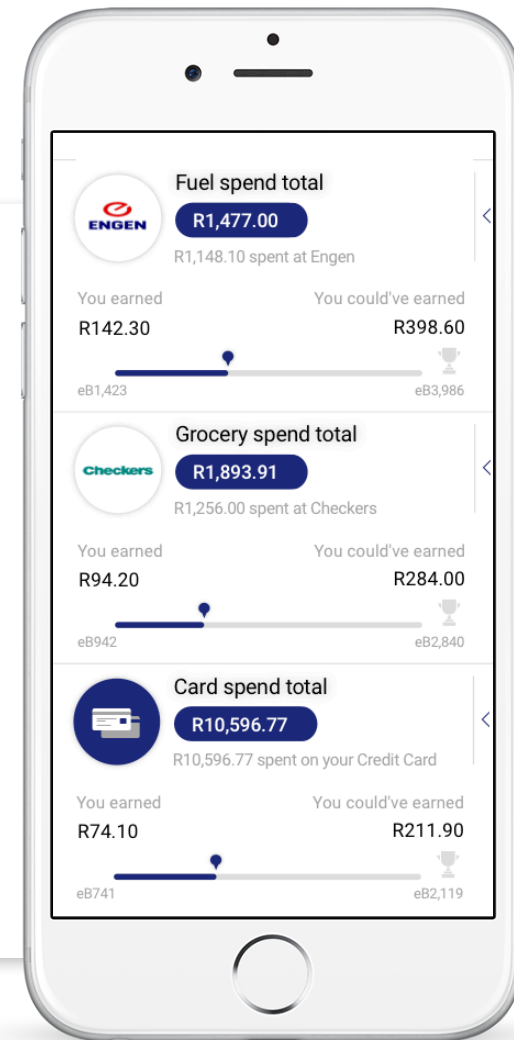
Earn More eBucks

Track your behaviour by visiting the Earn More eBucks tab. Track your Engen fuel spend, your grocery spend at Checkers and your overall card swipes and compare your earn with your potential earn.



Maximise your Rewards

If you want to move up a reward level check out the 'Maximise Your Rewards' tab, get tips on how to reach your rewards goals to move up a reward level.



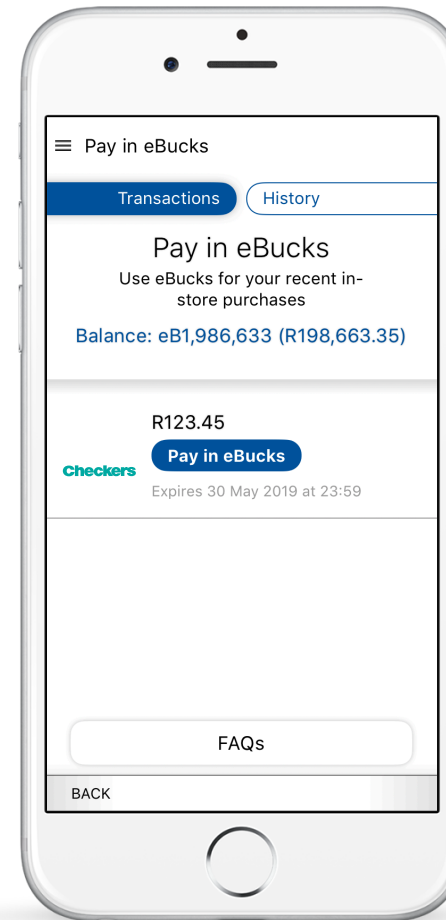
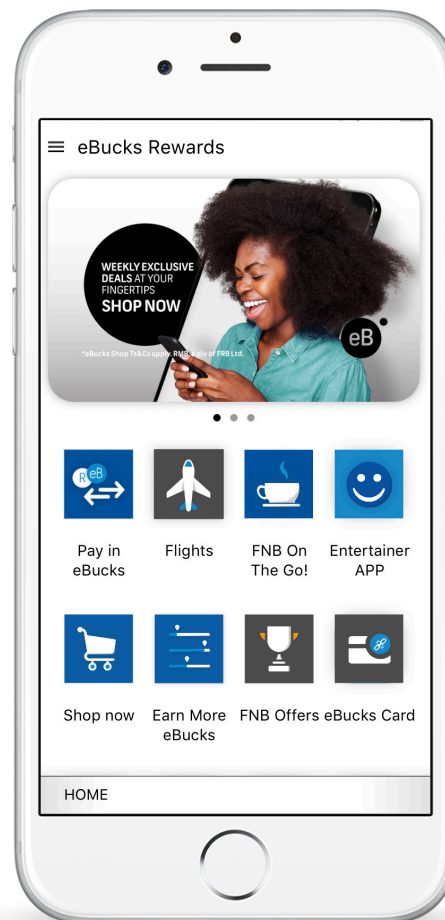
RMB Private Bank App

NEW

Pay in eBucks via your App

Paying for your purchases in eBucks has never been more convenient.

Customers can choose to 'Pay in eBucks' for recent rand purchases made at participating in-store partners via the RMB Private Bank App.



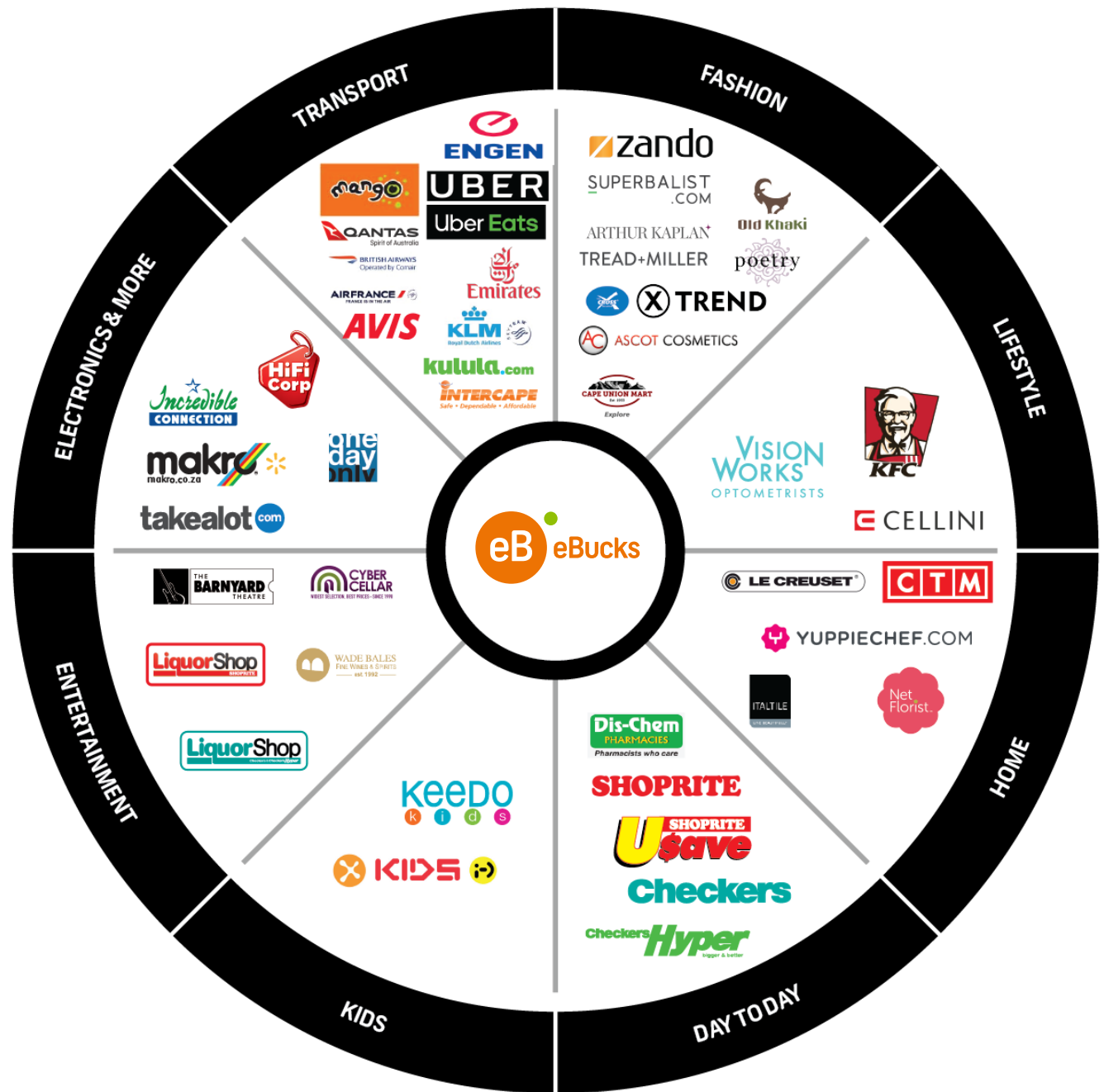
Partners

Optimise how you earn so you can enjoy our multi-partner rewards programme.

With over 40 partners we strive to give you the widest choice of where you can earn and spend your eBucks.

eBucks is an aspirational rewards programme which focuses on delivering real and meaningful value to our customers through our partnerships.

This is demonstrated by the extensive offerings that cover all major categories helping you manage your money better.



Double your fuel with Engen

NEW

With everyone feeling the petrol pinch, RMB Private Bank and WesBank now give you the opportunity to double up on your Fuel Earn every quarter with Engen.

Current earn on fuel (Engen only, rands/litre)

Your Reward level	1	2	3	4	5
RMB Private Bank	R0,10	R0,25	R0,75	R2,00	R4,00

+

Get up to R8* Back
per litre in eBucks for fuel spend at Engen



This reward applies once a quarter in addition to your normal earn of up to R4 per litre every month for fuel purchases at Engen.

The qualifying requirements that need to be met for each month of the quarter are:

- 1 Vehicle finance with WesBank**
Make sure your car is financed through WesBank, Toyota Financial Services, and/or Volkswagen Financial Services.
- 2 nav>>Car**
Add your vehicle to nav>> on the RMB Private Bank App.
- 3 Spend 100% at Engen**
100% of your fuel spend for that quarter must be done at Engen.

Example:
Sizwe fills up at Engen exclusively in July, Aug & Sep meets the criteria to DOUBLE his fuel earn

Quarter 1	July	Aug	Sep	Earn	Double Earn	TOTAL EARN
Monthly Earn	R400	R300	R350	R1 050	R1 050	R2 100*

Quarter 1: July, Aug, Sep. Quarter 2: Oct, Nov, Dec. Quarter 3: Jan Feb Mar. Quarter 4: Apr May, June.

TOTAL EARN
R2 100*
*in eBucks

*Double up on fuel earn rules and qualifying requirements apply.

Value Added Benefits

FNB on the Go

A road trip would not be the same without a Wimpy breakfast along the way. We give qualifying clients breakfast or burger vouchers from Wimpy at participating Engen 1Stops to make your travels even better.

If you are on eBucks level 2 and above you can redeem your voucher on the RMB Private Bank App and the voucher will automatically renew every three months.



The Entertainer App

We're covering your sign-up costs! And there are loads more savings to be made through this exciting partnership.

Live the life without breaking the bank. From spas to gym, restaurants to hotels - you can enjoy 2 for 1 specials between 2 January and 31 December 2019! Are you ready to experience a world of deals and discounts?

Sign up for FREE today! Offer valid for 2019



Value Added Benefits

Kauai

Get healthy! Get monthly benefits with Kauai – Spend 100% on your RMB Private Bank Fusion Account or RMB Private Bank Credit Card and you could get up to a R100* voucher to purchase any Kauai product of your choice.



Kauai benefit Ts & Cs apply.

Your Kauai benefit based on your eBucks reward level

Level	What you get
1	Any short hot drink
2	Any small smoothie (Smoothies / Protein Smoothies / Superfood Smoothies)
3	Any large smoothie (Smoothies / Protein Smoothies / Superfood Smoothies)
4	R75 voucher can be used on any items at Kauai
5	R100 voucher can be used on any items at Kauai

Value Added Benefits

Wade Bales

The Wade Bales Fine Wines & Spirits experience is an extraordinarily unique one. As “the private bankers” of the wine industry, Wade Bales affords you an experience of having a personal wine advisor guiding you to undiscovered wines of the Cape suited to your palate, means, and occasion. At the click of a button, have your bespoke wine selection delivered to your door.

And it gets better...

As an eBucks member, you can earn and spend your eBucks, as well as benefit from at least **10% OFF** all wines and spirits ordered online from Wade Bales Fine Wines & Spirits.



Visit **'The Perfect Tipple'** tab on eBucks Lifestyle



eBucks Travel

Keep taking advantage of great Flight Discounts with eBucks Travel

eBucks Travel is bringing you even more value so make sure you take full advantage of eBucks Travel flight discounts.

As an eBucks member, you will be rewarded with these exciting NEW benefits from eBucks Travel:

NEW

Your discount now applies to your spouse

Ensure that your family (spouse & children) are linked to your family profile with the bank to qualify for discounts:

Your spouse can qualify for up to 40%* off on flights. Visit eBucks.com for more information.

Your children can qualify for up to 40%* Off

As the main eBucks member, your children can still qualify for up to 40%* off flights, when booking through eBucks Travel, if the below criteria is met:

Children must be between the ages of 2 and 24 and have an FNBy account to qualify for the discounts.

Children must be part of the main eBucks members' family banking profile. Infants under 2 automatically qualify for discounts and have no annual discounted flight allocations.

*Discounts exclude taxes.

2 KIDS STAY FREE

SUN CITY
Cabanas Hotel
2

GREECE
Celestial Olympus
5

NORTH AMERICA
Golden California
11

FROM **R24 729*** pps

FROM **R27 208*** pps

Travel on App

NEW

Destination anywhere! From 1 July, you can book your local and international flights directly on the RMB Private Bank App.

The RMB Private Bank App enables you to explore the world at your fingertips.

Plus, get up to **40%* off flights.**

Annual Discounted Flight Allocations

DOMESTIC

16
One-Way
Economy

OR

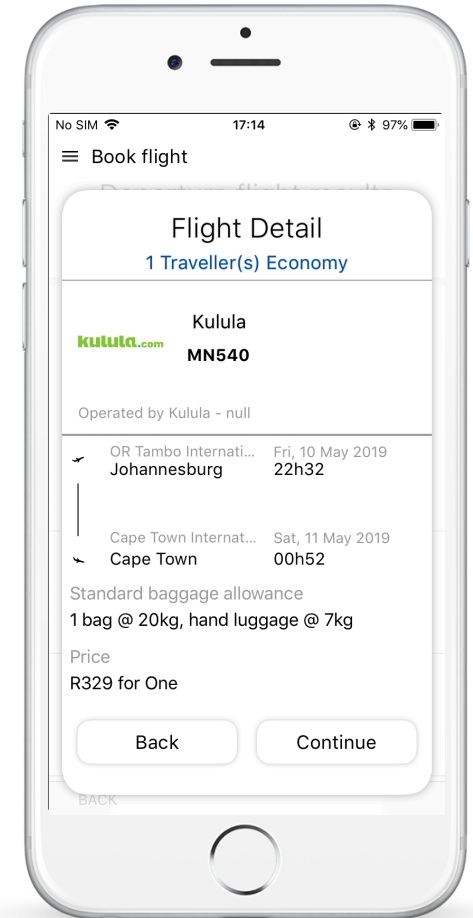
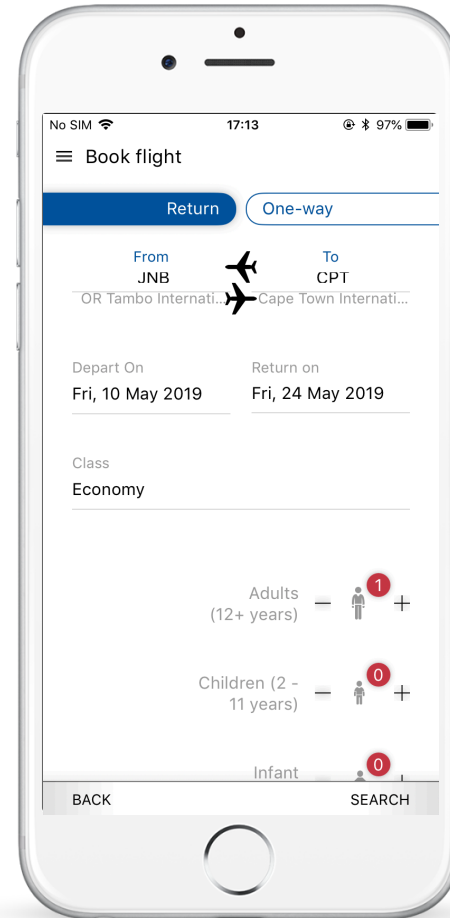
08
Return
Economy

INTERNATIONAL

02
Return
Economy

OR

01
Return
Business



*Discounts exclude taxes.

FNB Global Account

Even more value from eBucks with the FNB Global Debit Card.

Global Accounts

Travel in comfort and style with the USD, GBP or EUR Global Debit Card with access to over 1000 international airport lounges outside South Africa through LoungeKey.

Receive

10

Complimentary
International lounge
entries per annum

Earn up to

4%* back

in eBucks on your Global
Debit Card purchases.

*Ts & Cs apply.

You can use your FNB Global Debit Card abroad to:

- Withdraw cash at ATM's
- Swipe in-store
- Shop online

Order a FNB Global Account on your RMB Private Bank App



Private Banked Benefits

Even more value from eBucks with Airport Lounges.

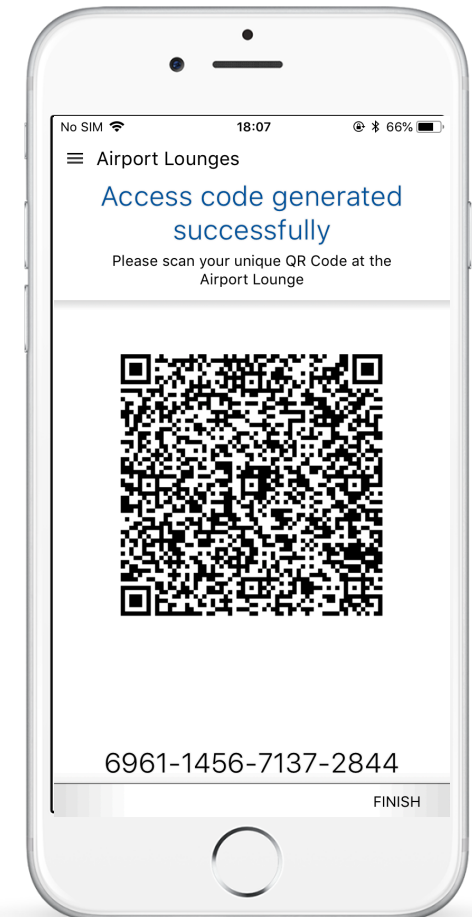
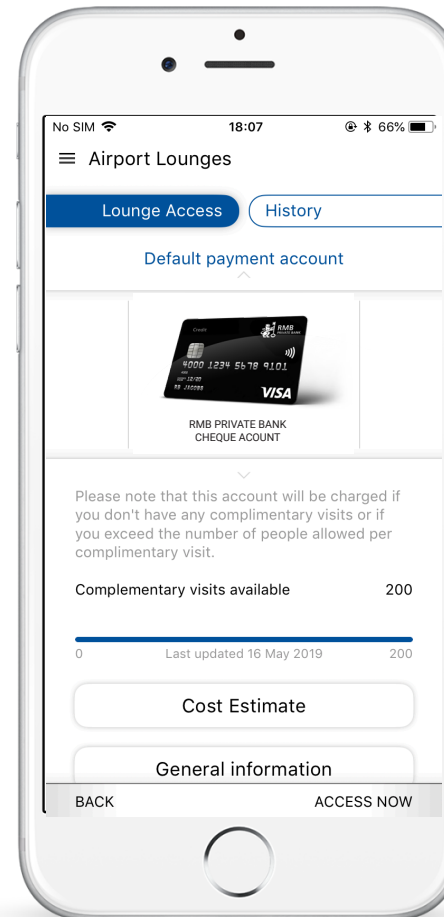
Airport Lounges

Relax & unwind at the SLOW or Bidvest Premier Lounges by simply scanning a QR code on your RMB Private Bank App to enter. You can now track your visits in real-time.

Up to
Unlimited*
Complimentary airport
lounge visits per annum

PLUS
8*
Bonus visits when you book
your flights via eBucks travel

*Ts & Cs apply.



Private Banked Benefits

Even more value from eBucks with Avis

Avis Point 2 Point

Get from A to B with Avis Point to Point when you need an airport shuttle.

Up to

8

Complimentary
Transfers



Experiences

Forget FOMO & live your best life. eBucks experiences caters to your every whim.



Sports

Shift into high gear with adrenaline fuelled spectacles thanks to various sports packages.



Events

Treat yourself to a range of events that will have you on the edge of your seat or in your comfort zone.



Luxurious Travels

Travel in style and comfort with luxurious travel options that take your breath away.



Activities

Immerse yourself in the jungle and travel the world with tours and activities that cater to your curiosities.

Travel

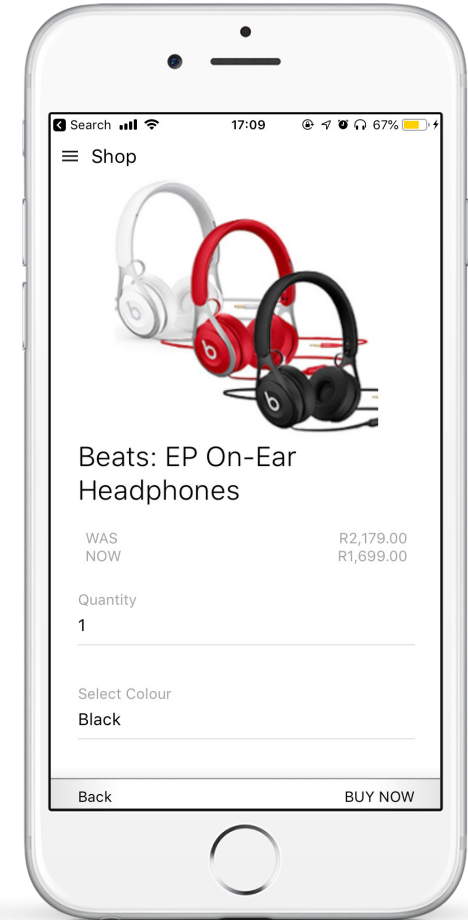
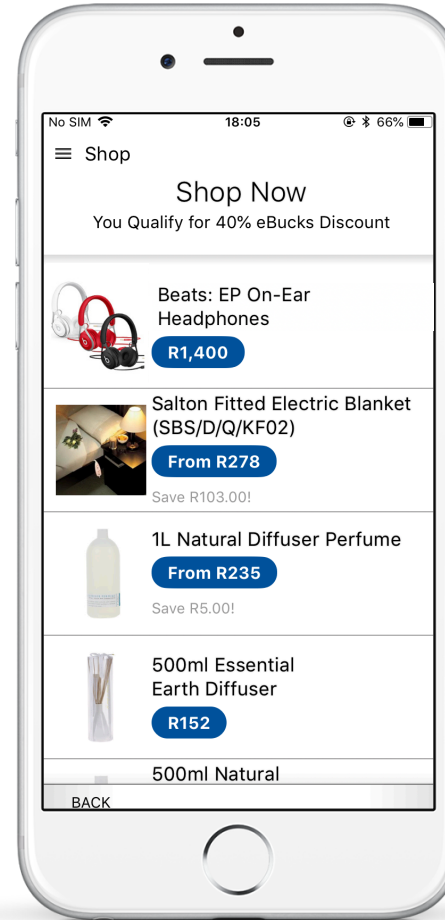
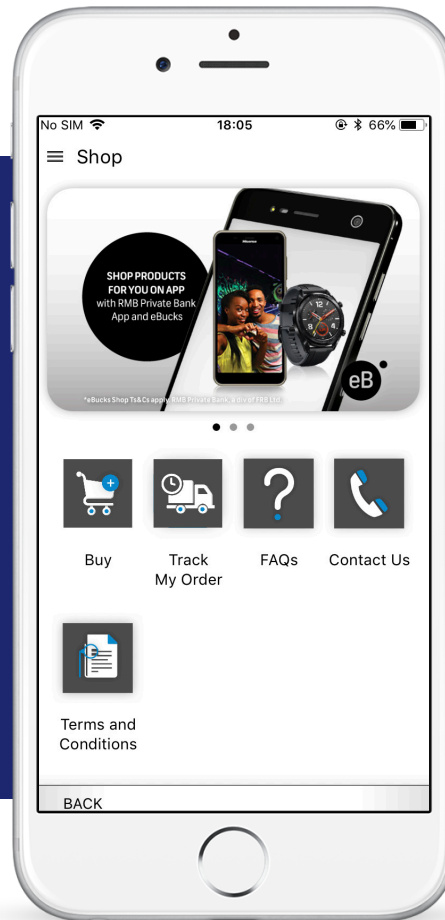
NEW

eBucks Shop now on the RMB Private Bank App.

eBucks SHOP now on the **RMB Private Bank App** where you get exclusive deals at your fingertips.

Pay using your eBucks and save with **discounts of up to 40%** dependent on your reward level.

Experience **safe, seamless** and **secure** transactions using the secure and convenient RMB Private Bank App to shop.




Tickets

NEW

eBucks members will now be able to spend their eBucks on Computicket events, experiences and tickets.

eBucks Rewards have teamed up with Computicket to bring RMB Private Bank & eBucks members an entertainment platform. You can now use your RMB Private Bank Fusion Account, Credit Card and Cheque card, eBucks or a combination of both to pay for tickets and entertainment under the **'eBucks Tickets'** tab on eBucks.com



GET YOUR TICKET

From comedy to sports, to ballet and festivals – we have got it all!



nav>>

Navigate your journey to financial wellness and convenience.

Your path will never be complicated when you use nav>> as your financial GPS. We can help you manage your money and give you access to tools to help create a seamless journey. nav>> is a personalised digital tool, promising you rewarding benefits while steering you towards greater financial freedom.



Money

- Track your spend
Keep tabs on how you are spending your money every month.
- Check your available funds
Understand what you will have at the end of the month before all your upcoming payments and debit orders.
- Check your credit status
See how well you are scoring on your credit rating & what FNB credit products you could qualify for.
- Get tips and hints to improve your credit health.



Car

- Add your vehicle by scanning the licence disc and get free license disc renewal reminders.
- Renew your car's licence seamlessly with delivery to your door.
- Pay fines, and access your car specs all in one useful place.



Home

- Get a FREE and INSTANT value estimate, area and neighborhood report.
- Search for new homes.
- Uncover hidden costs with our calculator.
- Instant pre-approvals.
- Access our database of home service providers.



Wellness

- We're here to help you on your journey to wellness.
- Start building your profile by answering some simple questions about your health.
 - Gain an understanding of your wellness by completing our range of questionnaires.
 - Take a photo of your medicine script and then collect your medication from your nearest Dis-Chem within 2 hours.
 - Enjoy great discounts on various wellness offers at our different partners every month. Look out for more enhancements and features over the next few months.

Contact Us

eBucks Rewards is helping you stretch your wallet by changing the way you earn rewards.

Make sure you familiarise yourself with the Earn Rule changes for 2019 to optimise the way you earn.



Visit eBucks.com

to unlock a world of rewards and a host of lifestyle benefits with your eBucks Rewards.



Call us on

087 320 3200



Email us at

info@eBucks.com

Please note that this document is a high-level summary across the entire programme and in no way, represents the complete programme rules with regard to qualifying, moving up a rewards level and earning eBucks and that members should check www.eBucks.com, for all the changes and updates the Earn Rules and the eBucks Rewards Programme.