



# FNB Rewards FAQ's

## What is FNB Rewards?

FNB Rewards is FNB Namibia's rewards programme which enables you to earn Cash Back for doing everyday things like swiping your Debit or Credit Card, filling up with Fuel with your Credit Card and purchasing airtime on one of our digital platforms or swiping your Credit Card at one of our Earn partners.

## What is Cash Back from FNB Rewards?

FNB Rewards pays-out Cash Back into your linked savings pocket account. You are then free to either save your Cash Back in your Savings Pocket, or transfer your cashback into your transactional account, and spend it on whatever you wish.

## What do I need to do to earn Cash Back?

It's as Easy as 1-2-3 Qualify, Achieve, Earn

### 1. Qualify:

There are 3 things customers need to do to qualify;

- Have an active Gold, Platinum, Private Client or Private Wealth Lifestyle account with sufficient monthly turnover:  
**Gold** – N\$5 000 / month OR have average deposits\* over 3 months of at least N\$5 000 into your FNB Gold Lifestyle Account  
**Platinum** – N\$17 500 / month OR have average deposits\* over 3 months of at least N\$17 500 into your FNB Platinum Lifestyle Account  
**Private Client** – N\$40 000 / month OR have average deposits\* over 3 months of at least N\$40 000 into your FNB Platinum Lifestyle Account  
**Private Wealth** – N\$60 000 / month OR have average deposits\* over 3 months of at least N\$60 000 into your FNB Platinum Lifestyle Account
- Log in to the FNB App at least once a month (for all accounts except Gold accounts)
- Make sure all your FNB accounts are active and in good standing. (An account that is in good standing means it isn't overdrawn, in arrears or in default, and you aren't undergoing sequestration or any legal process.)
- Ensure account & KYC documents are in good standing
- Customers need to be COP compliant
- (you will receive a notification via the FNB App or SMS when your documentation is not compliant)

### 2. Achieve:

Customers need to achieve certain goals to increase their Reward Level. Each segment Programme has its own set of Goals and criteria to achieve them. Remember that 1 goal is equal to 1 Level, 2 goals is equal to 2 levels, etc. For every segment there are seven (7) potential goals to reach but the highest Rewards Level you can achieve is four (4) When you don't achieve any goals during the month and on Level 0 you will not be eligible to earn Cash Back for that month.

### 3. Earn:

To earn rewards customers must do one or more of the following:

- Swipe your FNB Credit Card for fuel purchases
- Swipe your FNB Credit Card for everyday purchases
- Swipe your FNB Credit Card at any of our Earn Partners
- Swipe your FNB Debit Card (Gold accounts only)
- Purchase Prepaid Airtime via FNB Digital Channels

## How do I register for FNB Rewards?

If you've met the qualifying criteria as specified above and have an active linked savings pocket account you are automatically registered for FNB Rewards.

**Can FNB Business accounts earn Cash Back?**

No, only customers with a Qualifying Lifestyle Account (Gold; Platinum; Private Clients, Private Wealth) can participate in the Rewards programme.

**Is there a fee to join FNB Rewards?**

Joining FNB Rewards is FREE.

**I don't have a Linked Savings Pocket; how will I earn Cash Back?**

Kindly visit your nearest Branch to open a Linked Savings Pocket Account or contact the FNB Call centre on 061-299 2222 for assistance.

**Where can I read up more on FNB Cashback Rewards?**

Product terms and conditions as well as details of the programme can be found on the FNB website. Alternatively, you can contact our Call centre on 061-299 2222 or Our Premium suite on 061-299 2525 for more information.

**How can I view a complete breakdown of the "cashback" I received?****FNB App**

Go to the Rewards icon on the FNB Banking App

Alternatively contact your Private Banker or your nearest branch or our Call centre on 061 299 2222, or the Premium Service Suite on 061 299 2525.

**What is the maximum amount I can earn monthly with FNB Rewards?**

Gold Lifestyle Account - N\$1120

Platinum Lifestyle Account - N\$1720

Private Clients Lifestyle Account - N\$2350

Private Wealth Lifestyle Account - N\$3050

**Are rewards only earned when I swipe my cards on an FNB Point of Sale (POS) device?**

No, you can earn rewards for swipes on your FNB debit and/or credit card, regardless of which bank POS device was used.

**Can I earn Rewards on Point of Sale (POS) purchases outside Namibia?**

Yes, you can also earn Rewards on International POS purchases. Not applicable on Fuel purchases outside Namibia.

**What is a Spend Cap?**

a Spend Cap is the Maximum amount that FNB Namibia will reward you on per earn category.

**Can I achieve the Home Loan goal if my Home loan is jointly registered?**

Yes, each party will be rewarded the goal according to his/her segment and requirements. (Home loans registered in a Trust or CC are excluded)

**Who can earn under the Credit Card Fuel Swipes with Vehicle finance from Wesbank category?**

Any qualifying customer with an outstanding Vehicle Finance Loan from Wesbank with the below outstanding balance:

Gold Lifestyle Account – N\$ 120,000 or higher outstanding Vehicle Finance Loan

Platinum Lifestyle Account - N\$ 240,000 or higher outstanding Vehicle Finance Loan

Private Clients Lifestyle Account – N\$ 360,000 or higher outstanding Vehicle Finance Loan

Private Wealth Lifestyle Account – N\$ 480,000 or higher outstanding Vehicle Finance Loan