



We can help you make your money go even further.
Move up a Reward Level by achieving any of these Goals:

Qualifying Criteria

- Minimum monthly deposit of N\$5,000 / Average 3 month deposit of N\$5,000 per month
- Account & KYC Documents 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)

The highest Reward Level you can achieve is Reward Level 4
1 Goal achieved = 1 Reward Level



Go Digital

Get all your statements electronically via email and do all your financial transactions via digital channels instead of visiting the branch and do at least 1 financial transaction a month using the App – includes payments, transfers and purchases, excludes scheduled transfers, deposits and viewing of accounts.



Spend on your FNB Credit Card

Have an FNB Gold Debit and/or FNB Gold Credit Card with a total spend of N\$3,000 per month and have an auto payment on your Credit Card.



Savings

Grow the combined balance in your Savings Pocket and/or Demand Deposit and/or Money Maximiser/Notice Account by N\$300 per month (excluding Unit Trust accounts)



FNB Investments

Have an FNB Fixed, Notice or Demand Deposit Investment Account with a minimum balance of N\$5,000*



FNB Secured Loans

Have an FNB Home Loan*** with an outstanding balance of at least N\$100,000 OR Have an FNB VAF (WesBank loan) with an outstanding balance of at least N\$120,000



FNB Loans

Have an FNB Loan** with debit order from your FNB account with an outstanding balance of N\$5,000



Cash @ Till

Cash@Till spend must be greater than or equal to total branch and ATM withdrawals.

*Excluding Money Maximizer, Unit Trust Accounts
**Qualifying loan products: Personal Loan, Revolving Loan and Overdraft
***Reward both parties with a joint home loan in their respective segments. Secured Loans registered jointly or in a CC or Trust are excluded from this goal.

Use the below table to calculate your potential earnings:

Gold – N\$84,000 to N\$299,999					
★ Earn Categories	Rewards Level				
	1	2	3	4	Spend Cap
Credit Card Fuel Swipes with outstanding WesBank loan of N\$120,000 or more	2%	5%	10%	15%	N\$1,500
You can only earn from one of these 2 categories					
Credit Card Fuel Swipes	1%	2.5%	5%	10%	N\$1,500
Prepaid Airtime purchases	1%	1.5%	2.5%	5%	N\$300
Credit Card spend *	0.25%	0.5%	1%	1.5%	N\$2,000
Debit Card spend**	0.25%	0.35%	0.45%	0.55%	N\$2,500
Partner Spend on Credit Card					
Nictus Credit Card Spend	2.5%	5%	7.5%	10%	N\$3,500
Agrimark Credit Card Spend	2.5%	5%	7.5%	10%	N\$1,500
TrenTyre Credit Card Spend	2.5%	5%	7.5%	10%	N\$3,000
Kauai Credit Card Spend	2.5%	5%	7.5%	10%	N\$500
Partner Spend on Debit Card					
Nictus Debit Card Spend	0.5%	1.25%	2.5%	5%	N\$1,750
Agrimark Debit Card Spend	0.5%	1.25%	2.5%	5%	N\$750
TrenTyre Debit Card Spend	0.5%	1.25%	2.5%	5%	N\$1,500
Kauai Debit Card Spend	0.5%	1.25%	2.5%	5%	N\$250

Gold customers with an active Debit and Credit Card will only be able to earn rewards when swiping their Credit Cards.
Gold customers without an active Credit Card will still be able to earn rewards when swiping their Debit Card.

Maximum Monthly Earn Amount on Rewards Level 4 without a Credit Card N\$241.25
Maximum Monthly Earn Amount on Rewards Level 4 with a Credit Card N\$1,120.00

Earn up to 10% extra cash back when you swipe your Credit Card at these partners



*Excluding all credit card partner spend, including all other credit card spend.
**Excluding all debit card partner spend, including all other debit card spend including fuel swipes.

For more information, call us on (061) 299 2222 and we will help you.
We look forward to be of further service to you.

Visit www.fnbnamibia.com.na | Terms and Conditions apply.