



When **customers**
need **extra rewards**

We can help







We can help you earn more
cash back with new ways to
get rewarded.

Change to **FNB**

Bank of #TheChangeables

How does FNB Rewards work?

With FNB Rewards, you'll get **rewarded** with money paid into a **free** linked Savings Pocket every month. You can save your money and earn great interest, or spend it on whatever you need, whenever you want! You'll earn cash back for doing everyday things:

-  Swipe with your FNB Debit or Credit Card
-  Purchase fuel using your FNB Credit Card
-  Purchase airtime anytime via the FNB App
-  Swipe your FNB Credit Card and earn up to **10% extra cash back** from our new partners:
 - Nictus
 - Agrimark
 - TrenTyre
 - Kauai



Getting rewarded is easy! All you need to do is follow **these 3 steps**:

Step 1



- *Qualify*

Step 2



- *Move Up
Reward
Levels*

Step 3



- *Earn*



Qualify

Before you can start earning and enjoying your cash back, you'll first need to qualify.

To qualify for FNB Rewards, you'll need to **meet the qualifying requirements** that are specific to your FNB Lifestyle Account.

*In order to
qualify you'll need:*

Qualification Requirements

- Log in to the FNB App at least once a month (for all accounts except Gold)
- Hold an active FNB Lifestyle Account with sufficient monthly turnover:

<i>Gold</i>	-	<i>N\$5,000</i>
<i>Platinum</i>	-	<i>N\$17,500</i>
<i>Private Clients</i>	-	<i>N\$40,000</i>
<i>Private Wealth</i>	-	<i>N\$60,000</i>

OR

- Have an average deposit of #### per month into your FNB Lifestyle Account over 3 months
- 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)

Move up Reward Levels

Once you've qualified, the next step is to earn and move up the Reward Levels. You can do this easily and earn more money every month by achieving a collection of as many of the **7 goals** listed below:

The amount of money you receive in your free linked Savings Pocket will depend on your Reward Level and your spending behaviour - the higher your Reward Level, the more money you can earn.

1 Goal = 1 Reward Level

- Gold
- Platinum
- Private Clients
- Private Wealth








The **maximum Reward Level is 4**, where you will earn the highest amount of cash back from consistently banking in line with the following goals.

Maximum potential earnings
per month, per segment with a Credit Card:

- Gold: N\$1,120
- Platinum: N\$1,720
- Private Clients: N\$2,350
- Private Wealth: N\$3,050

Goals

Requirements

1.		Go Digital	Get all your statements electronically via email, do all your financial transactions via digital channels instead of visiting the branch and do at least 1 2 4 6 financial transactions a month using the App – including payments, transfers and purchases, excluding scheduled transfers, deposits and viewing of accounts.
2.		Cash@Till	Cash@Till spend must be greater than or equal to total branch and ATM withdrawals.
3.		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. Have an FNB Platinum Credit Card and spend at least N\$8,000 or have an FNB Private Clients Credit Card and spend at least N\$14,000 per month on your Credit Card. Have an FNB Private Wealth Credit Card and spend at least N\$20,000 per month on your Credit Card and have an auto payment on your Credit Card (applicable to all segments).
4.		Savings	Grow the combined balance in your Savings Pocket and/or Demand Deposit and/or Notice Account/Money Maximiser by N\$300 N\$1,500 N\$2,500 N\$3,500 per month (Unit Trust account excluded).
5.		FNB Loans	Have an FNB Loan* with a debit order from your FNB account with an outstanding balance of N\$5,000 N\$25,000 N\$50,000 N\$75,000 or utilise the same amount on your FNB overdraft by month end.
6.		FNB Secured Loans	Have an FNB Home Loan** with an outstanding balance of at least N\$100,000 N\$500,000 N\$600,000 N\$750,000 OR Have an FNB VAF (WesBank) loan with an outstanding balance of at least: N\$120,000 N\$240,000 N\$360,000 N\$480,000
7.		FNB Investments	Have an FNB Fixed, Notice or Demand Deposit Investment Account with a minimum balance of N\$5,000 N\$100,000 N\$200,000 N\$250,000 ***

*Qualifying loan products: Personal Loan, Revolving Loan and Overdraft

**Rewards both parties with a joint home loan in their respective segments. Secured Loans registered in a CC or Trust are excluded from this goal.

***Excluding Money Maximizer, Unit Trust Accounts



Earn cash back

Once you've qualified & achieved your Rewards Level, the table below shows the different amounts that you could earn into your free linked Savings Pocket each month.

Gold - N\$84,000 to N\$299,999					
Earn Categories	Rewards Level				Spend Cap
	1	2	3	4	
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.

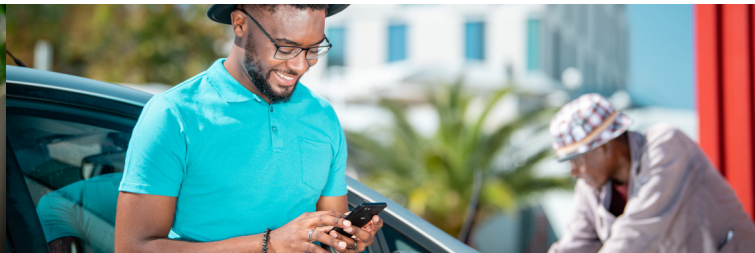
Maximum Monthly Earn Amount on Rewards Level 4 without a Credit Card N\$241.25
Maximum Monthly Earn Amount on Rewards Level 4 with a Credit Card N\$1,120.00

Platinum - N\$300,000 to N\$749,999					
Earn Categories	Rewards Level				Spend Cap
	1	2	3	4	
Credit Card Fuel Swipes with outstanding WesBank loan of N\$240,000 or more	2%	5%	10%	15%	N\$3,000
You can only earn from one of these 2 categories					
Credit Card Fuel Swipes	1%	2.5%	5%	10%	N\$3,000
Prepaid Airtime purchases on the FNB App	1%	1.5%	2.5%	5%	N\$400
Credit Card spend*	0.5%	1%	1.5%	2%	N\$5,000
Partner Spend on Credit Card					
Nictus Credit Card Spend	2.5%	5%	7.5%	10%	N\$5,000
Agrimark Credit Card Spend	2.5%	5%	7.5%	10%	N\$1,750
TrenTyre Credit Card Spend	2.5%	5%	7.5%	10%	N\$4,000
Kauai Credit Card Spend	2.5%	5%	7.5%	10%	N\$750

Maximum Monthly Earn Amount on Rewards Level 4 without a Credit Card N\$20.00
Maximum Monthly Earn Amount on Rewards Level 4 with a Credit Card N\$1,720.00

Private Clients - N\$750,000 to N\$1,499,999 or NAV 10m					
Earn Categories	Rewards Level				Spend Cap
	1	2	3	4	
Credit Card Fuel Swipes with outstanding WesBank loan of N\$360,000 or more	2%	5%	10%	15%	N\$4,500
You can only earn from one of these 2 categories					
Credit Card Fuel Swipes	1%	2.5%	5%	10%	N\$4,500
Prepaid Airtime purchases on the FNB App	1%	1.5%	2.5%	5%	N\$500
Credit Card spend*	1%	1.5%	2%	2.5%	N\$10,000
Partner Spend on Credit Card					
Nictus Credit Card Spend	2.5%	5%	7.5%	10%	N\$6,000
Agrimark Credit Card Spend	2.5%	5%	7.5%	10%	N\$2,000
TrenTyre Credit Card Spend	2.5%	5%	7.5%	10%	N\$5,000
Kauai Credit Card Spend	2.5%	5%	7.5%	10%	N\$1,000

Maximum Monthly Earn Amount on Rewards Level 4 without a Credit Card N\$25.00
Maximum Monthly Earn Amount on Rewards Level 4 with a Credit Card N\$2,350.00



Private Wealth - N\$1,500,000 + or NAV 15m

* Earn Categories	Rewards Level					Spend Cap
	1	2	3	4		
Credit Card Fuel Swipes with outstanding WesBank loan of N\$480,000 or more	2%	5%	10%	15%	N\$6,000	
You can only earn from one of these 2 categories						
Credit Card Fuel Swipes	1%	2.5%	5%	10%	N\$6,000	
Prepaid Airtime purchases on the FNB App	1%	1.5%	2.5%	5%	N\$500	
Credit Card spend*	1.5%	2%	2.5%	3%	N\$15,000	
Partner Spend on Credit Card						
Nictus Credit Card Spend	2.5%	5%	7.5%	10%	N\$7,000	
Agrimark Credit Card Spend	2.5%	5%	7.5%	10%	N\$2,500	
TrenTyre Credit Card Spend	2.5%	5%	7.5%	10%	N\$6,000	
Kauai Credit Card Spend	2.5%	5%	7.5%	10%	N\$1,250	

Maximum Monthly Earn Amount on Rewards Level 4 without a Credit Card N\$25.00
 Maximum Monthly Earn Amount on Rewards Level 4 with a Credit Card N\$3,050.00

*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.

Use your cash back

Earn

You can **earn** cash back by paying for fuel with your FNB Credit Card, paying for goods with your FNB Debit or Credit Card and purchasing airtime via the FNB App.

Access

You can **access** the money in your free linked Savings Pocket as soon as you receive it via the FNB App, Online Banking, Cellphone Banking or FNB ATMs.

Transfer

You can **transfer** your earnings to your FNB Lifestyle Account and spend it on whatever you want. Or, if you prefer, you can leave your money in your free linked Savings Pocket and let it **grow interest**.

Save

Your Savings Pocket is a great place to start saving - **it's never been this easy!** Set up a scheduled transfer and watch your savings grow and still have full access to your funds via Online Banking, the FNB App or any FNB ATM.

***Spend Cap** is the maximum amount you will be able to earn Rewards on. Should your monthly spending be below the Spend Cap amount of the Earn category, you will still be rewarded with cash back on the amount spent.

For example:

You have an FNB Gold Lifestyle Account that meets the necessary qualifying requirements. You are on Rewards Level 4 because you've spent N\$3,000 on your FNB Gold Credit Card. You receive all your statements via mail and don't perform any branch transactions. You use the FNB App at least twice a month and also save N\$300 each month in your Savings Pocket. You have an outstanding WesBank loan to the value of N\$150,000.

You then buy N\$300 airtime via the FNB App. You purchase fuel using your FNB Credit Card to the value of N\$1,000. You spend N\$3,000 on your FNB Credit Card.

You earn:

Airtime Earnings: N\$300 x 5% = N\$15
 Fuel Earnings: N\$1,000 x 15% = N\$150
 Credit Card Earnings: N\$3,000 x 1.5% = N\$45

TOTAL EARNINGS: N\$210

View My Rewards

About 'View My Rewards'

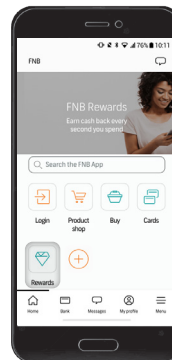
The **My Rewards** function on the **FNB App** is available to all FNB members who have a registered App. This feature aims to educate members on the cash back they can earn if they perform certain behaviours, and also display additional options and products to help them move up a Reward Level through the 'How to earn rewards' tab.

How to access the 'View My Rewards' feature

To access the 'View My Rewards' feature, simply follow these steps:

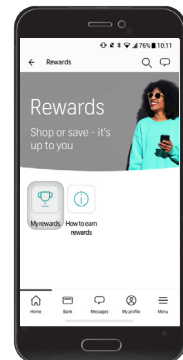
Step 1

Launch the FNB App, login to your profile and tap the 'Rewards' icon.



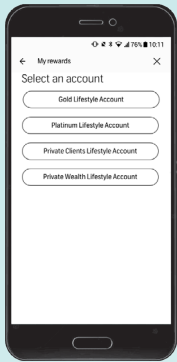
Step 2

Tap the 'My rewards' icon.



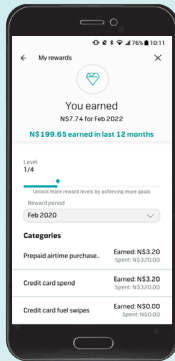
Step 3

Select your applicable account.



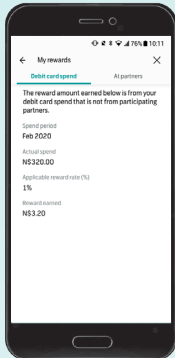
Step 4

View your previous month's earnings as well as your earnings over the last 12 months. Your previous month's Reward Level is also displayed here, together with the Earn categories: scroll down the page to view all categories and cash back earned in the previous month. Tap on any category to see more details.



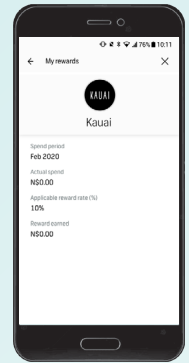
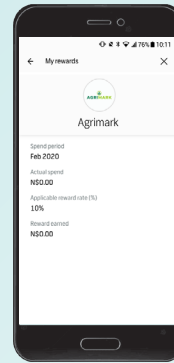
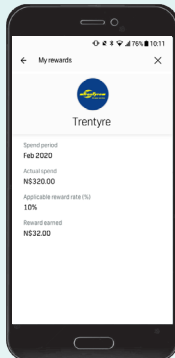
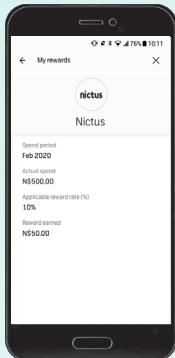
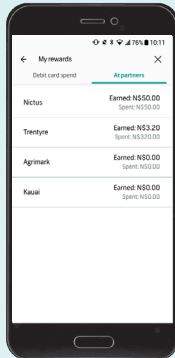
Step 5

View your total qualifying credit card spend (excluding partner spend) or view your total spend and earnings at our Earn partners.



Step 6

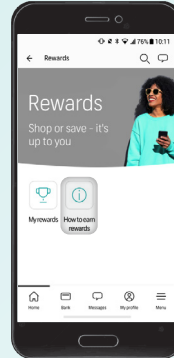
Tap on any partner to see more details.



Accessing the 'How to earn rewards' feature

Step 1

'Press' the 'How to earn' button to view more details.



Step 2

Select the appropriate account.



Step 3

Learn and earn!



Change to **FNB**

Bank of #TheChangeables