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Traditional values. Innovative ideas

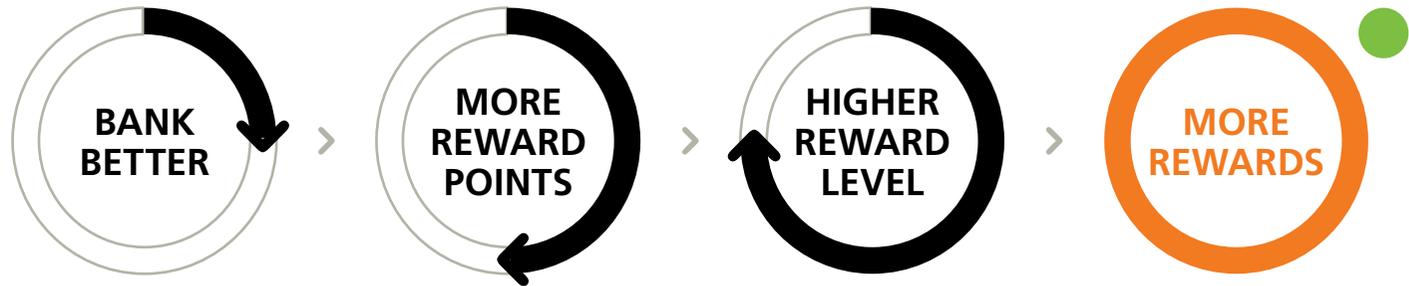
Maximize your rewards.

Earn up to 6% back in eBucks when you shop online with your RMB Private Bank Fusion Card or Credit Card.



Terms, conditions and rules apply.
RMB Private Bank, a division of FirstRand Bank Limited.
An Authorised Financial Services and Credit Provider. NCA Reg. No. NCRCP20.

How eBucks works



STEP 1 Qualify >

Meet simple qualifying criteria to earn eBucks.

STEP 2 Move up a Reward Level >

Start collecting points, which moves you up a reward level. Points are allocated according to how you bank with RMB Private Bank. **Your reward level is reviewed every month.**

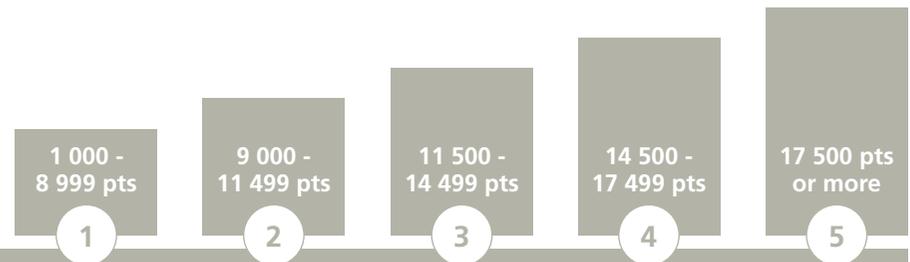
STEP 3 Earn >

Once you have qualified and your reward level has been determined, you are ready to earn eBucks.

STEP 4 Spend >

Spend eBucks and get discounts according to your reward level. **R1 = eB10**

Reward Levels + Points collected for the month



In order to maximise your eBucks earn, you need to have both a RMB Private Bank Cheque and a RMB Private Bank Credit Card OR an RMB Private Bank Fusion Account.



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Qualifying Requirements

In order to start earning your eBucks, you must first meet the qualifying requirements. They are as follows:

ONE

	Have a monthly deposit of at least:	OR have deposit(s) over 3 months totaling:	OR maintain a minimum monthly balance of:
RMB Private Bank Cheque Account	R44 500	R150 000	R100 000
RMB Private Bank Single Facility	R44 500	R150 000	-
RMB Private Bank Fusion Account	R44 500	R150 000	R100 000
RMB Private Bank Cheque Account for Professionals	R32 500	R150 000	R100 000
RMB Private Bank Cheque Account for Spouses	R16 500	R150 000	R100 000

TWO

Log in to the RMB Private Bank App at least once a month using your own banking profile if you're under the age of 60. You're exempt from this rule if you're over the age of 60.

THREE

Ensure that ALL your FirstRand Bank accounts are in good standing. This means your accounts aren'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.

If you only have an RMB Private Bank Credit Card, you'll qualify to earn eBucks on reward level 1 only, as long as you spend at least R10 000 per month or R30 000 over three months on your RMB Private Bank Credit Card, log in to the RMB Private Bank App at least once a month (if you're under the age of 60) and ensure that all your accounts are in good standing.

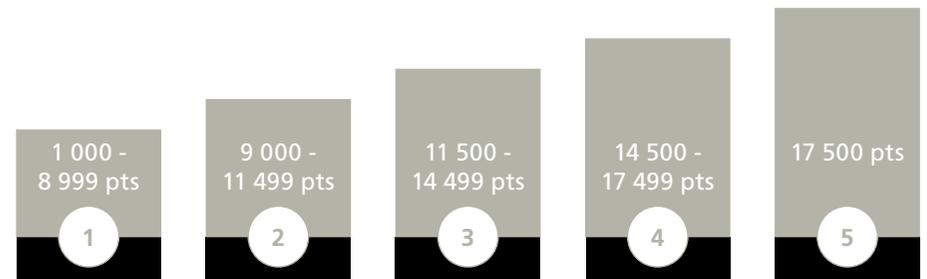
How to move up a Reward Level

After you've qualified, the second step is to move up a reward level. 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. In order to reach reward level 2 and above, you must have:

- An RMB Private Bank Credit Card and an RMB Private Bank Cheque Account **OR**
- An RMB Private Bank Credit Card and an RMB Private Bank Cheque Account for Spouses **OR**
- An RMB Private Bank Credit Card and an RMB Private Bank Single Facility **OR**
- An RMB Private Bank Fusion Account.

Your reward level is reviewed monthly, which means that you may be on a different reward level every month. Try our handy eBucks Rewards Calculator for tips on how to move up a reward level. Visit our website to find out more.

Reward Levels + Points collected for the month



What to do to collect points

Digital Banking

What to do to collect points	Points
Do at least four financial transactions per month via the RMB Private Bank App <i>Qualifying financial transactions include payments, transfers and purchases, but exclude debit orders, deposits and the viewing of accounts.</i>	2 000
Have at least six monthly debit orders on your RMB Private Bank Cheque Account or RMB Private Bank Fusion Account	1 000
Use RMB Private Bank's electronic banking channels to do ALL your payments, transfers and FNB Savings and Investment Account maintenance <i>"Savings and Investment Account maintenance" refers to the way you use your FNB Savings and Investment Accounts and how you manage your funds (e.g. notices to withdraw or interest redirect requests). You won't collect points on any transaction done inside an FNB branch or RMB Private Bank Service Suite, including banker issued statements.</i>	1 000
Allow RMB Private Bank to communicate with you by giving them consent to market to you AND Choose to receive all your statements via email only AND Update your contact details at least once in a 12-month period via Online Banking	1 000
Have a monthly spend on your FNB Connect SIM card of: <ul style="list-style-type: none"> • Between R200 and R299.99 • Between R300 and R599.99 • R600 or more 	500 1 000 1 500

Qualifying spend excludes any device premiums.

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	Points
My Cards	
Have an RMB Private Bank Fusion Account	1 000
Set up an Auto Payment on your RMB Private Bank Credit Card from your RMB Private Bank Cheque Account	1 000
Spend on your RMB Private Bank Credit Card or RMB Private Bank Fusion Card in a calendar month of:	
• Between R7 500 and R14 999	500
• Between R15 000 and R29 999	1 000
• Between R30 000 and R74 999	1 500
• R75 000 or more	2 000
<i>*Spend excludes Cash@Till™, EFTs and transfers</i>	
Use your RMB Private Bank Credit Card, RMB Private Bank Cheque Card or RMB Private Bank Fusion Card to shop online and/or swipe internationally for:	
• Between R1 500 and R2 499 per month	500
• Between R2 500 and R4 999 per month	1 000
• Between R5 000 and R9 999 per month	1 500
• R10 000 or more per month	2 000
<i>*Spend excludes Cash@Till™, EFTs and transfers</i>	
Use your RMB Private Bank Credit Card and/or RMB Private Bank Fusion Card for:	
• Between 50% and 74.9% of your total monthly spend	1 000
• Between 75% and 99.9% of your total monthly spend	2 000
• 100% of your total monthly spend	3 000
<i>Total monthly spend includes any online and in-store purchases made during the month using your RMB Private Bank Credit Card and/or RMB Private Bank Fusion Card.</i>	
Save	
Grow the balance across your FNB Savings and Investment Accounts by at least R5 000 per month (interest included)	2 000
<i>Excluding Equity Trading Account and FNB Tax-Free cash deposits</i>	
Have an FNB Fixed Deposit Account with a fixed term of at least six months AND Maintain a monthly balance of at least R75 000 in the account	2 000
Maintain a monthly balance in your RMB Private Bank Cheque Account or RMB Private Bank Fusion Account of:	
• Between R50 000 and R74 999	1 500
• Between R75 000 and R119 999	2 000
• R120 000 or more	3 000
Have at least one FNB Savings and Investment Account and maintain a monthly balance across your FNB Savings and Investment Account(s) of:	
• Between R75 000 and R124 999	1 000
• Between R125 000 and R299 999	1 500
• R300 000 or more	2 000
<i>FNB Tax-Free Cash Deposit Accounts and FNB Equity Trading Accounts do not count towards the balance.</i>	

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	Points
Invest	
Make a monthly payment of at least R2 500 into an FNB Horizon Series Unit Trust <i>excludes FNB Tax Free Shares</i>	1 000
Have an FNB Tax Free Shares, FNB Horizon Series, Unit Trust or Tax Free Cash Deposit Account and make a monthly contribution of at least: R2 750* OR	500
Have an FNB Tax Free Shares, FNB Horizon Series, Unit Trust or Tax Free Cash Deposit Account and make an annual contribution in the current tax year of: R33 000* <i>*via Scheduled Transfer or Debit Order</i> <i>The total monthly and annual contributions must be made within the current tax year, which runs from 1 March 2017 to 28 February 2018.</i>	1 000
Have a non-discretionary mandate with FNB Share Investor or FNB Securities (Local or Global Trader account) and trade a minimum value in listed shares of:	2 000
<ul style="list-style-type: none"> • R25 000 in the previous month or R150 000 over the last six months • R75 000 in the previous month or R450 000 over the last six months • R150 000 in the previous month or R900 000 over the last six months <i>This rule applies to local and global trader accounts.</i>	3 000 4 000
Borrow	
1. Have an Overdraft Facility on your RMB Private Bank Cheque Account or a Credit Facility on your RMB Private Bank Fusion Account of at least R40 000	1 000
2. Meet rule 1 above AND use a minimum of R1 000 of the credit limit during the month AND Deposit sufficient funds into your FNB Private Clients Cheque Account OR FNB Private Clients Fusion Account to settle the outstanding balance on your credit facility during the month*. <i>*You won't collect these points if your Cheque Account Overdraft limit or Fusion Account Credit Facility isn't used for at least 24hrs of a business day or if your account doesn't stay in a positive balance for at least 24hrs.</i>	1 000
OR	
1. Have a Revolving Loan with a minimum credit limit of R45 000 AND use between 40% and 85% of the credit limit during the month*.	1 500
2. Meet rule 1 above AND have signed your Revolving Loan debit order mandate within the last two years <i>*Revolving Loan utilisation needs to be an average of between 40% and 85% over the month</i>	500
Have a Personal Loan of at least R90 000, which you repay via a monthly debit order from your RMB Private Bank Cheque Account or RMB Private Bank Fusion Account	3 000

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	Points
Home and Car	
1. Have a Home Loan or One Account with a minimum outstanding balance of R200 000	1 000
2. Have a Home Loan or One Account with a minimum outstanding balance of R200 000 AND Have a Flexi Facility on your Home Loan or One Account	500
3. Have a Home Loan or One Account with a minimum outstanding balance of R200 000 AND Make your monthly Home Loan repayment with a salary stop order or a debit order set up from your RMB Private Bank Fusion Account or Cheque Account	500
OR	
1. Have an RMB Private Bank Single Facility or RMB Private Bank Structured Loan and use between 80% and 100% of the facility during the month <i>*RMB Single Facility or RMB Structured Loan utilisation needs to be an average of between 80% and 100% over the month</i>	2 000
2. Have an RMB Private Bank Single Facility or RMB Private Bank Structured Loan and use between 80% and 100% of the facility during the month AND Make your monthly RMB Private Bank Single Facility or RMB Private Bank Structured Loan repayment with a salary top order or a debit order set up from your RMB Private Bank Fusion Account or Cheque Account	1 000
Have an active** FNB Vehicle Finance or WesBank Account AND Have your vehicle loaded on nav» Car AND Make your monthly Vehicle Finance repayment with a debit order set up from your RMB Private Bank Fusion Account or Cheque Account <i>nav» Car can be accessed on the FNB Banking App – simply click on the “nav» Car” icon on the App home page and log in when prompted. VW, Audi and TFS Accounts won’t qualify for this requirement.</i>	1 000
Family and Insurance	
Draft a will with FNB as your executor and keep your signed will in FNB’s custody <i>The signature date should not be older than five years.</i>	1 000
Have an FNB Life Cover Policy with minimum combined cover of R400 000 AND Pay your monthly premiums from your RMB Private Bank Cheque Account or RMB Private Bank Fusion Account <i>Qualifying FNB Life Cover Policies include Life Cover, Critical Illness Cover, Disability Cover and Debt-Linked Cover. All qualifying policies will count towards the minimum cover amount.</i>	1 000
Have an FNB Life Cover Policy with at least two additional types of cover AND Pay your monthly premiums from your RMB Private Bank Cheque Account or RMB Private Bank Fusion Account <i>Additional cover types include Critical Illness Cover, Disability Cover and Debt-Linked Cover.</i>	500
Have FNB Life Cover of at least R3.5 million <i>Qualifying FNB Life Cover Policies include Life Cover, Critical Illness Cover, Disability Cover and Debt-Linked Cover. All qualifying policies will count towards the minimum cover amount.</i>	500

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	Points
Family and Insurance (continued)	
FNB Funeral Plan (also referred to as Policy) with at least two lives insured AND Have total cover of at least R70 000 across all lives insured AND Pay your monthly premiums from your RMB Private Bank Cheque Account or RMB Private Bank Fusion Account <i>Children will not count towards the required lives insured and total cover amount. Only Funeral products where FirstRand Life Assurance is the insurer are eligible for eBucks.</i>	500
Have an FNB Accidental Death Cover Plan (also referred to as Policy) with total cover of R1 000 000 or more AND Pay your monthly premiums from your RMB Private Bank Cheque Account or RMB Private Bank Fusion Account	500
Wealth management and offshore banking	
Maintain a minimum monthly balance in your FNB Horizon Series Unit Trust of: <ul style="list-style-type: none"> • R300 000 • R1 million 	1 000 2 000
Have an FNB Global Account and maintain a minimum monthly balance of: <ul style="list-style-type: none"> • 3 500 Australian dollars, Euros, British pounds, Canadian dollars, US dollars OR • 25 000 Chinese renminbi, United Arab Emirates dirham OR • 250 000 Indian rupees 	3 000
Have an FNB Channel Islands Current Account and maintain a minimum monthly balance of 5 000 British pounds	4 000
Have an FNB Channel Islands Fixed Deposit Account and maintain a monthly balance of: <ul style="list-style-type: none"> • Between 10 000 and 24 999 Euros, British pounds or US dollars • At least 25 000 Euros, British pounds or US dollars 	3 000 5 000
Have an FNB Channel Islands Call or FNB Channel Islands 32 Day Notice Account and maintain a minimum monthly balance of 5 000 Euros, British pounds or US dollars	1 500
Maintain a portfolio value in a full/bespoke/wealth discretionary mandate with FNB of: <ul style="list-style-type: none"> • Between R3 million and R4 999 999 • Between R5 million and R9 999 999 • R10 million or more 	3 000 4 000 6 000

* Qualifying RMB Private Bank Islamic Banking customers will receive 3 000 concession points every month as these accounts are not eligible for RMB Private Bank credit products.

** 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.

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Earn eBucks

Depending on your reward level, you'll earn eBucks on your RMB Private Bank Accounts, effective 1 July 2017, as follows:



Earn up to

15%

back in eBucks on your qualifying FNB Connect contract or when loading FNB Connect prepaid airtime.



Earn up to

3%

back in eBucks on your RMB Private Bank Fusion Card or Credit Card and 0.25% back on your RMB Private Bank Cheque Card when shopping in-store locally or internationally.



Earn up to

6%

back in eBucks on your RMB Private Bank Fusion Card or Credit Card and 0.5% back on your RMB Private Bank Cheque Card whenever you shop online.



Earn up to

15%

back in eBucks when you fill up with fuel at any fuel station in South Africa, on your domestic Uber rides and/or buy Gautrain tickets.



Earn up to

5%

EXCLUSIVE

back in eBucks on your RMB Private Bank Fusion Card or Credit Card and 0.25% back on your RMB Private Bank Cheque Card when ever you buy groceries.



Earn up to

100%

EXCLUSIVE

back in eBucks on your active FNB Tablet, Smartphone or Laptop contract monthly subscription fee.



Earn up to

15%

back in eBucks when you shop at Checkers & Shoprite.



Earn up to

50%

back in eBucks on your transaction charges when you send or receive foreign currency online with FNB Forex or by authorising FNB Forex to convert these funds on your behalf with a standing instruction.



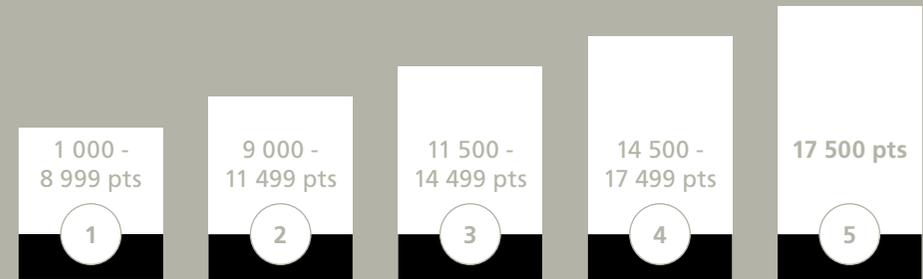
Earn up to

15%

back in eBucks on your qualifying FNB Life policy

eBucks Reward Level and Rates

Reward Levels
+ Points collected
for the month



Reward Rates

To qualify for level 2 and above you need both an RMB Private Bank Credit Card AND an RMB Private Bank Cheque Account/Single Facility/Cheque Account for Spouses OR an RMB Private Bank Fusion Account and a minimum of 1 000 points

	1 000 - 8 999 pts	9 000 - 11 499 pts	11 500 - 14 499 pts	14 500 - 17 499 pts	17 500 pts	
In-store Shopping	Credit card / RMB Private Bank Fusion Card	0.5%	0.9%	1.3%	1.8%	3%
	Cheque	0.25%	0.25%	0.25%	0.25%	0.25%
Online Shopping	Credit card / RMB Private Bank Fusion Card	1%	1.8%	2.6%	3.6%	6%
	Cheque	0.5%	0.5%	0.5%	0.5%	0.5%
Grocery Shopping	Credit card / RMB Private Bank Fusion Card	0.5%	0.9%	1.6%	2.5%	5%
	Cheque	0.25%	0.25%	0.25%	0.25%	0.25%
Fuel, Gautrain + Uber (Transport)	0.5%	2.5%	5%	7.5%	15%	
Checkers & Shoprite	1%	2.5%	5%	7.5%	15%	
FNB Connect contract, Prepaid Airtime	1%	2.5%	5%	7.5%	15%	
Smart Device Contract	0%	10%	25%	50%	100%	
FNB Life	1%	2.5%	5%	7.5%	15%	

Sending or Receiving foreign currency through FNB Forex

	1 000 - 8 999 pts	9 000 - 11 499 pts	11 500 - 14 499 pts	14 500 - 17 499 pts	17 500 pts
Online, app & Standing instruction fees	5%	10%	20%	30%	50%

Terms, conditions and rules apply.

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Book flights, accommodation and car rental for both local and international trips.

eBucks Shop

Our convenient online shop with everything from electronics, gadgets, home appliances, kids' stuff, gifts, and much more.

eBucks Partners

Choose from a wide variety of shops, online shopping sites, as well as services and subscriptions. You can also use your eBucks to fill up with fuel at Engen.

eBucks Electronic Channels

Use your Smart Device or go online to do your banking and buying things like prepaid airtime, prepaid electricity and data.

Vouchers

You can now purchase vouchers on the RMB Private Bank App.



For more information visit www.eBucks.com

Terms, conditions and rules apply.

Airport Lounges

As a qualifying RMB Private Bank client, you get access to **SLOW Domestic Lounges** (located in the domestic terminals of OR Tambo, King Shaka, Cape Town International Airports and Lanseria XS), **SLOW International** (located in the international terminal of OR Tambo International Airport) as well as Bidvest Premier Lounges (located in OR Tambo, Lanseria, King Shaka, Cape Town, East London, Port Elizabeth, George and Bloemfontein Airports).

SLOW Domestic Lounges, SLOW International & Bidvest Premier Lounges

Qualifying RMB Private Bank Cards	Qualifying Criteria for complimentary entries	Complimentary Entries per Calendar Year	Fee per additional visit over and above your complimentary entries	
			Domestic	International
Credit Card , Cheque Card or Fusion Card	eBucks Reward Level 1	12*	R125pp	R250pp
Credit Card and Cheque Card OR Fusion Card	eBucks Reward Level 2	24*	R125pp	R250pp
	eBucks Reward Level 3	48*	R125pp	R250pp
	eBucks Reward Level 4	Unlimited*	R125pp	R250pp
	eBucks Reward Level 5	Unlimited*	R125pp	R250pp

**Guest visits are considered as part of card holder complimentary visits per calendar year (Guest visits will be deducted from the available complimentary visits). No guests will be allowed during peak times. Should you have available complimentary visits, only your first guest is complimentary.

Rules:

- Complimentary entries are shared between SLOW Domestic Lounges, SLOW International and Bidvest Premier Lounges.
- Free visits are based on your reward level at time of entering the lounge, which is updated on or around the 8th of each month
- All complimentary entries will be allocated at main customer level and can be used/ accessed by any card (cheque, credit cards or RMB Private Bank Fusion cards)
- Unused complimentary entries do not roll over to the next calendar year, except for the month of January where the allocation from the month of December will be applicable until on or around the 8th of January
- If you do not meet the qualifying criteria for complimentary entries or you have used all your available complimentary entries, you will be charged for entering the lounge
- Children younger than 2 years enter the SLOW Domestic Lounges, SLOW International and Bidvest Premier Lounges for free, this means their entry does not count towards your complimentary entries. Children over the age of 2 years will be considered guests.
- All entries into the SLOW Domestic, SLOW International Lounges and Bidvest Premier Lounges will be charged for and if you meet the qualifying criteria for complimentary entries and still have complimentary entries available, the charges will be reversed.

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Airport Lounges

SLOW Domestic Lounges

- Access to all SLOW Domestic Lounges is limited to 90 minutes before boarding time
- Children older than 2 years are considered guests and will be charged accordingly
- If you are on Reward Level 4 or 5, children under the age of 18 years will have unlimited entries
- If you do not meet the qualifying criteria for free visits the fee per person per entry is R250

SLOW International

- Children younger than 2 years have complimentary access to the SLOW International Lounge
- Card holders are charged R50 per child (between the ages of 2 and 18 years) over and above complimentary visits if you meet the qualifying criteria.
- If you are on Reward Level 4 or 5, children under the age of 18 years will be allowed to enter the lounge for free.
- If you do not meet the qualifying criteria for complimentary visits the fee per person per entry is R500

Peak times (SLOW Domestic)

Monday to Friday: 04h45-07h00 and again between 13h00-17h30
Sunday: 15h00-17h30

Bidvest Premier Lounges

- Access to Bidvest Premier Lounge is limited to 120 minutes for Domestic Lounges and 240 minutes for International Lounges before departure time
- The main account holder is permitted to take a maximum of 2 (two) children into a Bidvest Premier Lounge per visit.

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eBucks Lifestyle

As an RMB Private Bank client you can enjoy the **exclusive service** of eBucks Lifestyle, where a dedicated Lifestyle Assistant will assist you with the following travel and leisure arrangements:

- All **travel arrangements**, including flights, car rental and accommodation.
- **Gifting services** like ordering flowers, wine, gift vouchers and hampers.
- **Lifestyle experiences** such as spa days, hot air balloon rides and luxury picnicking.
- **Dining reservations.**
- Assisting in **sourcing sport and event tickets**

A dedicated Lifestyle Assistant will be able to:



Arrange Priority Pass memberships

Priority Pass is the world's largest independent airport lounge access programme, offering its members access to over 700 airport lounges worldwide.

As long as you have booked your international travel, you can attain annual membership valued at \$99. Depending on your reward level, you also qualify for complimentary visits per annum – each valued at \$27 – to any International Priority Pass Lounges.



Book Avis Point 2 Point transfers

An inner city transfer service ensuring you always get to where you are going in style. Depending on your reward level, you also qualify for complimentary local transfers per annum in an economy vehicle when booked online through eBucks.com



Book Speed Pass services

VIP meet and assist airport services. As a customer, you qualify for a 15% discount at over 285 international airports worldwide, which means a friendly face greets you at the airport, removing language barriers and lengthy queues through customs and immigration.

eBucks Lifestyle

Reward Levels

+ Points collected for the month

	1 000 - 8 999 pts	9 000 - 11 499 pts	11 500 - 14 499 pts	14 500 - 17 499 pts	17 500 pts
FREE Priority Pass International Lounge visits per year	0	1	2	4	12
FREE Avis Point 2 Point local trips per year when booked via eBucks.com	0	1	2	4	8
Discount on Speed Pass services	15%				

Please Note

- Priority Pass Memberships are dispatched from the UK and can take up to 17 working days to be delivered once ordered via eBucks Lifestyle.
- Clients will qualify for Priority Pass membership only once a reward level has been determined.



Operating hours

Monday to Friday from 08:00 to 17:00 and Saturdays from 09:00 to 12:00
Closed on Sundays and Public Holidays



Telephone

087 575 0050



Email

eBucksLifestyle@eBucks.com

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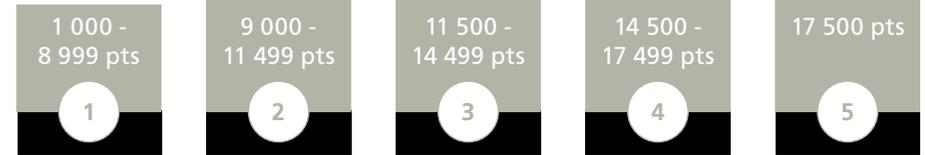
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SLOW in the City

4 FREE day access entries per month for an RMB Private Bank Fusion, Credit Card or Cheque card holders

Comprehensive Global Travel Insurance

FREE* for return tickets purchased on an RMB Private Bank Fusion Card, Credit or Cheque Card

AA Emergency Roadside Assistance

FREE on a linked RMB Private Bank Petro Card or RMB Private Bank Fusion Cards

Instant Financial Management
or Instant Accounting

FREE online solution for RMB Private Bank Cheque or Structured Facility account holders

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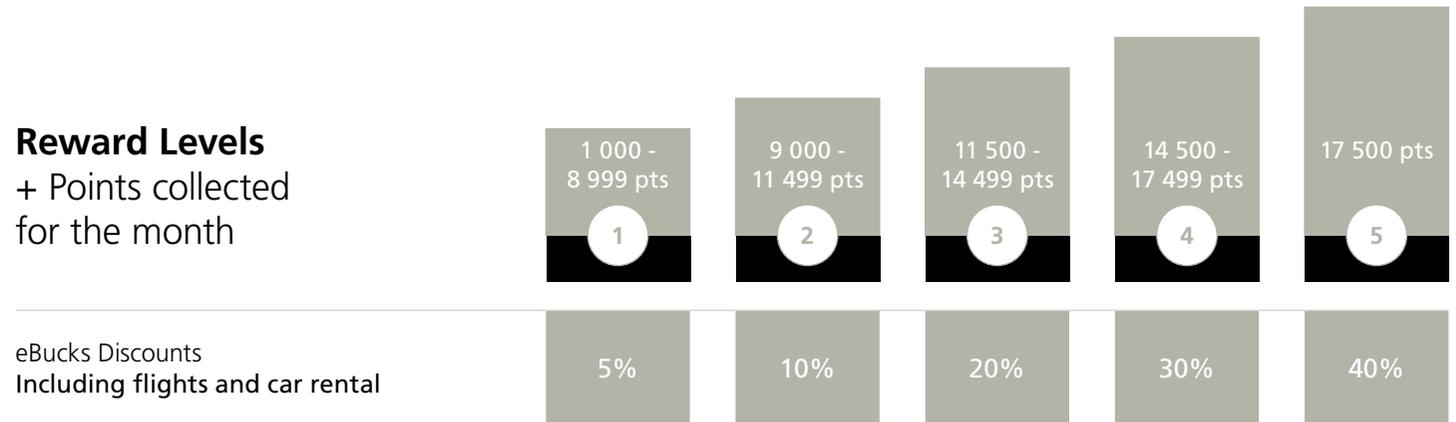
For more information visit www.rmbprivatebank.com

* Under 70 years old. Terms, conditions and rules apply.

eBucks Discounts

Your reward level also determines the size of the discount you qualify for when you buy selected products that are on discount from the eBucks Shop, book domestic Avis car rental or book selected flights online through eBucks Lifestyle.

Reward Levels + Points collected for the month



eBucks Discounts
Including flights and car rental

If you have recently upgraded your account, you will not get immediate access to your new complimentary benefits. New rewards will only be available once your upgraded account has been active and in good standing for at least 30 days.

Terms, conditions and rules apply. Discounts on flights exclude all taxes. E & OE. Effective 1 July 2017.
Rewards are allocated around the 8th of each month based on your banking behaviour in the previous calendar month.
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