

FNB Botswana Cashback Rewards: FAQs

1. How does Cashback Rewards differ from eBucks?

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

2. Will I still need my eBucks account?

You will still have access to your eBucks account and can spend it in the same ways you did previously (on electricity and airtime). However, the last payout of eBucks will be paid between the 11th and 15th October 2018. Thereafter, you will only earn Cashback Rewards, to spend however you choose.

3. What will happen to my eBucks account after Cashback Rewards?

You will stop earning eBucks in October 2018 but will still have access to your eBucks account and can spend eBucks, but only for a limited time. The new model and the ways in which you can earn, will only apply to Cashback Rewards.

4. When will the change to Cash officially start?

Our first payout date is scheduled for mid-November 2018, you will be paid in cashback based on your banking activities from October 2018 onwards.

5. 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 from November 2018. Alternatively, you can contact our Call center on 395 9881 or Our Premium suit on 370 6600 for more information.

6. Can FNB Business accounts earn Cashback Rewards?

No, only customers with a Qualifying Transactional account (Smart, Student, Gold, Premier or Private Clients) may participate in the Rewards programme. Business owners can participate in the programme by taking up a transactional accounts in their individual capacity.

7. What do I need to do to earn Cashback Rewards?

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 Smart/Student, Gold, Premier, or Private Clients Account.
- Make sure all your FNB accounts are active and in good standing. (no arrears)
- Have a minimum monthly turnover relative to your Segment.

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
3. **Earn:** To earn rewards customers must do one or more of the following:
 - Swipe their Debit or Credit Card
 - Purchase Prepaid Airtime via Digital Channels
 - Purchase Prepaid Electricity via Digital Channels

8. How can I view a complete breakdown of the “cashback” I received?

Contact your RM or your nearest branch or our call Centre on 395 9881, or the premium suit on 370 6600.

9. How is the outstanding balance for the Loans goals calculated when I have two loans of the same product?

Should you hold two home loans for example; your achievement of the Secured Loans goal will be based on the sum of the two balances. For example, if a Premier customer has two home loans (P700,000 & P300,000), the sum of the two loans is P1, 000,000, which is above the P750,000 minimum required to achieve this goal, therefore the Premier customer will meet the secured loans goal.

10. What should I do if I don't have a savings pocket?

The Bank will open a savings pocket for you if you don't have this account, alternatively you are able to open a savings pocket for yourself via online banking.

11. Are rewards only earned when I swipe my cards on an FNB 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.

12. How do I achieve the unsecured loans goal as a Premier or Private Client or the Loans goal as a Gold customer; using the Overdraft product

The goal can be achieved when you use a minimum amount of your overdraft product. For example; Gold customers can achieve this goal when they use P10,000 of their overdraft. The goal is achieved when the outstanding balance of their overdraft is at -P10 000 or more. For example:

- In September you use P20,000 of your overdraft and have an overdraft balance of -P20,000
- In the following month of October, you deposit P10,000 into your gold account, the account now has a reduced overdraft balance of -P10,000
- Later in October you once again use an additional P5,000 of your overdraft, and bring your overdraft balance up to -P15,000

In the above scenario, you would have achieved this goal in both September and October as your balance at the end of the month was more than -P10,000

13. Which Accounts are considered to achieve the Savings Goal?

Call accounts, Poloko, 7 Day Notice, Money Maximiser, 32 Day Interest, Savings Pocket and Flexi Fixed account.

14. What Accounts are considered to achieve the Investment Goal?

Fixed Deposits, Non-Standard Fixed Deposits and Flexi Fixed

15. What goals are available for my Account?

Account type	Goals
Student	Cash to card, Save and Digital
Smart	Cash to card, Save, Insurance, Pricing and Digital
Gold	Cash to card, Save, Pricing, Digital, Loans and Invest
Premier	Cash to card, Save, Pricing, Digital, Invest, Unsecured Loans and Secured Loans
Private Clients	Cash to card, Save, Pricing, Digital, Invest, Unsecured Loans and Secured Loans

16. What are the maximum Goals I can achieve & maximum Rewards level to be achieved on my Account?

Segment	Goals to be achieved	Maximum Level
Student	3	3
Smart	5	3
Gold	6	4
Premier	6	5
Private Clients	6	5

17. What is the maximum at which I will be Rewarded for my spending?

Segment	Cash Spend	Prepaid Airtime	Prepaid Electricity
Student	750	150	150
Smart	750	150	150
Gold	5 000	250	250
Premier	10 000	700	700
Private Clients	25 000	700	700

18. At what rate will I be rewarded for my at my different levels?**STUDENT**

Level	Cash Spend (%)	Prepaid Airtime (%)	Prepaid Electricity (%)
1	0.10	1	0.5
2	0.25	3	1.5
3	0.75	5	2.5

SMART

Level	Cash Spend (%)	Prepaid Airtime (%)	Prepaid Electricity (%)
1	0.10	1	0.5
2	0.25	3	1.5
3	0.75	5	2.5

GOLD

Level	Cash Spend (%)	Prepaid Airtime (%)	Prepaid Electricity (%)
1	0.10	1	0.5
2	0.25	3	1.5
3	0.80	5	2.5
4	1	10	5

PREMIER

Level	Cash Spend (%)	Prepaid Airtime (%)	Prepaid Electricity (%)
1	0.10	1	0.5
2	0.25	3	1.5
3	1	5	2.5
4	1.25	10	5
5	1.5	15	7.5

PRIVATE CLIENTS

Level	Cash Spend (%)	Prepaid Airtime (%)	Prepaid Electricity (%)
1	0.75	1	0.5
2	1	3	1.5
3	1.25	5	2.5
4	1.5	10	5
5	1.75	15	7.5