

Gold Rewards Table

Earn rewards for **swiping** your **FNB Debit and/or Credit Card**, as well as using any of FNB's digital channels to make **prepaid airtime** and **electricity purchases**.

Use the below table to calculate your potential earn:

	Reward Level	Earn Rate	Spend Cap	Maximum Earn
 Debit and/or Credit Card Swipes & Online purchases	1	0.10%	P5,000.00	P5.00
	2	0.25%		P12.50
	3	0.80%		P40.00
	4	1.00%		P50.00
 Prepaid airtime purchases on FNB's Digital Channels	1	1.00%	P250.00	P1.50
	2	3.00%		P7.50
	3	5.00%		P12.50
	4	10.00%		P25.00
 Prepaid electricity purchases on FNB's Digital Channels	1	0.50%	P250.00	P1.25
	2	1.50%		P3.75
	3	2.50%		P6.25
	4	5.00%		P12.50

Gold Rewards Example:



1. Meet Karabo

- He's an **FNB Gold Account** holder.
- His **monthly deposits** into his FNB Gold Account is **P5 000**.
- His FNB Accounts are **active** and all her payments are **up-to-date**.

2. How does Karabo qualify for Cashback this month?



Cash to Card Goal Achieved:
He spent P6000 on his FNB Credit Card.



Save goal achieved:
He saved P600 in his FNB Flexi-fixed Account.



Pricing goal achieved:
He is on the Bundled (HX) Pricing Option



He purchased P200 **prepaid electricity** via FNB Cellphone Banking



Karabo is placed on **reward level 3**. To move up a reward level, Karabo can do 10 financial transactions on Cellphone Banking, the FNB Banking App, or on FNB Online Banking. The FNB Gold Account holder Card spend is capped at **P5000**

6. How can Karabo earn more Cashback?



Karabo can purchase prepaid airtime via FNB's Digital Channels, to earn more Cashback Rewards on his prepaid spend.

5. How much Cashback will Karabo earn?



Karabo will earn **P45.00** Cashback.

This is how Karabo's Cashback is calculated:
0.80% of P5000.00 **FNB Card spend** = P40
+ 2.50% of P200.00 **prepaid electricity spend** = P5.

4. What is Karabo's Earn Rate?



Karabo's Earn Rate is as follows:

- **0.80%** based on his **Card Spend**
- **2.50%** based on his **Prepaid electricity spend**