# **Premier** 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% | P10,000.00 | P10.00 |
| | 2 | 0.25% | | P25.00 |
| | 3 | 1.00% | | P100.00 |
| | 4 | 1.25% | | P125.00 |
| | 5 | 1.50% | | P150.00 |
| **Prepaid airtime** purchases on FNB's Digital Channels | 1 | 1.00% | P500.00 | P5.00 |
| | 2 | 3.00% | | P15.00 |
| | 3 | 5.00% | | P25.00 |
| | 4 | 10.00% | | P50.00 |
| | 5 | 15.00% | | P75.00 |
| **Prepaid electricity** purchases on FNB's Digital Channels | 1 | 0.50% | P500.00 | P2.50 |
| | 2 | 1.50% | | P7.50 |
| | 3 | 2.50% | | P12.50 |
| | 4 | 5.00% | | P25.00 |
| | 5 | 7.50% | | P37.50 |

## Premier Rewards Example:

**1. Meet Lebo**

- She's an **FNB Premier Account** holder.
- Her **monthly deposits** into her FNB Premier Account is **P15 000.**
- Her FNB Accounts are **active** and all her payments are **up-to-date.**

**2. How does Lebo qualify for Cashback this month?**

**Cash to Card Goal Achieved:** she spent P5 000 on her FNB Credit Card. She also spent P5,000 on her FNB Debit Card.

**Save goal achieved:** she saved P1 500 in her FNB Flexi-fixed Account.

**3. What is Lebo's Reward Level?**

Lebo is placed on **reward level 2.** To move up a reward level, Lebo can do 10 financial transactions on Cellphone Banking, the FNB Banking App, or on FNB Online Banking.

**6. How can Lebo earn more Cashback?**

Lebo can purchase prepaid airtime or prepaid electricity on FNB's Digital Channels to earn more Cashback Rewards on her prepaid airtime and prepaid electricity spend.

**5. How much Cashback will Lebo earn?**

Lebo will earn **P25.00** Cashback.

This is how Lebo's Cashback is calculated:
0.25% of P10,000.00 on her **FNB Card spend** = P25.00

**4. What is Lebo's Earn Rate?**

Lebo's Earn Rate is as follows:
- **0.25%** based on her **Card Spend**