Private Clients 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	0.75%		P187.50
	2	1.00%		P250.00
	3	1.25%	P25,000.00	P312.50
	4	1.50%		P375.00
	5	1.75%		P437.50
Prepaid airtime purchases on FNB's Digital Channels	1	1.00%		P7.00
	2	3.00%		P21.00
	3	5.00%	P700.00	P35.00
	4	10.00%		P70.00
	5	15.00%		P105.00
Prepaid electricity purchases on FNB's Digital Channels	1	0.50%		P3.50
	2	1.50%		P10.50
	3	2.50%	P700.00	P17.50
	4	5.00%		P35.00
	5	7.50%		P52.50

Private Clients Rewards Example:



1. Meet Linda -

- · She's an FNB Private Clients Account holder.
- · Her monthly deposits into her FNB Private Clients Account is P33 500.
- Her FNB Accounts are active and all her payments are up-to-date.

2. How does Linda qualify for Rewards this month?



Cash to Card Goal not achieved:

She spent P10 000 on her FNB Credit Card. She also spent P1 000 on her FNB Debit Card.



Account.

Save goal achieved: She saved P3000 in her FNB Flexi-fixed



Secured Loans goal achieved: She has an FNB Home Loan with an outstanding balance of P1,100,000.



Unscecured Loans goal not achieved:

She has an FNB Personal Loan with an outstanding balance of P240 000.



She purchased P500 prepaid airtime via the FNB Banking App

6. How can Linda earn more Cashback?



Linda can purchase prepaid electricity via FNB's Digital Channels, to earn more Cashback Rewards on her prepaid spend.

5. How much Cashback will Linda earn?



Linda will earn P125.00 Cashback.

This is how Linda's Cashback is calculated: 1.00% of P11,000.00 on her **FNB Card spend** = P110.00

+ 3.00% of P500.00 Prepaid airtime spend = P15.00

4. What is Linda's Earn Rate? —



Linda's Earn Rate is as follows:

- 1.00% based on her Card Spend
- 3.00% based on her Prepaid airtime spend

3. What is Linda's Reward Level?



Linda is on **reward level 2.**

- Linda did not meet the minimum outstanding balance of P250 000 on her FNB Personal Loan. and therefore did not achieve the Unsecured
- She also did not meet the minimum FNB Card spend goal of P25000, and therefore she did not achieve the Cash to Card goal on her Credit Card.