


Smart Rewards Table

Earn rewards for **swiping** your **FNB Debit 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 Card Swipes & Online purchases	1	0.10%	P750.00	P0.75
	2	0.25%		P1.88
	3	0.75%		P5.63
 Prepaid airtime purchases on FNB's Digital Channels	1	1.00%	P150.00	P1.50
	2	3.00%		P4.50
	3	5.00%		P7.50
 Prepaid electricity purchases on FNB's Digital Channels	1	0.50%	P150.00	P0.75
	2	1.50%		P2.25
	3	2.50%		P3.75

Smart Rewards Example:



1. Meet Dintle

- She's an **FNB Smart Account** holder.
- Her **monthly deposits** into her FNB Smart Account are **P3 000**.
- Her FNB Accounts are **active** and all her payments are **up-to-date**.

2. How does Dintle qualify for Cashback this month?



Cash to Card Goal Achieved:
She spent P1000 on her FNB Debit Card.



Insurance goal achieved:
She has an FNB Moemedi Funeral Plan of P20 000.



Save goal achieved:
She saved P400 in her FNB Flexi-fixed Account.



She purchased P100 **prepaid airtime** via FNB Cellphone Banking.



Dintle is placed on **reward level 3**. Remember, although FNB Smart Account holders have 5 goals, they can only reach reward level 3. The FNB Smart Account holder Debit Card spend is capped at **P750**

6. How can Dintle earn more Cashback?



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

5. How much Cashback will Dintle earn?



Dintle will earn **P10.63** Cashback.

This is how Dintle's Cashback is calculated:
0.75% of P750.00 on her **FNB Card spend** = P5.63
+ 5.00% of P100.00 on her **Prepaid airtime spend** = P5.00

4. What is Dintle's Earn Rate?



Dintle's Earn Rate is as follows:

- **0.75%** for her **Debit Card spend**
- **5.00%** for her **Prepaid airtime spend**