



# Student 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
 <b>Debit Card Swipes &amp; Online purchases</b>	1	0.10%	P750.00	P0.75
	2	0.25%		P1.88
	3	0.75%		P5.63
 <b>Prepaid airtime purchases on FNB's Digital Channels</b>	1	1.00%	P150.00	P1.50
	2	3.00%		P4.50
	3	5.00%		P7.50
 <b>Prepaid electricity purchases on FNB's Digital Channels</b>	1	0.50%	P150.00	P0.75
	2	1.50%		P2.25
	3	2.50%		P3.75

## Student Rewards Example:



### 1. Meet Neo

- She's an **FNB Student Account** holder.
- Her **monthly deposits** into her FNB Student Account is **P1 900**.
- Her FNB Accounts are **active** and all her payments are **up-to-date**.

### 2. How does Neo qualify for Cashback this month?



**Cash to Card Goal Achieved:**  
She spent P750 on her FNB Debit Card.



**Save goal achieved:**  
She saved P100 in her FNB Savings Pocket Account.



She purchased P200 **prepaid airtime** via FNB Cellphone Banking



Neo is placed on **reward level 2**.  
To move up a reward level, Neo can do 6 financial transactions on Cellphone Banking, the FNB Banking App, or on FNB Online Banking. The FNB Student Account holder's Prepaid Airtime spend is capped at **P150**

### 6. How can Neo earn more Cashback?



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

### 5. How much Cashback will Neo earn?



Neo will earn **P4.88** Cashback.

This is how Neo's Cashback is calculated:  
0.25% of P750.00 on her **FNB Card spend** = P1.88  
+ 3.00% of P150.00 on her **Prepaid airtime spend** = P3.00

### 4. What is Neo's Earn Rate?



Neo's Earn Rate is as follows:  
• 0.25% for her **Debit Card Spend**  
• 3.00% for her **Prepaid Airtime Spend**