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Gold Rewards

We can help you make your money go even further



Move up a Reward Level by achieving any of these Goals

The highest Reward Level you can achieve is Reward Level 4

1 Goal achieved = 1 Reward Level

*Excluding Money Maximizer, Unit Trust Accounts

**Qualifying loan products: Personal Loan, Revolving Loan and Overdraft

***Reward both parties with a joint home loan in their respective segments. Secured Loans registered jointly or in a CC or Trust are excluded from this goal.



Go Digital

Get all your statements electronically via email and do all your financial transactions via digital channels instead of visiting the branch and do at least **1** financial transactions a month using the App – include payments, transfers and purchases, exclude scheduled transfers, deposits and viewing of accounts.



Spend on your FNB Credit Card

Have an FNB Gold Debit and/or FNB Gold Credit Card with a total spend of **N\$3 000** per month and have an auto payment on your Credit Card.



Savings

Grow the combined balance in your Savings Pocket and/or demand deposit and/or notice account by **N\$300** per month*



FNB Investments

Have an FNB Fixed, Notice or Demand Deposit Investment Account with a minimum balance of **N\$5 000***



FNB Loans

Have an FNB Loan** with debit order from your FNB account with an outstanding balance of **N\$5 000**



FNB Secured Loans

Have an FNB Home Loan*** with an outstanding balance of at least **N\$100 000** OR Have an FNB VAF (WesBank loan) with an outstanding balance of at least **N\$120 000**



Cash@Till

Cash@Till spend must be greater than or equal to total branch and ATM withdrawals

Use the below table to calculate your potential earnings:

★ Earn Categories	Gold N\$ 84,000 to N\$ 299,999				
	Rewards Level				
	1	2	3	4	Spend Cap
Credit Card Fuel Swipes with outstanding WesBank loan of N\$ 120 000 or more	2%	5%	10%	15%	N\$1,500
Credit Card Fuel Swipes	1%	2.50%	5%	10%	N\$1,500
Prepaid Airtime	1%	1.50%	2.5%	5%	N\$300
Credit Card spend	0.25%	0.50%	1.00%	1.50%	N\$3,000
Debit Card Spend (incl. fuel swipes)	0.25%	0.35%	0.45%	0.55%	N\$2,500

NEW Maximum Monthly Earn Amount on Rewards level 4 = **was N\$ 230** **now N\$298**