



FNB Connect

Data, Voice Minutes and SMS Rewards

Terms, Conditions and Rules

Date first published: 1 July 2021

Date of last amendment to these rules: 1 August 2023

- **General**
 - Please read these Terms, Conditions and Rules carefully. These Terms, Conditions and Rules ("Rules") explain your rights and duties under this Promotion ("Promotion").
 - This Promotion is run by FNB Connect, a business unit within First National Bank, a division of FirstRand Bank Limited with Reg. No. 1929/001225/06 ("FNB"). In these rules, we refer to the above Promoter(s) as "the Promoter(s)", or "us" or "we". We will refer to participants as "you" or "the customer".
 - These rules will apply to you, and you agree that the Promoter(s) can assume that you have read and agreed to be legally bound by these rules.
 - These rules must be read together with the FNB Connect General Terms and Conditions, eBucks Rules and Terms and Conditions, and any other FNB Terms and Conditions, as amended from time to time, including promoter, product and / or services terms and conditions applicable and available on fnb.co.za or any other FNB channel, that may be applicable to your relationship with us.
 - We reserve the right to amend these rules, modify prices and products, rates, charges and rewards at any time, and such changes will be published on our website fnb.co.za. Please note that you will be notified prior such amendment.
 - This Promotion shall commence on 1 August 2023 at 00h00am and shall terminate on the 31 July 2024 at 23h59pm. This shall be called the "Promotion Period". We reserve the right to extend or amend the "Promotion Period". We also reserve the right to cancel this Promotion at any time and will advise you accordingly.
 - Should you meet the participation and qualifying criteria set out in these rules, you will receive Data, Voice Minutes and SMS Rewards.

- FNB Connect reserves the right to exclude the reward of the Data, Voice Minutes and SMSs from any other promotional offers either current or future.
- Only FNB Connect Post-paid, Top Up and Pre-paid Lifestyle packages are eligible for Data, Voice Minutes and SMSs Rewards.
- All LTE and FLTE data plans are excluded.
- Connect Rewards are limited to only 1 (One) FNB Connect SIM per account.
- Only 1 (One) linked FNBy account will be eligible for Connect Rewards.
- **Participation and Eligibility Criteria:**
 - To qualify for participation in the Promotion you must be:
 - A new or existing customer to FNB;
 - Open a new or have an existing and active eligible FNB transactional bank account.
 - **A new customer** - is a customer who has opened their eligible FNB transactional bank account on or after 1 August 2023 and activated their FNB Connect SIM card on or after 1 August 2023.
 - **An existing customer** - is a customer who has opened their eligible FNB transactional bank account on or prior to 31 July 2023 and activated their FNB Connect SIM card on or prior to 31 July 2023.

Note:

A new customer may receive a maximum of 2 (two) new customer Monthly Rewards only, thereafter, the customer will be classified as an existing to bank customer and will need to meet the existing customer criteria. The two rewards are allocated during the first 2-months of joining FNB and FNB Connect.

An existing customer may receive a maximum of 12 (twelve) monthly rewards provided the customer has met the eligibility criteria and has qualified for the entire Promotion Period.

- An eligible FNB transactional bank account includes any of the following:
 - FNB Youth Account
 - FNBy Next Account
 - Easy Pay As You Use Account
 - Islamic Easy Pay As You Use Account
 - Easy Smart Current Account
 - Islamic Easy Bundle Current Account

- Aspire Unlimited Current Account
 - Aspire Spousal Current Account
 - Islamic Aspire Unlimited Current Account
 - Islamic Aspire Spousal Current Account
 - Aspire Staff Unlimited Current Account
 - Aspire Staff Pensioner Current Account
 - Islamic Aspire staff Unlimited Current Account
 - Encore Comprehensive Current Account
 - Encore Pocket Saving Current Account
 - Encore Standard Current Account
 - FNB Fusion Aspire Account
 - FNB Fusion Aspire Spousal Account
 - FNB Fusion Premier Account
 - FNB Premier Current Account
 - FNB Premier Select Account
 - FNB Premier One Account
 - FNB Premier Islamic Current Account
 - FNB Private Clients Current Account
 - FNB Fusion Private Clients Account
 - FNB Islamic Private Clients Current Account
 - FNB Private Wealth Fusion Account
 - FNB Private Wealth Current Account
 - FNB Private Wealth Islamic Current Account
 - RMB Private Bank Current Account
 - RMB Private Bank Fusion Account
- Once you meet the participation criteria, you will be required to meet the eligibility criteria to receive Data, Voice Minutes and SMS Rewards each month for the duration of the Promotion.
 - Have an active FNB Connect SIM card account on the last day of the calendar month to qualify for that month's rewards.
 - Have an eligible active FNB Connect SIM card. This means the following:

- The FNB Connect SIM card account must be associated by the account holder on the bank's system with a qualifying FNB bank account;
- The FNB Connect SIM card must be active and capable of making and receiving calls;
- Your FNB Connect SIM card account/s must be paid-up and in good standing;
- The rewards will only be made to an FNB Connect SIM card and not to any other mobile networks' SIM card;
- Have an active mobile phone number (MSISDN), associated with the FNB Connect SIM card, that is not in the process of being ported from or to FNB Connect or being swapped between SIM cards.
- FNB Connect SIM card account holders with qualifying FNB transactional bank accounts must meet the following criteria to receive Data, Voice Minutes and SMSs Rewards ("reward/s") each month for the duration of the Promotion Period.

- **Easy and Aspire Accounts:**

- You must have an FNB transactional bank account and FNB Connect SIM card account that is active and in good standing;
- Must have a network active FNB Connect SIM card;
- Must qualify for eBucks rewards.

eBucks Terms and Conditions apply

- **Premier, Private Clients, Private Wealth and RMB Accounts:**

- Have a qualifying FNB and or RMB transactional bank account that is active and in good standing;
- Must have a network active FNB Connect SIM card;
- Must qualify for eBucks as these customers will receive a reward based on their respective eBucks levels.

eBucks Terms and Conditions apply

Note:

All new to FNB customers (Easy, Aspire, Premier, Private Clients, Private Wealth and RMB transactional account holders) for the initial two months only in terms of this Promotion, do not

need to adhere to the eBucks qualifying criteria, however during this period they do need to adhere to the qualifying criteria below:

- You must have an FNB transactional bank account and FNB Connect SIM card account that is active and in good standing.
- You must have a Network Active FNB Connect SIM card.
- **FNBy Account (Under 18 years of age):**
 - You must hold a FNB Youth Account and be below the age of 18 years;
 - Your FNB Youth Account and SIM card must be linked to one or both your parents transactional bank accounts;
 - Must have a network active FNB Connect SIM card linked to one or both parent/s/guardian/s transactional bank accounts;
 - A parent and or guardian must purchase airtime, data, voice or SMS bundles from the FNBy transactional account using any of FNB's electronic banking channels that is linked to their own transactional bank account.
 - Both New & Existing Customer will need to ensure they meet the qualifying criteria from 1 August 2023.
 - FNBy transactional account holders do not qualify for Extra Data or two-month new customer rewards
 - Only 1 (One) linked FNBy account will be eligible for Connect Rewards ie. If a customer has two FNBy accounts linked to their profile then only one will be eligible for Connect Rewards.

Note:

Customers who are under the age of 18 cannot buy an FNB Connect SIM card, a Connect SIM card must be purchased by a parent/guardian. FNB Connect monthly subscriptions are excluded from the spend calculation, as are all other purchases and/or fees, that are NOT airtime, data, voice or SMS bundles purchases.

Electronic Banking Channels include:

- FNB Online Banking;
- FNB Banking App;
- Cellphone Banking;
- ATM purchases or

- USSD by dialling *147# from your cellphone.

The FNBy reward will be allocated to the FNB Connect SIM card which:

- Accumulated the highest spend within a particular month;
- which is linked to your Youth Account;
- The FNBy Monthly Reward values are related to the value of total spend as per the table below:

Monthly Spend	Monthly Rewards
More than R 50, but less than R 99	35 Voice Min
	300 MB
	35 SMSs
More than R 99	35 Voice Min
	1 GB
	35 SMSs

- **FNBy Next Account (Over 18 years of age)**

- Must have a qualifying FNBy Next transactional bank account;
- Must have a network active FNB Connect SIM card;
- Must be registered and make use of the FNB Banking App during a calendar month;
- Must make a qualifying purchase using your FNBy Next Card;
- FNBy Next customer qualify for the Extra Data Reward with a minimum spend of R51.00 or more.
- FNBy Next customer do not qualify for the 2 months new customer reward.

Note:

A qualifying purchase includes online shopping, swipe, tap to pay and scan to pay.

- **Data, Voice Minute and SMS Rewards**

- **Activation Reward (Once-off welcome allocation)**

- All new to Connect customers will qualify to receive a once off activation reward.
- The activation reward shall be linked to eligible FNB transactional bank account you hold.

- To qualify for your activation reward, you must:
 - Have an active FNB Connect SIM Card;
 - All FirstRand Bank accounts are active and in good standing.
- You will receive the activation reward within 5 (five) business days of activating your FNB Connect SIM card.
- The activation reward will expire within thirty (30) days of reward if not fully utilised.
- Premier, Private Client, Private Wealth and RMB transactional bank accounts will receive an eBucks Level 5 activation rewards.
- Table below depicts Activation Rewards based on transactional bank accounts

Bearer	FNBy & FNBy Next	Easy PayU	Easy Smart	Aspire	Premier, Private Clients, Private Wealth & RMB
Data (MB)	300	100	300	500	1000
Voice (Min)	35	35	35	35	35
SMSs	35	35	35	35	35

○ **Monthly Rewards & Rules**

- The Monthly Reward is awarded to all qualifying customers.
- Monthly Rewards for retail customers will differ based on transactional bank account type and Data, Voice Min and SMSs qualifying criteria such as the below:
 - The FNB transactional bank account you hold.
 - Qualifying for eBucks
 - Your eBucks level.
 - The FNB and or RMB transactional bank account and FNB Connect SIM card account must be active and in good standing during and at the end of the calendar month.
 - Have a Network Active FNB Connect SIM card.
 - Be registered for and make use (perform a financial transaction) of the FNB Banking App (FNBy Next Only)
 - Make a qualifying purchase (FNBy Next Only)
 - Monthly spend (FNBy Account Only)

- All new to FNB customers will receive maximum of 2 (two) new customer rewards which will depend on your FNB transactional bank account type and will be awarded irrespective of whether you qualify for eBucks and/or your eBucks level:
- Table below depicts the new customer monthly rewards based on transactional bank account :

Bearer	FNBy & FNBy Next	Easy PayU	Easy Smart	Aspire	Premier, Private Clients, Private Wealth & RMB
Data (MB)	300	100	300	500	1000
Voice (Min)	35	35	35	35	35
SMSs	35	35	35	35	35

- New Premier, Private Client, Private Wealth and RMB customers will be awarded a level 5 reward during the first 2 months of joining FNB Connect.
 - After the 2 months new customers are classified as existing customers and need to ensure they meet the existing customer qualifying criteria to continue to receive their rewards.
 - The two-month period is classified as the first 2 months from account opening, including the account opening month.
- **Existing Easy, Aspire, Premier, Private Client, Private Wealth and RMB Customers** will need to qualify for eBucks and have a network active SIM card from 1 August 2023 to receive monthly rewards. The size of the reward will depend on your FNB transactional bank account type and/or whether you qualify for eBucks and/or your eBucks level.
 - For **New or existing FNBy and FNBy Next**, the size of their reward is dependent on their FNB transactional bank account type and the qualifying criteria stated above.
 - All new and existing customers, who meet the qualifying criteria in a specific month will receive a reward for that month.
 - The monthly reward shall be linked to eligible FNB transactional bank account you hold.

- Qualifying customers will receive their monthly rewards no later than the 18th of the next month. To illustrate by way of example, if you met the qualifying criteria during September 2023, you will receive your rewards within the first 18 days of October 2023.
- You are only eligible for up to 12 (twelve) of these reward during the Promotion period, provided the qualifying criteria is met.
- **Monthly Reward Values:**
 - **Easy PayU Transactional Accounts**

Bearer	Monthly Reward
Data (MB)	100
Voice (Min)	35
SMSs	35

- **Easy Smart Transactional Accounts**

Bearer	Monthly Reward
Data (MB)	300
Voice (Min)	35
SMSs	35

- **Aspire Transactional Accounts**

Bearer	Monthly Reward
Data (MB)	500
Voice (Min)	35
SMSs	35

- **Premier, Private Clients, Private Wealth and RMB Transactional Accounts**

Account Type	Bearer	Activation Reward	New Customer Reward	Existing Customer Reward				
				eBucks level				
				1	2	3	4	5
Premier, Private Client, Private Wealth & RMB	Data (MB)	1 000	1 000	200	400	600	800	1 000
	Voice (Min)	35	35	35	35	35	35	35
	SMSs	35	35	35	35	35	35	35

- **FNBy (under 18 years of age) Transactional Accounts**

Monthly Spend	Monthly Rewards
More than R50.00, but less than R100.00	300 MB
	35 Voice Min
	35 SMS
More than R99.00	1000 MB
	35 Min
	35 SMS

- **FNBy Next (over 18 years of age) Transactional Accounts**

Bearer	Monthly Rewards
Data (MB)	300
Voice (Min)	35
SMSs	35

- **Extra Data Reward**

- You are eligible for an Extra Data reward within 5 days of reaching the specified spend amount in the month. **Please be aware that the Extra Data reward is subject to successful debit orders checks and there may be a reward allocation delay based on debit order processing time.*
- This is a data only reward, no voice minutes and/or SMSs will be awarded.

- Both new & existing customers are eligible for this reward.
- FNBy customers are not eligible for this reward.
- To qualify for the Extra Data reward, you need to meet the minimum spend requirement as per your transactional bank account and qualify for the Data, Voice and SMS reward Promotion at the time of reaching the spend requirement ie. qualify for eBucks.
- If you achieve the minimum spend after the 28th of the month, the customer may receive their extra reward in the following month. This and an activation reward are the only times a customer may receive more than one reward in a month.
- Spend is defined as all purchases and/or fees charged to the customers FNB Connect SIM card account, namely, SIM card subscription fees, and where applicable, all device (smart phones only) bundle and deal fees, recharge fees and purchases, SIM and Connection fees, Call Line Identify (CLI) fees and itemised billing fees. All Top Up Go promo SIM cards that are in use and that were sold with a smart phone will be included in the spend calculation. All device only purchases, and all penalty fees are excluded from this spend calculation.
- Easy and Aspire account holders must qualify for eBucks at the time of reaching the minimum spend requirement.
- Premier, Private Clients, Private Wealth and RMB account holders must qualify for eBucks at the time of reaching the minimum spend requirement and will be awarded based on their respective eBucks levels.
- FNBy Next customers must have met all the Data, Voice Minutes, SMS reward qualifying criteria at the moment they achieve the spend minimum.
- All qualifying Seniors, customers aged 60 and above will receive 1GB allocation irrespective of subsegment or eBucks reward levels.
- The table below depicts the minimum spend requirements based on your transactional bank account:

Account Type	Spend Requirement	Extra Data Reward
FNBy Next	R51 or more	700 MB
Easy PayU	R51 or more	100 MB
Easy Smart	R51 or more	300 MB
Aspire	R100 or more	500 MB

		eBucks levels				
		1	2	3	4	5
Premier, Private Client, Private Wealth & RMB	R100 or more	200 MB	400 MB	600 MB	800 MB	1000 MB

- An Extra Data Reward of 200MB will be awarded to all Easy Smart, Aspire, Premier, Private Clients, Private Wealth and RMB customers that do not qualify for eBucks should they meet the spend thresholds of their respective sub-segments. This reward will be limited to max of 3 allocations per a customer over the duration of the Promotion.
- Easy PayU customers are not eligible for the 200MB non-qualifying Extra Data Reward.

- **General**

- The Promoter will endeavour to ensure that rewards are concluded within a reasonable period. If a customer qualifies from the first month of the Promotion and they qualify for every month of the Promotion, they will receive a maximum of 12 (twelve) Monthly Rewards during the Promotion Period.
- If a customer qualifies from the first month of the Promotion, being August 2023 or any month thereafter, they will receive their Monthly Rewards no later than the 18th of the next month. To illustrate by way of examples:
 - If a customer met the qualifying criteria during August 2023 (the first month of the Promotion), they will receive their first reward within the first 18 days of September 2023. In this example, this would be the very first Monthly Reward a customer would receive within this Promotion.
 - If a customer met the qualifying criteria during July 2024 (the last month of the Promotion), they will receive their last reward within the first 18 days of August 2024. In this example, this would be the very last Monthly Reward a customer would receive within this Promotion.
- FNB reserves the right to amend these criteria during the Promotion Period. We will give customers 30 (thirty) days' notice before the new criteria will be enforced.
- For retail customers only one FNB Connect SIM card account per customer will receive a reward.
- The FNB Connect SIM card must be linked to the account holder's qualifying FNB transactional bank account, or you may have an FNB Connect SIM card that is

registered on another customer's profile, provided the SIM is registered as your inContact number and for Cellphone Banking on your eligible FNB transactional bank account.

- Your FNB Connect account/s and eligible FNB transactional bank account must be in good standing during a month to qualify to receive Connect Rewards.

“Good Standing” means that none of your FirstRand Bank Limited accounts and credit agreements should be overdrawn, or be in arrears, or be in default, or be subject to any legal process with FirstRand Bank Limited. Legal process means any legal proceedings in any court of law involving you and FirstRand Bank Limited, including but not limited to: business rescue, collections, liquidation, administration and sequestration proceedings.

- Data, Voice Minutes and SMSs Reward bundles do not roll over and will expire in thirty (30) days if not used.
- Once you use the value of data rewards, you will be charged at an out of bundle rate, unless you buy more data bundles.
- Existing FNB Connect SIM card account holders must have made outgoing chargeable voice calls, sent SMSs or concluded data transactions over the past 3 (three) calendar months.
- The Data, Voice Minutes and SMS Rewards will only be made to an eligible FNB Connect SIM card, and not to any other mobile networks' SIM card.
- Where you are in the process of porting your FNB Connect mobile number (MSISDN) to another Mobile Network, you will be disqualified from participation in this Promotion.
- You must have an active and eligible FNB transactional bank account on the last day of the calendar month to qualify for Connect Rewards for that month.
- The eligible FNB transactional bank account must have been opened before, or during the Promotion Period to qualify for participation in the Promotion.
- Bank account types (or services) not listed here specifically do not qualify for any reward
- If you are not eligible in a month, you may become eligible in the next month, but you will not receive your reward for the months you weren't eligible.
- No pro-rata rewards will be awarded.
- Rewards will only be applicable on your FNB Connect SIM card and FNB transactional bank account. Opening multiple FNB transactional bank accounts and/or activating

multiple FNB Connect SIM cards will not make you eligible for more rewards, nor classify an existing customer as a new customer.

- Where a participant has multiple FNB transactional bank accounts, the highest qualifying FNB transactional bank account will be considered to determine the reward.
- Where customers hold multiple FNB Connect SIM cards, selection of the FNB Connect SIM to receive the rewards will be prioritised as follows
 - Priority 1 – An FNB Connect SIM card that is registered for inContact.
 - Priority 2 – An FNB Connect SIM card that is registered for Cellphone Banking.
 - Priority 3 – An FNB Connect SIM card that has the highest spend* during that month.
 - Priority 4 – A FNB Connect SIM card that was activated first in terms of date (the day the sim card was activated).
 - Priority 5 – A FNB Connect SIM card that was activated first in terms of time (the time the day the sim card was activated).

To illustrate by way of example:

1. If you have multiple FNB Connect SIM cards linked to your FNB Banking profile, the FNB Connect SIM card that is registered for inContact will receive the reward.
 2. If you have multiple FNB Connect SIM cards registered for inContact, on your primary FNB Banking profile, then the FNB Connect SIM card that is also registered for Cellphone Banking will receive the reward.
 3. If you have multiple FNB Connect SIM cards registered for Cellphone Banking, on your primary FNB Banking profile, then the SIM card that has the highest spend* during that month will receive the reward.
 4. If, on your primary FNB Banking profile, you have multiple FNB Connect SIM cards tied on the highest spend during that month or if you have multiple FNB Connect SIM cards with no spend during that month, then the SIM card that was activated first in terms of date and time will receive the reward.
- Talk Max, Talk Max Pro and/or any other unlimited voice plan customers will also receive the voice minutes reward. This reward cannot be transferred or moved to another SIM card
 - If any of your FNB Connect and FNB transactional bank account/s are not in good standing, you will NOT receive monthly rewards.

- Where your FNB Connect SIM card has been migrated to Prepaid due to non-payment, you will not qualify for monthly rewards until account has been put back into good standing. The reward will commence from the following month.
- These rewards are rewards; therefore, the following rules apply:
 - You cannot transfer the reward to another SIM card or mobile number,
 - You cannot roll over unused rewards.
 - All rewards are only valid for 30 (thirty) days from the date the reward was received, unused rewards will expire.
 - FNB will not be held liable should your rewards expire prior to use.
 - Once FNB has issued the rewards, it cannot be cancelled and/or reissued to another SIM card, account, or mobile number.
 - Rewards cannot be used for international roaming, premium rated services or international calls.
 - Recipients can only use the rewards for personal use, and the reward cannot be traded or sold to another person. Recipients cannot receive payment or compensation from third parties for the use of the SIM card, account or rewards
- A limitation on rewards may be imposed where the sustainability of the Promotion is compromised.
- Your FNB Connect bundles deplete in this order:

Priority	Bundle Type
1	Daily Data Bundle
2	ICASA Rollover Bundle – Daily
3	Data, Voice Minute and SMS Reward Bundles - Multi-bearer
4	Prepaid One Time Bundle (upon activation)
	One Time Reward Bundle
5	Recovery Bundle
6	One Time Bundle (Supplementary)
	One Time Bundle (Upon activation)
7	ICASA Rollover Nite Bundle

8	ICASA Transfer Nite Bundle
9	Weekly Data Bundle
10	ICASA Rollover Bundle – Weekly
11	ICASA Rollover Bundle – Monthly
12	ICASA Transfer Bundle
13	Recurring Bundle
14	Product/Subscription Bundle
15	Once off Bundle (Regular)
	Once off Bundle (Regular but 90Days)

Please Note: For any questions or queries related to the rules or this Promotion in general please:

Email us on connectadmin@fnb.co.za Or

Call FNB Connect customer service on 087 575 0147