



FNB Connect

Commercial Data, Voice Minutes and SMS Rewards

Terms, Conditions and Rules

Date first published: 1 October 2022

Date of last amendment to these rules: 1 August 2023

- **General**

- The duly authorised representative agrees to the Terms and Conditions on behalf of the juristic entity as set out herein.
- References to “the customer” or “entity” refers to the juristic/commercial entity. References to “you” refers to you in your capacity as representative of the juristic/commercial entity; for an on behalf of the juristic/commercial entity.
- Please read these Terms and Conditions (“rules”) carefully. These Terms and Conditions 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 (for and on behalf of the juristic entity that you are duly authorised to represent), 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 to 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 on your FNB Connect SIM card.
- 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 Business Post-paid, Top Up and Pre-paid packages are eligible for Data, Voice Minutes and SMSs Rewards.
- All FLTE and LTE data plans are excluded.

- **Participation and Eligibility Criteria:**

- To qualify for participation in the Promotion you must meet the following **participation and eligibility criteria**:
 - 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 Commercial 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 commercial transactional bank account on or prior to 31 July 2023 and activated their FNB Connect SIM card on or prior to 31 July 2023.

The following applies to **new customers**:

A new 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.

- Eligible FNB transactional bank account includes any of the following:
 - First Business Zero Transactional Account
 - Business Gold Transactional Account (Only Sole Proprietors and Single Member Entities are eligible for Connect Rewards)
- To qualify for your reward, you must:
 - Activate your FNB Connect SIM on or after 01 August 2023.
 - Activate your new FNB transactional bank account with an opening minimum deposit of R500.00 to receive an activation reward.
 - There after you will be eligible for your monthly reward.

- 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 Period.
- Note that you must meet both participation and eligibility criteria.
- 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 linked 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 Commercial 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.

The following applies to **existing customers**:

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:
 - First Business Zero Transactional Account
 - Business Gold Transactional Account (Only sole proprietors and single member entities are eligible for Connect Rewards)
- 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 active mobile phone number (MSISDN), linked to 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 Commercial 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.
- **First Business Zero Transactional Accounts:**
 - You must have an FNB First Business Zero 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;
 - Monthly deposits into the FNB First Business Zero transactional account OR
 - First Business Zero Account debit card swipe or FNB App or Online Banking usage for payments, transfers, purchasing of prepaid airtime/data/electricity purchase/s etc.

The Monthly Reward will be allocated to only 1 (one) FNB Connect SIM card per commercial entity that:

- Accumulates the highest spend within a particular month;
- which is linked to your First Business Zero Transactional Account;

- **Business Gold Transactional Accounts:**
 - Have a qualifying FNB Business Gold Transactional Account and FNB Connect SIM card account that is active and in good standing;
 - Only sole proprietor entities are eligible for commercial rewards.
 - Must have a network active FNB Connect SIM card;
 - Monthly deposits into the FNB Business Gold Transactional Account OR
 - FNB Business Gold Transactional Account debit card swipe or FNB App or Online Banking usage for payments, transfers, purchasing of prepaid airtime/data/electricity purchase/s etc.

The Monthly Reward will be allocated to 2 (two) FNB Connect SIM cards per commercial entity which:

- Accumulates the highest spend within a particular month;
- which is linked to your Business Gold Transactional Account;

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

- **Activation Reward (Once-off welcome allocation) to new customers:**

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

- **First Business Zero Transactional Account**

- To qualify for your activation reward, you must:
 - Activate your FNB Connect SIM on or after 01 August 2023.
 - Activate your new FNB First Business Zero Transactional Account with an opening minimum deposit of R500.00 **OR**
 - Have an existing FNB First Business Zero Transactional Account that is active and in good standing
- Table below depicts Activation Reward for First Business Zero Transactional Account holders

Bearer	First Business Zero
Data (MB)	1000
Voice (Min)	35
SMSs	35

- **Business Gold Transactional Account**

- To qualify for your activation reward, you must:
 - Activate your FNB Connect SIM on or after 01 August 2023.
 - Activate your new FNB Business Gold Transactional Account with an opening minimum deposit of R500.00 **OR**
 - Have an existing FNB Business Gold Transactional Account that is active and in good standing.
 - Only sole proprietor and single member entities are eligible for Connect Rewards.
- Table below depicts Activation Reward for Business Gold Transactional Account holders

Bearer	Business Gold
Data (MB)	1000
Voice (Min)	35
SMSs	35

○ **Monthly Rewards & Rules**

- The monthly reward is awarded to all qualifying customers and shall be linked to an eligible FNB commercial transactional bank account that 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 November 2023, you will receive your rewards within the first 18 days of December 2023.
- You are only eligible for up to 12 (twelve) of these rewards during the Promotion Period, provided the qualifying criteria is met.

○ **First Business Zero Transactional Account**

- To qualify for your Monthly Reward:
 - FNB First Business Zero and FNB Connect account/s must be active and in good standing during and at the end of the calendar month;
 - Monthly deposits into the FNB First Business Zero Transactional Account; OR
 - First Business Zero Transactional Account debit card swipe or FNB App or Online Banking usage for payments, transfers, purchasing of prepaid airtime/data/electricity purchase/s etc.
 - Must have a network active FNB Connect SIM card.
 - Table below depicts Monthly Reward for First Business Zero Transactional Account holders

Bearer	First Business Zero
Data (MB)	400
Voice (Min)	35
SMSs	35

- **Business Gold Transactional Account**

- To qualify for your Monthly Reward:
 - FNB Business Gold and FNB Connect account/s must be active and in good standing during and at the end of the calendar month;
 - Only sole proprietor and single member entities are eligible for Connect Rewards
 - Make monthly deposits into the FNB Business Gold Transactional Account; OR
 - Business Gold Transactional Account debit card swipe or FNB App or Online Banking usage for payments, transfers, purchasing of prepaid airtime/data/electricity purchase/s etc.
 - Must have a network active FNB Connect SIM card.
 - Table below depicts Monthly Reward for Business Gold Transactional Account holders

Bearer	Business Gold
Data (MB)	500
Voice (Min)	35
SMSs	35

- **Extra Data Reward:**

- Only Business Gold Transactional Account holders (Only sole proprietor and single member entities) are eligible for Extra Data rewards.
- First Business Zero Transactional Account holders do not qualify for Extra Data rewards.
- You are eligible for an Extra Data reward within 5 (five) days of reaching the spend amount (stipulated in the table below) in the month. **Please be aware that the Extra Data reward is subject to successful debit order 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 Extra Data reward.
- To qualify for the Extra Data reward, you need to meet the minimum spend requirement of R100 and qualify for the Commercial Data, Voice and SMS reward promotion at the time of reaching the spend requirement ie. meet all qualifying criteria.
- If you achieve the minimum spend after the 28th of the month, the customer may receive their Extra Data 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 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 will be included in the spend calculation. All penalty fees are excluded from this spend calculation.
- 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.
- The table below depicts the minimum spend requirements for Business Gold account holders:

Account Type	Spend Requirement	Extra Data Reward
FNB Business Gold	R100 or more	500 MB

- **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 First Business Zero customers, only one (1) FNB Connect SIM card account per commercial entity will receive a reward.
- For Business Gold customers, only two (2) FNB Connect SIM card account per commercial entity will receive a reward.
- The FNB Connect SIM card must be linked to the account holder's qualifying FNB commercial 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:
 - 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.
 - 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.
 - 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.
 - 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)

- For each of the above bundle types, should there be more than 1 (one) bundle of that specific type, then the bundles will deplete in the order of first to expire.

*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*