



## FNB ZAMBIA CASHBACK

FNB Cashback Rewards is a rewards program that is accessible to Smart, Gold, Platinum and Private Clients account holders. This rewards program gives cash back to customers every month. All you need to do to earn cash back is make payments using your card, FNB App, mobile or online banking (Ts, Cs & Rules apply).

We have enhanced the way you get rewarded on your Smart, Gold, Platinum and Private Clients Account effective 1 June 2024..

New Rates: Effective as of 1 June 2024

### Pay-as-You-Use Earn Rates

| Product                       | Smart | Gold  | Platinum | Private Clients |
|-------------------------------|-------|-------|----------|-----------------|
| Swipe Benefit                 | 0.20% | 0.30% | 0.40%    | N/A             |
| FNB App Transaction Benefit   | 0.10% | 0.10% | 0.20%    | N/A             |
| Total Swipe Reward Percentage | 0.30% | 0.40% | 0.60%    | N/A             |

### Bundled Earn Rates

| Product                       | Smart | Gold  | Platinum | Private Clients |
|-------------------------------|-------|-------|----------|-----------------|
| Swipe Benefit                 | 0.30% | 0.50% | 0.60%    | 0.80%           |
| FNB App Transaction Benefit   | 0.10% | 0.10% | 0.20%    | 0.20%           |
| Total Swipe Reward Percentage | 0.40% | 0.60% | 0.80%    | 1.00%           |

#### Note:

- Swipe Benefit Pricing Earn rates apply to customers who complete at least one financial swipe transaction in a given month.
- FNB App Transaction Benefit Pricing Earn rates apply to customers who conduct at least one financial transaction on the app in a given month.



Current Rates: Ends 31 May 2024

## Pay-as-You-Use Earn Rates

**Pay-as-You-Use Pricing** Earn rates for customers Who perform NO financial transaction in that month on the FNB App

| Product                       | Smart    | Gold     | Platinum | Private Clients |
|-------------------------------|----------|----------|----------|-----------------|
| e-Usage Rewards               | ZMW 2.50 | ZMW3.50  | ZMW5.00  | N/A             |
| Swipe earn                    | ZMW 2.50 | ZMW 3.50 | ZMW5.00  | N/A             |
| Pay-as-You-Use Benefit        | 0.30%    | 0.30%    | 0.40%    | N/A             |
| Total Swipe Reward Percentage | 0.30%    | 0.30%    | 0.40%    | N/A             |

**Pay-as-You-Use Pricing** Earn rates for customers Who perform at least one financial transaction in that month on the FNB App

| Product                       | Smart    | Gold     | Platinum | Private Clients |
|-------------------------------|----------|----------|----------|-----------------|
| e-Usage Rewards               | ZMW 2.50 | ZMW 3.50 | ZMW5.00  | N/A             |
| Swipe earn                    | ZMW 2.50 | ZMW 3.50 | ZMW5.00  | N/A             |
| Pay-as-You-Use Benefit        | 0.30%    | 0.30%    | 0.40%    | N/A             |
| FNB App Benefit               | 0.10%    | 0.25%    | 0.30%    | N/A             |
| Total Swipe Reward Percentage | 0.40%    | 0.55%    | 0.70%    | N/A             |

## Bundled Earn Rates

**Bundled Pricing** Earn rates for customers who perform NO financial transaction in that month on the FNBAApp

| Product                       | Smart    | Gold     | Platinum | Private Clients |
|-------------------------------|----------|----------|----------|-----------------|
| e-Usage Rewards               | ZMW 2.50 | ZMW 3.50 | ZMW5.00  | ZMW5.00         |
| Swipe earn                    | ZMW 2.50 | ZMW 3.50 | ZMW5.00  | ZMW5.00         |
| Bundled Benefit               | 0.50%    | 0.60%    | 0.80%    | 1.00%           |
| Total Swipe Reward Percentage | 0.50%    | 0.60%    | 0.80%    | 1.000/0         |



**Bundled Pricing** Earn rates for customers who perform at least one financial transaction in that month on the FNB App

| Product                       | Smart    | Gold     | Platinum | Private Clients |
|-------------------------------|----------|----------|----------|-----------------|
| e-Usage Rewards               | ZMW 2.50 | ZMW 3.50 | ZMW5.00  | ZMW5.00         |
| Swipe earn                    | ZMW 2.50 | ZMW 3.50 | ZMW5.00  | ZMW5.00         |
| Bundled Benefit               | 0.50%    | 0.60%    | 0.80%    | 1.00%           |
| FNB App Benefit               | 0.10%    | 0.25%    | 0.30%    | 0.30%           |
| Total Swipe Reward Percentage | 0.60%    | 0.85%    | 1.10%    | 1.30%           |