



FNB ZAMBIA CASH BACK

FNB Rewards is a rewards program that is accessible to Smart, Gold, Platinum and Private Clients account holders. This rewards program is the first of its kind in the market and pays real cash into your account 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).

The way you get rewarded on your Smart, Gold, Platinum and Private Clients Account is changing. Changes are effective **1 July 2020**

New Rates: Effective as of 1 July 2020

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	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
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 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%
Total Swipe Reward Percentage	0.50%	0.60%	0.80%	1.00%

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%

Current Rate: Ends 30 June 2020

Product	Smart	Gold	Platinum	Private Clients
e-Usage Rewards	ZMW2.50	ZMW3.50	ZMW5.00	ZMW5.00
Swipe earn	ZMW2.50	ZMW3.50	ZMW5.00	ZMW5.00
Total Swipe Reward Percentage	0.50%	0.75%	1.00%	1.20%

Cashback rewards URL: <https://www.fnbzambia.co.zm/promotions/fnb-cash-back/index.html>

Call 326 for more details.