



## **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

#### **What is Commercial Data, Voice Minutes & SMS Rewards?**

Commercial Data, Voice Minutes & SMS Rewards is a promotion run by FNB Connect that will reward commercial banking customers (FNB First Business Zero and Business Gold Transactional Account holders) with Data, Voice Minutes and SMS Rewards on their FNB Connect SIM cards.

#### **What are the qualifying commercial transactional accounts?**

The following commercial transactional accounts are eligible to receive the Data, Voice Minutes & SMS Rewards:

- FNB First Business Zero Transactional Accounts;
- FNB Business Gold Transactional Accounts (Only sole proprietors and single member entities are eligible for Connect Rewards).

#### **Are allocations and rewards the same thing?**

Yes, an allocation is the same as a reward.

We refer to Data, Voice and SMS allocations and Data, Voice and SMS rewards interchangeably

#### **How long will the Commercial Data, Voice Minutes & SMS Rewards promotion be available to customers?**

Commercial Data, Voice Minutes & SMS Rewards will be available from 1 August 2023 to 31 July 2024.

#### **How long is my Commercial Data, Voice Minutes & SMS Rewards valid?**

The Commercial Data, Voice Minutes & SMS Rewards is valid for 30 days only (no roll over or transfer of data after 30 days).

## How/where do I get an FNB Connect SIM card?

You may visit your nearest branch. Alternatively, you may order your FNB Connect SIM card online at [fnb.co.za](http://fnb.co.za), the FNB App or simply call our call centre on 087 575 0147.

## How do I know what customer type I am?

For the purpose of this promotion:

**A New Customer** is defined as:

1. A customer who opened their FNB transactional bank account on or after 1 August 2023 and activated their FNB Connect SIM card on or after 1 August 2023.
2. 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

**An Existing Customer** is defined as:

1. A customer who opened their 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.
2. An **Existing Customer** can receive a maximum of 12 Monthly Reward allocations provided they qualify for the entire Promotion Period (August 2023 to July 2024).

Both New & Existing Customers will be eligible for an Extra Data Reward each month if they spend a minimum amount with FNB Connect.

## What is the different Rewards that I can receive?

You can receive:

- an Activation Reward
- a Monthly Reward
- an Extra Data Reward (Based on spend)

The Activation Reward and Monthly Reward include Data, Voice Minutes and SMS bearer types however the Extra Data Reward is a data only reward.

## What is an Activation Reward?

All new to FNB Connect customers are eligible of an Activation Reward.

A new to FNB Connect customer is defined as a customer who joined FNB Connect on or after 1 August 2023. You must have a qualifying FNB First Business Zero or Business Gold (Only sole proprietors and single member entities are eligible for commercial rewards) transactional bank account to receive your Activation Reward. The size of the reward will depend on your bank account type and qualifying criteria below:

- You must have a qualifying commercial transactional bank account;
- FNB Connect SIM card account that is in good standing and;
- You must have a Network Active FNB Connect SIM card.

## How do I qualify for Activation Rewards?

The size of the activation reward is linked to the qualifying commercial transactional account you hold:

- **First Business Zero Transactional Account**
  - 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 account holders

<b>Bearer</b>	<b>First Business Zero</b>
Data (MB)	1000
Voice (Min)	35
SMSs	35

- **Business Gold Transactional Account**
  - 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 qualify for Connect Rewards.
- Table below depicts Activation Reward for Business Gold Transactional Account holders

<b>Bearer</b>	<b>Business Gold</b>
Data (MB)	1000
Voice (Min)	35
SMSs	35

## After activating my FNB Connect SIM card, how long will it take before I receive my Activation Reward?

Rewards are allocated within 5 (five) days of activating your FNB Connect SIM card.

ie.: If you are a First Business Zero customer and you activated your FNB SIM card on the 10<sup>th</sup> of October 2023, you will receive a 1GB, 35 voice minutes & 30 SMSs reward by the 15<sup>th</sup> October 2023.

### What is a Monthly Reward?

The Monthly Reward is awarded to all customers that meet the monthly reward qualifying criteria below and have an eligible FNB commercial transactional bank account. To qualify for Monthly Rewards:

- **First Business Zero Transactional Account**

- 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

<b>Bearer</b>	<b>First Business Zero</b>
Data (MB)	400
Voice (Min)	35
SMSs	35

- **Business Gold Transactional Account**

- 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 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

<b>Bearer</b>	<b>First Business Zero</b>
Data (MB)	500
Voice (Min)	35
SMSs	35

### **When will I receive my Monthly Rewards?**

If you qualify, you will receive your Monthly Reward no later than the 18<sup>th</sup> of the month following the month you have earned the reward allocation for.

Note: This reward will be given retrospectively, to illustrate by way of example:

- 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.

### **How many Monthly Rewards could I receive if I meet the qualifying criteria each month?**

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.

### **What is the difference between a Monthly Reward and an Activation Reward?**

The Activation Reward is only received once and is only awarded to customers who activated their FNB Connect SIM cards on or after 1 August 2023.

The Monthly Reward is a retrospective reward to all qualifying customers and is allocated monthly by the 18<sup>th</sup> of the month.

### **What does eligible FNB Connect SIM card account mean?**

To qualify for this promotion and receive any reward/allocation you need an \*eligible FNB Connect SIM card account on the last day of the calendar month. Eligible FNB Connect SIM card 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 Commercial transactional bank account;
- You can receive an allocation if you have an FNB Connect SIM card that is on someone else's profile, provided the SIM is registered for inContact or Cellphone Banking on your qualifying 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 allocations 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 SIM card, that is not in the process of being ported from or to FNB Connect or being swapped between SIM cards.

\*FNB reserves the right to amend these criteria during the promotion period. We will give customers 20 (twenty) days' notice before the new criteria will be enforced.

**I have multiple SIM card accounts linked to my commercial transactional bank account; how many SIM cards will receive rewards?**

The number of SIM card accounts per a commercial entity will differ based on the FNB commercial bank account held:

**First Business Zero Transactional Account holders**

The monthly reward will be allocated to only 1 (one) FNB Connect SIM card per commercial entity which:

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

**Business Gold Transactional Account holders**

The monthly reward will be allocated to only 2 (two) FNB Connect SIM card per commercial entity which:

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

**What is the Extra Data Reward?**

This is a data only reward allocation with no voice minutes or SMSs and is only applicable to Business Gold account holder (sole proprietors only). This reward is eligible to both new and existing Business Gold customers that meet the minimum monthly \*spend requirement of R100.

Note: FNB First Business Zero do not qualify for Extra Data rewards.

Example 1: If you are a Business Gold customer and on the 22nd of October 2023 you meet your minimum spend of R 100 and on the 22nd of October 2023 you also qualify for commercial rewards, you will receive a 500MB reward allocation by 27<sup>th</sup> October 2023.

**What qualifies as \*Spend?**

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.

**If I am a qualifying Commercial Rewards customer on my Business Gold Transactional Account, do I qualify for any Extra Data rewards on my FNB Connect SIM card?**

Yes. If you spend a minimum of R 100 on your FNB Connect SIM card each month, and you qualify for the Data, Voice Minutes and SMS Rewards promotion at the time you \*spent you will earn an Extra Data reward in that month.

<b>Account Type</b>	<b>Spend Requirement</b>	<b>Extra Data Reward</b>
FNB Business Gold	R100 or more	500 MB

Note: Extra Data Rewards are subject to successful debit orders checks, there may be an allocation delay based on debit order processing.

**When will I receive my Extra Data Rewards?**

You will receive your extra data within 5 days of reaching the specified minimum spend amount in the month. You cannot earn more than one Extra Data Reward per month.

Note: If you have a debit order running with FNB Connect, debit order processing checks in some instances, may take longer than expected. In these instances, your reward allocation may be delayed.

**Why did I receive my Extra Data Reward later than 5 days?**

If you have a debit order running with FNB Connect, debit order processing checks in some instances, may take longer than expected. In these instances, your reward allocation may be delayed.

**What is the difference between a Monthly Reward and the Extra Data Reward?**

The Monthly Reward is given retrospectively, it is a data, voice and SMS allocation and is applicable to both First Business Zero and Business Gold (only sole proprietor and single member entities are eligible for rewards) commercial customers.

E.g., If you are a First Business Zero transactional customer and you met the qualifying criteria over the month of August 2023 (the first month of the promotion), you will receive you monthly allocation of 400MB, 35 Voice Minutes and 35 SMS by the 18th of September 2023.

The Extra Data allocations is a data only (MB) allocation that is only applicable to Business Gold customers should they meet the minimum spend of R100 and qualify for rewards at the time of reaching minimum spend. It is only allocated once per month within 5 days of achieving both criteria as stated above.

E.g., If you are a Business Gold transactional customer and on the 10<sup>th</sup> of November 2023 you meet your minimum spend of R100 and on that date you also qualified for rewards, you will receive a 500MB reward by 15<sup>th</sup> November 2023.

**Will I use my Commercial Data, Voice Minutes & SMS Rewards before the vouchers I have purchased?**

Yes. Your FNB Connect bundles deplete in this order:

<b>Priority</b>	<b>Bundle Type</b>
1	Daily Data Bundle
2	ICASA Rollover Bundle – Daily
3	Data, Voice Minute and SMSs 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 bundle of that type, then the bundles will deplete in the order of first to expire.



**Will I be able to transfer my voice minutes reward if am a Talk Max, Talk Max Pro and/or any other unlimited voice plan customer?**

Talk Max Pro and/or any other unlimited voice plan customers will also receive rewards. This reward cannot be transferred or moved to another SIM card.

**Will I be able to rollover or transfer my Data, Voice Minute and SMS Rewards?**

No, this is a reward/promotional bundle, and in terms of regulations, it may not be transferred or rolled over and it is valid for 30 (thirty) days from date of allocation.

**How long will it take to have my FNB Connect SIM card delivered?**

As a First Business Zero Transactional Account customer, you will receive your FNB Connect SIM card when we deliver your First Business Zero Account card. Simply then activate your newly delivered SIM on the FNB App. Go to Connect under your User menu, select the SIM under My Connect Products, and follow the process.

Both First Business Zero and Business Gold customers can order a new or additional SIM on the FNB App. Simply go onto the FNB App, go to 'Apply now', select 'For my business', swipe left to the Connect SIM page and choose a SIM plan option best suited to you.

Once your order has been placed, the delivery will typically take between 3 (three) to 7 (Seven) working days. We will deliver the FNB Connect SIM to the address you have selected when you placed your order. For all FNB Connect customer enquiries please contact the FNB Connect customer service on 087 575 0147.

**How many FNB Connect SIM cards can a customer have?**

One commercial entity can have up to 20 (twenty) FNB Connect SIM card accounts but the number of SIM cards that are eligible for rewards will vary based on the commercial transactional account held by a customer.

**First Business Zero Transactional Account holders**

The monthly reward will be allocated to only 1 (one) FNB Connect SIM card per commercial entity which:

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

**Business Gold Transactional Account holders**

The monthly reward will be allocated to only 2 (two) FNB Connect SIM card per commercial entity which:

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

**If I have more than 1 (one) FNB Connect SIM card, which number will receive the allocation?**

If you have multiple FNB Connect SIM cards, the following priority will be applied:

- 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).

**Can I receive an allocation if I am using someone else's SIM card?**

You may receive an allocation if you have an FNB Connect SIM card that is linked to someone else's banking profile, provided your account meet the qualifying criteria and that the FNB Connect cellphone number is registered for your inContact or Cellphone Banking on your qualifying account. Please review the Contention Rules.

**If I open multiple bank accounts, am I eligible for more Commercial Data, Voice Minutes & SMS Rewards?**

Opening and activating multiple FNB Connect SIM card accounts or multiple bank accounts will not make you eligible for more of these allocations.

**Can I use my reward allocation for international roaming or international calls?**

Reward allocations cannot be used for international roaming, premium rated services or international calls.

**How will I know if I have received my reward?**

You will receive an SMS notifying you that you have been awarded your allocation.

**Can I get the reward if I am NOT with FNB Connect?**

No, to qualify for the Monthly Rewards, you will need to have an active commercial FNB transactional bank account, an active FNB Connect SIM card and you must meet the qualifying criteria. The reward will only be made to an FNB Connect SIM card and not to any other mobile network provider's SIM card.

**Is the Commercial Data, Voice Minutes & SMS Rewards over and above the subscription allocation that I would receive when I have a Business Top Up package?**

Yes, that is correct. Your Data, Voice Minutes & SMS Reward will be over and above your normal monthly allocation.

**Which type of FNB Connect SIM package do I need to have to qualify for Commercial Data, Voice Minutes & SMS Rewards?**

Only FNB Connect Business Postpaid, Top Up and Prepaid packages are eligible for Commercial Data, Voice Minutes and SMS Rewards. All LTE data plans are excluded.

**What does “Good Standing” mean?**

“Good standing” - means that none of your FirstRand Bank Limited accounts and credit agreements are overdrawn, or in arrears, or in default, or 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. Legal process however excludes debt review as envisaged in S86 of the National Credit Act 2005.

**If I have an overdraft does that mean my account is not in good standing?**

No, if you have a well-maintained overdraft your account is in good standing.

**If my Top Up account debit order fails, will I still receive my Commercial Data, Voice Minutes & SMS Rewards?**

Yes.

**How do I contact FNB Connect?**

For all FNB Connect customer enquiries please contact the FNB Connect customer service on 087 575 0147 or email us on [connectadmin@fnb.co.za](mailto:connectadmin@fnb.co.za).