

# Our Greenbacks programme gives you a rewarding experience.

This loyalty programme rewards you for managing your money well. It also offers you great value through cashback on purchases, exclusive discounts from our partners, and an uncapped earn rate on your **Greenbacks-linked American Express® Debit or Credit Card**.

## Highlights of being a Greenbacks member



### Cashback on everyday purchases

Earn up to 2% cashback on your purchases (uncapped earn rate when you use your Greenbacks-linked Amex Debit or Credit Card).



### Enhanced earn on groceries and other essentials

Get 30%\* cashback at Checkers, Checkers Hyper, UNIQ, Petshop Science, Outdoor and Little Me.

(Spend cap of up to R5 000 combined).

\* Earn rate and spend cap depends on your Greenbacks level.



### Fuel

Get 25c cashback in Greenbacks per litre of fuel every time you fill up at bp (unlimited monthly purchases).



### Entertainment

Get 50% off Nu Metro regular 2D, 3D and VIP, as well as 60% off Xtreme movie tickets (4DX excluded). Plus, get 50% off a medium-soda-or-slush-and-popcorn combo (option to include sweets).

Unlimited monthly purchases.



### Greenbacks Travel on Avo SuperShop

Get up to 80%\* off on flights via Greenbacks Travel on Avo SuperShop.

Discount limit: 6 local flight tickets (a return trip counts as 2 tickets) and 1 international\*\* ticket).

\* Flight discount is dependent on your Greenbacks level.

\*\* Note: Codeshare bookings are excluded.



### Greenbacks exclusive deals on Avo SuperShop

Enjoy up to 10% off Apple and Samsung devices.

(Combined spend cap is R100 000 per year).



### Greenbacks always on discounts on Avo SuperShop

Get access to discounted items on Greenbacks Exclusive deals on Avo SuperShop.



### Free airtime monthly, with Nedbank Connect

Get a Nedbank Connect SIM, activate it, and start receiving monthly airtime rewards of up to R300\*.

\* Free airtime value is dependent on your Greenbacks level.

**Easily manage your Greenbacks activity anytime, anywhere via the Money app.**

- View and keep track of your Greenbacks level and earn rate.
- Check your Greenbacks balance.
- Check your transaction history.
- Use your Greenbacks for:
  - prepaid data, airtime or electricity purchases;
  - bank charges and fees;
  - donations to a Nedbank affinity; or
  - a unit trust, a MyPocket savings or a notice deposit account like a JustInvest Account.



You can also use your **Greenbacks SHOP Card** to withdraw your Greenbacks as cash at any Nedbank ATM, pay in-store or online at merchants that accept American Express Cards or pay for fuel.

## How to move up levels and earn Greenbacks

There are goals attached to your Greenbacks level. As a new client you will start at level 0. The more goals you achieve every month, the higher the level you'll move to and the better your Greenbacks earn rate will be.

Goal	Requirements to meet the goal
<p><b>Maintain a Nedbank transactional account.</b></p>	<p>Have your income paid into your Nedbank transactional account and;</p> <ul style="list-style-type: none"> <li>• have at least <b>2 debit orders</b> deducted from this account;</li> <li style="text-align: center;"><b>or</b></li> <li>• <b>do 3 money-out transactions monthly</b> (e.g. buy prepaid airtime, data, or electricity, pay your bills using Bill payments) using one of our digital platforms like the Money app, Online Banking or Cellphone Banking.</li> </ul> <p>Interaccount transfers do not apply.</p>
<p><b>Earn a booster level.</b></p>	<p>To earn a booster level, have your income paid into your Nedbank transactional account, have at least <b>2 debit orders</b> deducted from this account and <b>do 3 money-out transactions every month</b> using one of our digital platforms like the Money app, Online Banking or Cellphone Banking.</p>
<p><b>Transact with your card.</b></p>	<p>Use your Greenbacks-linked Visa/Mastercard/American Express® Credit Card or Greenbacks-linked American Express Debit Card and:</p> <ul style="list-style-type: none"> <li>• spend R5 000 or more per month;</li> <li style="text-align: center;"><b>or</b></li> <li>• swipe or tap your card or scan to pay for in-store or online purchases at least 3 times per month.</li> </ul>
<p><b>Maintain a personal loan, vehicle loan, Home loan or overdraft.</b></p>	<p>Pay your loan instalments on time and in full every month and make sure you do not exceed your overdraft limit.</p>
<p><b>Maintain a savings or investment account.</b></p>	<p>You must continue to increase the balance of your investment portfolio by at least R30 000 over 3 consecutive months, e.g. R10 000 every month, or R1 500 in month 1, R500 in month 2 and R1 000 in month 3 (we will assess your portfolio balance according to the preceding 3 consecutive months)</p> <p style="text-align: center;"><b>or</b></p> <p>Keep a monthly balance of at least R100 000 across your investment portfolio (including notice and fixed deposits).</p> <p><b>The eligible investment products for this goal are the following:</b>                      Fixed Deposit, Electronic Fixed Deposit, 32 Day Notice, Electronic 32 Day Notice, Money Trader, JustInvest, JustSave, OptimumPlus, Electronic Optimum Plus, EasyAccess Deposit, PrimeSelect, Platinum Fixed Deposit, PlatinumInvest, Tax free Fixed Deposit, Tax free Savings Account, Club Accounts and MyPocket.</p>

## The Greenbacks flights and groceries benefits offer greater savings for our most engaged members.

Below we have highlighted the discount terms for each level.

See the cashback and discounts you will get, depending on the level you are on"				
Goal	Amex debit and credit card cashback on purchases	Visa / Mastercard Cashback on purchases		Apple and Samsung discount
		Credit	Debit	
Level 1	0.3%	0.2%	0.1%	2%
Level 2	0.5%	0.4%	0.2%	4%
Level 3	1%	0.6%	0.3%	6%
Level 4	1.2%	0.8%	0.4%	8%
Level 5	2%	1%	0.5%	10%

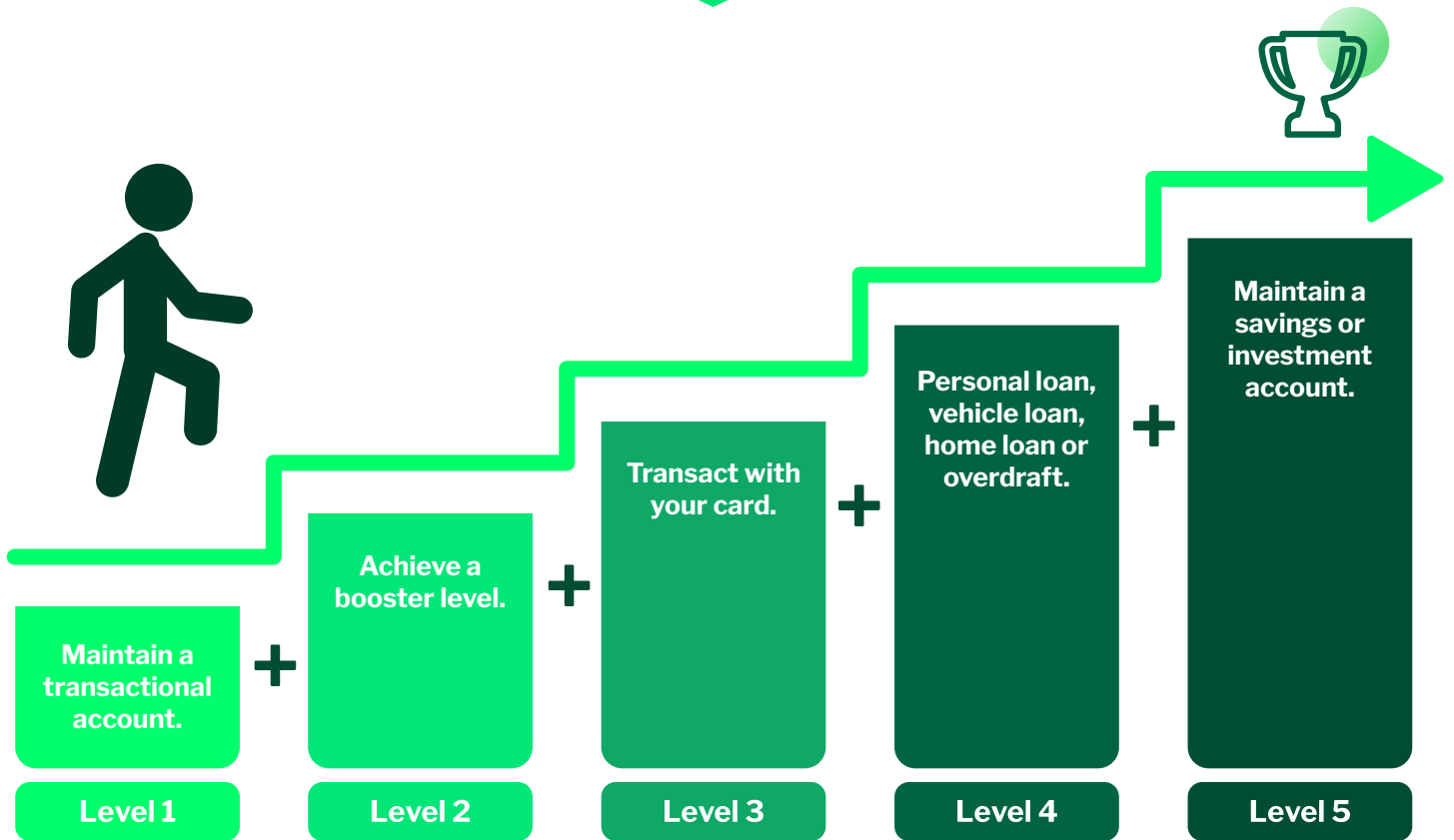
Level	Enhanced earn on groceries and other essentials	Enhanced discounts on flights
Level 1 and 2	0%	0%
Level 3	Amex Debit Card 1% and Amex Credit Card 2% <b>(Spend cap of R2 000)</b>	5%
Level 4	Amex Debit Card 2.5% and Amex Credit Card 5% <b>(Spend cap of R2 000)</b>	10%
Level 5	Amex Debit Card 10% and Amex Credit Card 20% <b>(Spend cap of R2 000)</b>	30%
Level 5 bonus	Amex Debit Card 15% and Amex Credit Card 30% <b>(Spend cap of R5 000)</b>	80%

### Important to note:

The level 5 bonus earn rates are accessible when you meet the below criteria:

- Spend at least R60 000 over 3 consecutive months using your Greenbacks-linked American Express Credit Card
- Have a MiGoals Plus, MiGoals Premium, Private Bundle, Private One or Private Wealth Bundle account.

Remember, that the more goals you achieve, the higher your level.  
Here is 1 way to move up your level:



Card swipe spend cap	
Card type	Spend cap
Greenbacks-linked American Express Credit or Debit Card	Unlimited
Greenbacks-linked Mastercard Credit or Debit Card	R20 000
Greenbacks-linked Visa Credit or Debit Card	

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