

Our Greenbacks programme gives you a rewarding experience.

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

Highlights of being a Greenbacks member

	Earn up to 2% cash back on your purchases. (Uncapped earn rate when you use your Greenbacks-linked Amex Debit or Credit Card.)		Get 25c cash back per litre of fuel every time you fill up at bp. (Unlimited monthly purchases)
	Get access to discounted items on Greenbacks Exclusive deals on Avo SuperShop. (Item purchase limits may apply)		Enjoy up to 10% off on Apple and Samsung devices on Greenbacks Exclusive deals on Avo SuperShop. (Combined spend cap is R100 000)
	Enjoy up to 30% off on flights via Greenbacks Travel on Avo SuperShop. (Discount limit: 16 local and 4 international economy flights.)		Get 50% off on Nu Metro regular 2D, 3D, VIP, as well as 60% off on Xtreme movie tickets (4DX excluded). Plus, 50% off on a medium soda or slush-and-popcorn combo (with the option to include sweets). (Unlimited monthly purchases)

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 charity close to your heart; or
 - a unit trust, a MyPocket savings or a notice deposit account like a JustInvest Account.

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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 the reward levels and earn maximum Greenbacks

There are goals attached to your Greenbacks level. As a new client, you will start at level 0. In order to earn a booster level, you will need to satisfy the criteria outlined below.

To achieve these goals, you must demonstrate behaviours outlined in the table below.

Goal	Requirements to meet the goal
Maintain a Nedbank transactional account.	Have your income paid into your Nedbank transactional account and; • have at least 2 debit orders deducted from this account; Or • do 3 money-out transactions monthly (eg 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. Interaccount transfers do not apply.
Earn a booster level.	To earn a booster level, have your income paid into your Nedbank transactional account, have at least 2 debit orders deducted from this account and do 3 money-out transactions every month using one of our digital platforms.
Transact with your card.	Use your Greenbacks-linked Visa/Mastercard/American Express® Credit Card or Greenbacks-linked American Express Debit Card and: • spend R5 000 or more per month; Or • swipe or tap your card or scan to pay for in-store or online purchases at least 3 times per month.
Maintain a personal loan, vehicle loan, home loan or overdraft.	Pay your loan instalments on time and in full every month and make sure you do not exceed your overdraft limit.

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Maintain a savings or investment account.

Increase and maintain your savings or investment balance by at least **R3000 over 3 consecutive months.** (e.g R1000 every month, or R1500 in month 1, R500 in month 2 and R1 000 in month 3.)

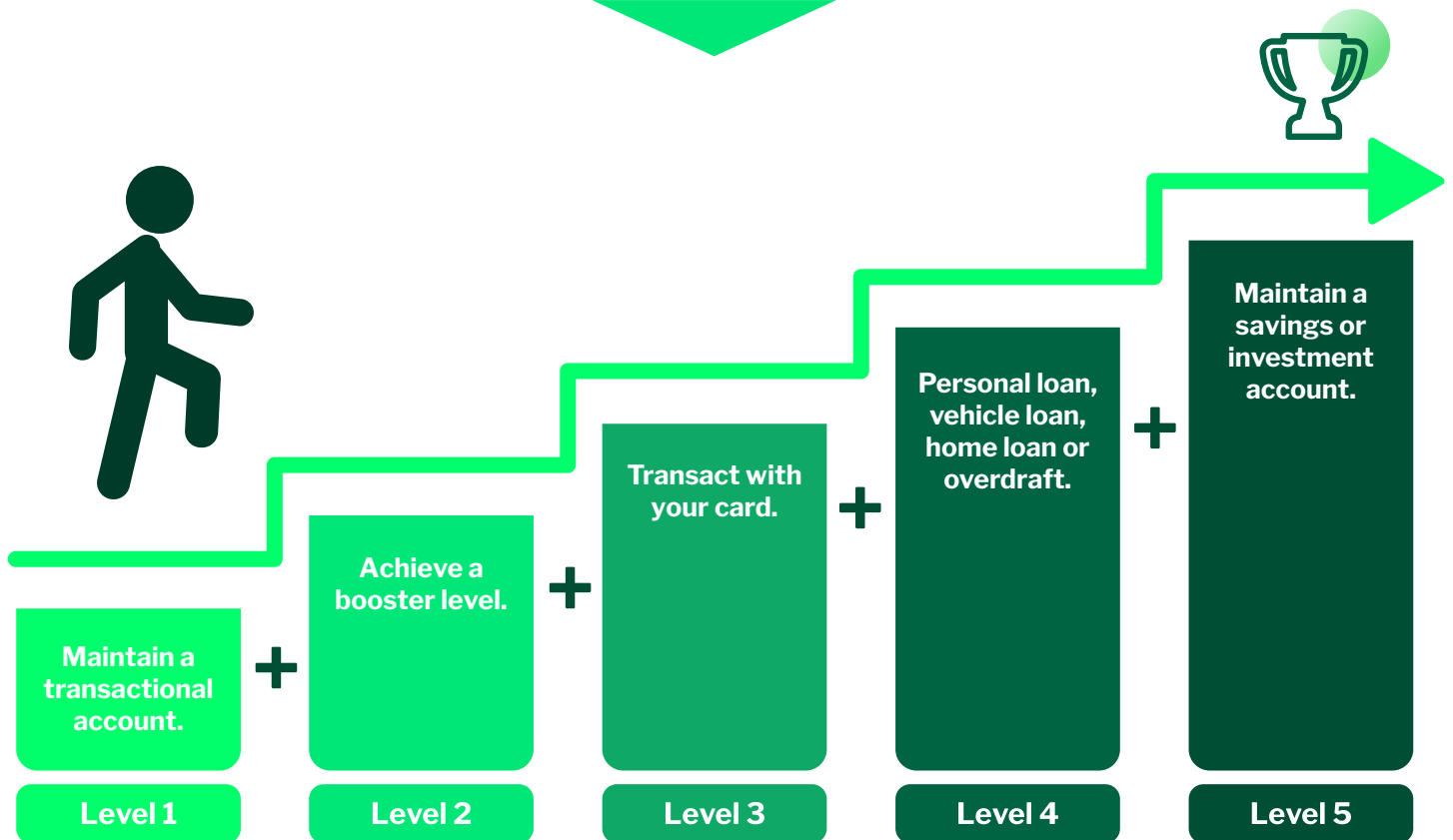
Or

Keep a monthly balance of at least R100 000 across your Nedbank investment portfolio.

The eligible investment products for this goal are:

Fixed Deposit, Electronic Fixed Deposit, 32 Day Notice, Electronic 32 Day Notice, MoneyTrader, JustInvest, OptimumPlus, Electronic OptimumPlus, EasyAccess Deposit, PrimeSelect, Platinum Fixed Deposit, PlatinumInvest, Tax free Fixed Deposit, Tax free Savings Account, Club Accounts and MyPocket.

**Remember, 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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