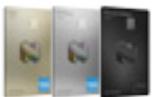


Our Greenbacks programme gives you a rewarding experience.

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			
	<p>Earn up to 2% cash back on your purchases.</p>		<p>Get 25c cash back per litre of fuel every time you fill up at bp.</p>
	<p>Get access to discounted items on Greenbacks-exclusive deals on Avo SuperShop.</p>		<p>Enjoy up to 10% off on Apple and Samsung devices on Greenbacks-exclusive deals on Avo SuperShop.</p>
	<p>Enjoy up to 30% off on flights via Greenbacks Travel on Avo SuperShop.</p>		<p>Get 50% off on Nu Metro movie tickets and a popcorn-and-soda combo.</p>

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.
- Redeem your earned Greenbacks towards:
 - 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.



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. The more goals you achieve every month, the higher the level you will move to and the better your Greenbacks earn rate will be.

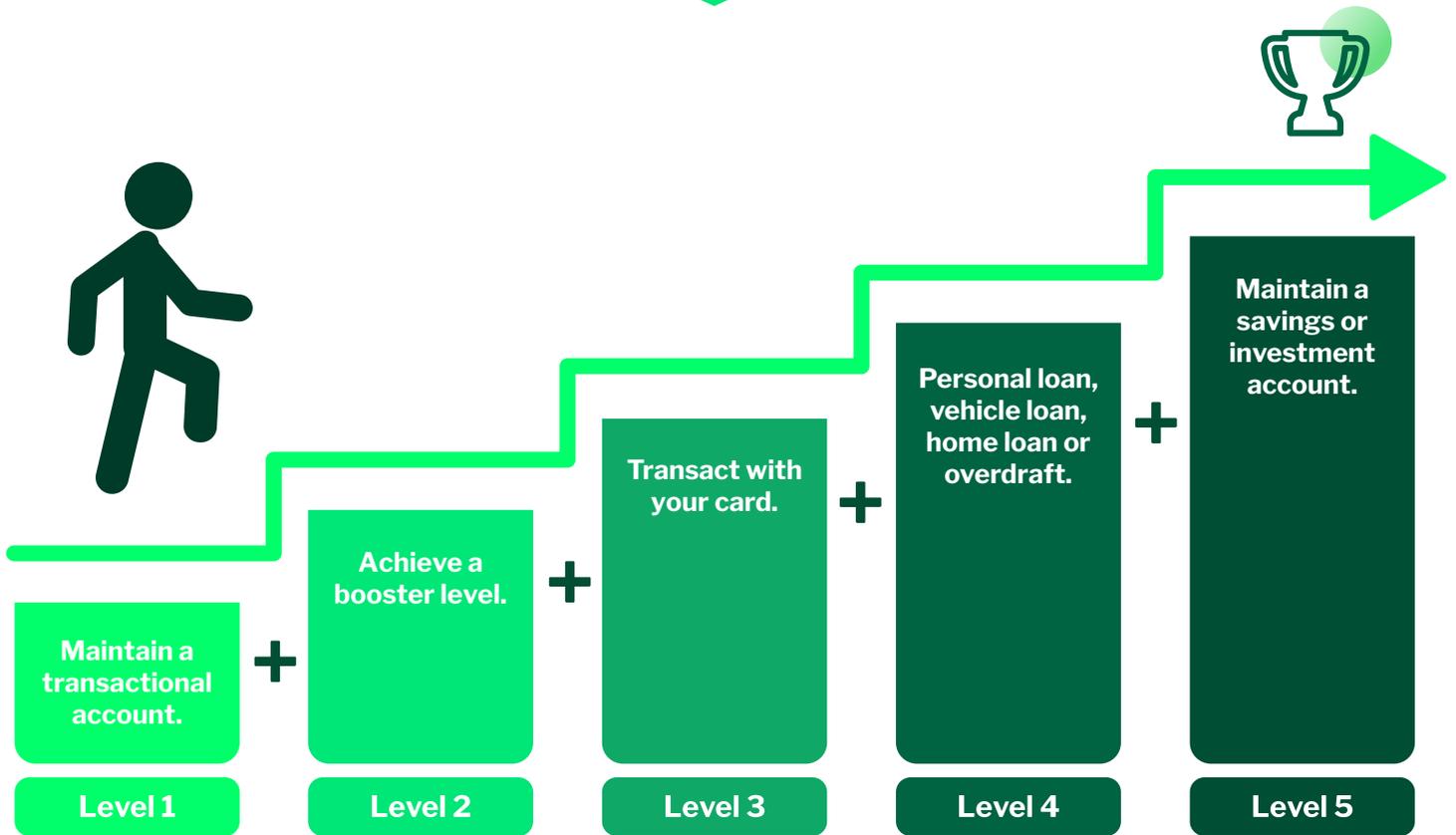
To achieve these goals, you must demonstrate behaviours outlined in the table below.

Goal	Requirements to meet the goal
Maintain a Nedbank transactional account.	<p>Have your income paid into your Nedbank transactional account and;</p> <ul style="list-style-type: none"> • have at least 2 debit orders deducted from this account; <p style="text-align: center;">or</p> <ul style="list-style-type: none"> • do 3 money-out transactions monthly (eg buy prepaid airtime, data, or electricity, pay your bills using Bill payments, make EFTs) using one of our digital platforms like the Money app, Online Banking or Cellphone Banking. <p>Interaccount transfers do not apply.</p>
Earn a booster level.	<p>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 like the Money app, Online Banking or Cellphone Banking.</p>
Transact with your card.	<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"> • spend R5 000 or more per month; <p style="text-align: center;">or</p> <ul style="list-style-type: none"> • 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.	<p>Pay your loan instalments on time and in full every month and make sure you do not exceed your overdraft limit.</p>
Maintain a savings or investment account.	<p>Increase your savings or investment balance by at least R3000 over 3 consecutive months.</p> <p style="text-align: center;">or</p> <p>keep a monthly balance of at least R100 000 across your Nedbank investment portfolio.</p>

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



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