

AUDACIOUS REWARDS FAQs

AUDACIOUS REWARDS FAQs - GENERAL

What is the Audacious Rewards programme all about?

Audacious Rewards by Africanbank is a loyalty programme that rewards you for simply doing your everyday banking!

You earn Audacious Rewards points just by doing your regular transactions with Africanbank and can redeem those points for airtime, data, grocery, travel, entertainment offers and much more at the [Audacious Rewards store](#)

How do I join Audacious Rewards?

To join Audacious Rewards you must activate your membership on the Africanbank App or online banking:

- Log in to the App or Online Banking
- Click on the “My Rewards” tile
- Click on the “Get Started” button
- Your Audacious Rewards benefits will now be active and you can earn and spend your Audacious Rewards points.

How do I earn points?

- You must be an Audacious Rewards member with at least one active earn goal to earn points.
- You will simply earn points by doing your everyday banking, such as swiping your card, making electronic payments or buying airtime and electricity with our App or online banking.
- Refer to the full Earn Table for all your earn goals
<https://www.africanbank.co.za/en/home/audacious-rewards/>

GOAL	RULE	OCCURANCE	POINTS ALLOCATED
MyWORLD Kick-start	Open a MyWORLD account and swipe your Africanbank debit card 5 times within 30 days to earn 8000 bonus points by the 30th day. These bonus points are paid in addition to your debit card usage points.	Once-off	8000 points
Credit Card Kick-start	Open a credit card and swipe your credit card 5 times within 30 days to earn 8000 bonus points by the 30th day. These bonus points are paid in addition to your credit card usage points.	Once-off	8000 points
Grocery Benefit¹	Switch and maintain your salary deposit as well as 2 debit orders in your account, to qualify for the grocery benefit. You will earn up to 5% in points on shopping at our selected grocery partners.	Instant	Debit card: 2% in points. Credit card 5% in points.
MyWORLD Acc. Salary Switch	Switch your salary to your MyWORLD account. You will earn your points upon your first successful salary deposit.	Once-off	8000 points
Debit order Switch	Switch or add a debit order to your MyWORLD account. You will earn 1000 points on each first instance of your debit order(s)	Once-off	1000 points
MyWORLD Debit Card usage	Swipe your MyWORLD debit card to earn 0.3% on qualifying transactions ²	Instantly	0.3% spent on Debit Card
Power Pocket Debit Card Usage	Swipe your Power Pocket debit card to earn 0.3% on qualifying transactions ²	Instantly. Reset Monthly	0.3% spent on Power Pocket Card
Credit Card Usage	Swipe your credit card to earn 1% on your qualifying transactions ²	Instantly	1% spent on Credit Card
Audacious Rewards Day	Earn double points on the 20 th of each month for qualifying spend ³ on your debit and credit card	Instant, Monthly Reset	Debit Card: 0.6% in points Credit Card: 2% in points
Payshap	Earn points back for making a Payshap payment	Instant	100 points for every R200 Payshap transaction
VAS (Value Added Service) Transaction	Make three VAS purchases of any kind using an Africanbank digital payment channel (App, internet banking or mobile banking). 50 points will be paid into your points balance on every third VAS purchase completed.	Recurring	50 points
MoneySend Transaction	Make a Moneysend payment of any amount using an Africanbank digital payment channel (App, internet banking or mobile banking). 100 points will be immediately paid into your points balance for every Moneysend transaction completed.	Instantly. Reset Monthly	100 points
Instant Payment Transaction	Make an instant payment of any amount using an Africanbank digital payment channel (App, internet banking or mobile banking). 100 points will be immediately paid into your points balance for every instant payment transaction completed.	Instantly. Reset Monthly	100 points
Get your Credit Report	Request your Credit Report using the Africanbank App to earn 1000 points once off.	Instant, Annually	1000 points
Improve Your Credit Score	You will need to download the Africanbank app and get your credit score report. We will monitor your score for an increase of at least 15 points over the next 12 months. Your 2000 points will be automatically credited after this period.	Annually on active goal	2000 points
Points back on your new loan	Apply for a new loan, switch your salary and repay your loan via debit order. Keep your repayments up to date too continue earning 1.3% in points.	Instantly. Reset Monthly	1.3% of the loan installment amount
Travel Benefit	Earn points for travel bookings with Travelstart using the Africanbank Travel Portal and paying with your Africanbank Debit and Credit Card. Based on the amount spent you will earn: Domestic Flight bookings: R100 International Flight bookings: R200 in points. Bus Bookings: 4% in points Accommodation Bookings: 5% in points	Allocated within 2 Business days ⁴	Domestic Flights: 10 000 points. International Flights: 20 000 points. Bus travel: 4% in points. Accommodation: 5% in points.

1. Please refer to information on our website and our FAQ's for specific T's & C's of this benefit 2. Certain transactions outlets are excluded for earn on this benefit 3. Grocery Benefit spend does not qualify for double points 4. T&C from FAQ



How much are my Audacious Rewards points worth?

100 Audacious Rewards points are worth R1.00

When will my Audacious Rewards points expire?

Audacious Rewards points expire 3 years from the date the points were issued.

Do I have to spend a minimum amount in order to earn Audacious Rewards points?

There is no minimum amount you have to spend to earn points on your MyWORLD Debit Card or Credit Card spend.

Please note however that each earn goal has clear and specific criteria to earn points. Please refer to your active goals in the app or the latest Earn Table attached to this FAQ.

Does earning on one goal prevent me from earning on any others?

You can have multiple active goals at same time and earn on them as well, unless otherwise specified.

Please refer to your active goals in the app or the latest Earn Table attached to this FAQ.

What is Audacious Rewards Day?

On the 20th of every month, for 24 hours only (from 00:00 to 23:59), Audacious Rewards doubles the earn rate on your MyWORLD Debit card and African Credit Card when making purchases outside of the Grocery Benefit.

This means that on Audacious Rewards Day your MyWORLD Debit Card Usage earn rate changes from 0.3% to 0.6% and Credit Card Usage earn rate changes from 1% to 2%.

Note: The Grocery Benefit does qualify to earn double points on Audacious Rewards day.

Where can I view my Audacious Rewards points balance?

You can access your Audacious Rewards points balance in the Audacious Rewards Hub in our App or through our Online Banking at <https://ib.africanbank.co.za/>.



The Audacious Rewards Hub let's you view your points balance, it's rand value, your active & completed goals, your points transaction history and it gives you access to our online store.

Can I exchange my Audacious Rewards points for cash?

Yes. You are able to convert your Audacious Rewards points to cash by doing the following:

- Log into Africanbank App/ Online Banking
- Select "Redeem Points" to visit the Audacious Rewards store.
- Once logged into the store; select from the menu "Convert Points to Cash"
- On the "Convert Points to Cash" page; select from the available options, the amount you wish to convert into cash
- You will see an on-screen confirmation of your conversion and receive a notification of the cash deposited into your account once the transaction has been processed.

Note: Your funds will reflect in your MyWORLD account within 2 business days

Can I undo a "Points to Cash" conversion?

No. Once you have converted Audacious Rewards points into cash, the order cannot be cancelled or reversed.

Why am I no longer earning points for purchases that I used to earn points for at?

As we continuously improve our programme to benefit our members, we make key enhancements that result in changes to the partners available and points earned by Audacious rewards members. For details on where and how to earn points, please refer to the latest information on our website and our App.

Note: For a list of excluded partners please see Grocery Benefit and Travel Benefit.

GROCERY BENEFIT

How do I earn on the grocery benefit?

To qualify for the grocery benefit you must satisfy the following requirements:

- Switch and maintain your salary at Africanbank
- Switch or activate and maintain 2 Debit orders at Africanbank
- Swipe card when you are shopping at our selected grocery benefit partner to earn points

Note: Depending on the card you use for your grocery shopping, you will qualify for either 2% or 5% back in points on your spend.

Debit Card:

- You will earn 2% in Audacious Rewards points groceries at Checkers/ Shoprite/ Usave /OK Store only on the condition that customer receives their salary through African Bank and have 2 successful monthly Debit orders with African Bank.



- You will earn 0.3% in Audacious Rewards points for grocery spend at PnP, Checkers, Spar, Woolworths, and Food Lovers (Fruit & Veg).

Credit card:

- You will earn 5% in Audacious Rewards points groceries at Checkers/ Shoprite/ USave/OK Store only on the condition that customer receives their salary through African Bank and have 2 successful monthly Debit orders with African Bank.
- You will earn 1% in Audacious Rewards points grocery spend at PnP, Checkers, Spar, Woolworths, and Food Lovers (Fruit & Veg).

Transactions at Pick n Pay Liquor, Pick n Pay Express, all Boxer Stores (Liquor, Build, Punch, Super Meats), SPAR EXPRESS, PHARMACY @ SPAR or SAVEMOR stores, Tops, and Checkers Medi-Rite are excluded.

Customer will not receive Audacious Rewards Day points if they've been awarded the Grocery benefit points on the 20th of each month.

Who are our selected partners for the grocery benefit?

The selected partners include:

- Checkers
- Checkers Fresh X
- Checkers Sixty60
- Shoprite
- USAVE
- LiquorShop (Checkers & Shoprite)

Note that the grocery benefit does not include purchases at:

- Pingo
- Petshop Science
- Little Me
- UNIQ clothing by Checkers
- Checkers Outdoor
- House & Home
- OK Franchise division
- OK Furniture
- Rainmaker Media
- K'nect
- Medirite
- Transpharm
- Red Star Wholesale and Catering Services
- Computicket and Computicket Travel
- Freshmark



How much do I earn back on my spend as part of the grocery benefit?

You can earn either 2% or 5% on your grocery spend at our selected partners. As long as you meet the criteria.

- Debit card: You will earn 2% back in points at our selected grocery benefit partners.
- Credit card: You will earn 5% back in points at our selected grocery benefit partners.

TRAVEL BENEFIT

How do I earn on the Travel Benefit?

Simply use the dedicated Audacious Rewards travel portal and pay with your Africanbank debit or credit card to make your travel booking.

On the travel portal you can book: Domestic and International flights, Accommodation and Bus travel with our partner Travelstart.

Note: When checking out you can use a Travelstart accommodation or flights voucher towards your payment.

How many points do I earn when making travel bookings?

You will earn the following points back:

- International Flights: R200 back in points (20 000 points).
- Domestic Flights: R100 back in points (10 000 points).
- Accommodation: 5% in points.
- Bus: 4% back in points.

Note: Your points are earned within 2 business day of completing your booking or checking out of your accommodation.

How do I get help with my travel booking?

For assistance with bookings contact Travelstart www.travelstart.co.za/contact-us

For assistance with points earn please [contact us](#) or call 0861 111 011

ONLINE STORE

How do I access the Audacious Rewards store?

To access the Audacious Rewards store, log in or register on our App or Online Banking.

Another way to access the store is by visiting www.audaciousrewards.co.za. Please note you will **need to log in** to make purchases on the store. You will be directed to our online banking login page to log in.

I forgot my login details for the Audacious Rewards online store. How can I reset my login details?

- Please note that you will use the same login details that you use for the Africanbank App and Online Banking to access the Audacious Rewards store. If you have not already registered for Online Banking, please click on the “Register” button on our website.
- Click on “Reset” if you have forgotten your login details
- Select the credentials you would like to reset and follow the easy instructions.
- If you need to reset all your login details, please visit your nearest Africanbank Branch to have your details reset.

How do I spend my Audacious Rewards points on the Audacious Rewards store?

As you browse through the Audacious Rewards online store:

- You can view your preferred rewards with or without the intention of buying them. If you like the reward, add that reward to your Cart.
- Once added to your Cart, click on the Checkout button.
- If required, you can adjust your order by editing its quantities or deleting unwanted items.
- You can also top-up your purchase with cash if you have insufficient points for a particular offer.
- After finalising the payment details, click the Pay button to complete your purchase

How do I top-up with cash to make a purchase?

- During checkout, you can use points and your Africanbank Debit or Credit Card to complete your purchase.
- Please note: when purchasing e-vouchers, airtime or data on the rewards store, you can only pay using your Audacious Rewards points and cannot supplement the shortfall of the purchase your with bank card.
- When purchasing merchandise on the rewards store, there will always be a minimum amount required to be paid in points, you can top up the difference with cash from your Africanbank card.



- Please note you will be prompted to enter your card details and authorise the transaction for top ups.

In what currencies can I pay for Audacious Rewards offers?

All **Points & Cash** orders are processed exclusively in South African Rands (ZAR) and your Africanbank Debit or Credit Card will be charged accordingly.

What happens after I have placed an order on the Audacious Rewards store?

- You will receive an order confirmation by email to the email address you have registered with Africanbank call our customer care centre or visit our branch to confirm your registered email address.
- You can review the contents of your order and make sure your delivery address is complete and correct. In case of any discrepancies, please inform the merchant who is delivering your reward immediately.
- You can follow up on the status of your order under **My Transactions**. For all questions related to the delivery of your rewards order, please [contact us](#). Or call 0861 111 011
- Please Note: check your inbox and, optionally, the spam/junk folder.

How can I check the status of my orders made on the Audacious Rewards store?

You can check the status of your orders under My Transactions in your store profile.

Once logged into the Audacious Rewards store, click My Account and then My Transactions

Are there any additional costs or fees for overseas orders?

The price displayed on the Audacious Rewards store is inclusive of shipping charges/any other charges for deliveries.

Due to the variety of rewards, the shipping policy and terms may differ from reward to reward. Please check the specific policies under "Merchant Details" for the respective partner and the "Rules & Restrictions" for each specific reward.

Can I cancel my order?

- You may only cancel an order if the status is "Pending". You can check the status of your order in the "Transaction History" tab.
- To request your rewards order cancellation, please [contact us](#). Once your rewards cancellation request is placed, it will be assessed, and you will be notified if the request is accepted or rejected.
- Once your order cancellation is successful, the order is marked as "refunded"/"canceled" under your profile's "Transaction History" and your points



will be refunded immediately. If points & cash were used, the cash will be refunded within 5 business days.

Can I return my order?

- You may return physical merchandise if the specific merchant return policy for your order allows it. Please review the merchant return policy on the product detail page for your specific order on the Audacious Rewards website:
 - If the order is returned within the specified return period, undamaged, and in its original packaging, then the returned order will be fully refunded.
 - If the returned order shows acceptable signs of use, a partial refund, will be provided.
 - In cases where there is no issue with the delivered product and you still want to return it, you may have to cover the return cost, if so stipulated in the merchant policy.
- For digitally delivered offers, returns are not accepted. Please refer to product detail page on Audacious Rewards store for merchandise policy specific to your order.

Why do the prices of merchandise offers vary on the Audacious Rewards store?

Merchandise prices are calculated daily and depend on the currency exchange rates provided by www.xe.com. Additionally final prices can vary due to the selected delivery destination and relevant taxes.

How long will my rewards vouchers be valid for?

The validity period of your redeemed vouchers varies from merchant to merchant, however, the industry standard is 3 years from date of issue.

You can check the expiry period of a specific voucher under your profile's "Transaction History" in the Audacious Rewards store.

What happens if I lose or delete a downloaded an e-voucher?

You can always find your purchased vouchers in your transaction history on the Audacious Rewards store:

- Log into your profile on www.audaciousrewards.co.za.
- Check the "Transaction History" tab with your order details.

If your voucher is lost, stolen, destroyed, or expired call our customer contact centre on 0861 111 011 or [contact us](#) for further assistance.



Where do I find the terms and conditions for Audacious Rewards orders?

- You can find the terms and conditions for Africanbank's Audacious Rewards on <https://www.africanbank.co.za/en/home/legal-documents/>.
- The Audacious Rewards Privacy Policy can be found on <https://www.audaciousrewards.co.za/privacyPolicy>
- For Partner-specific terms, please refer to the specific product page's "Merchant Details".

CREDIT GOALS

How do I get my credit score?

You can access your credit report from our App or Online Banking:

- Simply log into our App or Online Banking.
- Click on the Credit report button located on the top right-hand corner of the landing screen/page
- You will get to view your full credit report and credit score

How do I earn 1,3% back in Audacious Rewards points on my loan?

To qualify for points back on a loan:

- 1) Apply for a qualifying loan product. Check the Terms and Conditions at <https://www.africanbank.co.za/en/home/legal-documents/> to see which loans are eligible
- 2) Switch your Salary to your MyWORLD account
- 3) Successfully pay your loan by debit order from your MyWORLD account
- 4) You will earn 1.3% back in Audacious Rewards points for each installment collected via debit order

Note: To keep earning Audacious Rewards points, your loan must remain current with no arrears. Make sure there are sufficient funds in your account on each repayment date.

What is the 1.3% earning in Audacious Rewards points based on?

The 1.3% back in Audacious Rewards points is based on your loan installment amount and is defined in your loan agreement. This amount will be automatically debited from your MyWORLD account on your specified repayment date and you will earn 1.3% back in points only on successful debit orders throughout the term of your loan.



What happens if I miss a debit order installment on my qualifying loan?

If you miss a debit order on an installment for your qualifying loan, your loan will be in arrears and you will not earn the 1.3% back in Audacious Rewards points. However, you will resume earning points back on subsequent repayments where the installment is successfully debited from your MyWORLD account. Make sure there are sufficient funds in your account so you don't miss out on your points.

If I catch up on my arrears loan installments, will I earn points again?

Yes. If you catch up by paying the missed installment, your loan will no longer be in arrears and you will resume earning Audacious Rewards points on your debit order installment.

You may catch up your loan via an ad hoc payment or we will debit the missed payment on your next repayment date. Note however, that ad hoc, lump sum or catch-up debit order payments made toward missed installments will not earn rewards retroactively. You will only earn points back on successfully debited installments for a loan that is not in arrears

Do I still earn points back if I use the Choose Your Break or Payment Holiday offer?

Yes. You will still earn your 1,3% back on your installment amount in Audacious Rewards points when you resume repayments.

What can I do in case I don't find answers to my questions in these FAQs?

For more details, you can refer to the Audacious Rewards Terms and Conditions that can be found on <https://www.africanbank.co.za/en/home/legal-documents/>. If your questions are still unanswered, please call our Customer Contact Centre on 0861 111 011 or [Contact Us](#).

BLACK FRIDAY

What is the Black Friday is For Everyone (#BF4E) with Audacious Rewards Offer?

The #BF4E promotion consists of an extended double point earn period from 20 – 29 November and limited time offers from various partners available from 21 November – 2 December

Double Points Earn Period

From 20 – 29 Nov Audacious Rewards members can earn points back at a boosted rate when they make purchases with their MyWORLD Debit card and African Credit Card :

- MyWORLD Debit Card Usage earn rate increases from 0.3% to 0.6%
- Credit Card Usage earn rate increases from 1% to 2%.



This promotion rate does not apply to Grocery and Travel benefits:
Grocery benefit remains at 2% and 5% for debit and credit card, respectively.
Travel benefit bookings earning remains at up to R200 back on flights, 4% on bus travel and 5% on accommodation.

Limited Time Offers to SAVE and WIN

From 21 November – 2 December we will unlock exclusive partner deals with MTN, Spur, Travelstart and our Audacious Rewards store.

Follow our social media handles on Facebook, Twitter and Instagram between 20 November - 2 December to stay up to date on the latest details on the offers

How do I access the Black Friday deals and offers during #BF4E?

- Simply log into our Audacious Rewards Store through our African Bank app or through internet banking.
- You will find a tab called “**Black Friday**” containing all of the available deals that have not sold out
- Simply purchase the deal directly from the page

Note: Some deals are purchaseable only with points and can be bought with points and cash.

How do I receive my bonus value or discounts for #BF4E?

Please refer to the offers Description when redeeming:

[Description](#) [Rules & restrictions](#) [Merchant details](#)

[MTN Data Recharge Plans](#)

Example of Description

The description contains all deal and offer details.

How do I enter competitions during #BF4E?

Competition entries for partner prizes are automatic with qualifying purchases.

Visit our social media handles for full #BF4E Offer details and links to the relevant competition T&Cs

How do I know if I have won a prize during #BF4E?

#BF4E partners running competitions will contact you via sms if you are a winner

Do I have to be an Audacious Rewards member to take part in the Black Friday is For Everyone (#BF4E) with Audacious Rewards Offer?

Yes, to earn Audacious Rewards points and to redeem partners offers during #BF4E you need to sign up as a member.

