



Get the best value for you and your family

FNB Private Clients Pricing Guide

1 July 2020 – 30 June 2021

Terms, conditions and rules apply.

First National Bank A division of FirstRand Bank Limited.

An Authorised Financial Services and Credit Provider (NCRCP20), FSP 624, FSP 3075.



Main menu



FNB Channel Islands



Introduction

Welcome to Private Clients

At FNB Private Clients, we offer you solutions and advice to meet your and your family's evolving needs on your journey to even greater financial freedom. Whether you are a professional, a successful entrepreneur or nearing retirement, every aspect of the FNB Private Clients offer has been purpose-designed to help you achieve your goals and dreams. All fees quoted are VAT inclusive and are effective 1 July 2020.

To enjoy the benefits of our FNB Private Clients offering, you require a gross income of R750 000 to R1 499 999 per annum. Pricing on any additional FNB products and services not shown in this guide can be viewed on www.fnb.co.za.

True Relationship Banking

begins with us

> FNB App and Online Banking

For all day-to-day banking needs

- Balances, statements, payments and transfers
- Add/manage recipients
- Block, cancel or order cards
- Report fraud
- Check available complimentary SLOW lounge visits
- Navigate life using our financial GPS (nav»)

> 24/7 Service Suite

Via Secure Chat™, phone or email

- International card activation
- Simply access Secure Chat™ on your FNB App to directly message your team of bankers from wherever you are

> Private Banker

Your dedicated Private Banker can assist you with:

- Innovative transactional products
- Wealth, savings and investment solutions
- Insurance solutions for future financial security
- Personalised financial review
- Specialised secured and unsecured lending

> Team of Specialists

For personalised Financial and Fiduciary Advice, speak to our team of experts

- Financial Planners
- Fiduciary Specialists
- Portfolio Managers
- Home loan specialist



Get the best value *for you and your family*

At FNB we are continually trying to find valuable solutions for you and therefore we included even more value in the FNB Private Clients Banking offering.

You now have access to the following new and existing benefits included in your monthly account fee, no matter which FNB Private Clients Account you have.

Get the best value

for you and your family

➤ Added value

- No increase in the monthly fee on the FNB Fusion Private Clients Account – **Lowest monthly fee** for a **transactional account** with a linked credit facility that offers up to **30 days interest-free** on card purchases
- No credit facility fee for Single Facility® and Securities Based Loan⁵
- No increase in the monthly account fee on the FNB Credit Card with a credit facility that offers up to 55 days interest free on credit card purchases
- Complimentary Money Maximiser Account
- No monthly account fee for a FNB Global Account, and one complimentary Global Debit Card
- Free Global Travel Insurance¹ when you purchase your local or international return travel ticket(s)
- The option for FNB Credit Card to move your unexpected medical transactions to budget, over 6 months, at a promotional interest rate of prime
- Access to exclusive FNB Credit Card offers from retailers, such as iStore, The Pro Shop and Cycle Lab

➤ Family

- Your spouse or partner can enjoy the full FNB Private Clients banking experience and exclusive benefits at a discounted fee regardless of their income.
- No monthly account fee for FNBy Accounts for your kids under 18 years
- Lower deposit criteria for eBucks rewards for your spouse or partner
- Family points to help you move up a reward level
- Earn up to 40% back in eBucks on your Video Streaming (Netflix) and Music Streaming (Spotify®) subscriptions when your family banks with FNB
- Up to 40%* off on selected flights and car rental for you and your family with eBucks Travel
- You, your life partner or spouse and your children can receive up to 12 SLOW
- Lounge bonus visits (Domestic or International), when you book your flights through eBucks Travel

➤ Free access to The ENTERTAINER™

- Enjoy 2-for-1 specials in 2020 with The ENTERTAINER™ and let FNB cover the sign-up cost

*Discount excludes taxes. Terms, conditions and rules apply.

¹ No monthly fee on Tax-Free Cash Deposit or Tax-Free Shares Account. No monthly admin fee on Tax-Free Unit Trust.

² No monthly platform fees on Retirement Annuity and Preservation Fund

³ A minimum balance of R25 000 must be maintained in your self-managed Local Trading Account.

⁴ A minimum balance of \$10 000 must be maintained in your self-managed Global Trading Account.

The monthly account fee will be charged to your account and reversed in the following month. A comprehensive fee structure is available on our website.

⁵ To qualify for the waiver of the Single Facility® monthly service fee of R69.00 the Single Facility® accountholder must be the owner of the property/properties that have been provided as security for the facility ("the mortgagor") and must have selected the FNB Private Clients Single Facility® Bundled pricing option. If there are two or more mortgagors, then only one of the mortgagors that is not the Single Facility® accountholder must either have a FNB Private Clients Account or FNB Private Clients spouse or partner Account. Should the Single Facility® account holder or the mortgagor fail to comply with this criteria, then the Single Facility® monthly lending fee will be charged. Should the Single Facility® account holder and/or the mortgagor remedy the non-compliance, then we may, at our discretion, waive the monthly lending fee. Single Facility® accounts in the name of trusts and juristic entities do not qualify for this benefit.

In order to qualify for the waiver of the Securities Based Loan monthly service fee, the client must in addition to having an active Securities Based Loan, also hold either an active FNB Private Clients Cheque account or a FNB Private Clients Single Facility® both of which must be on a bundled pricing option. Should the client fail to comply with this, the Securities Based Loan monthly service fee will immediately be charged to the client's account. Should the client remedy any non-compliance to the Bank's satisfaction, the Bank, may at its sole discretion, elect to waive future monthly service fee. This benefit does not apply to trusts and other juristic entities.

Get the best value

for you and your family (cont.)

> Money Management

- FNB Channel Islands Current Account
- Pay no monthly fees when investing with FNB
- Tax-Free Savings Account¹
- Retirement Annuity²
- Preservation Fund²
- Local and Global Trading Account³

> Temporary Loans

- Temporary Loans are quick and easy. There are no forms to fill in and you can easily accept your loan via the FNB App, Online Banking and FNB ATM
- This loan is offered in line with the way you've managed your credit profile. Once you've accepted the offer, funds are immediately available in your account

^{*}Discount excludes taxes. Terms, conditions and rules apply.

¹No monthly fee on Tax-Free Cash Deposit or Tax-Free Shares Account. No monthly admin fee on Tax-Free Unit Trust

²No monthly platform fees on Retirement Annuity and Preservation Fund

³A minimum balance of R25 000 must be maintained in your self-managed Local Trading Account.

A minimum balance of \$10 000 must be maintained in your self-managed Global Trading Account.

The monthly account fee will be charged to your account and reversed in the following month. A comprehensive fee structure is available on our website.

⁴To qualify for the waiver of the Single Facility[®] monthly service fee of R69.00 the Single Facility[®] accountholder must be the owner of the property/properties that have been provided as security for the facility ("the mortgagor") and must have selected the FNB Private Clients Single Facility[®] Bundled pricing option. If there are two or more mortgagors, then only one of the mortgagors that is not the Single Facility[®] accountholder must either have a FNB Private Clients Account or FNB Private Clients spouse or partner Account. Should the Single Facility[®] account holder or the mortgagor fail to comply with this criteria, then the Single Facility[®] monthly lending fee will be charged. Should the Single Facility[®] account holder and/or the mortgagor remedy the non-compliance, then we may, at our discretion, waive the monthly lending fee. Single Facility[®] accounts in the name of trusts and juristic entities do not qualify for this benefit.

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eBucks Rewards

New ways to get rewarded

eBucks Rewards is about helping you stretch your spend every month. By offering real value and benefits, you're able to use eBucks to buy fuel, groceries, clothes, holidays and so much more. As an FNB Private Clients Account holder, you could be rewarded with these exciting benefits

eBucks Rewards

New ways to get rewarded

➤ Even more ways to earn rewards with Smart Spend

Earn additional eBucks with Smart Spend when you use your qualifying FNB Fusion Private Clients card, FNB Private Clients Credit card, FNB Private Clients Cheque card or FNB Pay during the month. Track your spend and see how many eBucks you've earned this month by visiting the FNB App > eBucks > Earn > Smart Spend.

➤ Even more ways to earn with FNB Personal Loans

Earn cash back on your FNB Fusion Private Clients Account fee when you have your personal loans with FNB

➤ Even more reward partners

Clicks

Earn up to 15% back in eBucks when you spend on health and beauty products at over 650 Clicks stores nationwide. You can also spend your eBucks at Clicks, making your money go further every month.

Mr D Food

Earn and Spend eBucks when ordering from the Mr D Food App with your qualifying FNB Private Clients Cards.

eBucks Rewards

with new ways to get rewarded

Even more ways to earn with FNB Investments

Earn up to 100% of your monthly FNB Fusion Private Clients Account or FNB Private Clients Cheque Account fee back in eBucks when you invest with FNB

> Maintain investment balances

Maintain an overall minimum saving and investment account balance of R750 000. Of this, a minimum of R100 000 must be invested in qualifying FNB Wealth and Investments solutions (stipulated accounts and funds). The remaining funds must be invested in qualifying Cash Investment solutions (stipulated accounts). If you have a qualifying FNB Islamic Banking cheque account, you need to have a minimum of R750 000 invested in an FNB Savings and Investment Account(s).

> Invest in qualifying accounts

Cash Investments

- Any Cash Investment solution (Channel Islands solutions excluded)

Wealth and Investments

- Living Annuity
- Pension and Provident preservation funds
- Segregated Portfolios: Fully managed & tailored to client need; effective 1 October 2020
- Tax-Free Unit Trust
- Investment Account
- Tax-Free Shares

Invest in qualifying funds and solutions

	Local segregated portfolios	FNB Horizon Unit Trust	Global segregated portfolio	Wealth segregated portfolio
Qualifying funds <i>Wealth and Investments</i>	Equity Portfolio	Income Fund	Global Leaders Portfolio (USD)	Wealth Stable ETF
	Balanced Portfolio	Stable Fund	Global Equity Income Portfolio (USD)	Wealth Moderate ETF
	Dividend Income Portfolio	Moderate Fund	Global Equity Growth portfolio (USD)	Wealth Growth ETF
	Islamic Portfolio	Growth Fund	ETF Cautious Portfolio (USD)	Wealth Stable Portfolio
		Growth Plus Fund (closed to new business)	ETF Balanced Portfolio (USD)	Wealth Moderate Portfolio
			ETF Growth Portfolio (USD)	Wealth Growth Portfolio

eBucks Rewards

with new ways to get rewarded

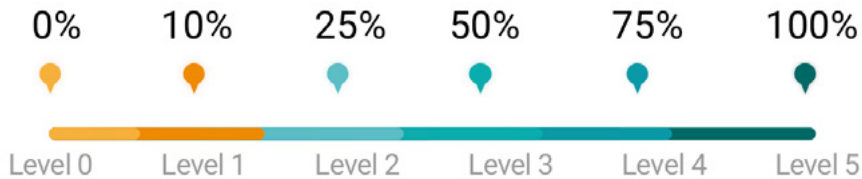
Even more ways to earn with FNB Investments

Earn up to 100% of your monthly FNB Fusion Private Clients Account or FNB Private Clients Cheque Account fee back in eBucks when you invest with FNB

➤ Maintain eBucks reward level points

Your monthly transactional account fee refund will be based on your eBucks rewards level.

Refund



Reward level

For example: if you are an FNB Private Clients account holder (who is on reward level 5) and have an FNB Money Maximiser Account with R650 000 invested and an FNB Retirement Annuity with R100 000 invested (total investment is R750 000), you will get 100% of your monthly account fee back in eBucks.

For details, visit www.ebucks.com
Terms, conditions and earn rules apply.

eBucks Rewards

New ways to get rewarded

Even more benefits you know and love

Engen

Earn up to R8 per litre back in eBucks per quarter at Engen when your vehicle is financed through WesBank, Toyota Financial Services or Volkswagen Financial Services and you have accepted the nav» Car terms of use on the FNB App

Monthly KAUAL benefit

Enjoy a smoothie, organic coffee or up to R100 to spend in-store when you use your FNB Fusion Private Clients card or FNB Private Clients Credit card for 100% of your monthly spend.

Earn and spend at Checkers

Earn up to 15% back in eBucks at Checkers and Shoprite. Use your eBucks to buy groceries and stretch your monthly spend

Airport Lounges

Enjoy up to 20 complimentary SLOW Lounge visits per year, depending on your reward level.



Track your eBucks earn, spend and benefits conveniently on the FNB App under the eBucks tab. View 'Earn more eBucks' and 'Track my rewards' to learn how you can maximise your rewards.

Terms, rules and conditions apply.

Find out how you could qualify, move up a reward level and earn more eBucks by visiting eBucks.com.

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What is a road trip without a meal?

Get a free burger or breakfast at Wimpy 1-Stops on your travels.⁷

⁷ Available to qualifying eBucks members on eBucks Rewards level 2 and above, who have the FNB App.

Whatever your needs, *we have the solution for you*

R385 p.m.

FNB Fusion Private Clients Account

The FNB Fusion Private Clients Account offers your spouse or partner a discounted monthly account fee of R225 p.m. for the same banking experience and benefits that you have, regardless of their income.

The FNB Fusion Private Clients Account is a day-to-day transactional bank account with a linked credit facility that offers up to 30 days interest-free on card purchases.

Get up to 29% cashback on your monthly account fee, when you have a revolving loan or a personal loan with us.

R399 p.m.

FNB Private Clients Cheque Account or Single Facility®

The FNB Private Clients Cheque Account offers your spouse or partner a discounted monthly fee of R250 p.m. for the same banking experience and benefits that you have, regardless of their income.

You can also take up a Single Facility® which seamlessly combines the functionality of the FNB Cheque Account and that of the home loan into a single account.

Credit Card is free on both pricing options

Please note: The monthly fee waiver that one would previously receive for meeting certain investment criteria, has been replaced with a monthly eBucks Reward. For more information, visit www.ebucks.com to read about the rewards criteria.

We are also proud to offer you an **Islamic Private Clients Cheque Account**, with similar value-adds, reward benefits and pricing as a Private Clients Cheque Account. With Islamic Banking, you earn a competitive monthly profit share on your free Islamic Savings Account.⁸

⁸ For more information, contact the Islamic Banking Suite on 087 578 6786.



Product comparison

The full value of FNB Private Clients

	FNB Fusion Private Clients Account	FNB Private Clients Cheque Account/ Single Facility ⁹ Bundled pricing	FNB Fusion Private Clients Account / FNB Private Clients Cheque Account for your spouse or partner	Pay-As-You-Use (PAYU) pricing option ⁹
Monthly account fee	R385	R399 ⁹	R225 /R250 ¹⁰	R120 ¹¹
Products included in your discounted monthly fee	<ul style="list-style-type: none"> FNB Fusion Private Clients Account/Cheque Account/Single Facility[®] Lending Fee Private Clients Credit Card FNB Private Clients Securities Based Loan¹⁵ Up to 3 additional Credit Cards (linked to your FNB Private Clients Credit Card) Money Maximiser¹⁴ No monthly account fee for a FNB Global Account, and one complimentary Global Debit Card¹³ 2 free Send Money transactions per month via the FNB App¹⁴ Free withdrawals up to R9 000 every month. This includes withdrawals made using Cash@Till[®], Cardless cash withdrawals and at FNB ATMs¹⁴ Free FNB ATM cash deposits up to R9 000 every month¹⁴ 			N/A

All international transactions displayed in this pricing guide will incur a 2.75% currency conversion.

⁹ These accounts are only applicable to individual accounts and Single Facility joint bond holders. Not applicable to juristic account holders. To qualify for the waiving of the Single Facility Lending fee, the bond must be registered in the name of the account holder. On a joint bond account the secondary bond holder (if an authorised representative) must have an FNB Private Clients spouse or partner account.
¹⁰ Available on both the FNB Fusion Private Clients Account and the FNB Private Clients Cheque Account.
¹¹ The Pay-As-You-Use pricing option is only available on Single Facility. On this pricing option you are charged a monthly service fee and for each transaction at the applicable fee.
¹² A minimum opening deposit of R100 000 is required to activate the account and must be maintained to continue earning interest. For transactional pricing on Money Maximiser, please refer to the "Savings and Investments pricing guide" on our website.

¹³ Fees are applicable to foreign exchange transactions.
¹⁴ Per account billing cycle.
¹⁵ In order to qualify for the waiver of the Securities Based Loan monthly service fee, the client must in addition to having an active Securities Based Loan, also hold either an active FNB Private Clients Cheque account or a FNB Private Clients Single Facility[®] both of which must be on a bundled pricing option. Should the client fail to comply with this, the Securities Based Loan monthly service fee will immediately be charged to the client's account. Should the client remedy any non-compliance to the Bank's satisfaction, the Bank, may at its sole discretion, elect to waive future monthly service fee. This benefit does not apply to trusts and other juristic entities.



Product comparison

The full value of Private Clients

	FNB Fusion Private Clients Account	FNB Private Clients Cheque Account/ Single Facility® Bundled pricing option	FNB Fusion Private Clients Account/ FNB Private Clients Cheque Account for spouse or partner	Pay-As-You-Use (PAYU) pricing option ⁹
<p>To help you get better banking value, we are pleased to inform you that you also have the opportunity for your monthly fees to be waived/rebated on the following products*:</p>	<ul style="list-style-type: none"> • FNB Channel Islands Current Account¹⁵ • Pay no monthly fees on your Tax-Free Cash Deposit or Tax-Free Shares Account and no monthly admin fees on your Tax-Free Unit Trusts • Save towards your retirement and pay no monthly (platform) fees on your Retirement Annuity • Protect your retirement funds and pay no monthly (platform) fees on your Preservation Fund • FNB Stockbroking and Portfolio Management Local and Global Trading Account¹⁶ 			<p>N/A</p>

All international transactions displayed in this pricing guide will incur a 2.75% currency conversion.

¹⁵ A minimum balance of at least £2 500 must be maintained in your FNB Channel Islands Current Account.

¹⁶ A minimum balance of R25 000 must be maintained in your self-managed Local Trading Account.
 A minimum balance of \$10 000 must be maintained in your self-managed Global Trading Account.
 The monthly account fee will be charged to your account and reversed in the following month.
 A comprehensive fee structure is available on our website.



Free transactions

on your FNB Fusion Private Clients Account, Cheque Account or Single Facility®.



Free transactions

Transactions not mentioned, or above these limits, will be charged at Pay-As-You-Use (PAYU) rates

Free transactions (applicable to FNB Fusion, Cheque and One Account)

Card purchases	Free ¹⁸
Prepaid airtime purchases using the FNB App and Online banking	Free
Payments and transfers (FNB App, Online banking, Cellphone banking)	Free
Debit orders (internal and external)	Free
Cash withdrawals using Cash@Till®, FNB ATM and cardless cash	Free up to R9 000 ¹⁹
FNB ATM cash deposits	Free up to R9 000 ¹⁹
eBucks rewards membership	Free
Subscription to <i>inContact</i> , Online banking, cellphone banking, telephone banking and the FNB App	Free

For all other fees, refer to "General fees".

¹⁸ International currency commission and conversion fee of 2.75% of the transaction value applies

¹⁹ Per account billing cycle.

FNB Private Clients Credit Card

Your FNB Private Clients Credit Card is an ideal transactional banking tool that offers you flexibility in terms of pricing, as well as exclusive benefits that are suited to your lifestyle and offers up to 55 days interest-free purchases.

Repay large purchases with a FREE budget facility of up to 60 months.

3 FREE additional credit card

Personalised and competitive interest rates.

Unlimited FREE swipes

Tap to pay for purchases in store.

Free Global Travel Insurance, covering you locally and internationally when you buy your return travel ticket(s) using your Private Clients Credit Card for flights and/or road travel.

Free Automatic Debt Protection



FNB Private Clients Credit Card

Credit facility fees

Credit facility service fee	R17 ²⁰
Initiation fee (once-off)	Up to a maximum of R175

Credit card account fees

FNB Private Clients Credit Card monthly account fee	R192 ²¹
Additional card fees	3 free cards, thereafter R18.50 per card, per month
Petro card fee (linked to your Credit Card)	R29.50 per card, per month
eBucks rewards membership	Free

For all other fees, refer to "General fees".

²⁰ Credit Facility service fee is charged monthly for the administration and maintenance of your Credit Facility.

This fee is included in the FNB Fusion Private Clients and Cheque Account/Single Facility[®] monthly account fee.

²¹ Credit Card monthly account fee is charged monthly for the administration and maintenance of your Credit Card Account.

This fee is included in the FNB Fusion Private Clients and Cheque Account/Single Facility monthly account fee.



FNB Private Clients Credit Card

Free transactions

Linked account transfers and account payments

IVR smart transfer to FNB	Free
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Card purchases

Credit card purchases	Free
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Credit card budget purchases	Free
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Balance enquiries

FNB ATM	Free
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FNB Branch	Free
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International ATM	Free
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Other banks' ATM	Free
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For all other fees, refer to "General fees".



FNB Private Clients Credit Card

Free transactions

Statements

FNB ATM mini-statement (view or print)	Free
Historical email statements	Free

Other fees

Changes to account limits	Free
Card replacement fee	One free card per year, thereafter R120 per card
Courier delivery	Free
Branch delivery	Free
eBucks Rewards membership	Free
Urgent delivery	R250
International Delivery	R700

For all other fees, refer to "General fees".



FNB Global Account

Bespoke solutions to save and transact globally.

FNB Private Clients offers you an FNB Global Account to save and transact in foreign currency; whether you are saving for offshore travel, require quick access to manage currency risk, or are receiving and making international payments occasionally - the FNB Global Account is the ideal choice.

FNB Global Account

Other fees	GBP	USD	EUR
Annual card fee (One Global Debit Card fee is included in the monthly account bundle fee of your FNB Fusion or Cheque Account)	£15	\$20	€17
Card swipes and international online card payments	Free		
International ATM withdrawal ²³	£3	\$5	€4
Card replacement (lost, stolen or damaged)	£7	\$10	€8
Balance enquiry	£0.35	\$0.50	€0.40
Insufficient funds fee (ATM and Point-of-Sale transactions)	£0.50	\$0.80	€0.60
Currency conversion (when a specific currency card is used in a different currency zone)	2.75%		

For all other fees, refer to "General fees".

²³ Some ATMs overseas might also charge you a withdrawal fee over and above our fee.



FNB Channel Islands²⁴

FNB Channel Islands is our offshore offering, licensed and regulated in Guernsey in the Channel Islands.

As a Private Clients account holder, you can link your FNB Private Clients and FNB Channel Islands Online Banking profile to view your accounts from a single platform and make payments and transfers through Online Banking and your FNB banking App.

From transactional accounts to long and short-term savings accounts in GBP, USD & EUR, as well as our newly launched Joint accounts, we have a solution to help you reach your financial goals.

Diversify your wealth offshore – open an FNB Channel Islands Account.

For more information on FNB Channel Islands Accounts, please contact your Private Banker, the FNB Channel Islands Service Suite or visit www.fnbc.co.uk.

²⁴ FirstRand Bank Limited Guernsey Branch trading as FNB Channel Islands is regulated by The Guernsey Financial Services Commission and licensed under The Banking Supervision (Bailliwick of Guernsey) Law, 1994.

A woman with dark hair, wearing a teal sweater, is shown from the chest up. She is holding a silver credit card with a black magnetic stripe. Her hands are positioned as if she is about to use the card at a counter. The background is a blurred indoor setting with warm lighting.

Bank charges

The following pages contain our standard fees for transactions that are not included in your monthly account fee or that you will be charged if you exceed the limits outlined above.

These fees are applicable to the FNB Fusion Private Clients Account, Cheque Account, Credit Card, Single Facility[®], One Account and Money Maximiser.



Bank charges

Please note that any transactions not included or in excess of the limits above will be charged as per the tables below:

Facility and Initiation fees applicable on your Cheque/FNB Fusion/Revolving Facility accounts²⁵

Overdraft fees

Monthly overdraft service fee (applies to NCA clients with credit agreements concluded between 1 June 2007 and 6 May 2016)	R57.50
Monthly rebate on overdraft service fee (applies to NCA clients with credit agreements concluded between 1 June 2007 and 6 May 2016)	R27.50
Monthly overdraft service fee (applies to NCA clients with credit agreements concluded since 6 May 2016)	R69
Monthly rebate on overdraft service fee (applies to NCA clients with credit agreements concluded since 6 May 2016)	R39

FNB Fusion fees

Monthly FNB Fusion Credit Facility fee	R69
Monthly rebate on FNB Fusion Credit Facility	R44

Revolving Facility fees

Monthly revolving facility service fee (applies to NCA clients with credit agreements 1 June 2007 and 6 May 2016)	R57.50*
Monthly revolving facility service fee (applies to NCA clients with credit agreements concluded since 6 May 2016)	R69 ²⁶
Once-off revolving facility initiation fee	R155 ²⁷

²⁵ Refer to terms and conditions of your credit agreement. Not applicable on FNB Fusion Premier Account and One Account.

* Monthly Revolving Facility service fee and Revolving Facility initiation fee applicable to clients with Revolving Loans.

²⁶ Monthly Revolving Facility service fee applicable to clients with Revolving Loans.

²⁷ Once-Off Revolving Facility initiation fee applicable to clients with Revolving Loan



Bank charges

Linked account transfers

FNB ATM and telephone banking - IVR	Free
Telephone banking (consultant assisted)	R80
FNB Branch	R80
Digi-zone	R15

Cash withdrawals

FNB ATM	R2 per R100
FNB Mini ATM	R2 per R100
Cash@Till®	Free
Cardless cash withdrawals	R2 per R100
Credit card cash on budget	R80 + R2.85 per R100
Other banks' ATMs	R10.00 + FNB ATM FEE
Other banks' Mini ATM	R10.00 + FNB Mini ATM FEE
International ATM cash withdrawals using your FNB Fusion Private Clients Card or Cheque Card	R80 ²⁸
FNB Branch	R80 + R2.50 per R100

²⁸ Additional 2.75% commission and conversion fee apply. Some ATMs overseas might charge a withdrawal fee.

²⁹ Additional 2.75% commission and conversion fee apply.



Bank charges

Single Facility® lending fees

Existing facility fees

Monthly service fee (applies to clients with credit agreements concluded prior to 1 June 2007 and with a facility size of R500 000 or less)	R5.75
Monthly service fee (applies to NCA clients with credit agreements concluded between 1 June 2007 and 5 May 2016)	R57.50
Monthly service fee (applies to NCA clients with credit agreements concluded since 6 May 2016)	R69
Monthly service fee (applies to non-NCA clients as well as to clients with credit agreements concluded prior to 1 June 2007 with a facility greater than R500 000)	R240
Monthly service fee (applies to non-NCA clients with credit agreements concluded between 1 June 2007 and 28 February 2017)	R150

New facility fees

Once-off initiation fee on mortgage agreements (applies to clients that fall within the ambit of the NCA)	R6 037.50
A once-off initiation fee will be charged on all mortgage agreements (applies to clients that do not fall within the ambit of the NCA)	R10 400
Once-off initiation fee on unsecured and secured credit facilities other than mortgage agreements (applies to clients that fall within the ambit of the NCA)	R1 207.50



Bank charges

Single Facility® lending fees

New facility fees

An initiation fee will be charged on all refinancing of unsecured and secured credit facilities including mortgage agreements (applies to clients that do not fall within the ambit of the NCA)

R6 250

A discretionary structuring fee may be charged (applies to clients that do not fall within the ambit of the NCA)

Valuation fees

Property valuation fee

R1810

Early termination fees

Should you wish to settle the loan early before your loan term expires, you will be required to provide the Bank with 90 days' notice where, an early termination fee may be charged. The fee is equal to no more than the interest that would have been payable under the agreement for the period equal to the difference between the 90 days and your period of notice of settlement.

Please note:

The monthly service fee applicable to your Single Facility will be charged irrespective of the balance outstanding and will only cease when the credit facility has been closed.



Bank charges

Payments

Cellphone banking, the FNB App, Telephone banking - IVR, FNB ATM and Online banking	R8.50
Telephone banking (consultant assisted)	R80
FNB Branch	R80
Digi-zone	R15
Cheques issued	R150 ³⁰
Bank cheque	R140
Internal debit orders	R4.20
External debit orders	R19

³⁰ Cheque issuing related fees are not applicable to FNB Fusion Private Clients Account.



Bank charges

Debit order management

Stop payment – digital channels	Free
Stop payment – telephone banking (consultant assisted)	R26
Stop payment – branch	R80
Debit order dispute – telephone banking (consultant assisted)	R40
Debit order dispute – branch (consultant assisted)	R40
Debit order dispute - digital channels	R5

Scheduled Payment related (establishment and amendment)

Online	Free
Branch	R18

Deposits

Cash deposit at FNB ATM	R1.10 per R100
Cash deposit at FNB Branch	R80 + R2.50 per R100 ³¹
Cheque deposit at FNB Branch and ATM	R60 + R11 per cheque (Max. R150)
ENC upliftment fee and special clearance	R335 ³²

³¹ Includes third party deposits.

³² Cheque issuing related fees are not applicable to FNB Fusion Private Clients Account.



Bank charges

Prepaid purchases

FNB Connect prepaid airtime purchase using Digital Channels	Free
Prepaid airtime purchase using other banks' ATMs	R15
Other network's prepaid purchase using ATM and cellphone banking	R0.50 for values \leq R10 R1 for values between R10 and R25 R2 for values above R25
Other network's prepaid purchase using FNB App and Online banking	Free
Prepaid electricity purchase	R2.70
Pay TV prepaid purchase	R2.70

Balance enquiries

Using eChannels and mobile channels	Free
Point-of-sale	R1.75
Other Banks' ATMs, international point-of-sale, branch or telephone banking (consultant assisted)	R7.30



Bank charges

Statements

Cellphone Banking Mini statement	Free
FNB ATM transaction list	R3.60
Historical statements – FNB App and Online Banking (download/view/email)	Free
Posted Statement	R26 (per statement)
Emailing of statements – Branch and Telephone Banking	R40 (per statement)
Printing of statements – Branch and Telephone Banking	R40 (per statement)
Digi-zone statements	R25 (per statement)
Interim statements	R18.20 per page
FNB ATM - full statement	R3.75 per page



Bank charges

Additional statements (fee per month)

Online	Daily	R61
	Weekly	R29
	Twice-monthly	R16.10
Paper	Daily	R128
	Weekly	R53
	Twice-monthly	R26

Unsuccessful transactions (insufficient funds)

FNB ATM	Free
Point-of-sale, scheduled payment and Other Banks' ATMs	R8.50
Insufficient funds fee (returned item cheque or debit order)	Free (first 3 unpaid items)
	R25 (per unpaid item 4 and 5)
	R110 (per unpaid item 6 or more) ³³

³³ Applicable over a rolling 12 month period.



Bank charges

Card and cheque book delivery fee

Courier delivery (delivery between 8am-5pm)	Free
Urgent delivery	R250
Branch delivery	Free
International delivery	R700
Cheque book	R310*

Card replacement fees

Cheque Card/FNB Fusion chip & PIN Card	R120
Temporary card replacement	R100
Credit card/FNB Petro Card	One free card per year, thereafter R120 per card

* Cheque issuing related fees are not applicable to FNB Fusion Private Clients Account.



Bank charges

Cheque book fees³⁶

Pocket 40 forms	R90 ³⁷
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Copies of vouchers (deposit slips and cheques)

Online banking	Free
Branch and telephone banking (consultant assisted)	R80

SLOW Lounge fees³⁸

Domestic lounges	R250
International lounge	R400

³⁶ Cheque issuing related fees are not applicable to FNB Fusion Private Clients Account.

³⁷ Excluding FNB Fusion Private Clients Account.

³⁸ SLOW Lounge fees are applicable for every additional entry over and above complimentary entries, as well as for every entry where the cardholder does not qualify for complimentary entries.

For more information on SLOW Lounge visit fnb.co.za/slow-lounge.



Bank charges

Convenience and value-added services

Buy LOTTO™/Powerball	R2.70 ³⁹
MultiChoice payments	R7
Pay & clear now	R45
Cash swop fee	Free
Payment honouring fee	R50 for value ≤ R50 R150 for value > R50 ⁴⁰
Common Monetary Area (CMA) Cross-border Receipt	R100 plus applicable cash deposit fee
Account confirmation letter (Online banking)	Free
Account confirmation letter (Digi-zone)	R26.50

³⁹ LOTTO™ purchases are excluded from the Islamic Private Clients Cheque Account.

⁴⁰ A service fee is charged for each payment honoured where there is not enough money in your transactional account.



Bank charges

Electronic subscriptions services (fee per month)

My limit alert	R3.15
Scheduled payment alert	

Balance alert (fee per month)

Monthly	R1.15
Weekly	R3.20
Daily	R15.50

Payment notifications

Email	R0.95
SMS	R1.30
Fax	R8



Bank charges

Other fees

FNB One Account monthly fee	R468 ⁴¹
Online banking payment history (older than 3 months)	R7
Online banking account verification fee (FNB and other banks' accounts)	R7
Monthly petrol card fee (linked to your FNB Fusion Private Clients or Cheque Account)	R20
FNB Petrol Card fuel purchases	R5.75
Monthly device payment fee	Device dependant
Online banking password reset using telephone banking (consultant assisted)	R80

Additional Credit Card purchase fees

Fuel transaction fee (Petro Cards only)	R5.75
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Credit Card deposit fees

FNB ATM with Automated Deposit Terminal (ADT)	R1.10 per R100
FNB Branch and FNB ATM with envelope deposit facilities	R80 + R2.50 per R100

⁴¹Please be advised that One Account is not available for new sales.



Bank charges

Credit Card linked account transfers and account payments

IVR Smart Transfer to FNB	Free
Linked account transfers	Free
Third party payments	R9.50
Telephone banking (consultant assisted)	R80
Transfers and payments at branch	R80

Voucher retrieval requests

Local	R105
International	R295

Other Credit Card fees

Budget purchases	Free
Declined transaction fee	R9.50
International ATM/branch cash withdrawals	R80 + R2.50 per R100 ⁴²

⁴² International currency commission and conversion fee of 2.75% of the transaction value applies.



Bank charges

Credit card convenience fees

Pay2Cell		R8.50
	App and online	Free
Prepaid Airtime Transaction Fee	FNB ATM & Cellphone banking (Transactions between R0.01 – R10)	R0.50
	FNB ATM & Cellphone banking (Transactions between R10.01 – R25)	R1.00
	FNB ATM & Cellphone banking (Transactions between R25.01 – R40)	R1.50
	FNB ATM & Cellphone banking (Transactions greater than R40.01)	R2.00
Uncapped ADSL fee		R2.50
Lotto/PowerBall Purchase		R2.70
Prepaid Electricity		R2.70
PayTV Prepaid Purchase		R2.70

Credit card cash deposits fees

FNB ATM with Automated Deposit Terminal (ADT)	R1.10 per R100
FNB Branch and FNB ATM with envelope deposit	R80 + R2.50 per R100



Bank charges

eWallet

Fees for sender⁴³

Send money from FNB Account to eWallet	R2 + R2 per R100
Reversal of incorrect 'Send Money to eWallet' transaction – telephone/branch	R55
Reversal of incorrect 'Send Money to eWallet' transaction – cellphone banking	R15

Fees for recipient

Monthly account fee	Free ⁴⁴
Withdraw cash from an FNB ATM, FNB Mini ATM or participating retailers	1 free ATM withdrawal for each payment received
Purchases at participating retailers	Free
Prepaid airtime or data purchase	R1.50
Prepaid Electricity	R2.70
Multichoice payments	R7
Pay TV payments	R2.70

⁴³Limited to a maximum of 4 at any time.

⁴⁴ If you have used your free withdrawals, the following fees will apply: FNB ATM/Mini ATM: R10.95 for amounts up to R1000. R13.95 for amounts over R1000.



Bank charges

eWallet

Fees for recipient

Inactivity fee per month (after 6 months of inactivity)	R11
Transfer from your eWallet to your FNB Account	Free
eWallet balance enquiry	Free
eWallet mini-statement	Free

Foreign Exchange

As SA's Best Foreign Exchange Provider⁴⁵, we offer a range of solutions to suit all your needs – whether you're sending or receiving money globally, travelling, saving in a foreign currency or investing offshore.



⁴⁵ Global Finance World's Best FX Providers 2017 – 2020.

Foreign Exchange

Foreign exchange solutions	Online Banking /App	Call Centre / Banker	Branch
FNB Global Account			
Transfer (to Rand, from Rand, and between global accounts)	Free		
Global payments and receipts			
Global payments (sending money)	Refer to Global Payments and Receipts (SWIFT) fees below		
Global receipts (receiving money)			
Non-resident or Foreign National Foreign Currency Account (FCA)			
Transfer from FCA to Rand account	Free		
Transfer from Rand account to FCA	Free		
<i>For all other fees, refer to "General fees".</i>			



Get rewarded⁴⁶ Earn back in eBucks on your transaction charges when you send or receive foreign currency payments online or with the FNB App, or when receiving regular foreign currency payments by authorising FNB to convert these funds on your behalf with a Standing Instruction.

⁴⁶eBucks earned on Global Payment and Global Receipt transactions are subject to standard eBucks Reward earn rules. For more information, visit the eBucks website.

Foreign Exchange

Foreign exchange solutions	Online Banking /App	Call Centre / Banker	Branch
All Exchange Control Applications including placing emigration on record with the SARB			
Minimum fee per application	-	R1950	
Placing immigration on record with the SARB			
Minimum fee per application	-	R200	
Placing emigration on record where the client is a beneficiary of an Inter-Vivos Trust			
Minimum fee per application	-	R3190	
Urgent and/or complex applications			
Minimum fee per application	-	R 3190	

For all other fees, refer to "General fees".

Foreign Exchange

Travel products bought from FNB	Online Banking /App	Call Centre / Banker	Branch
Multi-currency Cash Passport™			
Initial card fee	R75	R125	R220
Additional card fee	-	R75	R75
Commission (load or reload)	0.5% (Min.R75)	0.75% (Min.R105)	1% (Min.R160)
Foreign notes			
Commission	2% (Min.R80)	2.20% (Min.R100)	2.30% (Min.R140)
CMA notes (Lesotho, Namibia, Eswatini)			
Commission	3.80% (Min. R150)		
Delivery			
Order up to R1 999.99	R275		
Orders R2 000.00 and over	Free		

For all other fees, refer to "General fees".

Foreign Exchange

Travel products sold to FNB	Online Banking /App	Call Centre / Banker	Branch
Multi-currency Cash Passport™			
If credited to an FNB transactional or Global Account	Free		
If paid out in cash or credited to any other account	-	Free	Free
Foreign notes			
Commission	-	-	2.30% (Min.R140)
CMA notes (Lesotho, Namibia, Eswatini)			
Commission	-	-	3.80% (Min.R150)

For all other fees, refer to "General fees".

Foreign Exchange

International payment solutions

Low value Global Receipts in Foreign Currency

Online Banking
/App

Call Centre
/ Banker

Global Payments (sending money)

Commission including SWIFT fee

0.55% (Min. R295,
Max. R650)

0.65% (Min. R375,
Max. R895)

Global Receipts (receiving money)

Commission

0.55% (Min. R180,
Max. R550)

0.65% (Min. R275,
Max. R795)

Common Monetary Area (CMA) payments and receipts

Global payments - CMA destination

Global receipts - CMA origin

R150

ZAR Fee (an additional fee will be charged if a payment is sent abroad or received from abroad in Rands)

Online Banking
/App

Call Centre
/ Banker

Value of transaction

R0 - R1 499.99

Free

R1 500 - R1 999.99

R60

R2 000 - R2 499.99

R120

R2 500 +

R175

For all other fees, refer to "General fees".

Foreign Exchange

International payment solutions

Low value Global Receipts in Foreign Currency	All channels (Online banking /App/call centre/branch/banker)
R0 - R499.99	R70
R500 - R1 000	R125
Low Value Global Receipts in ZAR	All channels (Online banking /App/call centre/branch/banker)
R0 - R499.99	R70
R500 - R1 000	R125
Global Receipts received for pension purposes	All channels (Online banking /App/call centre/branch/banker)
R0 - R4999.99	R40
R5 000 - R9 999.99	R80
R10 000 - R14 999.99	R115
R15 000 +	R150

For all other fees, refer to "General fees".

Foreign Exchange

International payment solutions

Foreign cheques	Online	Branch
Bills negotiable (foreign cheques received)		
Commission	-	1.70% (Min. R320, Max. R1265)

For all other fees, refer to "General fees".

Foreign Exchange

International payment solutions

MoneyGram ⁴⁷	All channels (Online banking /App/call centre/branch/banker)
Send amount (USD)	Send fee (USD)
\$0 - \$50	\$7
\$50 - \$100	\$10
\$100 - \$150	\$11
\$150 - \$200	\$13
\$200 - \$250	\$15
\$250 - \$300	\$17
\$300 - \$400	\$19
\$400 - \$500	\$24
\$500 - \$600	\$29
\$600 - \$700	\$34
\$700 - \$800	\$39

⁴⁷ MoneyGram fees exclude VAT.

Foreign Exchange

International payment solutions

MoneyGram ⁴⁷	All channels (Online banking /App/call centre/branch/banker)
Send amount (USD)	Send fee (USD)
\$800 - \$900	\$44
\$900 - \$1 000	\$49
\$1 000 - \$1 200	\$55
\$1 200 - \$1 500	\$63
\$1 500 - \$1 800	\$70
\$1 800 - \$2 500	\$90
\$2 500 - \$5 000	\$140
\$5 000 - \$7 500	\$240
\$7 500 - \$8 000	\$290

⁴⁷ MoneyGram fees exclude VAT.

Paypal

PayPal is one of the world's leading digital payment platforms where you can receive payments and pay online for goods and services, without sharing your financial information. It's safe, easy to use, fast and more convenient than ever before.

What is the FNB Top-Up and Withdraw Service?

You don't need a credit card to shop online. With FNB's Top-Up Service you can top up funds to a PayPal account from a qualifying FNB account. FNB's Withdraw Service allows you to withdraw funds received into a PayPal account to your FNB or any linked South African bank account.

Save money with FNB's tiered pricing structure

The standard withdrawal rate on all Top-Up and Withdraw transactions is 1.52%. However, you can withdraw for as little as 0.81%, depending on your previous month's transactional value.

Tier	Fees incl. VAT	Total monthly Top-Up & withdraw
Tier 0	1.52%	\$0 - \$3 000
Tier 1	1.37%	\$3 001 - \$10 000
Tier 2	1.27%	\$10 001 - \$50 000
Tier 3	1.01%	\$50 001 - \$100 000
Tier 4	0.81%	\$100 001

Please note:

The new structure applies specifically to FNB's Top-Up and Withdrawal service with PayPal. The PayPal transactional charges and currency conversation fees will stay the same. To learn more about the FNB and PayPal service, contact our PayPal helpdesk on 087 572 9725 or email paypalenquiries@fnb.co.za.



Home Loan, Structured Loan and Securities Based Loan

FNB Private Clients offers you specialist lending expertise and services to help you meet your unique financial needs and aspirations.

Our range of flexible lending products can be shaped to your advantage, taking into account your particular requirements, desired funding amount and objectives. We specialise in providing finance for your residential or holiday home, investment property or rental portfolio through our tailor-made lending solutions, including Home Loans and Structured Loans.

The Securities Based Loan will allow you to stay ahead of the game and move with the markets. You can now use the flexibility of innovative lending solutions to create wealth without interrupting your long-term investment portfolio goals, and without having to liquidate any of your current assets to do so.

Lending

Existing facility fee

Monthly service fee (applies to clients with credit agreements concluded prior to 1 June 2007 and with a facility size of R500 000 or less)	R5.75
Monthly service fee (applies to NCA clients with credit agreements concluded between 1 June 2007 and 5 May 2016)	R57.50
Monthly service fee (applies to NCA clients with credit agreements concluded since 6 May 2016)	R69
Monthly service fee (applies to non-NCA clients as well as to clients with credit agreements concluded prior to 1 June 2007 with a facility greater than R500 000)	R240
Monthly service fee (applies to non-NCA clients with credit agreements concluded between 1 June 2007 and 28 February 2017)	R150

For all other fees, refer to "General fees".

Lending

New facility

Once-off initiation fee on mortgage agreements (applies to clients that fall within the ambit of the NCA) R6 037.50

A once-off initiation fee will be charged on all mortgage agreements (applies to clients that do not fall within the ambit of the NCA) R10 400

Once-off initiation fee on unsecured and secured credit facilities other than mortgage agreements (applies to clients that fall within the ambit of the NCA) R1 207.50

An initiation fee will be charged on all refinancing of unsecured and secured credit facilities including mortgage agreements (applies to clients that do not fall within the ambit of the NCA) R6 250

A discretionary structuring fee may be charged (applies to clients that do not fall within the ambit of the NCA)

Valuation fees

Property valuation fee R1 810⁴⁸

⁴⁸ Kindly note that this fee is only applicable to Home Loans and Structured Loans (not Securities Based Loan).

Lending

Early termination fees⁴⁹

A fixed rate breakage fee is charged when a fixed rate is cancelled before expiry of the loan term*.

Should you wish to settle the loan early before your loan term expires, you will be required to provide the Bank with 90 days' notice where, an early termination fee may be charged. The fee is equal to no more than the interest that would have been payable under the agreement for the period equal to the difference between the 90 days and your period of notice of settlement.

Other fees

Unpaid debit order fee (applies to non-NCA Juristic clients)	R200
Bank Cheque commission	R100

For all other fees, refer to "General fees".

Please note:

*Applicable to Non-NCA clients only.

The monthly service fee applicable to your loan will be charged irrespective of the balance outstanding and will only cease when the credit facility has been closed.

⁴⁹ Kindly note that currently this does not apply to Securities Based Loan.

A person wearing a teal shirt is sitting at a desk, writing in a notebook with a black pen. To the left of the notebook is a clear glass jar filled with coins. The background is blurred, showing what appears to be a window or a wall. The overall lighting is warm and focused on the person's hands and the desk.

Savings and cash investments

Get instant access to your funds in case of emergencies.

Savings and **cash investments**

Savings account

A free FNB Savings Account linked to your cheque account. No transactional fees apply to your savings account.

Money Maximiser

Earn a money market fund related rate, plus your capital and quoted returns are fully guaranteed. Accounts opened on the FNB App or in the Private Clients bundles will not be charged a monthly fee.

Money Maximiser

Monthly Account Fee

R65⁵⁰

For all other fees, refer to "General fees".

⁵⁰ Monthly fee waived to customers with an FNB Fusion Private Clients Account, cheque account or Single Facility® Bundled Option.

Savings and cash investments

Other fees that apply to your Money Maximiser Account

Money Maximiser

Electronic withdrawals

Electronic transfers: Online banking, cellphone banking, telephone banking and the FNB App	Free
Electronic third-party payments: Online banking, cellphone banking, telephone banking and the FNB App	R45
Transfers or payments: branch or telephone (Consultant Assisted)	R80
Pay & Clear now	R90

Scheduled transfer related fees

Establishment or amendment fees (Online banking)	Free
Establishment or amendment fees (FNB Branch)	R18.20

To view other Savings and Cash Investment solutions available to you, please visit our website.

Retirement Solution

FNB understands that life changes as you retire. We are here to help as you venture into this new life stage. Retired individuals can now share in the benefits of a solution designed specifically to cater for your unique needs, post retirement.

Get more with our retirement solution!

Enjoy all the value that being a Private Client brings together with additional benefits that retirement brings. As an FNB Private Client, if you invest R500,000 you will get 50% off your monthly transactional account fee or invest R1,000,000 and get 100% off.

More Value – Less Fees

> Get more

- Earn preferential rates on your Fixed Deposits
- Protect your your money with an FNB Living Annuity or Endowment
- Discounted estate administration fee

> Cost effective lending

- Get up to 100% of the value of the home loan
- Discounted attorney fees on bond registration costs
- Preferential interest rates on your home loan
- No monthly fees on a Securities Based Loan
- No early settlement fee for bond terms of more than three years

> More rewards


- Double* investment eBucks points

> More help

- Your dedicated Private Banker and team of experts will still be available to you.
- 24/7 Service Suite via Secure Chat™, phone or email
- Advice session to ensure you are on track

*All other transactional pricing is aligned to that outlined in this guide.

*Terms, conditions and rules apply.

A close-up photograph of a person's hands. The left hand holds a white smartphone, and the right hand holds a black credit card. The background is a blurred desk with papers and a pen. The text is overlaid on the bottom half of the image.

FNB Private Clients Non-Trading Juristic Account

The FNB Private Clients Non-Trading Juristic Account is a day-to-day transactional account for your wealth creation vehicle where the focus is on estate planning and succession as well as wealth creation and management.

FNB Non-Trading Juristic Account

R80 p.m.

Pay-As-You-Use (PAYU) pricing option

On this pricing option, you are charged for each transaction at the applicable fee.

Monthly account fees

Account fee	R80
Monthly Petro Card fee (linked to your FNB Private Clients Non-Trading Juristic Account)	R20

Prepaid purchases

FNB Connect prepaid purchases, FNB ATM, online banking, cellphone banking, the FNB App, telephone banking - IVR	Free	
Prepaid airtime purchase using other banks' ATMs	R15	
Prepaid airtime transaction fee (FNB ATM and cellphone banking)	Transactions between R0.01 – R10	R0.50
	Transactions between R10 - R25	R1.00
	Transactions greater than R25	R2.00
Other prepaid airtime using FNB App and online banking	Free	

For all other fees, refer to "General fees".

FNB Non-Trading Juristic Account

Card purchases

FNB Private Clients Business Cheque Card purchases (local and international)	Free ⁵¹
Petro Card fuel purchases	R5.75

Linked account transfers

Electronic transfers (FNB ATM, online banking - no role separation, telephone banking - IVR, scheduled)	Free
Telephone banking (consultant assisted)	R80
FNB Branch	R80

For all other fees, refer to "General fees".

⁵¹ International currency commission and conversion fee of 2.75% of the transaction value applies.

FNB Non-Trading Juristic Account

Payments

Cellphone banking, the FNB App, telephone banking - IVR, FNB ATM and online banking	R8.50
Telephone banking (consultant assisted)	R80
FNB Branch	R80
Cheques issued	R150
Bank cheque	R140

Deposits

Cheque deposit at FNB Branch (per deposit)	R60+R11 per cheque (Max. R150)
Special clearance	R335
Effects not cleared upliftment	R335

For all other fees, refer to "General fees".

FNB Non-Trading Juristic Account

Cash deposits

FNB ATM	R1.10 per R100 or part thereof
Branch cash deposit fees	R80+R2.50 per R100

Cash withdrawals

FNB ATM	R2 per R100
Cash@Till®	Free
Cardless cash withdrawals	R2 per R100
Credit card cash on budget	R80 + R2.85 per R100
Other banks' ATMs	R10 +R2 per R100
International ATM cash withdrawals using your FNB Fusion Private Clients Card or cheque card	R80 ⁵²
Branch (includes all financial institution branches and the purchase of foreign exchange)	R80+R2.50 per R100 ⁵³
International branch	R80+R2.50 per R100 ⁵³

For all other fees, refer to "General fees".

⁵² Included in the FNB Fusion Private Clients and Cheque Account/Single Facility® monthly fee. International currency commission and conversion fee of 2.75% of the transaction value applies.

⁵³ Additional 2.75% commission and conversion fee apply.

FNB Non-Trading Juristic Account

Balance enquiries

FNB ATM	Free
Point-of-Sale (Private Clients Business Cheque Cards only)	R1.75
FNB Branch and telephone banking (consultant assisted)	R7.30
Other banks' ATMs	R7.30
International Point-of-Sale balance enquiries	R7.30

For all other fees, refer to "General fees".

FNB Non-Trading Juristic Account

Statements

Cellphone banking mini-statement	Free
FNB ATM transaction list	R3.60
Historical statements – online banking (download/view/email)	Free
Emailing of statements – branch and telephone banking	R40 (per statement)
Printing of statements – branch and telephone banking	R40 (per statement)
Printed statements (Smart Kiosk)	R3.75 per page
Posted statement	R26 per statement
Interim/Provisional statements	R18.20 per page
Digizone statements	R25 per statement

Additional statement (fee per month)

	Paper	Online
Daily	R128	R61
Weekly	R53	R29
Twice monthly	R26	R16.10

For all other fees, refer to "General fees".

FNB Non-Trading Juristic Account

Penalty fees

FNB ATM declined transaction fee (insufficient funds or daily limit exceeded)	Free
Other FNB declined transaction fee (local and international Point-of-Sale, scheduled payment)	R8.50
Other banks' ATMs declined transaction fee (insufficient funds or daily limit exceeded)	R8.50
Inward unpaid fee	R150
Unpaid cheques and/or debit orders	Free (First 3 unpaid items)
	R25 (per unpaid item 4 and 5)
	R110 (per unpaid item 6 and more) ⁵⁴

For all other fees, refer to "General fees".

⁵⁴Applicable over a rolling 12 month period

FNB Non-Trading Juristic Account

Card and other related fees

Voucher retention	R80
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Credit-related fees

Overdrafts

Overdraft initiation fees	An overdraft initiation fee may be charged
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NCA clients

Monthly credit service fee (new or increased overdraft concluded from 1 July 2016)	R69
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Non-NCA clients

Monthly credit service fee	0.115% of facility (Min. R69, Max. R1 207.50)
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For all other fees, refer to "General fees".



Important information

Important information

- These prices include VAT.
- Interest rates are personalised to you and appear on the FNB Fusion Private Clients Account and Credit Card statement.
- Visit FNB's website for a copy of the terms, conditions and rules that govern our agreements.
- Should you require further information on any Credit Card products or services, please contact credit card Customer Enquiries on 087 575 4727 (standard rates apply).

Definitions

- Credit facility service fee is charged monthly for the routine administration of maintaining your credit facility.
- Credit card monthly account fee is charged monthly for the administration and maintenance of your credit card Account.

The small print

Our small print is straightforward.

Information on our products and prices

- FNB, a division of FirstRand Bank Ltd. reserves the right to change fees or introduce new fees from time to time. If we do this, though, we'll give you at least 20 business days' notice of these changes. You'll find these changes on FNB's website.
- We strive to keep the information provided in the pricing guide as accurate as possible, and we will not be held responsible if an error or omission is found.
- You must apply for each facility or product individually.
- The granting of any facility or product is subject to you meeting the qualifying criteria of that product or facility.
- Each facility or product has a set of terms and conditions for that specific facility or product. We agree on these terms and conditions with the applicant.
- If there is disagreement between the product or facility specific terms and conditions and what's outlined in this pricing guide, we'll follow the product or facility-specific terms and conditions that apply to such a facility or product. FNB reserves the right to change the features of any product or facility at any time.
- Fees quoted as "per R100" include parts thereof.
- Where cellphone banking is referred to, standard network rates apply.
- All fees quoted are VAT inclusive and are effective from 1 July 2020 - 30 June 2021.

Standard terminology

If you want to compare FNB's fees with those of other banks, we have, as far as possible, used standard terminology throughout this pricing guide. This is in line with Section 13 of the Code of Banking Practice (COBP). In the case where we've used FNB-specific terminology, we've added this here showing the wording that other banks may use.

Glossary of terms

FNB term <i>(As Used In Guide)</i>	Standard terminology
Card purchase	Card transaction
Payment	Third party payment/stop order
Slimline devices	Mini ATMs
eChannels	Online banking, telephone banking, Interactive Voice Response (IVR) and FNB ATMs
Mobile channels	Cellphone banking and the FNB App



Contact us

For more information on our Private Clients banking solutions:

Visit www.fnb.co.za or call **087 575 4727**

Terms, conditions and rules apply.