



Get the best value for you and your family

FNB Private Wealth Pricing Guide

1 July 2020 – 30 June 2021

Terms, conditions and rules apply.

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



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FNB Channel Islands



Introduction

Welcome to FNB Private Wealth

At FNB Private Wealth, we understand the value of relationships, which is why we partner with you – focusing on your unique financial needs and aspirations.

As your trusted advisor, we help you navigate your wealth journey; this starts with your Private Banking team comprising of a Private Banker, a Private Banking Analyst and supported by the Service Suite. These core members are assisted by dedicated experts from across the broader FirstRand Group. Together, this team will create the most appropriate banking, lending, wealth and investment solutions for you, for your family and for your business.

FNB Private Wealth's range of interactive servicing platforms is secure, simple and convenient and allows you to bank from anywhere, at any time – simply download the FNB App on your device's app store. For your day-to-day banking requirements, you are supported 24 hours a day by the FNB Private Wealth Service Suite. Simply connect with us anytime via Secure Chat® through the FNB App (FNB App > Messages > Secure Chat®) or contact us on 087 730 6000.



Get the best value *for you and your family*

We are continually trying to find valuable solutions for you and therefore have included even more value to the FNB Private Wealth offering. Regardless of your FNB Private Wealth account, you will now have access to the following new benefits included in your monthly account fee.

Get the best value

for you and your family

➤ Added value

- No increase in the monthly fee on the FNB Fusion Private Wealth 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 monthly service fee for Single Facility® and Securities Based Loan¹
- No increase in the monthly account fee on the FNB Private Wealth Credit Card with a credit facility that offers up to 55 days interest free on card purchases
- Complimentary FNB Money Maximiser Account
- No monthly account fee for a FNB Global Account, and one complimentary Global Debit Card
- The option for FNB Private Wealth Credit Card to move your unexpected medical transactions to budget, over 6 months, at a promotional interest rate of prime.
- The option for FNB Private Wealth Credit Card to move selected iStore, Cycle Lab and The Pro Shop transactions to budget at a promotional prime interest rate, lowering your monthly repayment

➤ Family

- Your spouse or partner can enjoy the full FNB Private Wealth 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 family with eBucks Travel
- You, your spouse or partner and your children can receive up to 12 SLOW and Bidvest Premier Lounge bonus visits (Domestic or International), when you book your flights through eBucks Travel

Get the best value *for you and your family*

> Free access to The ENTERTAINER™

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

> Money management

- FNB Channel Islands Current Account²
- Tax-Free Savings Account³
- Retirement Annuity⁴
- Preservation Fund⁴
- Local and Global Trading Account⁵
- Complimentary FNB Non-trading Juristic Account⁶

*Discounts excludes taxes

¹To qualify for the waiving of the Single Facility™ monthly service fee of R69.00 the Single Facility™ account holder 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 Wealth Single Facility™ Bundled pricing option. If there are two or more mortgagors, then only one of the mortgagors that is not the Single Facility™ account holder must either have a FNB Private Wealth Cheque Account or FNB Private Wealth Account. Should the Single Facility™ for spouse or partner 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 Wealth Cheque account or a FNB Private Wealth 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.

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

³No monthly fee on Tax-Free Cash Deposit or Tax-Free Shares Account. No monthly admin fee on Tax-Free Unit Trust

⁴No monthly platform fees on Retirement Annuity and Preservation Fund

⁵A minimum balance of R25 000 must be maintained in your self-managed Local Trading Account.



eBucks Rewards

with 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 Wealth 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 Wealth card, FNB Private Wealth Credit card, FNB Private Wealth 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 Wealth 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 Wealth Cards

Terms, rules and conditions apply.

Find out how you could qualify, move up a reward level and earn more eBucks by visiting [eBucks.com](https://www.eBucks.com).

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 Wealth Account or FNB Private Wealth Cheque Account fee back in eBucks when you invest with FNB

> Maintain investment balances

Maintain an overall minimum saving and investment account balance of R1 000 000. Of this, a minimum of R250 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 R1 000 000 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

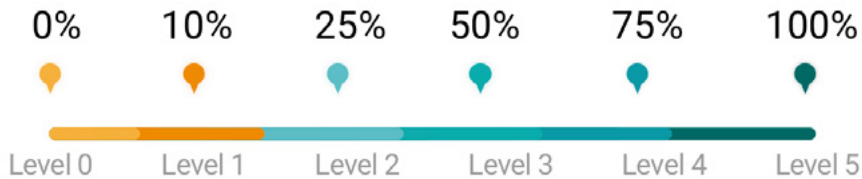
Even more ways to earn with FNB Investments

Earn up to 100% of your monthly FNB Fusion Private Wealth Account or FNB Private Wealth 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 Wealth account holder (who is on reward level 5) and have an FNB Money Maximiser Account with R750 000 invested and an FNB Retirement Annuity with R250 000 invested (total investment is R1 000 000) 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

with new ways to get rewarded (cont.)

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

> 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

> Monthly KAUAL benefit

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

> Airport Lounges

Enjoy up to 36 complimentary SLOW and Bidvest Premier Lounge visits per year, depending on your reward level

> Bonus Airport Lounge Visits

You, your spouse or partner and your children can receive up to 12 SLOW Lounge bonus visits (Domestic or International), when you book your flights through eBucks Travel



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](https://www.eBucks.com).

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

R470 p.m.

FNB Fusion Private Wealth Account

The FNB Fusion Private Wealth Cheque Account offers your spouse or partner a discounted monthly fee of R269 p.m. for the same banking experience and benefits that you have, regardless of their income.

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

Get up to 24% cashback on your monthly account fee, when you have a revolving facility or a personal loan with us

R499 p.m.

FNB Private Wealth Cheque Account or Single Facility®

The FNB Private Wealth Cheque Account offers your spouse or partner a discounted monthly fee of R299 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.

FNB Private Wealth 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 **FNB Islamic Private Wealth Cheque Account**, with similar value-adds, reward benefits and pricing as a Private Wealth Cheque Account. With Islamic Banking, you earn a competitive monthly profit share on your free Islamic Savings Account.⁶

⁶For more information, contact the Islamic Banking Suite on 087 578 6786.



Product comparison

The full value of Private Wealth

	FNB Fusion Private Wealth Account	FNB Private Wealth Cheque Account/ Single Facility [®] bundle pricing option	FNB Fusion Private Wealth Account / FNB Private Wealth Cheque Account for your spouse or partner	Pay-As-You-Use (PAYU) pricing option ⁷
Monthly account fee	R470	R499 ⁷	R269/R299 ⁸	R120 ⁹
Products included in your discounted monthly fee	<ul style="list-style-type: none"> FNB Fusion Private Wealth Account/Cheque Account/Single Facility[®] FNB Private Wealth Credit Card Up to 5 additional Credit and Petro Cards (linked to your FNB Private Wealth Credit Card) Money Maximiser¹⁰ FNB Private Wealth Non-Trading Juristic Account¹¹ No monthly account fee for a FNB Global Account, and one complimentary Global Debit Card Unlimited cash withdrawals. This includes withdrawals made using Cash@Till[®], Cardless cash withdrawals and at FNB ATMs Free FNB ATM cash deposits up to R20 000 every month¹² FNB Private Wealth Securities Based Loan¹³ 			N/A

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

⁷ To qualify for the waiving 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 Wealth 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 Wealth Cheque Account or FNB Private Wealth Account for spouse or partner. 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.

⁸ Available on both the FNB Fusion Private Wealth Account and the FNB Private Wealth Cheque Account. Only one spouse per main account holder. The account must be linked to a main account or standard pricing will apply.

⁹ The Pay-As-You-Use pricing option is only available on Single Facility[®]. On this pricing option you are charged the Single Facility[®] monthly service fee and each transaction at the applicable fee.

¹⁰ 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.

¹¹ 1 complimentary Non-trading Juristic Account per FNB Fusion Private Wealth or cheque account held. The Non-trading Juristic Account must be on the Pay-As-You-Use Pricing Option. For customers with multiple Non-trading Juristic Accounts, the oldest accounts' monthly fee will be waived.

¹² Per account billing cycle.
¹³ 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 Wealth Cheque account or a FNB Private Wealth Single Facility[®] both of which must be on a bundled pricing option. Should the client fail to comply with this, the Securities



Product comparison

The full value of Private Wealth

	FNB Fusion Private Wealth Account	FNB Private Wealth Cheque Account/ Single Facility [®] bundle pricing option	FNB Fusion Private Wealth Account / FNB Private Wealth Cheque Account for your spouse or partner	Pay-As-You-Use (PAYU) pricing option ⁷
<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 Account¹⁴ • 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.

¹⁴ A minimum balance of at least £2 500 must be maintained in your FNB Channel Islands Current Account.

¹⁵ A minimum balance of at least R25 000 must be maintained in your Local Trader 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.

¹⁶ Only applicable to Non-Discretionary Accounts. A minimum balance of at least \$10 000 must be maintained in your Global Trader 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 Wealth Account, Cheque Account or Single Facility®.



Free transactions

FNB Fusion Private Wealth Account, Cheque Account or Single Facility®

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

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

Card purchases	Free ¹⁷
Pay & Clear now	Free
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
Courier delivery	Free
Branch delivery	Free
Send Money	Free

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

¹⁷ International currency commission and conversion fee of 2.75% of the transaction value applies.



Free transactions

FNB Fusion Private Wealth Account, Cheque Account or Single Facility®

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

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

Cash withdrawals using Cash@Till®, cardless cash withdrawals, FNB ATMs and other banks' ATMs (local and international)	Free ¹⁸
FNB ATM cash deposits	Free up to R20 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.



Free transactions

FNB Fusion Private Wealth Account, Cheque Account or Single Facility®

The transactions in the table to follow are included in your monthly account fee:

Other free transactions on your FNB Private Wealth Cheque/Fusion Account

Balance enquiries	FNB ATM, cellphone banking, telephone banking – IVR and the FNB App
	Point-of-Sale (local and international)
	Other banks' ATM
Statements	Cellphone banking mini-statement
	FNB ATM mini-statement
	Historical email/downloadable statements (online banking)
Other fees	Unsuccessful transactions (FNB ATM, Point-of-Sale, scheduled payments and other banks' ATM)
	LOTTO™/PowerBall™ purchases and prepaid electricity

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



Free transactions

FNB Fusion Private Wealth Account, Cheque Account or Single Facility®

The transactions in the table to follow are included in your monthly account fee:

Other free transactions on your FNB Private Wealth Cheque/Fusion Account

Value-added service fees	Additional online statements (daily, weekly, twice monthly)
	My Limit Alert subscription
	Balance alert subscription (daily, weekly, monthly)
	Scheduled payment alert subscription
	Payment notifications (email, SMS, fax)
	Card and device courier fee
	Online banking account verification (FNB accounts and other banks' accounts)
	Viewing of payments less than 3 months

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



FNB Private Wealth Credit Card

Your FNB Private Wealth 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

5 FREE additional credit cards

FREE delivery of cards

Personalised and competitive interest rates

Unlimited FREE swipes

Automated payments

Tap to pay for purchases in store



FNB Private Wealth Credit Card

Monthly fees

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 Wealth Credit Card monthly account fee	R248 ²¹
Additional card fees	5 free cards, thereafter R18.50 per card, per month
Petro Card fee (linked to your credit card)	R29.50 per card, per month

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 Wealth 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 Wealth and Cheque Account/Single Facility[®] monthly account fee.



FNB Private Wealth Credit Card

Enjoy the benefits of our new FNB Private Wealth Metal Credit Card that takes card quality and design to the next level

FNB Private Wealth Standalone Metal Credit Card

New Metal Credit Card	R1 000
Replacement Metal Credit Card (Lost/Stolen or Damaged)	R1 000
Reissue Metal Credit Card	R1 000
Additional Metal Credit Card	R 1000
Fraud Replacement Metal Credit Card - 1 free card per pricing cycle, thereafter R1000 per card	

FNB Private Wealth Bundle Metal Credit Card (Fusion/Cheque Account with a Credit Card)

New Metal Credit Card	R1 000 ²²
Replacement Metal Credit Card (Lost / Stolen or Damaged)	R1 000
Reissue Metal Credit Card	R1 000 ²²
Additional Metal Credit Card	R 1000
Fraud Replacement Metal Credit Card - 1 free card per pricing cycle, thereafter R1000 per card	

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

For Metal credit cards, your credit card account will be charged a fee of R1000. This fee may be rebated from your FNB credit card account subject to the following criteria and rules:

²²The metal credit card is only available to the Primary Account holder and limited to one card per card cycle

²²The rebate is dependent on the Primary Account Holders eBucks reward level for new and reissue of metal credit card (eBucks reward Level 3, 4 & 5 qualify for one primary card per card cycle)

²²Available to standalone FNB credit card account holders or FNB credit cardholders on the bundled pricing option with a FNB Fusion or FNB Cheque account

²²Only 1 free FNB metal credit card is applicable per pricing cycle for fraud replacement cards.



FNB Private Wealth Credit Card

Free transactions

Linked account transfers and account payments

Interactive Voice Response (IVR) smart transfer to FNB	Free
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Balance enquiries

FNB ATM	Free
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FNB Branch	Free
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International ATMs	Free
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Other banks' ATMs	Free
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Statements

FNB ATM mini-statement	Free
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Historical email statements	Free
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For all other fees, refer to "General fees".



FNB Private Wealth Credit Card

Free transactions

Other fees

eBucks Rewards membership	Free
Changes to account limits	Free
Card replacement	Free*
Courier delivery	Free
Urgent delivery	R250
Branch delivery	Free
International delivery	R700

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

*Free for first card thereafter R120



FNB Global Account

Bespoke solutions to save and transact globally.

FNB Private Wealth 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 (per additional card if customer holds another card in another currency) ²²	£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".

²² Annual card fee (per additional card if customer holds another card in another currency)

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

From transactional accounts to long and short-term savings accounts, 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.

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

A close-up photograph of a person's hands and arms as they work on a silver laptop. The person is wearing a teal-colored, textured V-neck sweater with light blue stripes at the cuffs. Their right hand is on the trackpad, and their left hand is resting on the keyboard. A black Visa credit card is placed on the keyboard in the lower right foreground. The background is softly blurred, showing a light-colored wall and a portion of a white object, possibly a chair or desk.

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 Wealth 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:

Other fees applicable on your cheque account²⁵

Monthly Overdraft service fee (applies to National Credit Act, 34 of 2005 (NCA) clients with credit agreements concluded between 1 June 2007 and 6 May 2016)	R57.50
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 between 1 June 2007 and 6 May 2016)	R57.50
Monthly rebate on Overdraft service fee (applies to NCA clients with credit agreements concluded since 6 May 2016)	R69
Monthly Revolving Facility service fee (applies to NCA clients with credit agreements 1 June 2007 and 6 May 2016)	R57.50 ²⁶
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
Monthly Fusion Credit Facility Fee	R69
Rebate on monthly Fusion Credit Facility fee	R69

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

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

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)	R245
Monthly service fee (applies to non-NCA clients with credit agreements concluded between 1 June 2007 and 28 February 2017)	R150



Bank charges

Single Facility® lending fees

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
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)	



Bank charges

Single Facility® lending fees

Valuation fees

Property valuation fee

R1 810

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.

Other fees

Unpaid debit order fee (applies to non-NCA Juristic clients)

R200

Bank cheque commission

R100

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

Linked account transfers

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

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 Wealth Card or Cheque Card	R80 ²⁸
Branch (includes all financial institution branches and the purchase of foreign exchange)	R80 + R2.50 per R100 ²⁹
International branch	R80 + R2.50 per R100 ²⁹

²⁸ Included in the FNB Fusion Private Wealth and Cheque Account/Single Facility* monthly fee. International currency commission and conversion fee of 2.75% of the transaction value applies.

²⁹ Additional 2.75% commission and conversion fee apply.



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
Digizone	R15
Cheques issued	R150 ³⁰
Bank cheque	R140
Internal debit orders	R4.20
External debit orders	R19

³⁰Cheque issuing related fees are not applicable to FNB Fusion 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 - online and FNB App (digital)	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

³¹Includes third party deposits.

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



Bank charges

Prepaid purchases

FNB Connect prepaid airtime purchase using eChannels and mobile channels	Free	
Prepaid airtime purchase using other banks' ATMs	R15	
Prepaid airtime transaction fee (FNB App and Online)	Free	
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
iTunes, Traffic Fines	R2.70	
Lotto/Powerball, PayTV Prepaid, Prepaid Electricity	R2.70	

Balance enquiries

Using eChannels and mobile channels	Free
Point-of-Sale (FNB Private Wealth Cheque Cards only)	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	3.60 (per statement)
Historical statements – 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)
Digizone statements	R25 (per statement)
Interim/Provisional statements	R18.20 per page
Printed statements (Smart Kiosk)	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 fees

Courier delivery (delivery between 8am-5pm)	Free
Urgent delivery	R250
FNB Branch delivery	Free
International delivery	R700
Cheque book	R310 ³⁵

Card replacement fees

Cheque card/Fusion chip & PIN Card	R120
Temporary card replacement	R100
FNB Credit Card/Petro Card	First one free, thereafter R120 per card
Metal cards (first issue and replacements)	R1000*

³⁵ Cheque issuing related fees are not applicable to FNB Fusion Private Wealth Account.

*Customers will be rebated for the Metal card fees if they are on reward levels 3, 4 or 5. If there are multiple cards on the customer's profile, only one card per cycle can be rebated.. All secondary card holders will be charged the R1000.00 fee irrespective of their reward level. Replacement cards will not qualify for rebates.



Bank charges

Cheque book fees³⁶

Pocket 40 forms	R90
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Copies of vouchers (deposit slips and cheques)³⁶

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

SLOW Lounge fees³⁷

Domestic lounges	R250
International lounges	R400

³⁶ Cheque issuing related fees are not applicable on FNB Fusion Private Wealth Account.

³⁷ 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

LOTTO™/Powerball, PayTV Prepaid, Prepaid Electricity	R2.70 ³⁸
MultiChoice payments	R7
Pay & Clear now	R45
Cash Swop fee	Free
Payment honouring fee	R50 ³⁹ if honoured Items are less or equal to R50. R150 ³⁹ if honoured Items are greater than R50.
Common Monetary Area (CMA) cross-border receipt	R100 plus applicable cash deposit fee
Account confirmation letter (online banking)	Free
Account confirmation letter (Digizone)	R26.50

³⁸ LOTTO™ purchases are excluded from the Islamic Private Wealth Cheque Account.

³⁹ 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

One Account monthly fee	R568 ⁴⁰
Online banking payment history (older than 3 months)	R7
Online banking account verification fee (FNB and other banks' accounts)	R7
Online banking password reset using telephone banking (consultant assisted)	R80
Monthly petrol card fee (linked to your Private Wealth Cheque Account)	R20
Petrol card fuel purchases	R5.75
Monthly device payment fee	Device dependant

Additional credit card purchase fees

Fuel transaction fee (Petro Cards only)	R5.75
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⁴⁰ Please 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
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 ⁴¹

⁴¹ International currency commission and conversion fee of 2.75% of the transaction value applies.



Bank charges

Credit card convenience fees

Pay2Cell		R8.50
Prepaid airtime transaction fee	FNB App and Online Banking	Free
Prepaid airtime transaction fee (FNB ATM and Cellphone Banking)	Transactions between R0.01 – R10	R0.50
	Transactions between R10.01 – R25	R1.00
	Transactions between R25.01 – R40	R1.50
	Transactions greater than R40	R2.00
Uncapped ADSL fee		R2.50
Common Monetary Area (CMA) cross-border receipt		R100 plus applicable Cash Deposit fee

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 sender⁴²

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 ⁴³	
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 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
Prepaid electricity	R2.70	
DStv payments	R7	
Pay TV prepaid	R2.70	

⁴² Limited to a maximum of 4 at any time.

⁴³ 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



Important information

Important information

- These prices include VAT.
- Interest rates are personalised to you and appear on the FNB Fusion Private Wealth 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 the FNB Private Wealth Service Suite on 087 730 6000 (standard rates apply).

Definitions

- Credit Facility service fee is charged monthly for the administration of maintaining your Credit Facility.
- Credit Card monthly account fee is charged monthly for the administration and maintenance of your Credit Card Account.

Foreign Exchange

As SA's Best Foreign Exchange Provider⁴⁴, 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.



⁴⁴Global 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	

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



Get rewarded⁴⁵ 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.

⁴⁵ eBucks 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	-	R1 950	
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	-	R3 190	
Urgent and/or complex applications			
Minimum fee per application	-	R3 190	

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

Foreign Exchange

Travel solutions

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
Commission (load or reload)	0.50% (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 fee			
Order up to R1 999.99		R275	
Orders R2 000.00 +		Free	

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	-	0.75% (Min. R105)	1.00% (Min. R160)
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 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 - R4 999.99	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 banking /App	Call centre /Branch/Banker
Bills negotiable (foreign cheques received)		
Commission	-	1.70% (Min. R320, Max. R1 265)

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

Foreign Exchange

International payment solutions

MoneyGram ⁴⁶	All channels (Online banking/ App/Call centre/Branch/Banker)
Send amount (USD)	Send fee (USD)
\$0.00 - \$50.00	\$7.00
\$50.00 - \$100.00	\$10.00
\$100.00 - \$150.00	\$11.00
\$150.00 - \$200.00	\$13.00
\$200.00 - \$250.00	\$15.00
\$250.00 - \$300.00	\$17.00
\$300.00 - \$400.00	\$19.00
\$400.00 - \$500.00	\$24.00
\$500.00 - \$600.00	\$29.00
\$600.00 - \$700.00	\$34.00
\$700.00 - \$800.00	\$39.00

⁴⁶ MoneyGram fees exclude VAT.

Foreign Exchange

International payment solutions

MoneyGram ⁴⁶	All channels (Online banking/ App/Call centre/Branch/Banker)
Send amount (USD)	Send fee (USD)
\$800.00 - \$900.00	\$44.00
\$900.00 - \$1 000.00	\$49.00
\$1 000.00 - \$1 200.00	\$55.00.00
\$1 200.00 - \$1 500.00	\$63.00
\$1 500.00 - \$1 800.00	\$70.00
\$1 800.00 - \$2 500.00	\$90.00
\$2 500.00 - \$5 000.00	\$140.00
\$5 000.00 - \$7 500.00	\$240.00
\$7 500.00 - \$8 000.00	\$290.00

⁴⁶ 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 Wealth offers you specialist lending expertise and services to help you meet your unique wealth 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 allows 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.

Loan

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)	R245
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".

Loan

New facility – fees remain unchanged!

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 810 ⁴⁷
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⁴⁷ Kindly note that this fee is only applicable to Home Loans and Structured Loans (not Securities Based Loan).

Loan

Early termination fees⁴⁸

A fixed rate breakage fee is charged when a fixed rate is cancelled prior to expiry of the loan term. Applicable to non-NCA clients only.

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:

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.

⁴⁸ 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 softly 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**

FNB Savings Account

A free 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.

Money Maximiser

Monthly Account Fee

R65.00⁴⁹

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

⁴⁹ Monthly fee waived to customers with an FNB Fusion Private Wealth Account, cheque account or Single Facility®.

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

Please note:

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 R1,000,000 you will get 50% off your monthly transactional account fee or invest R2,000,000 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 slightly blurred, showing documents and a pen on a desk. The overall tone is professional and focused on financial matters.

FNB Private Wealth Non-Trading Juristic Account

The FNB Private Wealth 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



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 ⁵⁰
Monthly Petro Card fee (linked to your FNB Private Wealth 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".

⁵⁰If you have the FNB Fusion Private Wealth Account or Cheque Account in your personal capacity, the fee for this account will be waived for 1 FNB Private Wealth Non-Trading Juristic Account.

FNB Non-Trading Juristic Account

Card purchases

FNB Private Wealth 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 Wealth 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 Wealth 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 Wealth 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
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 ⁵⁵
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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".

⁵⁵Where you have used more than R200 of your facility.

A man with a beard, wearing a light blue button-down shirt, is sitting at a wooden desk. He is smiling and talking on a black mobile phone held to his ear. In front of him is an open silver laptop. To the right of the laptop is a white coffee cup on a saucer. The background is a blurred office or home workspace with a window and a chair.

Private Business Account

At FNB Business we know how much your business and customers mean to you and the demands of meeting your client's needs whilst striving to grow your business. Whether you need sound advice, a cash injection to get things going, guidance on the best way to grow your savings or innovative transactional solutions that take the hassle out of banking. Our business solutions are there to help you.

Private Business Account



FNB Private Wealth Business Account

The FNB Private Wealth Business Account is suited to sole proprietors, incorporated businesses, partnerships, companies and close corporations, where the focus is on running a business to make a profit. It provides a flexible and simple way to conduct all business transactions and pay for day-to-day operations.



FNB Healthcare Account

The FNB Healthcare Account is suited to Healthcare Practitioners. This account provides a gateway to a holistic offering that meets the banking requirements of healthcare practitioners. It provides a flexible and simple way to conduct all business transactions and pay for day-to-day operations.

Private Business Account

Pricing options

With FNB Private Business, you can choose between Pay-As-You-Use (PAYU) or two Single Fee Pricing Options as detailed below.

Single Fee Pricing Options

There are 2 Single Fee Pricing Options to choose from. If you choose one of these options, you pay a monthly fee upfront and do not have to monitor your transaction fees each month, although we ask all clients to verify the transactions and costs on their statements. Pre-item billing will only start once the stipulated limit has been reached. All transactions and their associated costs (where applicable) can be verified on your monthly statement.

Single fee pricing options

	Option 1 - R300 p.m.	Option 2 - R430 p.m.
Electronic debit transactions (in bundle)	30 Transactions	50 Transactions
FNB Business Cheque Visa Card purchases	Unlimited	Unlimited
FNB ATM cash withdrawals (in bundle)	5 FNB ATM cash withdrawals	10 FNB ATM cash withdrawals

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

Private Business Account

Pricing options

Single fee pricing options (cont.)

	Option 1 - R300 p.m.	Option 2 - R430 p.m.
Cash deposited at an FNB ATM with Automated Deposit Terminal (ADT) (in bundle)	Free cash deposits of up to R50 000 per month	Free cash deposits of up to R100 000 per month
Transfers	Unlimited	Unlimited
Electronic debit transactions (out of bundle)	R19.00	R18.00
Cash deposited at an FNB ATM with Automated Deposit Terminal (ADT) (out of bundle)	R4.50 + R0.85 per R100 or part thereof	R4.50 + R0.80 per R100 or part thereof
Express clearing payments (online banking, FNB Branch, participating banks only)	1 free per month then R35.00	1 free per month then R 35.00

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



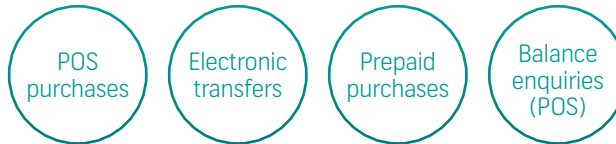
FNB Healthcare Account fees

With our single fee pricing options, you get value for money.

You receive a bundle of transactions for one monthly account fee. All out of bundle transactions will be charged as per the general transaction fee section of this pricing guide.

(Transaction fees will reduce your available balance on the date of the transaction.)

All three options also give you
unlimited:



Option 1: R300.00 p/m

Free	After which you pay
30x electronic debit transactions <i>(FNB Online Banking for Business and the FNB App only)</i>	R19.00 per transaction
5x FNB ATM cash withdrawals	R2.00* per transaction
Cash deposits done at an FNB ATM with cash deposits only - <i>up to R50 000.00 per month</i>	R4.50 + R0.85*
1x electronic Pay & Clear Now transaction	R35.00 per transaction

**per R100.00 or part thereof*



FNB Healthcare Account fees (cont.)

Option 2: R430.00 p/m

Free	After which you pay
50x electronic debit transactions (<i>FNB Online Banking for Business and the FNB App only</i>)	R18.00 per transaction
10x FNB ATM cash withdrawals	R2.00* per transaction
Cash deposits done at an FNB ATM with cash deposits only - <i>up to R100 000.00 per month</i>	R4.50 + R0.80*
1x electronic Pay & Clear Now transaction	R35.00 per transaction

*per R100.00 or part thereof

Option 3: R670.00 p/m

Free	After which you pay
90x electronic debit transactions (<i>FNB Online Banking for Business and the FNB App only</i>)	R17.00 per transaction
10x FNB ATM cash withdrawals	R2.00* per transaction
Cash deposits done at an FNB ATM with cash deposits only - <i>up to R250 000.00 per month</i>	R4.50 + R0.70*
1x electronic Pay & Clear Now transaction	R35.00 per transaction

*per R100.00 or part thereof



FNB Healthcare Account fees

*With pay-as-you-use you pay a lower monthly account fee. Each transaction will be charged for separately as per the general fee section of this pricing guide.
(Transaction fees will reduce your available balance on the date of the transaction.)*

You get the following FREE:

- FREE:** Digital banking solutions
- 24/7 Healthcare desk
- Business Manager
- eBucks Rewards
- Savings Pocket
- Instant Solutions
- SLOW Lounge access*

**Please refer to the eBucks website for complimentary SLOW Lounge visit requirements*

Pay-as-you-use	
Monthly account fee	R160.00 p/m



Tip to bank smarter

- Download the **FNB App** and bank **anytime, anywhere**. Transacting on the **FNB App** does not use data.
- **Track your spend** by viewing your transaction history **free** on the **FNB App** or **Online Banking for Business**.
- Your last 12 stamped statements are available **free** on the **FNB App** or **Online Banking for Business**.

Private Business Account

Pay-as-you-use (PAYU)

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

Monthly account fees

FNB Private Wealth Business Account	R135
If your business is a trust entity	R150

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



FNB Private Wealth Business Bank Charges

Transactions not mentioned, or over these limits, will be charged at standard fees as per the tables to follow.



FNB Business Bank Charges

Prepaid purchases

The FNB App and Online Banking	Free
FNB eChannels	R2.70
Other banks' ATMs	R15
Multichoice	R7
FNB Connect Prepaid	Free
FNB Branch or telephone banking (consultant assisted)	R15

Card purchases

FNB Business Visa Cheque card purchases (local and international)	R3.68
FNB Business Petro Card purchases	R5.50
International currency commission and conversion fee	2.75% of the transactional value

Inter-account transfers

Electronic transfers (FNB ATM, Online Banking - Single Level Control, telephone banking - IVR and speech)	Free
Transfers (branch, telephone banking - consultant assisted)	R80
Scheduled transfers (per payment)	Free
Transfers (DigiZone at the FNB Branch)	R15 per transaction
Electronic Pay & Clear Now	R45 per transaction



FNB Business Bank Charges

Account payments

Electronic third-party payments (FNB ATM, online banking – single level control, telephone banking – IVR and speech)	Max. R9.80
Internal debit orders (debit orders raised by FNB Card, FNB Home Loans, WesBank, FNB Loans, FNB Funeral Cover)	R4.20
External debit orders	R19
Cheque payments (per item)	R210
Third-party payments (FNB Branch, telephone banking – consultant assisted)	R80
DigiZone third-party payments (at the FNB Branch)	R15
Issue of bank cheques (per cheque)	R140
Payment honouring fee (per item less than R50)	R50
Payment honouring fee (per item equal to or more than R50)	R155
Scheduled payment establishment/amendment fee (online banking or the FNB App)	Free
Scheduled payment establishment/amendment fee (FNB Branch)	R18
Reversal of processed EFT (successful or unsuccessful)	R326

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



FNB Business Bank Charges

Payment notifications

Email	R0.95
SMS	R1.30

Cheque books

40 forms	R90
200 forms	R310
Cheque book delivery	R310
Voucher retention (per month)	R78

Deposit books

100 pages	R50
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For all other fees, refer to "General fees".



FNB Business Bank Charges

Cash withdrawals

Cash@Till® - Point-of-Sale	Free
FNB Mini ATM (withdrawal limits may apply)	R2 per R100 or part thereof
Other banks' Mini ATMs	R10 + R2 per R100 or part thereof
FNB ATM	R2 per R100 or part thereof
Other banks' ATMs	R10 + R2 per R100 or part thereof
International ATM cash withdrawals	R80 + 2% of the transaction value
International Branch cash withdrawals	R80 + R2.50 per R100
FNB Branch and FNB Bulk Cash Centres	Cheque service fee (Min. R62.40) + cash handling fee

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



FNB Business Bank Charges

Cash handling fee at branch and bulk cash centres

Value per withdrawal⁵⁶

	At branch	At branch At FNB Bulk Cash Centre
R0 – R4 999.99	R3.74	R3.46
R5 000 – R9 999.99	R2.55	R2.55
R10 000 – R14 999.99	R2.55	R2.46
R15 000 – R49 999.99	R2.08	R2.01
R50 000+	R1.92	R1.86

Deposits

Cheque deposit at FNB Branch (per deposit)	R60 + R11 per cheque (Max. R150)
Special clearance fee	R335
Effects not cleared upliftment fee	R110 per R10 000 or part thereof (Min. R560, Max. R5 600)
Surplus/shortage in deposit (incident fee)	R110

⁵⁶ Per R100 or part thereof.



FNB Business Bank Charges

Cash deposits

FNB ATM	R4.50 + R1.04 per R100
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Referenced deposit transactional fee (if availed of)

Over the counter (partial or full validation)	R5.20
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Electronic reference validation (FNB clients only)	R2.35
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Cash deposit fees

	At Branch	At Branch At FNB Bulk Cash Centre
Minimum fee per deposit	R50	R50
Value per deposit		
R0 – R4 999.99	R9.45 + R3.95 per R100 or part thereof	R5.50 + R3.74 per R100 or part thereof
R5 000 – R14 999.99	R9.45 + R2.08 per R100 or part thereof	R5.50 + R2.18 per R100 or part thereof
R15 000 – R49 999.99	R9.45 + R1.82 per R100 or part thereof	R5.50 + R1.82 per R100 or part thereof
R50 000 and greater	R9.45+ R1.51 per R100 or part thereof	R5.50 + R1.35 per R100 or part thereof



FNB Business Bank Charges

Card and other related fees

Courier delivery	R90
Branch delivery	Free
International delivery	R700
Urgent delivery	R250
Replacement fee (personalised, including damaged cards)	R120
Replacement fee (non-personalised, including damaged cards)	R110
PIN change at Branch	R11
Petro Card monthly fee	R21

Overdraft

New Initiation fee (NCA, mortgage backed)	R1 100.00 + 10%* (max. R6 037.50)
New Initiation fee (NCA, unsecured or secured by other than mortgages)	R165.00 + 10%** (max. R1 207.50)
New/Increase Initiation fee (non-NCA, applications done on Online Banking or the FNB App)	Free
New/Increase Initiation fee (non-NCA, consultant assisted)	1.15% of facility (or additional amount for increases)
Monthly credit service fee (NCA Clients)	R69
Monthly credit service fee (non-NCA)	0.125% of facility (Min. R69)

*of the facility amount greater than R10 000. Exclusive of VAT.

**of the facility amount greater than R1 000. Exclusive of VAT.



FNB Business Bank Charges

Business and Booster Loan

Initiation fee (NCA, mortgage backed)	R1 100.00 + 10%* (max. R6 037.50)
Initiation fee (NCA, unsecured or secured by other than mortgages)	R165.00 + 10%** (max. R1 207.50)
Initiation fee (non-NCA)	1.15% of loan amount (Min. R499)
Monthly credit fee (NCA)	R69
Monthly credit fee (non-NCA)	0.0575% of facility (min R69, max R575.00)

Revolving Loans

Initiation fee (NCA, mortgage backed)	R1 100.00 + 10%* (max. R6 037.50)
Initiation fee (NCA, unsecured or secured by other than mortgages)	R165.00 + 10%** (max. R1 207.50)
Initiation fee (non-NCA)	1.15% of Loan Amount (Min. R499)
Monthly credit service fee (NCA)	R69
Monthly credit service fee (non-NCA)	0.115% of facility (Min. R69, Max. R575)

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

*of the facility amount greater than R10 000. Exclusive of VAT.

**of the facility amount greater than R1 000. Exclusive of VAT.



FNB Business Bank Charges

Balance enquiries

FNB ATM	Free
Point-of-Sale (FNB Business Visa 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

Penalty fees

FNB ATM declined transaction (insufficient funds or daily limit exceeded)	Free
Other FNB declined transaction (local and international Point-of-Sale, scheduled payment)	R8.50
Other banks' ATMs declined transaction (insufficient funds or daily limit exceeded)	R8.50
Inward unpaid	R150
Unpaid cheques (per item less than R50)	R50
Unpaid cheques (per item greater than or equal to R50)	R150
Unpaid debit orders	R8.50



FNB Business Bank Charges

Scheduled payments

Scheduled payment establishment/amendment fee (online banking)	Free
Scheduled payment establishment/amendment fee (FNB Branch)	R18

Subscription fees

Online banking, telephone banking, <i>inContact</i> Pro	Free
Scheduled payment alert (per month)	R3.15
Domestic SLOW Lounge fees	R250*
International SLOW Lounge fees	R400*

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

* 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.



FNB Business Bank Charges

Debit order management

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

Balance alerts (per month)

Daily	R17.06
Weekly	R3.20
Monthly	R1.15

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

*These fees are not applicable to fraudulent debit orders.



FNB Business Bank Charges

eWallet Pro fees				
Tier	Vol (TRX)	0 Sponsored	1 Sponsored	2 Sponsored
1	1 - 30	R11.24	R19.87	R28.75
2	31 - 100	R10.59	R18.66	R26.13
3	101 - 250	R9.94	R17.40	R24.82
4	251 - 1000	R8.12	R16.19	R23.66
5	1000+	R6.81	R14.93	R22.34
Reversal of incorrect eWallet Pro transaction				
Reversal of incorrect eWallet Pro transaction fee				R55
eWallet Pro card				
eWallet Pro card fee per card				R30.25

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



Cash Bundle pricing option

This is a new cash depositing feature mainly for cash intensive customers where you can deposit a specific value of cash at any FNB Branch and/or Bulk Cash Centres for a fixed monthly fee.

Cash Bundle pricing option

Cash Bundle

Monthly Bundle fee	R5 850
Monthly Bundle value	R1 000 000

Excluded from Bundle

Cash deposits less than	R55 000
Minimum fee	R50
Base fee	R5.50
Fee per R100 or part thereof	R1.92

Over Bundle fees

Minimum fee	R50
Base fee	R5.72
Fee per R100 or part thereof	R0.75

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

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 easy banking solutions:

Visit www.fnb.co.za or call **087 730 6000**

Terms, conditions and rules apply.