

Make your money go further
with **simple, affordable**
saving and investing.

#RealHelp

FNB Savings &
Cash Investments
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).



Main menu



Savings and cash investments

FNB has a solution to help you make your savings and investment goals a reality, whatever they are.

This pricing guide will help you to understand bank charges related to your retail savings and cash investment accounts. This guide outlines FNB's most common VAT inclusive prices, effective from 1 July 2020 to 30 June 2021.

Save on fees by following these tips

➤ Save time and go digital

You can avoid going into a branch and rather use FNB Online Banking, FNB Cellphone Banking, the FNB App or FNB ATMs to open and manage your account with free access.

➤ Transfer money electronically to your account for free

Use an FNB ATM instead of a branch, as the fees are lower or in some instances free.

➤ Avoid penalty fees

Ensure that you have enough money in your account. You can avoid penalty fees that are charged when you do not have enough money in your account to cover transaction fees.

An elderly couple is shown in a close-up, smiling warmly as they look at a laptop screen. The man, on the left, has a grey beard and is wearing a white t-shirt. The woman, on the right, has short grey hair and is also wearing a white t-shirt. They are sitting on a bed with teal and white pillows. The overall mood is positive and relaxed.

Save for rainy days

Get instant access to your savings, plus your capital and quoted returns are fully guaranteed.

Save for rainy days

R0 p.m.

FNB Savings Account

A free savings account linked to your cheque account.

R65 p.m.

FNB Money Maximiser

Earn a money market fund-related rate.

> Did you know?

To earn interest, always ensure you keep your balance above the min. balance required.

> Save money!

A payment costs R45, but you can avoid this fee by transferring money for free to your cheque account and then paying from there.

Product comparison

		Savings account	Money Maximiser
Money in	Min. opening deposit	R1	R100 000
	Add money anytime	Yes	Yes
	Scheduled transfers	Yes	Yes
Money out	Transfers into FNB Account	Yes	Yes
	Third party payments	-	Yes
Interest rate	Tiered rate	Yes	-
Interest	Redirect your interest	Yes	Yes
	Reinvest your interest	Yes	Yes
Special features	Capital and quoted returns guaranteed	Yes	Yes
	Investment advice available	Yes	Yes

General fees

Monthly fees ¹	Savings account	Money Maximiser
Monthly account fee	Free	R65
Deposits	Savings account	Money Maximiser
Cheque deposit at FNB Branch (available until 31 December 2020)	-	R60 + R11 per cheque (Max. R150)
ENC upliftment fee and special clearance	-	R335
FNB ATM and ADT	-	R1.10 per R100 or part thereof
FNB Branch	-	R80 + R2.50 per R100
Receive money via digital channels	-	Free

¹ A monthly exchange control fee of R13 applicable to Non-Resident Accounts. Accounts opened on the FNB app, or in the Gold Encore, Premier Select, Private Clients or Private Wealth bundles will not be charged a monthly fee.

General fees

Electronic withdrawals	Savings account	Money Maximiser
Electronic transfers: online, cellphone banking, telephone banking and the FNB App	-	Free
Transfers (DigiZone at the FNB Branch)	-	Free
Electronic third party payments: online, cellphone banking, telephone banking and the FNB App	-	R45
Electronic Payments (DigiZone third-party payments at the FNB Branch)	-	R45
Transfers or Payments: branch or telephone (consultant assisted)	-	R80
Pay & clear now	-	R90
Scheduled transfer related fees	Savings account	Money Maximiser
Establishment or amendment fees (online banking)	-	Free
Establishment or amendment fees (FNB Branch)	-	R18.20
Cash withdrawals	Savings account	Money Maximiser
Cardless cash withdrawal (cellphone banking)	-	R2.00 per R100
FNB ATM, FNB Mini ATM	-	R2.00 per R100
Other banks' ATMs	-	R10.00 + R2.00 per R100
Branch	-	R80 + R2.50 per R100

General fees


Send money	Savings account	Money Maximiser
Send Money to an 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
Balance enquiries	Savings account	Money Maximiser
Online banking, cellphone banking, telephone banking (IVR), FNB App and FNB ATMs	-	Free
Branch and telephone banking (consultant assisted), other banks' ATM, International point-of-sale	-	R7.30
Statements	Savings account	Money Maximiser
Current month emailed statement		Free
FNB ATM mini statement (print or view)		R3.60 (per statement)
Emailing of historical statement older than 12 months (online banking)		R10 (per statement)
Printing of statements - ATM with deposits		R3.75 (per page)
Printing of statements - branch and telephone banking		R40 (per statement)
Emailing of statements - branch and telephone banking		R40 (per statement)
Statement printed at the DigiZone at the FNB Branch		R25 (per statement)

General fees

Additional statements (fee per month)		Savings account	Money Maximiser
Online	Daily		R61
	Weekly		R29
	Twice-monthly		R16.10
Paper	Daily		R128
	Weekly		R53
	Twice-monthly		R26
Balance alert (fee per month)		Savings account	Money Maximiser
Daily		-	R15.50
Weekly		-	R3.20
Monthly		-	R1.15
Electronic subscriptions services (fee per month)		Savings account	Money Maximiser
My limit alert		-	R3.15
Scheduled payment alert			

General fees

Payment notifications		
	Savings account	Money Maximiser
Email	-	R0.95
SMS	-	R1.30
Fax	-	R8
Unsuccessful transactions (insufficient funds)		
	Savings account	Money Maximiser
FNB ATM (insufficient funds or limit exceeded)	-	Free
Point-of-sale, scheduled payment, debit order and other banks' ATMs	-	R8.50
Penalty fees		
	Savings account	Money Maximiser
Payment honouring/honouring fee	-	R125
Copies of vouchers (deposit slips and cheques)		
	Savings account	Money Maximiser
Online banking	-	Free
Branch and telephone banking (consultant assisted)	-	R80 (per side)

A romantic couple in wedding attire embracing. The woman is wearing a white lace wedding dress and the man is wearing a teal suit. They are standing in front of a white wedding veil. The background is a soft, out-of-focus landscape with hills under a bright sky.

Save for special events or specific goals

Access your money after giving notice.

Save for special events or specific goals

RO p.m.

FNB 7 Day Notice

Access your money after 7 days' notice.

RO p.m.

FNB 32 Day Flexi Notice

Access your money after 32 days' notice at no cost, or sooner at a fee.

RO p.m.

FNB Cash Intelligence Investment

Access your investment after a chosen notice period.

> Did you know?

You can manage your account on the FNB App. Use the FNB App to add or withdraw money from your account.

> Save money!

Choose to access your money after the required notice period. Fees are charged for early withdrawals and could reduce the capital you invested.

Product Comparison

		7 Day Notice	32 Day Flexi Notice	Cash Intelligence Investment
Money in	Min. opening deposit	R20 000	R5 000	R1 000 000
	Add money anytime	Yes	Yes	Yes
	Scheduled transfers	Yes	Yes	Yes
Money out	Early access at a cost	-	Yes	Yes
	Transfers into another FNB Account ²	Yes	Yes	Yes
	Third party payments ²	Yes	Yes	Yes
Interest rate	Tiered rate	Yes	Yes	Yes
	Redirect your interest	Yes	Yes	Yes
Interest	Reinvest your interest	Yes	Yes	Yes
	Capital and quoted returns guaranteed	Yes	Yes	Yes
Special features	Multiple notices allowed	Yes	Yes	Yes
	Investment advice available	Yes	Yes	Yes

² Subject to notice period.

General fees

Account fees	7 Day Notice	32 Day Flexi Notice	Cash Intelligence Investment
Subscriptions to <i>inContact</i> , online, cellphone and telephone banking and the FNB App		Free	
Balance enquiries (FNB ATM, branch, online, cellphone banking, FNB App and telephone banking)		Free	
Statements			
Current month emailed statement		Free	
FNB ATM mini statement (Print or view)		R3.60 (per statement)	
Emailing of historical statement older than 12 months (online banking)		R10 (per statement)	
Printing of statements - ATM with deposits		R3.75 (per page)	
Printing of statements - branch and telephone banking		R40 (per statement)	
Emailing of statements - branch and telephone banking		R40 (per statement)	

General fees

Deposits	7 Day Notice	32 Day Flexi Notice	Cash Intelligence Investment
Cheque deposit at FNB Branch (available until 31 December 2020)	-	R60 + R11 per cheque (Max. R150)	
ENC upliftment fee and special clearance	-		R335
FNB ATM and ADT	R1.10 per R100 or part thereof		Free
FNB Branch	-	R80 + R2.50 per R100	
Transfer money via digital channels	-		Free

Other fees

32 Day Flexi Notice: Early withdrawal or closure

We may allow you to perform an early withdrawal or closure on your FNB 32 Day Flexi Notice Account(s).

Such withdrawal or closure will attract an early withdrawal fee calculated as follows:

Early withdrawal fee = base fee + 2.50% x amount to be withdrawn early.

Applicable base fees are as follows:

Early withdrawal amount	Base fee: face-to-face channels	Base fee: electronic channels
<=R1 000	R100	R25
>R1 000	R300	R50

Base fees for face-to-face channels apply to money accessed at a branch or through a call centre.

Base fees for electronic channels apply to money accessed through online banking, ATM, cellphone banking, telephone banking (IVR) or the FNB Banking App.

Other fees

Early withdrawal or closure on other Notice products.

We may allow you to perform an early withdrawal or closure on your FNB Cash Intelligence Investment account(s). Such withdrawal or closure will attract an early withdrawal fee culated as follows:

Early withdrawal fee = base fee + amount to be early withdrawn x (2.50% + 0.61% x remaining term in days/365)

Early withdrawal amount	Base fee: face-to-face channels	Base fee: electronic channels
<=R1 000	R100	R25
>R1 000	R300	R50

Base Fees for face-to-face channels apply to money accessed at a branch or through a call centre.

Base Fees for Electronic channels apply to money accessed through Online Banking, ATM, Cellphone Banking, Telephone Banking (IVR) or the FNB Banking App.

A photograph of an elderly couple laughing joyfully outdoors. The man, on the left, has grey hair and is wearing a teal polo shirt. The woman, on the right, has white hair and is wearing a light blue top. They are both looking upwards and laughing heartily. The background is a bright, sunny outdoor setting with trees and a building.

Save for the longer term

Keep your money safe and growing while you finalise your plans.

Save for the longer term

FNB Flexi Fixed Deposit

An investment with a fixed term and the option of accessing a portion of your savings within 24 hours.

FNB Fixed Deposit

An investment account fixed for a period, giving you a higher interest rate than investments available immediately or with notice.

FNB Restart Fixed Deposit

A fixed deposit where you can reset your investment once during the term, at a higher interest rate.

FNB Islamic Term Deposit

An investment with a fixed term, offering you a Shari'ah-compliant profit share over the period of your investment.

Did you know?

You can use FNB Online Banking to take control of your FNB Fixed Deposit when it matures instead of having to go to a branch.

Product comparison

		Flexi Fixed	Fixed	Restart Fixed	Islamic Term
Money in	Min. opening deposit	R5 000	R10 000	R10 000	R10 000
Money out	Access to a portion within 24 hours	Yes	-	-	-
	Transfers into FNB Account ³	Yes	Yes	Yes	Yes
	Third party payments ³	Yes	Yes	Yes	Yes
Interest rate	Fixed interest rates	Yes	Yes	Yes	-
	Tiered rate	Yes	Yes	-	Yes
	Special rate if 55 years or older	-	Yes	Yes	-
Interest	Redirect your interest	Yes	Yes	Yes	-
	Reinvest your interest	Yes	Yes	Yes	-
Special features	Capital and quoted returns guaranteed	Yes	Yes	Yes	-
	Choose your own term	Yes	Yes	-	Yes
	Investment advice available	Yes	Yes	Yes	Yes
	Profit/Loss Share ³	-	-	-	Yes

³ On maturity date.

General fees

Account fees

Subscriptions to <i>inContact</i> , online, cellphone and telephone banking and the FNB App	Free
Balance enquiries (FNB ATM, branch, online, cellphone banking, FNB App and telephone banking)	Free

Statements

Current month emailed statement	Free
FNB ATM mini statement (Print or view)	R3.60 (per statement)
Emailing of historical statement older than 12 months (Online Banking)	R10 (per statement)
Printing of statements - ATM with deposits	R3.75 (per page)
Printing of statements - branch and telephone banking	R40 (per statement)
Emailing of statements - branch and telephone banking	R40 (per statement)

General fees

Deposits

Cheque deposit at FNB Branch (available until 31 December 2020)	R60 + R11 per cheque (Max. R150)
ENC upliftment fee and special clearance	R335
FNB ATM and ADT	Free
FNB Branch	R80 + R2.50 per R100
Transfer money via digital channels	Free

Other fees

Early withdrawal or closure on Fixed products.

We may allow you to perform an early withdrawal or closure on your Fixed Deposit account(s).

Such withdrawal or closure will attract an early withdrawal fee culated as follows:

Early withdrawal fee = base fee + amount to be early withdrawn x (2.50% + 0.61% x remaining term in days/365)

Applicable base fees are as follows:

Early withdrawal amount	Base fee: face-to-face channels	Base fee: electronic channels
<=R1 000	R100	R25
>R1 000	R300	R50

Base fees for face-to-face channels apply to money accessed at a branch or through a call centre.

Base fees for electronic channels apply to money accessed through online banking, ATM, cellphone banking, telephone banking (IVR) or the FNB Banking App.

A young man with a beard and short brown hair is sitting in a teal armchair. He is wearing a dark blue suit jacket over a white shirt. He is smiling and looking towards the camera. The background is a blurred interior with warm lighting.

Save tax-free

Enjoy the benefit of saving tax-free.

Save tax-free



FNB Tax-Free Cash Deposit

Save with peace of mind and pay no tax on your interest.



Did you know?

You can now transfer money in from any other financial institution without it impacting your contribution limits.



Save money!

Choose to access your money after the required notice period. Fees are charged for early withdrawals and could reduce the capital you invested.

Benefits

Tax-Free Cash Deposit

Money in	Min. opening deposit	R1 000
	Add money anytime	Yes
	Scheduled transfers	Yes
Money out	Early access at cost	Yes
	Third party payments and transfers into FNB account ⁴	Yes
Interest rate	Tiered rate	Yes
Interest	Redirect your interest	Yes
	Reinvest your interest	Yes
Special Features	Capital and quoted returns guaranteed	Yes
	Pay no tax on your interest	Yes
	Investment advice available	Yes

⁴ Subject to notice period.

General fees

Account fees

Monthly account fee	Free
Subscriptions to <i>inContact</i> , online, cellphone and telephone banking and the FNB App	Free
Balance enquiries (FNB ATM, branch, online, cellphone banking, FNB App and telephone banking)	Free

Statements

Current month emailed statement	Free
FNB ATM Mini statement (Print or view)	R3.60 (per statement)
Emailing of historical statement older than 12 months (online banking)	R10 (per statement)
Printing of statements - ATM with deposits	R3.75 (per page)
Printing of statements - branch and telephone banking	R40 (per statement)
Provisional statement, emailing of historical statement older than 3 months (branch and telephone banking)	R40 (per statement)


General fees

Deposits

Cheque deposit at FNB Branch (available until 31 December 2020)	R60 + R11 per cheque (Max. R150)
ENC upliftment fee and special clearance	R335
FNB ATM and ADT	Free
FNB Branch	R80 + R2.50 per R100
Transfer money via digital channels	Free

Withdrawal costs

32 days	Free
7-31 days	R300 Max.



Teach my child to save

Teach and encourage your children to save.

Teach my child to save



FNBy Savings Account

**This account is designed specifically
for children up to the age of 17.
No monthly or transactional fees apply
to this account.**

Did you know?

You can watch a series of educational videos under FNB Assist on the FNB Banking App.

Benefits

FNBy Savings Account

Money in	Min. opening deposit	R100
	Add money anytime	Yes
	Scheduled transfers	Yes
Money out	Early access at a cost	Yes
	Transfers into another FNB Account ⁵	Yes
	Third party payments ⁵	Yes
Interest	Redirect your interest	Yes
	Reinvest your interest	Yes

⁵ Subject to notice period.

Annexure A

Pricing for products no longer sold

All fees that apply to a FNB Money Maximiser account also apply to the following accounts (except monthly fees):

- FNB Simply Save
- FNB Call Account
- FNB Money Market Investor
- FNB Money Market Transactor
- FNB Money on Call
- FNB Smart Save

All fees that apply to a FNB 32 Day Flexi Notice account also apply to the following accounts:

- FNB 32 Day Interest Plus
- FNB 32 Day Notice

All fees that apply to a FNB 32 Day Flexi Notice account also apply to the following accounts:

- FNB Effective Rate Fixed Deposit
- FNB Inflation Linked Deposit



Important information

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 should you have any queries kindly contact 0800 079 599.
- 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 **0877 FNB 247**

Terms, conditions and rules apply.