

# Easy Account & Islamic Easy Account



Pricing Guide 1 July 2016 – 30 June 2017



**FNB**  
First National Bank

# Easy Account

from **R4.95**  
p.m.

An Easy Account is banking at its most easy. Life is hard. So why should banking be hard too?

An Easy Account gives you options – everything from no fuss and no frills to clever ways to help cut your costs.

That's because with your Easy Account, you get to choose the pricing option you want. Sound easy?

That's because it is.



A free Linked Savings Pocket that earns you interest



Withdraw cash at Checkers & Shoprite, Pick n Pay, Boxer stores and selected Spar and Usave tills free of fees



Free subscription to *inContact*. We'll SMS you when more than R100 goes out of or into your account



Unlimited free swipes when you use your card to pay



Free subscription to Cellphone Banking, Online Banking, Telephone Banking and the FNB Banking App

## Islamic Easy Account

FNB is proud to offer you a Shari'ah-compliant Easy Account, with the same value-adds, reward benefits and pricing as an Easy Account. With Islamic Banking, you may be eligible to earn a monthly profit share on your Linked Savings Pocket. For more information, contact the Islamic Banking Contact Centre on 087 578 6786.

## Bank

- Unlimited free swipes
- Withdraw cash at Checkers & Shoprite, Pick n Pay, Boxer stores and selected Spar and Usave tills free of fees
- Free subscription to *inContact*. This means we'll SMS you for free every time more than R100 goes out of – or into – your account
- Free subscription to Cellphone Banking, Online Banking, Telephone Banking and the FNB Banking App. You pay only for the data you use
- Free electronic transfers
- Free internal debit orders
- Free scheduled transfers

## Save

- Monthly coupons on your FNB Banking App, offering discounts on a range of products from Checkers & Shoprite – with more retailers to come
- A free Linked Savings Pocket that earns you interest
- The option to Bank Your Change™ when we round your card purchase value up and transfer the difference between your purchase amount and that amount into your Linked Savings Pocket. So, you save while you spend

## Borrow

- You can apply for a Temporary Loan, which is a short-term credit offering for which no forms are needed
- You can apply for a Revolving Loan, which lets you re-access your funds once you've paid 15% of your original loan amount
- You may apply for a Personal Loan

Please note that Temporary Loans, Revolving Loans and Personal Loans are not offered on the Islamic Easy Account.

# Live

- Free subscription to Rewards\*
- Get rewarded with a fixed amount every month. Each time you move up a reward level, you'll receive more into your Linked Saving Pocket
- On the Bundle Pricing Option, you get between R1 and R5 per R100 spent at Checkers & Shoprite, depending on your reward level

Terms, Conditions and Rules apply.

\*For more information on Rewards, go to the eBucks website.

As an Easy Account customer, one of two pricing options is available to you: a Pay-As-You-Use Pricing Option and a Bundle Pricing Option.

## Pay-As-You-Use Pricing

If your transactions vary on a month-to-month basis and you do a combination of electronic and branch transactions, you might prefer to be charged for each transaction as you go.

So, you pay a low monthly fee of R4.95 and decide what to spend your money on from there.

## Bundle Pricing

**On Bundle Pricing, each month you pay R49 and get:**

- A combination of ten free electronic transactions (Payments, External Debit Orders and Prepaid Airtime)
- Four free FNB ATM withdrawals (including Cardless cash)
- Free deposits at an FNB ATM (with Cash Deposits) up to R4 000 per month

### Pay-As-You-Use Pricing

#### Account Features

Monthly Account Fee	R4.95
Pay with your Card	Free
Online and Cellphone Banking Subscriptions	Free
<i>inContact</i>	Free
Linked Savings Pocket	Free
Cash@Till™	Free
Balance Enquiries on Electronic Channels	Free
Cellphone Banking Mini Statements	Free
FNB Connect Airtime Purchases using Electronic Channels	Free
Transfers & Scheduled Transfers via Electronic Channels	Free
Internal Debit Orders	Free
Payments & Scheduled Payments via Electronic Channels	R3.50
External Debit Orders	R3.50
Prepaid Airtime Purchases	R0.50 per R5 (maximum R1.50)

## Bundle Pricing

### Account Features

Monthly Account Fee	R49	
Pay with your Card	Free	
Online and Cellphone Banking Subscriptions	Free	
<i>inContact</i>	Free	
Linked Savings Pocket	Free	
Cash@Till™	Free	
Balance Enquiries on Electronic Channels	Free	
Cellphone Banking Mini Statements	Free	
FNB ATM Withdrawals*	4 free per month, thereafter R1.85 per R100	
Cash Deposits at FNB ATM (with Deposits)	Free up to R4 000 per month, thereafter R0.80 per R100	
Transfers & Scheduled Transfers via Electronic Channels	Free	
Internal Debit Orders	Free	
FNB Connect Airtime Purchases using Electronic Channels	Free	
Payments & Scheduled Payments via Electronic Channels	A combination of 10 free per month, after which fees listed on the right apply	R3.50
External Debit Orders		R7.50
Prepaid Airtime Purchases		R0.50 per R5 (maximum R1.50)

### Transaction Fees irrespective of Pricing Option

#### Card Purchases

Commission and Currency Conversion Fee on International Card Purchases	2.75% of transaction value
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#### Cash Withdrawals

FNB ATM*	R1.85 per R100
Other Banks' ATMs	R7 + R1.85 per R100
International ATM (Additional 2.75% Commission and Conversion fee applies)	R50
International Branch (Additional 2.75% Commission and Conversion fee applies)	R1.85 per R100 (minimum R60)
FNB Branch/Cheque	R1.85 per R100 (minimum R60)

\* Includes Cardless Cash and Slimline Withdrawals.

#### Deposits

Cash Deposit at FNB ATM (with Deposits)	R0.80 per R100
Cash Deposit at FNB Branch	R1.85 per R100 (minimum R60)
Cheque Deposit at FNB Branch and ATM	R40
ENC Upliftment Fee	R250
Special Clearance Fee	R120

#### Linked Account Transfers

FNB Branch or Telephone Banking (Consultant Assisted)	R60
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Payments	
FNB Branch or Telephone Banking (Consultant Assisted)	R60
Bank Cheque	R100
Cancel Debit Order (Stop Payment)	
Online or Mobile Channels	R5
Telephone Banking (Consultant Assisted)	R17.50
Branch	R50
Scheduled Payment (Establishment and Amendment)	
Online	Free
Branch	R15
Prepaid Airtime Purchases	
Other Banks' ATMs	R10
Balance Enquiries	
Using Mobile and eChannels	Free
Point-of-Sale	R1.50
Other Banks' ATMs, International Point-of-Sale, Branch or Telephone Banking (Consultant Assisted)	R5
Statements	
Current Month Emailed Statement	Free
Cellphone Banking Mini Statement	Free
FNB ATM Transaction List	R3
Posted Statement	R13 (per statement)
Historical Statements older than 3 months – Online Banking	R6 (per statement)
Emailing of Statements – Branch and Telephone Banking	R13 (per statement)
Printing of Statements – ATM with Deposits	R3.50 (per page)
Printing of Statements – Branch and Telephone Banking	R13 per page (Charges only apply to the first six pages)
Unsuccessful Transactions (Insufficient Funds)	
FNB ATM	Free
Point-of-Sale, Scheduled Payment, EDO and Other Banks' ATMs	R8.50
Item Paid/Unpaid – Insufficient Funds*	R8.50
* A service fee is charged for each payment honoured where there is not enough money in your transactional account.	
Card Replacement Fees	
Chip & PIN Non-Personalised Card	R85
Credit Fees	
Revolving Loan Initiation Fee (once-off)	R150
Revolving Loan Monthly Fee (accounts opened before 6 May 2016)	R57
Revolving Loan Monthly Fee (accounts opened from 6 May 2016)	R68.40

Convenience and Value Added Services		
LOTTO™/Powerball, Pay TV prepaid, iTunes, Electricity, Traffic Fines, Transport		R1.85
MultiChoice Payments		R5.30
Pay & Clear Now		R42
Cardless Cash Withdrawals		R1.85 per R100
Send Money		
Send Money to an eWallet		R9.95
Reversal of incorrect 'Send Money to eWallet' transaction		R50
Send Money to Zimbabwe/Mozambique		
Value: R20 – R1 000		R45
Value: R1 000.01 – R2 000		R70
Value: R2 000.01 – R3 000		R105
Additional Statements (fee per month)		
Online	Daily	R50
	Weekly	R23
	Twice-monthly	R13
Paper	Daily	R106
	Weekly	R43
	Twice-monthly	R22
Electronic Subscriptions Services (fee per month)		
My Limit Alert		R3
Scheduled Payment Alert		R3
Balance Alert (fee per month)		
Monthly		R1
Weekly		R3
Daily		R15
Payment Notifications		
Email		R0.80
SMS		R0.95
Fax		R5.50
Other Fees		
Card Courier Fee		R100
Optional Roadside Assistance (Monthly Fee)		R6
Online Banking Account Verification (FNB Accounts and Other Banks' Accounts)		R5
Online Banking Payment History (older than 3 months)		R5
Wrongfully Disputed Debit Order Fee (if disputed after 40 days and valid agreement exists)		R130

## The Small Print

Our Small Print is straightforward. Here we go:

### 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 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 grant 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.
- The Bank 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 2016 to 30 June 2017.

First National Bank – a division of FirstRand Bank Limited. An Authorised Financial Services and Credit Provider (NCRCP20). Terms, Conditions and Rules apply. Standard network rates apply.

### 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. So, FNB's term – as per this pricing guide – is "Card Purchase", while the standard terminology is

"Card Transaction"; FNB's term is "Payment", while the standard terminology equivalent is "Third Party Payment/ Stop Order". FNB uses the term "Slimline Devices" whereas other banks might call them Mini ATMs. FNB uses the term "eChannels", which refers to Online Banking, Telephone Banking Interactive Voice Response (IVR) and FNB ATMs. FNB's "Mobile Channels" refer to Cellphone Banking and the FNB Banking App.