



# FNB 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



A top-down view of a wooden desk surface. In the upper left, a white bowl contains a dark liquid. Scattered on the desk are several teal-colored office supplies: two pushpins, two paperclips, and a small teal square object. In the upper right, the corner of a light-colored laptop is visible.

# Welcome to our Youth offering for under 25's

Introducing FNBy, for under 25s

It is never too early to start learning about money and how to manage it! FNBy and FNBy Next is here to help you with step-by-step guides and great benefits. From a fully functional account that can be used for day-to-day banking to a savings account with great interest rates - Our Youth offering is the full banking solution!

And we've designed it so that as long as you are under 25 years old, we've got you covered!

# Wherever you are in your journey, we can help.

*R0 p.m.*

For under 18s

**When it comes to money, it's never too early to take it seriously.**

If you are under 18 – or if your child is under 18 – the FNBy Account has been designed especially for you.

FNB is proud to offer you a Shari'ah-compliant FNBy Islamic Account, with similar value-adds, reward benefits and pricing as an FNBy Account. With Islamic banking, you earn a monthly profit share on your FNBy Islamic Account.

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

Terms, conditions and rules apply.

*R0 p.m.*

Between 18 and 25

**Pay no monthly account fees! PLUS, get personalised interest rates on your savings accounts.\***

Get freedom to manage your finances from anywhere, anytime. With an FNBy Next Account.

Get more value that matters with banking solutions and benefits designed just for you.

\*Discount excludes taxes.

*R12 p.m.*

Between 18 and 25

**This account gives you more benefits while also helping you manage your money by giving you certain transactions at no extra cost.**

Bank your Change® into a FREE FNB Savings Account with competitive interest rates.

Whether you plan on going to varsity, want to travel the world, or take a gap year to contemplate what comes next, there are financial implications we can help with when you feel a little overwhelmed. FNBy and FNBy Next Account. gives you access to cheque and savings account designed just for you.

# Do and get more **with FNBy**

## Bank

### > Under 18's

- An FNBy Account is linked to a parent's FNB bank account, allowing parents to keep track of their child's transactions, cancel and reorder cards as well as maintain card limits.
- Get a personalised FNBy bank card delivered safely to you
- Pay zero fees for ATM and in-branch cash deposits of up to R500 per month\*
- Payments are easy with Scan 2 Pay on the FNB App, Tap to Pay with your FNBy card and split the bill between friends using Geo Payments
- Manage your money conveniently, with the FNB App anytime, anywhere.
- Free subscription to all digital channels, zero data charges when using the FNB App.
- Unlimited free swipes.
- Free electronic transfers and payments.
- Option to re-direct fees to your parent's or guardian's account.

### > 18 to 25

- Receive alerts by SMS when a transaction is made via *inContact*
- Manage your money conveniently, with the FNB App anytime, anywhere
- Free subscription to all digital channels, zero data charges when using the FNB App
- Unlimited free swipes
- Free card delivery
- Free eWallet balance enquiry
- A personalised FNBy Next bank card delivered safely to you
- Payments are easy with Scan 2 Pay on the FNB App, Tap to Pay with your FNBy Next card and split the bill between friends using Geo Payments
- nav>> money tools to help you track your spend, set savings goals and stay on top of their budget
- Get cash using Cash@Till® at no extra charge\*\*

\*Thereafter standard transactional fees apply

\*\*Cash@Till® available at Checkers, Shoprite, Pick n Pay and selected SPAR and Usave tills

# Do and get more **with FNBy**

Save

## > Under 18's

- Get a linked FNB Savings Account with Bank Your Change® at no extra cost, with a preferential interest rate
- Access and Deposit money at any time.
- No monthly account or transactional fees.
- Your original deposit and quoted returns are 100% guaranteed.
- **eBucks Travel:** As an FNBy Transact Account holder, you could get up to 40%\* off local and international flights with family discounts. Children must be part of the main eBucks member's family banking profile. Infants under 2 automatically qualify for discounts and have no annual discounted flight allocations. The sky is the limit with eBucks Travel.  
To find out more or to book with eBucks Travel, visit [eBucks.com/Travel](https://eBucks.com/Travel) or contact 087 587 2835 or [travel@eBucks.com](mailto:travel@eBucks.com).

\*Discount excludes taxes. eBucks Travel Ts and Cs apply.

## > 18 to 25

- Once you turn 18, you get access to our full range of cash investment solutions. Please visit our website to find a solution that is best suited to your needs.

# Do and get more **with FNBy**

**Live**

*Talk. Engage. Stay connected.*

## > Under 18's

- Get up to 1 GB back in FNB Connect data when purchasing data, voice minutes or SMS bundles from your FNBy Account\*

## > 18 to 25

- Get 300 MB back in FNB Connect data when you use the FNB App and FNBy Next card to make purchases during the month\*

\*Terms and conditions apply



# General fees

The full value of **FNBy**

General	Under 18	18 to 25	
Monthly account fee	Free	Free	R12
FNB App, online banking and cellphone banking subscriptions		Free	
<i>inContact</i>		Free	
Cash withdrawals	Under 18	18 to 25	
Cash@Till®		Free	
FNB ATM	R8 per R1 000*	R2 per R100	FREE up to R1500 thereafter R2 per R100
Cardless cash			
FNB Branch		R80 + R2.50 per R100	
Other banks' ATMs	R12 per R1000**	R10 + R2 per R100	
International ATM		R80 <sup>1</sup>	
International branch		R80 + R2.50 per R100 <sup>1</sup>	

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

<sup>1</sup>Additional 2.75% commission and conversion fee apply.

\*Up to R1500 per month thereafter R2 per R100

\*\*Up to R1500 per month thereafter R10 + R2 per R100





# General fees

The full value of **FNBy**

Deposits	Under 18	18 to 25
Cash deposit at FNB ATMS, with deposit facilities and FNB Branch	R500 free, thereafter standard transactional fees apply	N/A
Cash deposit at FNB ATMs with deposit facilities	R1.10 per R100	R3000 free, thereafter R1.10 per R100
Cash deposit at FNB Branch	R80 + R2.50 per R100	
Cheque deposit at FNB Branch and ATM	R60 + R11 per cheque (Max R150)	
Card purchases		
Pay with your card	Free	
Commission and currency conversion fee on international card purchases	2.75% of transaction value	
Linked account transfers		
Using mobile and eChannels	Free	
FNB Branch or telephone banking (consultant assisted)	R80	
Digi-zone	R15	



# General fees

The full value of **FNBy**

Payments	Under 18	18 to 25	
Using the FNB App and online banking	Free	R1	Free
FNB Branch or telephone banking (consultant assisted)		R80	
Bank cheque		R140	
Digi-zone		R15	
Cheque payments		R150	
Debit orders	Under 18	18 to 25	
Internal	N/A	R1,50	Free
External		R3,50	Free
Cancel debit orders (stop payments)	Under 18	18 to 25	
Online or mobile channels	N/A		Free
Telephone banking (consultant assisted)			R26
Branch			R80



# General fees

The full value of **FNBy**

## Prepaid purchases

FNB Connect airtime using eChannels	Free
Other prepaid airtime using FNB App and Online Banking	Free
Prepaid airtime transaction fee (FNB ATM, USSD) (spend <= R10.00)	R0.50
Prepaid airtime transaction fee (FNB ATM, USSD) (R10.00 < spend <= R25.00)	R1
Prepaid airtime transaction fee (FNB ATM, USSD) (spend > R25.00)	R2
Other banks' ATMs	R15.00



# General fees

The full value of **FNBy**

Statements	
Cellphone banking mini-statement	Free
FNB ATM transaction list	R3.60 per statement
Posted statement	R26 (per statement)
Historical statements – online banking (downloads/view/email)	Free
Emailing of statements – FNB Branch and telephone banking	R40 (per statement)
Printing of statements – ATM with deposit facilities	R3.75 (per page)
Printing of statements – FNB Branch and telephone banking	R40 (per statement)
Digi-zone statement	R25 (per statement)



# General fees

The full value of **FNB**y

Additional statements (fee per month)		
Online	Daily	R61
	Weekly	R26
	Twice-monthly	R16.10
Paper	Daily	R128
	Weekly	R53
	Twice-monthly	R26
Other fees	Under 18	18 to 25
Online banking account verification (FNB accounts and other banks' accounts)	N/A	R7.00 <sup>2</sup>
Online banking payment history (older than 3 months)		R7.00 <sup>3</sup>

<sup>2</sup>FNB account and other banks' accounts.

<sup>3</sup>Older than 3 months.



# General fees

The full value of **FNBy**

## Scheduled payment (establishment and amendment)

Online	Free
Branch	R18

## Balance enquiries

Using mobile and eChannels	Free
Point-of-Sale	R1.75
Other banks' ATM's, International point-of-sale, branch or telephone banking (consultant assisted)	R7.30

## Unsuccessful transactions (insufficient funds)

FNB ATM	Free
Point-of-Sale, scheduled payment, debit order and other banks' ATMs	R8.50

## Card delivery fee

Standard and urgent delivery	Free
Branch delivery	R30
Replacement fee	R120
International delivery	R700



# General fees

The full value of **FNBy**

## Convenience and value-added services

Pay TV prepaid, iTunes, electricity, traffic fines, transport	R2.70
MultiChoice payments	R7
Pay & Clear now	R45
Payment honouring fee	R50 <sup>4</sup> if honoured Items are less or equal to R50. R150 <sup>4</sup> if honoured Items are greater than R50.
Common Monetary Area (CMA) cross-border receipt	R100 plus applicable Cash Deposit Fee
Account confirmation letter – online	Free
Account confirmation letter – Digi-zone	R26.50

<sup>4</sup>A service fee is charged for each payment honoured where there is not enough money in your transactional account.



# General fees

The full value of **FNBy**

## Electronic subscription services (fee per month)

My Limit alert	R3.15
Scheduled payment alert	R3.15

## Electronic subscription services (fee per month)

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

## Payment notifications

Email	R0.95
SMS	R1.30
Fax	R8





# General fees

The full value of **FNBy**

## eWallet

### Fees for sender<sup>5</sup>

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 <sup>6</sup>
Withdraw cash from an FNB ATM, FNB Mini ATM or participating retailers	1 free withdrawal for each payment received
Purchases at participating retailers	Free
Prepaid airtime or data purchase	R1.50
Electricity	R2.70
DSTV payments	R7

<sup>5</sup>Limited to a maximum of 4 at any time.

<sup>6</sup>If you have used your free withdrawals, the following fees will apply: FNB ATM/Mini ATM: R10.95 for amounts up to R1 000. R13.95 for amounts over R1 000.



# General fees

The full value of **FNBy**

## eWallet

### Fees for recipient

Box Office payments	R2.70
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



# General fees

The full value of **FNBy**

## MoneyGram<sup>7</sup>

Send amount (USD)	Send fee (USD)
\$0 - \$50	\$7
\$50 - \$100	\$10
\$100 - \$150	\$11
\$150 - \$200	\$13
\$200 - \$250	\$15
\$250 - \$300	\$17
\$300 - \$400	\$19
\$400 - \$500	\$24
\$500 - \$600	\$29
\$600 - \$700	\$34
\$700 - \$800	\$39

<sup>7</sup>MoneyGram fees exclude VAT.



# General fees

The full value of **FNBy**

## MoneyGram<sup>7</sup>

Send amount (USD)	Send Fee (USD)
\$800 - \$900	\$44
\$900 - \$1 000	\$49
\$1 000 - \$1 200	\$55
\$1 200 - \$1 500	\$63
\$1 500 - \$1 800	\$70
\$1 800 - \$2 500	\$90
\$2 500 - \$5 000	\$140
\$5 000 - \$7 500	\$240
\$7 500 - \$8 000	\$290

<sup>7</sup> MoneyGram fees exclude VAT.

A top-down view of a dark, textured wooden desk. In the upper right corner, a white ceramic coffee cup is partially visible, containing a dark liquid. Below the cup, a light brown notepad is open, and a silver pen lies diagonally across its pages. The rest of the desk is empty, showing the natural grain and texture of the wood.

# 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 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.

*For the full Connect benefit go to [FNB.co.za](https://www.fnb.co.za)*

# 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 (As Used In Guide)	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](http://www.fnb.co.za) or call **0877 FNB 247**

*Terms, conditions and rules apply.*