



Make your money go even further with zero monthly account fee increases.

#RealHelp

FNB Premier Pricing Guide

1 July 2020 – 30 June 2021

Terms, conditions and rules apply.

First National Bank A division of FirstRand Bank Limited.

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



Main menu



A person wearing a white shirt is holding a white smartphone in their left hand and a silver credit card in their right hand. The background is blurred, showing what appears to be a cafe or office setting with a green cup on a saucer in the foreground.

Introduction

Welcome to FNB Premier Banking

We understand the importance of making smart money decisions and ensuring that you are getting the best value for what you put in. As a bank that does more, we are always looking for ways to improve our service to you by providing tools and benefits to make it easier for you and your family to manage your money.

To enjoy the benefits of our Premier offering, you need to earn a gross income of R240 000 to R749 999 per year or minimum monthly deposit of R13,500.

Your team of bankers are available 24/7 via Secure Chat™ on the FNB App or on 087 577 7000.

A photograph of a teal ceramic cup filled with a latte, featuring intricate heart-shaped latte art. The cup sits on a matching teal tray with a folded brown paper napkin. The background is a wooden table with a blurred coffee cup and napkin in the upper left corner.

Get the best value *for you and your family*

We are continually looking to find valuable solutions for you and therefore have included even more value to the FNB Premier Banking offering. 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

> Free

- No increase in the monthly account fee for the FNB Fusion Premier Account and FNB Premier Cheque Account
- FNB Fusion Premier Select Account has the lowest monthly fee for a transactional account with a linked credit facility that offers up to 30 days interest-free on card purchases!
- Get a Free FNB Premier Credit Card on the bundle pricing option, with a budget facility of between 6 and 60 months, preferential rates on emergency medical transactions and from partners such as iStore, The Pro Shop and Cycle Lab

> Family

- No monthly account fee increase on the FNB Premier Cheque Account for your spouse or partner at R149 p.m. and a decrease on the FNB Fusion Premier monthly account fee for your spouse or partner to R119 p.m.
- No monthly account fee for FNBy Accounts for your kids under 18 years
- Earn up to 40% back in eBucks on your Netflix and Spotify® subscriptions every month, when you and your spouse are verified as a family on your banking profile

Family (cont.)

- Up to 40%* off on selected flights and car rental for you and family with eBucks Travel²
- You, your spouse and your children could receive up to 12 additional bonus SLOW Domestic and SLOW International Lounge visits within a year when you book your flights with eBucks Travel.
- The ENTERTAINER™ Enjoy 2-for-1 specials in 2020 and let FNB cover the sign-up cost. Save while you treat the family to a casual dinner, or enjoy a night on the town with your partner

¹ Please visit fnb.co.za/fnb-connect for more information. Simply order your SIM card on the FNB App today! Or visit your nearest Branch.

New customer need to ensure they register on fnb.mobi & FNB App and perform a digital transaction monthly. Existing customers will get based on their eBucks level.

² Discount excludes taxes. Terms, conditions and rules apply.

Get the best value

for you and your family (cont.)

> Added value

- A free savings account that earns you a competitive interest rate.
- Save while you spend with Bank Your Change®. We round up your card purchase value and transfer the difference from the purchase amount to your savings account.
- 2 free Send Money transactions per month via the FNB App.
- FNB Connect added value: Up to 1GB data, 30 voice minutes and 30 SMSs FREE on your FNB Connect SIM card every month¹.
- Free eBucks membership to earn rewards that never expire.
- Pay no monthly fees on your Tax-Free Cash Deposit or ax-Free Shares Account and pay no admin fees on your Tax-Free Unit Trust Account
- 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

> Help

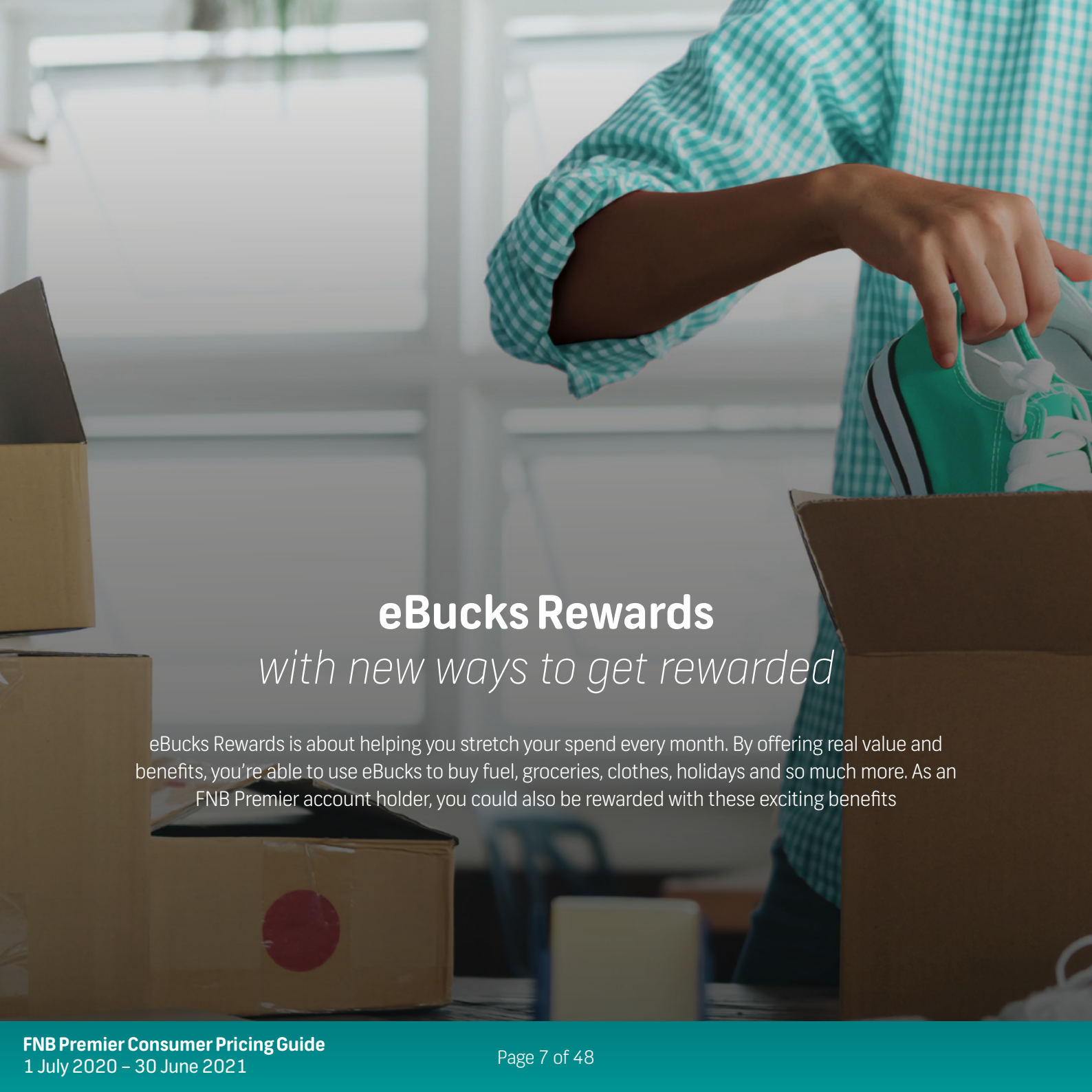
- Team of bankers available 24/7 via Secure Chat on the FNB App. to help you manage your money, and give you guidance on making the most out of being with FNB Premier - applying for a home loan or vehicle and asset finance through WesBank and more.
- Free Will drafting.
- Free financial advice session (telephonic).

¹ Please visit fnb.co.za/fnb-connect for more information. Simply order your SIM card on the FNB App today! Or visit your nearest Branch.

New customer need to ensure they register on fnb.mobi & FNB App and perform a digital transaction monthly. Existing customers will get based on their eBucks level.

*Discount excludes taxes.

Terms, conditions and rules apply.

A person wearing a teal and white checkered shirt is shown from the chest down, packing a teal sneaker with white laces into a brown cardboard box. The background is a bright, slightly blurred indoor setting with a window. The overall tone is clean and modern.

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 Premier account holder, you could also be rewarded with these exciting benefits

eBucks Rewards

with new ways to get rewarded

➤ Even more ways to earn rewards with FNB Smart Spend

Earn more eBucks when you reach spend targets, within a calendar month, on your qualifying FNB Premier Cards or using FNB Pay. 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

Up to 100% of your monthly account fee in cash back when you have an FNB Fusion Premier account and your personal loans are with FNB

➤ Free FNB Connect Airtime

Get up to 1GB* data, 30 voice minutes and 30 SMSs on your FNB Connect SIM every month, depending on your eBucks Reward level

➤ 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 Premier Cards

Terms, conditions and rules apply.

*When you have an FNB Fusion Premier account

Find out how you could qualify, move up a reward level and earn more eBucks by visiting 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 Premier Account or FNB Premier Cheque Account fee back in eBucks when you invest with FNB

> Maintain investment balances

Maintain an overall minimum saving and investment account balance of R500 000. Of this, a minimum of R50 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 R500 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

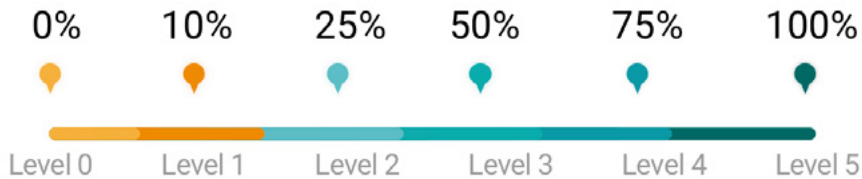
Even more ways to earn with FNB Investments

Earn up to 100% of your monthly FNB Fusion Premier Account or FNB Premier 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 Premier customer (who is on reward level 5) and have an FNB Money Maximiser Account with R450 000 invested and an FNB Retirement Annuity with R50 000 invested (total investment is R500 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

Even more benefits you know and love

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

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

Bonus SLOW Lounge Visits

Enjoy up to 8 complimentary Domestic SLOW Lounge visits per year, depending on your reward level



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

Terms, conditions and rules apply.
For more information, please visit www.eBucks.com.

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

R209 p.m.

FNB Fusion Premier Account

The FNB Fusion Premier Account offers you the best value for money, combining a day-to-day bank account with a linked credit facility that offers you up to 30 days interest free on credit card purchases. You can use your credit facility for free up to R200 and only get charged a service fee of R69 when you spend R200 or more from 1 July 2020. Get up to 100% cashback on your monthly account fee when you have a revolving facility and a personal loan with us. Plus, you can maximise your eBucks earn with one card!

R219 p.m.

FNB Premier Cheque Account

The FNB Premier Cheque Account offers you world-class banking at a discounted monthly fee for your transactional account and credit card, plus so much more! Your family can also enjoy great benefits when you bank with Premier.

R119 p.m.
/R149 p.m.

FNB Fusion Premier Account/FNB Premier Cheque Account for your spouse or partner

The FNB Premier Cheque and FNB Fusion Premier Accounts for your spouse or partner, offers your spouse or partner a discounted monthly account fee and a complete day-to-day banking product suite, as well as additional transactions.

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

We are also proud to offer you an **Islamic Premier Cheque Account**, with similar value-adds, reward benefits and pricing as a Premier Cheque Account. With Islamic Banking, you earn a competitive monthly profit share on your free Islamic Savings Account.²

² For more information, contact the Islamic Banking Suite on 087 578 6786.



Product comparison

The full value of Premier

	FNB Fusion Premier Account	FNB Premier Cheque Account	FNB Fusion Premier Account/FNB Premier Cheque Account for your spouse or partner	One Account ³
Monthly account fee	R209	R219	R119/R149 ⁴	R380
Products included in your discounted monthly fee	<ul style="list-style-type: none"> • FNB Fusion Premier Account/Cheque Account/One Account • Premier credit card account • Credit card facility service fee • 1 additional credit card (linked to your FNB Premier Credit Card) • Savings account with Bank Your Change[®] • FNB Global Account⁵ • 2 free Send Money transactions per month via the FNB App⁶ • FNB Connect added value: 1Gig data, 30 voice minutes and 30 SMSs per month⁷ • Free withdrawals up to R4 000 every month. This includes withdrawals made using Cash@Till[®], Cardless cash withdrawals and at FNB ATMs⁸ • Free FNB ATM cash deposit up to R4 000 every month⁸ 			

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

³ These accounts are only applicable to individual accounts.

⁴ Available on both the FNB Fusion Premier Account and the FNB Premier Cheque Account. Only one spouse or partner per main account holder. The FNB Premier Cheque or FNB Fusion Premier Account for your spouse or partner must be linked to a main account or standard pricing will apply.

⁵ Fees are applicable to foreign exchange transactions.

⁶ Per account billing cycle.

⁷ Please visit fnb.co.za/fnb-connect for more information. Simply collect a Connect SIM Card from your nearest branch. Account must be in good standing. Good standing means it's not overdrawn, in arrears or in default, and you are not undergoing sequestration or any legal process.

⁸ Per account billing cycle.

Do more *and get more*

with an FNB Premier Account

Banking

- Access to a dedicated team of bankers 24/7 via Secure Chat on the FNB App to assist you with your day-to-day banking, which means there's no need to go to a branch.
- Withdraw cash at Checkers and Shoprite, Pick n Pay, Boxer Superstores and selected Spar and Usave tills.
- Additional protection from unauthorised online transactions with Online Secure, giving you a One Time PIN (OTP) to protect your card's exclusivity.
- The ability to make convenient and secure payments with your contactless card and FNB Pay.
- The opportunity to purchase FNB's Lifestyle Protection Plan, providing lifestyle cover for your loved ones in the event of your death.
- Cancel and replace your card via the FNB App.
- Free and unlimited swipes when you use your FNB Fusion Premier, Cheque or credit card to pay.
- Free subscription to *inContact*. This means we'll notify you every time more than R100 goes out of – or into – your account.
- Free subscription to the FNB App and online banking.
- Free balance enquiries using the FNB App or online banking.
- Free monthly electronic statements, accessed via FNB Online Banking or FNB App.
- Free lost card protection and PIN replacement.
- Free auto payment, offering you the convenience of having your accounts paid on time each month.
- Free automatic debt protection to settle your outstanding credit card debt in the event of death or permanent disability, with the option to sign up for FNB's Top-up Debt Protection Plan, for which there is a charge.

Do more *and get more* (cont.)

with an FNB Premier Account

Borrow

FNB Fusion Premier Account Credit Facility

- Full day-to-day banking capability, allowing for salary deposits, Point-of-Sale Purchases, ATM withdrawals, EFTs, Debit Orders, etc.
- Personalised interest rates.
- No initiation fee.
- Only pay for the facility when you use it.
- Linked FNB Credit Card which gives you up to 30 days interest-free on your card purchases.
- A single credit limit to maintain.
- The ability to earn maximum rewards by only using one card.
- One card, one delivery, one account to manage all your banking needs.
- Free FNB Global Travel Insurance when you purchase your local or international return travel ticket(s)
- Access to SLOW lounges

Overdraft

- As a FNB Premier Cheque Account holder, you have access to credit in the form of an overdraft facility without having to pay initiation fees.

- You only pay for your facility when you use it.
- Your overdraft facility is a convenient credit facility that helps you prepare for monthly cash flow shortages with a personalised interest rate based on your individual credit profile. You also have the option of taking up debt protection.

FNB Revolving Facility

- Our Revolving facility offers you a credit facility that helps you pay for unbudgeted expenses over time and is linked to your FNB Premier Cheque account which gives you access to funding 24/7. You can choose between variable and fixed repayment options and you can opt in to our new shortfall protection option which means no more bounced debit orders or declined POS transactions. Optional debt protection is available too. facility that helps you prepare for monthly cash flow shortages with a personalised interest rate based on your individual credit profile. You also have the option of taking up debt protection.

⁹ Valid for customers under the age of 70 only.

Do more *and get more* (cont.)

with an FNB Premier Account

Borrow

Credit card

- Earn eBucks on your credit card purchases from in-store and online eBucks partners
- Manage your money easily with up to 55 days' interest free on card purchases made on your straight facility
- Personalised and competitive interest rates based on your personal profile.
- Repay large purchases with a budget facility of up to 60 months.
- Free automatic debt protection.
- Free FNB Global Travel
- Insurance when you purchase your local or international return travel ticket(s).
- The option for FNB to move your unexpected medical transactions to budget, over 6 months, at a promotional interest rate of prime.
- Access to exclusive FNB offers from retailers, such as iStore, The Pro Shop and Cycle Lab.
- Enjoy up to 8 complimentary Domestic SLOW Lounge visits per year, depending on your reward level ¹⁰.
- Free lost card protection and PIN replacement

- Free auto payment, offering you the convenience of having your account paid on time each month.

Temporary loans

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

¹⁰ For more on eBucks Rewards, go to the eBucks website.

Do more *and get more* (cont.)

with an FNB Premier Account

Borrow

Personal loans

We can help you get a personal loan of up to R300,000. Whether you have planned or unplanned expenses like renovating your home, a personal loan can help you achieve your goals. Using the right credit for the right reason can change your life.

You can benefit from:

- A personalised interest rate from as low as 13%*
- A payment break every January**.
- A fixed and flexible monthly repayment making it easy for budgeting, with no penalties for settling your loan early. Your repayment remains the same each month and you can choose your own repayment term between 1 and 60 months.
- Top up your existing loan and pay no initiation fee.
- Credit Switch - consolidate your qualifying credit from various credit providers into one convenient personal loan and you could save every month with one set of fees, one reduced monthly repayment and one personalised interest rate.

Student loans

Get a sense of comfort, knowing that funds are available for your tertiary studies. We can help you with loans for tuition fees, accommodation, books, devices and equipment. Enjoy the benefit of paying interest only while you study!

*Interest rate is based on your risk profile.

**On loan terms of over 6 months and where the account is not in arrears.

Do more *and get more* (cont.)

with an FNB Premier Account

Save

- A free savings account that earns you a competitive interest rate
- Save while you spend with Bank Your Change®. We round up your card purchase value and transfer the difference from the purchase amount to your Savings Account.
- Monthly coupons on your FNB App, offering discounts on a range of products from retailers

Live

- Earn eBucks on your card purchases from in-store and online eBucks partners
- Earn up to 15% back in eBucks when you shop at Checkers and Shoprite
- Get up to 1GB* data, 30 voice minutes and 30 SMSs on your FNB Connect SIM every month, depending on your eBucks Reward level.
(When you have an FNB Fusion Premier account)
- Get access to smartphones, tablets or laptops at discounted prices over a 24-month period
- Get free FNB Global Travel Insurance, keeping you covered for local and international travel when you buy your return travel ticket(s) using your FNB Fusion Premier Card, Premier Cheque, Credit Card or eBucks¹¹

¹¹ Valid for customers under the age of 70 only.



FNB Premier Credit Card

A FNB Premier Credit Card is more than just a plastic in your wallet. It's the key to your lifestyle, unlocking new worlds and opening up an array of exclusive benefits, rewards, and features to help you along the way. Your FNB Premier Credit Card Account combines a transactional account and credit facility with a linked credit card.



FNB Premier Credit Card

Credit facility fees

Credit facility service fee	R17 ¹²
Initiation fee (once-off)	Up to a maximum of R175

Credit card account fees

FNB Premier Credit Card monthly account fee	R75 ¹³
Additional card fees	One free additional card, thereafter R18.50 per card linked to account
Linked petro card fee (per card linked to account)	R29.50
Credit card budget purchases	Free

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

¹² Credit Facility service fee is charged monthly for the routine administration of maintaining your Credit Facility. This fee is included in the FNB Fusion Premier and Cheque Account monthly fee.

¹³ 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 Premier and Cheque Account monthly fee.



FNB Global Account

Bespoke solutions to save and transact globally.

FNB Premier 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	£15	\$20	€17
Card swipes and international online card payments	Free		
International ATM withdrawal ¹⁴	£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".

¹⁴ Some ATMs overseas might also charge you a withdrawal fee over and above our fee.

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

Bank charges

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

These fees are applicable to: The FNB Fusion Premier Account, Cheque Account, Credit Card and One Account.



Bank charges

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

Card purchases	Free
Prepaid airtime purchases using FNB App and online channels	Free
Electronic payments	Free
Electronic transfers	Free
Internal debit orders	Free
External debit orders	Free
Subscription to <i>inContact</i> , online banking, cellphone banking, telephone banking and the FNB App	Free
Subscription to eBucks rewards	Free
Savings account	Free



Bank charges

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

Fees applicable on other products¹⁵

Monthly FNB Fusion credit facility fee	R69
Monthly overdraft service fee (applies to 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 revolving facility service fee* (applies to NCA clients with credit agreements concluded between 1 June 2007 and 6 May 2016)	R57.50
Monthly revolving facility service fee* (applies to NCA clients with credit agreements concluded since 6 May 2016)	R69
Once-off revolving facility initiation fee*	R155
Home finance – application for new home loan monthly service fee These fees are in accordance with the National Credit Act 34 of 2005 as applicable to your home loan agreement. The fees quoted are VAT inclusive.	R69
Home finance – application for new home loan once-off initiation fee These fees are in accordance with the National Credit Act 34 of 2005 as applicable to your home loan agreement. The fees quoted are VAT inclusive.	R6 037.50
Personal loan monthly service fee	R69.00
Personal loan once-off initiation fee (no initiation fee when you top up your existing personal loan)	Up to R1 207.50

¹⁵ Refer to terms and conditions of your credit agreement. Not applicable on One Account.

* Monthly revolving facility service fee and revolving facility initiation fee applicable to clients with revolving loans.



Bank charges

Linked account transfers

Cellphone banking, the FNB App, telephone banking - IVR, FNB ATM and online banking	Free
Telephone banking (consultant assisted)	R80
FNB Branch	R80
Digi-zone	R15

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
FNB Branch	R80 + R2.50 per R100
International ATM	R80 ¹⁶
Branch (includes all financial institution branches and the purchase of foreign exchange)	R80 + R2.50 per R100 ¹⁷
International branch	R80 + R2.50 per R100 ¹⁷

¹⁶ Additional 2.75% commission and conversion fee apply. Some ATMs overseas might charge a withdrawal fee.

¹⁷ 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
Digi-zone	R15
Cheques issued	R150 ¹⁸
Bank cheque	R140
Internal debit orders	R4.20
External debit orders	R19

¹⁸Cheque issuing related fees are not applicable to FNB Fusion Premier 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 ¹⁹
Cheque deposit at FNB Branch and ATM	R60 + R11 per cheque (Max. R150)
ENC upliftment fee and special clearance	R335 ²⁰

¹⁹ Includes third party deposits.

²⁰ Cheque issuing related fees are not applicable to FNB Fusion Premier 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 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 prepaid airtime using the FNB App and online banking	Free
iTunes, Traffic Fines	R2.70
Lotto/Powerball, PayTV Prepaid, Prepaid Electricity	R2.70

Balance enquiries

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



Bank charges

Statements

Cellphone banking mini statement	Free
FNB ATM transaction list	R3.60 (per statement)
Posted statement	R26 (per statement)
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)
Digi-zone statements	R25 (per statement)
Printed statements (smart kiosk)	R3.75 per page
Interim statements	R18.20 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) ²¹

²¹ Applicable over a rolling 12 month period.



Bank charges

Card and cheque book delivery fee

Courier delivery	Free
Urgent delivery	R250
FNB Branch delivery	Free
International delivery	R700
Cheque book ²²	R310

Card replacement fees

FNB Cheque Card/Fusion chip & PIN Card	R120
Temporary card replacement	R100
FNB Petrol card	R120

²² Excluding FNB Fusion Premier Account



Bank charges

Cheque book fees

Pocket 40 forms ²³	R90
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Copies of vouchers (deposit slips and cheques)²⁴

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

SLOW Lounge fees²⁵

Domestic lounges	R250
International lounge	R400

²³ Excluding FNB Fusion Premier Account.

²⁴ Cheque issuing related fees are not applicable to FNB Fusion Premier Account.

²⁵ SLOW Lounge fees are applicable for every additional entry over and above complimentary entries, as well as for every entry where the cardholder does not qualify for complimentary entries.

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



Bank charges

Convenience and value-added services

Buy LOTTO™/Powerball	R2.70 ²⁶
MultiChoice payments	R7
Pay & clear now	R45
Cash swop fee	Free
Payment honouring fee	R50 ²⁷ if Honoured Items are less or equal to R50. R150 ²⁷ 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 (Digi-zone)	R26.50

Electronic subscriptions services (fee per month)

My limit alert	R3.15
Scheduled payment alert	

²⁶ LOTTO™ purchases are excluded from the Islamic Premier Cheque Account.

²⁷ A service fee is charged for each payment honoured where there is not enough money in your transactional account.



Bank charges

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

Online banking password reset telephone banking (consultant assisted)	R80
Online banking payment history (older than 3 months)	R7
Online banking account verification fee (FNB and other banks' accounts)	R7
Monthly petrol card fee ²⁵	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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Credit card deposit fees

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

²⁵ FNB Fusion Premier Account and Premier Cheque Account



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

Declined transaction fee	R9.50
Card replacement fee	One free card per year, thereafter R120 per card



Bank charges

Credit card convenience fees

Pay2Cell	R8.50
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
Prepaid airtime transaction fee (FNB ATM and cellphone banking) – Transactions between R10.01 – R25	R1.00
Prepaid airtime transaction fee (FNB ATM and cellphone banking) – Transactions between R25.01 – R40	R1.50
Prepaid airtime transaction fee (FNB ATM and cellphone banking) – Transactions > R40	R2.00
Uncapped ADSL fee	R2.50
Lotto/Powerball, PayTV Prepaid, Prepaid Electricity	R2.70



Bank charges

eWallet

Fees for sender²⁸

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 ²⁹
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, 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
Prepaid electricity	R2.70
DStv payments	R7
PayTV prepaid	R2.70

²⁸ Limited to a maximum of 4 at any time.

²⁹ 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



Bank charges

MoneyGram³⁰

Send amount (USD)	Send fee (USD)
\$0.01 - \$50	\$7
\$50.01 - \$100	\$10
\$100.01 - \$150	\$11
\$150.01 - \$200	\$13
\$200.01 - \$250	\$15
\$250.01 - \$300	\$17
\$300.01 - \$400	\$19
\$400.01 - \$500	\$24
\$500.01 - \$600	\$29
\$600.01 - \$700	\$34
\$700.01 - \$800	\$39
\$800.01 - \$900	\$44
\$900.01 - \$1 000	\$49

³⁰ MoneyGram fees exclude VAT.



Bank charges

MoneyGram³⁰

Send amount (USD)	Send fee (USD)
\$1 000.01 - \$1 200	\$55
\$1 200.01 - \$1 500	\$63
\$1 500.01 - \$1 800	\$70
\$1 800.01 - \$2 500	\$90
\$2 500.01 - \$5 000	\$140
\$5 000.01 - \$7 500	\$240
\$7 500.01 - \$8 000	\$290

³⁰ MoneyGram fees exclude VAT.



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 Premier client brings together with additional benefits that retirement brings. As an FNB Premier client, if you invest R200,000 you will get 50% off your monthly transactional account fee or invest R500,000 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

> More help

- Your team of Bankers will still be available to help you manage your money
- Advice session to ensure you are on track

> More rewards

- Double* investment eBucks points

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

*Terms, conditions and rules apply.



Important information

Important information

- These prices include VAT.
- Interest rates are personalised on your transactional accounts and appear on the FNB Fusion Premier account, FNB Premier Cheque Account and credit card statements.
- Visit FNB's website for a copy of the Terms, Conditions and Rules that govern our products and services.
- Should you require further information on any FNB Credit Card products or services, please contact Credit Card Customer Enquiries on 087 575 11 11 (standard rates apply).

Definitions

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

The small print

Our small print is straightforward.

Information on our products and prices

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

Standard terminology

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

Glossary of terms

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



Contact us

For more information on our premier banking solutions:

Visit www.fnb.co.za or call **0875 777 000**

Terms, conditions and rules apply.