



Make your money  
go even further with  
a **zero monthly**  
**account fee increase**

**#RealHelp**

FNB Premier Select  
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 an indoor setting with warm lighting.

# Introduction

## Tailor-made services with FNB Premier Select

FNB knows that your needs and lifestyle change as the years go by. FNB Premier Select offers you a variety of banking, savings and services for every stage of your life. Plus, if you invest with us you could pay no monthly account fees.

To be eligible for a FNB Premier Select Cheque Account, you need to earn an income of R240 000 or more per year and be 55 years or older.

A photograph of a teal-colored cup filled with a latte, featuring a heart-shaped latte art design on the surface. The cup sits on a matching teal tray, which also holds a folded white paper napkin. The background is a wooden surface, possibly a table, with a blurred laptop and other items 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 Select Account and FNB Premier Select 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!

## > Family

- Free FNBy Account for your kid(s) (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.
- Up to 40%\* off on selected flights and car rental for you and family with eBucks Travel<sup>2</sup>

## > Family (cont.)

- 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.
- 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

<sup>1</sup> Please visit [fnb.co.za/fnb-connect](http://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.

<sup>2</sup> Discount excludes taxes. Terms, conditions and rules apply.

# Get the best value

*for you and your family (cont.)*

## ➤ Added value

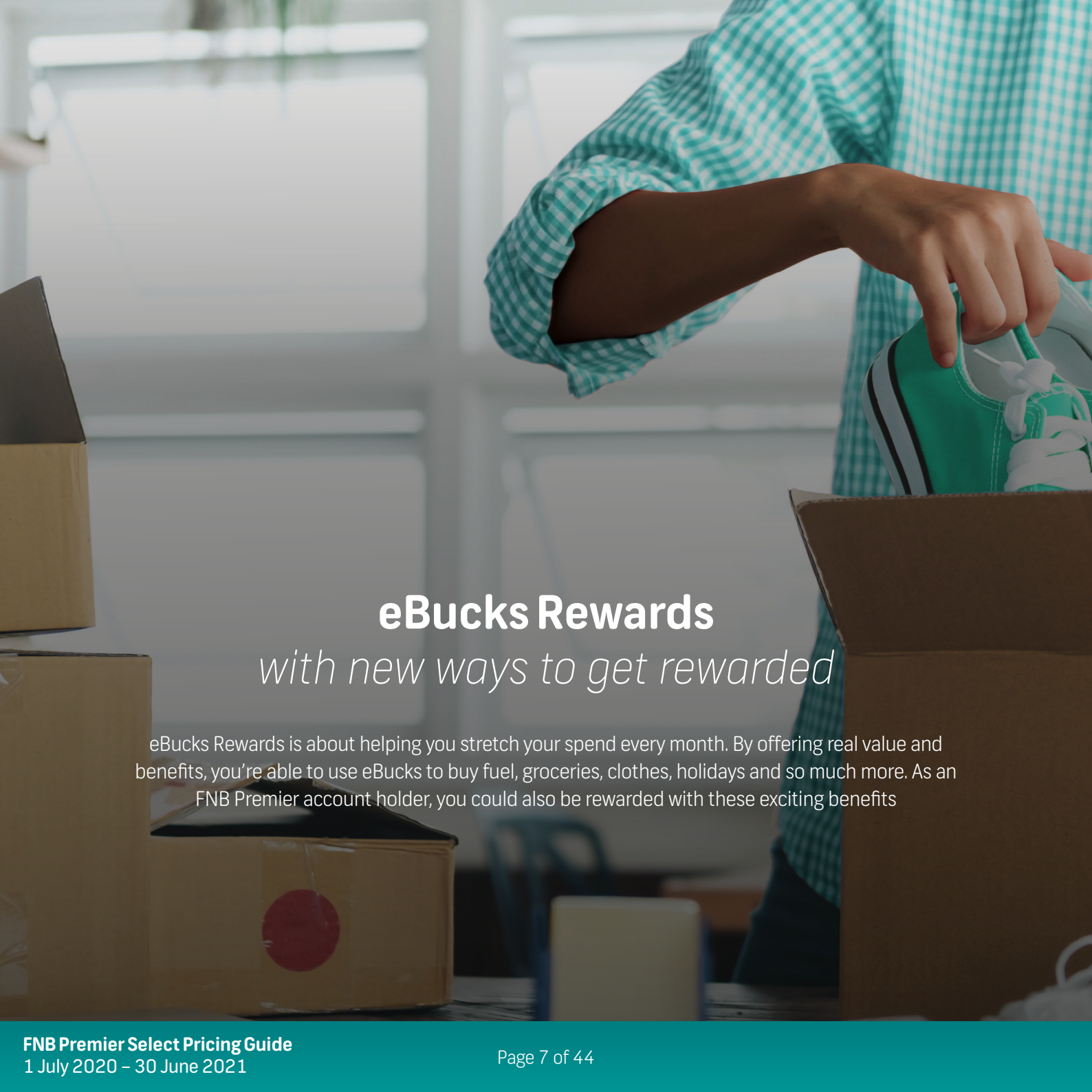
- A free savings account that earns you a competitive interest rate.
- Save while you spend with Bank Your Change®. We round up your card purchase value and transfer the difference from the purchase amount to your savings account.
- 2 free Send Money transactions per month via the FNB App.
- FNB Connect added value: Up to 1GB data, 30 voice minutes and 30 SMSs FREE on your FNB Connect SIM card every month <sup>1</sup>.
- Free eBucks membership to earn rewards that never expire.

## ➤ 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 Premier Select - applying for a home loan or vehicle and asset finance through WesBank and more.
- Free Will drafting.
- Free financial advice session (telephonic).

\*Discounts excludes taxes. Terms, conditions & rules apply

<sup>1</sup> Please visit [fnb.co.za/fnb-connect](http://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.

A person wearing a teal and white checkered shirt is packing a teal sneaker into a cardboard box. The scene is set in a room with a window in the background, and several other cardboard boxes are visible in the foreground.

## 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

## ➤ 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 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 VW 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](http://www.eBucks.com).

# Whatever you need, *we have the solution for you*

*R90 p.m.*

## FNB Fusion Premier Select Account

The FNB Fusion Premier Select 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 loan and a personal loan with us. Plus, you can maximise your eBucks earn with one card!

*R45 p.m.*

## FNB Premier Select Cheque Account

The FNB Premier Select Cheque Account allows you to pay a discounted monthly fee for your complete day-to-day banking product suite, as well as additional transactions.

\* Valid for customers under the age of 70 only.



# Product comparison

*The full value of FNB Premier Select*

	FNB Fusion Premier Select Account	FNB Premier Select Cheque Account <sup>8</sup>
Monthly account fee	R90	R45
Minimum balance to be maintained in your account for your monthly account fee to be waived	R10 000 in your FNB Premier Select Cheque Account or R10 000 in any of FNB's qualifying Cash Investment Accounts including your savings account	
Products included in your discounted monthly fee	<ul style="list-style-type: none"> <li>• Access to a team of bankers available 24/7</li> <li>• FNB Fusion Premier Select Account/Premier Cheque Account</li> <li>• A free savings account</li> <li>• FNB Connect added value: Up to 1GIG, 30 voice and 30 sms on your FNB Connect SIM card every month<sup>9</sup></li> <li>• Free withdrawals up to R4 000 every month. This includes withdrawals made using Cash@Till<sup>®</sup>, FNB ATMs and cardless cash withdrawals<sup>10</sup></li> <li>• Free FNB ATM cash deposits up to R4 000 every month<sup>10</sup></li> <li>• A combination of 5 FREE FNB Branch, cheque and telephone banking transactions (excluding cheque and cash deposits at branch)</li> </ul>	

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

<sup>8</sup> These accounts are only applicable to individual accounts.

<sup>9</sup> Please visit [fnb.co.za/fnb-connect](http://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.

1GB of data available on the FNB Fusion Premier Select offering.

<sup>10</sup> Per account billing cycle.

# Do *and* get more

*with an FNB Premier Select Account*

## Banking

- Access to a dedicated team of bankers 24/7 via Secure Chat on the FNB App to help you manage your money and reduce your need to visit a branch.
- Unlimited free swipes when you use your FNB Fusion, Cheque or Credit Card to pay.
- Protection from unauthorised online transactions with FNB Online Secure, giving you a One Time PIN (OTP) to protect your card's exclusivity.
- Withdraw cash at Checkers, Shoprite, Pick n Pay, Boxer Superstores and selected Spar and Usave tills.
- A combination of five free branch, cheque and telephone banking transactions.
- Free subscription to *inContact*. As an added safety measure, we'll SMS you every time more than R100 goes out of – or into – your account.
- Free subscription to the FNB App, online banking, cellphone banking, and telephone banking, all designed for easy and convenient banking.
- Free monthly statements.
- Only pay for the data you use.

# Do *and* get more (cont.)

with an FNB Premier Select 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.
- A credit card with a linked credit facility which gives you up to 30 days interest-free on card purchases.
- Personalised interest rates.
- No initiation fee.
- Only pay for the facility when you use it.
- 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 comprehensive global travel insurance when you purchase your local or international return travel ticket(s)<sup>12</sup>.
- Enjoy up to 8 complimentary Domestic SLOW Lounge visits per year, depending on your reward level

### **Overdraft**

- As an FNB Premier Cheque Account holder, you have access to credit in the form of an overdraft facility without paying initiation fees. You only pay for your facility when you use it.
- Your overdraft 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.

<sup>12</sup> Valid for customers under the age of 70 only.

# Do *and* get more (cont.)

*with an FNB Premier Select 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 risk profile.
- Repay large purchases with a budget facility of up to 60 months.
- Free automatic debt protection in the event of death or permanent disability.
- Free FNB Comprehensive 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.
- Free lost card protection and PIN replacement.
- Free auto payment, offering you the convenience of having your account paid on time each month.

# Do *and* get more (cont.)

*with an FNB Premier Select Account*

## Borrow

### Temporary loans

- Temporary loans are quick and easy. You don't have to fill in any forms and you can easily accept your loan via online banking, the FNB App, cellphone banking and at an FNB ATM.
- We offer this loan in line with the way you manage your credit profile. Once you accept the offer, the money is immediately available in your account.

### 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.

\*Interest rate is based on your risk profile.

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

# Do *and* get more (cont.)

*with an FNB Premier Select Account*

## > Save

- Monthly coupons on your FNB App, offering discounts on a range of products from Clicks and many other retailers.
- A free savings account that earns you great interest rates.
- Save while you spend with Bank Your Change<sup>®</sup>. We round up your card purchase value to the nearest Rand and transfer the difference from the purchase amount to your savings account.
- Get real returns that will not be eroded by increases in inflation, with access to a free inflation-linked deposit account.
- Receive a fixed deposit exclusive to FNB Premier Select clients, with your returns linked to inflation. This means that when inflation goes up, your returns do too.
- Save and transact in multiple foreign currencies with a global account. You can open and manage this account via online banking.

## > 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)
- Access to smartphones, tablets or laptops at discounted prices over a 24-month period.
- Get free comprehensive global travel insurance, keeping you covered for local and international travel when you purchase your return travel ticket(s) using your FNB Fusion, Cheque, Credit Card or eBucks<sup>14</sup>.

\*When you have an FNB Fusion Premier account

<sup>14</sup> Valid for customers under the age of 70 only.





## FNB Premier Credit Card

An 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	R8.50 <sup>15</sup>
Initiation fee (once-off)	Up to a maximum of R175

## Credit card account fees

FNB Premier Credit Card monthly account fee	R37.50 <sup>16</sup>
Minimum balance for monthly account fee and credit facility service fee to be waived	R10 000 in your premier select cheque account or R10 000 in any of FNB's Savings and Investment Accounts or in your savings account
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".*

<sup>15</sup> Credit facility service fee is charged monthly for the routine administration of maintaining your credit facility.

<sup>16</sup> Credit card monthly account fee is charged monthly for the administration and maintenance of your credit card account.



# 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 (One Global Debit Card fee is included in the monthly account bundle fee of your FNB Fusion Premier Select Account or Premier Select Cheque Account)	£15	\$20	€17
Card swipes and international online card payments	Free		
International ATM withdrawal <sup>17</sup>	£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".*

<sup>17</sup> 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, possibly a cafe or restaurant, with warm lighting and wooden elements.

## 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 Select Account, Cheque Account, Credit Card, One account and Revolving facility.



# Bank charges

## Free transactions (applicable to FNB 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 products<sup>18</sup>

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 loan service fee* (applies to NCA clients with credit agreements concluded between 1 June 2007 and 6 May 2016)	R57.50
Monthly revolving loan 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 R1207.50

<sup>18</sup> 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.

\*\* Rebated if the account is in good standing



# 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 <sup>19</sup>
Branch (includes all financial institution branches and the purchase of foreign exchange)	R80 + R2.50 per R100 <sup>20</sup>
International branch	R80 + R2.50 per R100 <sup>20</sup>

<sup>19</sup> Additional 2.75% commission and conversion fee apply. Some ATMs overseas might charge a withdrawal fee.

<sup>20</sup> 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 <sup>21</sup>
Bank cheque	R140
Internal debit orders	R4.20
External debit orders	R19

<sup>21</sup> Cheque issuing related fees are not applicable to FNB Fusion Premier Select 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 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
Cheque deposit at FNB Branch and ATM	R60 + R11 per cheque (Max. R150)
ENC upliftment fee and special clearance <sup>19</sup>	R335

<sup>19</sup> Cheque related fees are not applicable to FNB Fusion Premier Select 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	R2.60
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) <sup>22</sup>

<sup>22</sup> Applicable over a 12 month period.



# Bank charges

Card replacement fees	
FNB Cheque Card/Fusion chip & PIN Card	R120
Temporary card replacement	R100
FNB Petrol Card	R120
Cheque book fees	
Pocket 40 forms <sup>22</sup>	R90
Copies of vouchers (deposit slips and cheques)	
Online banking <sup>23</sup>	Free
Branch and telephone banking (consultant assisted)	R80
SLOW Lounge fees <sup>24</sup>	
Domestic lounges	R250
International lounge	R400

<sup>22</sup> Excluding FNB Fusion Premier Select Account

<sup>24</sup> Cheque issuing related fees are not applicable to FNB Fusion Premier Select Account.

<sup>25</sup> 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](http://fnb.co.za/slow-lounge).



# Bank charges

## Convenience and value-added services

Buy LOTTO™/Powerball	R2.70 <sup>26</sup>
MultiChoice payments	R7
Pay & clear now	R45
Cash swop fee	Free
Payment honouring fee	R50 <sup>27</sup> if Honoured Items are less or equal to R50. R150 <sup>27</sup> if Honoured Items are greater than R50.
Common Monetary Area (CMA) cross-border Receipt	R100 plus applicable cash deposit fee

## Electronic subscriptions services (fee per month)

My limit alert	R3.15
Scheduled payment alert	

<sup>26</sup> LOTTO™ purchases are excluded from the Islamic Premier Cheque Account.

<sup>27</sup> 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
Card delivery fees	
Courier delivery	Free
Urgent delivery	R250
Branch delivery	Free
International delivery	R700
Cheque book delivery	R310 <sup>28</sup>

<sup>28</sup> Excluding FNB Fusion Premier Select Account





# 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
Digi-Zone account verification letter	R26.50

## 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



# 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 sender<sup>30</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>31</sup>
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
Electricity	R2.70
DStv payments	R7
PayTV prepaid	R2.70

<sup>30</sup> Limited to a maximum of 4 at any time.

<sup>31</sup> 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

## MoneyGram<sup>32</sup>

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

<sup>32</sup> MoneyGram fees exclude VAT.



# Bank charges

## MoneyGram<sup>32</sup>

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

<sup>32</sup> MoneyGram fees exclude VAT.



## Important information



# Important information

- These prices include VAT.
- Interest rates are personalised on your transactional accounts and appear on the FNB Fusion Premier Select Account, FNB Premier Cheque Account and FNB 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 FNB Credit Card Customer Enquiries on 087 575 11 11 (standard rates apply).

## Definitions

- FNB Credit Facility service fee is charged monthly for the routine administration of maintaining your credit facility.
- FNB 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

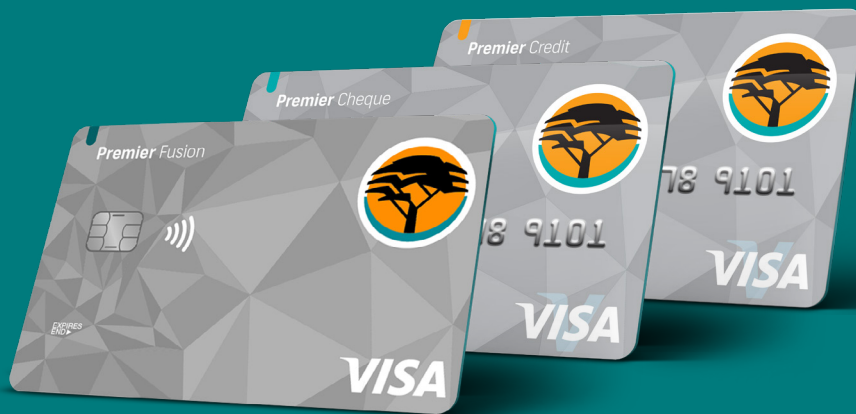
- FNB, a division of FirstRand Bank Ltd. reserves the right to change fees or introduce new fees from time to time. If we do this, though, we'll give you at least 20 business days' notice of these changes. You'll find these changes on FNB's website.
- We strive to keep the information provided in the 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 easy banking solutions:

Visit [www.fnb.co.za](http://www.fnb.co.za) or call **0875 777 000**

*Terms, conditions and rules apply.*