



FNB Non-Resident 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



Whatever your needs, we have the solution for you.

From
R129 p.m.

Unlimited pricing

This pricing option offers the benefit of a fixed monthly account fee. This way, you always have a sense of what your costs are – and feel in control of what you're paying every month.

From
R69 p.m.

Pay-As-You-Use pricing

On this pricing option, you are charged for each transaction at the applicable fee.

See the value

	Unlimited	PAYU
Monthly account fees	R129	R69
Cash@Till®	Free	Free
FNB ATMs	Free withdrawals up to R3 000 every month. This includes withdrawals made using FNB ATMs, thereafter PAYU fees apply.	R2 per R100 or part thereof
Mobile and eChannel payments	Free	R8.50
External debit orders	Free	R19

Do and get more with an **FNB Non-Resident Account**

Bank

- Withdraw cash at Shoprite & Checkers, Pick n Pay, Boxer stores and selected Spar and Usave tills.
- Free subscription to *inContact* on the FNB App, notifying you of all transactions.
- Free subscription to all digital channels, zero data charges when using FNB App.
- Free monthly statements.
- Unlimited electronic transactions.
- Free balance enquiries using the FNB App.
- Free lost card protection and PIN replacement.

Spend

- Unlimited free swipes when you use your card to pay.
- Protection with Online Secure with an OTP to protect your card's exclusivity.
- Free online scheduled payments (establishment & amendment) Auto Payment, offering you the convenience of having your account paid on time each month.
- Make secure payments with your chip & PIN Card.

Borrow

- Get a personalised and competitive interest rate.

Do and get more with an
FNB Non-Resident Account

 **Save**

- Coupons on your FNB App, offering discounts on a range of products from selected retailers.

 **Live**

- Free standard delivery of your gold card (local delivery).
- Get deposits of your rental income, local dividends, periodic investment pay-outs.



General fees

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 Unlimited pricing option and the Pay-As-You-Use (PAYU) pricing option.

Free transactions

Card purchases	Free
Prepaid airtime purchases using FNB App and online channels (local numbers only)	Free
Subscription to <i>inContact</i> , online banking, cellphone banking and the FNB App	Free

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



General fees

Linked account transfers	
FNB Branch	R80
FNB ATM – IVR	Free
Digi-zone	R15
Cash withdrawals	
FNB ATM	R2 per R100
Cash@Till®	Free
Other banks' ATMs	R10 + R2 per R100
Branch (includes all financial institution branches and the purchase of foreign exchange)	R80 + R2.50 per R100 ¹

¹Additional 2.75% commission and conversion fee apply.



General fees

Payments

Cellphone banking, the FNB App - IVR, FNB ATM and online banking	R8.50
FNB Branch	R80
Digi-zone	R15
Cheques issued	R150 ²
Bank cheque	R140 ²

Cancel debit order (stop payment)

Digital channels	Free
Branch	R80

Scheduled payment (establishment and amendment)

Online	Free
Branch (consultant assisted)	R18

²Cheque issuing related fees are not applicable to FNB Fusion Account.



General fees

Prepaid purchases

FNB Connect prepaid airtime purchase using eChannels and Mobile Channels	Free
Prepaid airtime purchase using other banks' ATMs	R15 ³
Prepaid transaction fee (FNB ATM, USSD) (spend <=R10.00)	R0.50 ³
Prepaid transaction fee (FNB ATM, USSD) (R10.00 <spend <=R25.00)	R1 ³
Prepaid transaction fee (FNB ATM, USSD) (spend >R25.00)	R2 ³
Other prepaid airtime using App and Online Banking	Free
Prepaid electricity purchase	R2.70 ⁴
Pay TV prepaid purchase	R2.70

Balance enquiries

Using mobile and eChannels	Free
Point-of-Sale	R1.75

³ Prepaid airtime only permitted if non-resident clients have a local SIM.

⁴ Prepaid electricity only permitted if non-resident clients have a local SIM.



General fees

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	R40 (per statement)
Printing of statements – FNB Branch	R40 (per statement)
Interim Statements	R18.20 (per page)
Digi-zone statement	R25 (per statement)



General fees

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) ⁵

⁵Applicable over a rolling 12 month period.



General fees

Card replacement fees

Cheque Card	R120
Branch replacements	R30 ⁶

Cheque book fees⁷

Pocket 40 forms	R90
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Copies of vouchers (deposit slips and cheques)⁷

Online banking	Free
Branch (consultant assisted)	R80

⁶ Renewals and first issues are free.

⁷ Cheque issuing related fees are not applicable to FNB Fusion Premier Account.



General fees

Convenience and value-added services

LOTTO™/Powerball, pay TV prepaid, iTunes, electricity, traffic fines, transport	R2.70 ⁸
MultiChoice payments	R7
Pay & Clear now	R45
Cash Swop fee	Free
Payment honouring fee	R50 ⁹ if honoured items are less or equal to R50. R150 ⁹ if honoured items are greater R50.
Common Monetary Area (CMA) cross-border receipt	R100 + Cash Deposit Fee

Electronic subscriptions services (fee per month)

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

⁸ LOTTO™ purchases are excluded from the Islamic Premier Cheque Account.

⁹ A service fee is charged for each payment honoured where there is not enough money in your transactional account.



General fees

Balance alert (fee per month)

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

Payment notifications

Email	R0.95
SMS	R1.30
Fax	R8

Courier card fees

Standard delivery	Free ¹⁰
Urgent delivery	R250 ¹¹
Branch delivery	Free
International delivery	R700

¹⁰ First standard delivery will be free per year else R60 will be charged.

¹¹ First scheduled delivery will be free if KYC documentation needs to be collected.



General fees

Other fees	
Cheque book courier	R310
Online Banking password reset Telephone Banking (Consultant Assisted)	R80
Debit order disputes Telephone Banking (Consultant Assisted)	R40
Debit order disputes Branch (Consultant Assisted)	R40
Debit order disputes Digital Channels (Online and App)	R5
Online Banking payment history (older than 3 months)	R7
Online Banking account verification fee (FNB and other banks' accounts)	R7
Digi-Zone Account confirmation letter	R26.50
Petro Card (linked to cheque account) – monthly fee	R20
Fuel transaction fee (Petro Cards only)	R5.75



Important information

The small print

Our small print is straightforward.

Information on our products and prices

- FNB, a division of FirstRand Bank Ltd. reserves the right to change fees or introduce new fees from time to time. If we do this, though, we'll give you at least 20 business days' notice of these changes. You'll find these changes on FNB's website.
- We strive to keep the information provided in the pricing guide as accurate as possible, and should you have any queries kindly contact 087 575 9404.
- You must apply for each facility or product individually.
- The granting of any facility or product is subject to you meeting the qualifying criteria of that product or facility.
- Each facility or product has a set of terms and conditions for that specific facility or product. We agree on these terms and conditions with the applicant.
- If there is disagreement between the product or facility specific terms and conditions and what's outlined in this pricing guide, we'll follow the product or facility-specific terms and conditions that apply to such a facility or product.
- FNB reserves the right to change the features of any product or facility at any time.
- Fees quoted as "per R100" include parts thereof.
- Where Cellphone Banking is referred to, standard network rates apply.
- All fees quoted are VAT inclusive and are effective from 1 July 2020 - 30 June 2021.

Standard terminology

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

Glossary of terms

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



Contact us

For more information on our easy banking solutions:

Visit www.fnb.co.za or call **0877 FNB 247**

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