

Get the help
you need with
integrated
advice for you,
your family and
your business

Get the help you need



FNB Private Wealth
Annual Pricing Guide

1 July 2023 to 30 June 2024

Terms, conditions and earn rules apply.

First National Bank A division of FirstRand Bank Limited. An Authorised Financial Services and Credit Provider (NCRCP20). Reg. No. 1929/001225/06.

Get the best value



Transact

The FNB Fusion Private Wealth Account is a day-to-day bank account with a credit facility to help you meet immediate financial shortfall.

- Up to 30 days interest free period on Fusion card transactions
- Unlimited swipes and electronic transactions
- Private Wealth Credit Card (included in the bundled fee pricing option) with up to 55 days interest free and complimentary Global Travel Insurance
- Unlimited cash withdrawals using Cash@Till™, NB ATM and Cardless Cash Withdrawals
- Secure online purchases with Virtual Card
- Maintain a balance of R150 000 or more in your Fusion or Current Account throughout your billing cycle and get your monthly account fee waived
- No charge for FNB Instant Payments, RTC, Payshap and Send Money
- 50% Discount on monthly fees for your Spouse/Partner and complimentary FNBy Account.
- FNB Global Account and one complimentary Global Debit Card (included in the bundled fee pricing option)¹
- FNB Channel Islands Account (included in the bundled fee pricing option)²
- Access to a Metal Card for clients on eBucks Level 3 and above⁷
- Non-Trading Juristic Account (included in the bundled fee pricing option)⁶

Insure

Protect my family and assets against life events

- Funeral Plan: cover for yourself and up to 21 family members
- FNB Life: cover assets and your family in the event of death
- Short term insurance: Insure movable items
- Health cash plan: Get cash when you are hospitalised
- Embedded Credit Card Purchase Protect cover up to R15 000

Lend

Qualify for a range of solutions to address unique borrowing and repayment structure

- Personal Loan with a personalised interest rate
- Revolving facility with a flexible credit facility
- Vehicle finance drive, fly or ride, get the finance you need
- Home Loan, Structured Loan, Single Facility®, Securities Based Loan and Secured Revolving Facility - For more information and pricing refer to the FNB home loans pricing guide on fnb.co.za. Click on rates & pricing, then select pricing guide overview, then borrow and then choose FNB Home Loans pricing guide

Invest

Access to a range of Savings and Invest offerings to address individual needs

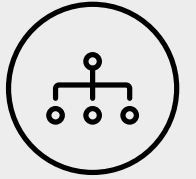
- Earn up to 100% of your monthly FNB Fusion Private Wealth account / Private Wealth Current account fee back in eBucks when investing in a qualifying FNB Fund
- Complimentary FNB Money Maximizer account - Earn a money market fund related rate, plus your capital and quoted returns are fully guaranteed (included in the bundled fee pricing option)
- Tax-Free Shares offers you a diversified portfolio with access to the top 100 companies on the JSE³
- Self-Managed Stockbroking accounts, Local Trader and Global Trader⁵
- Investor Platform provides individual investors access to solutions to help you achieve your investment and retirement savings goals⁴
- Access to Fiduciary Specialist and Wealth Manager for estate planning and wealth management requirements

Get the best value T's and C's

* Discounts excludes taxes

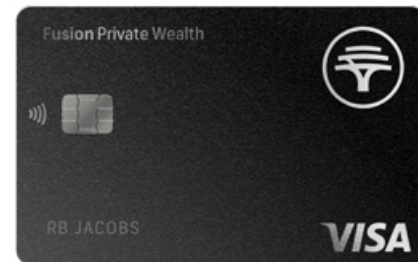
** Spend is defined as all purchases and / or fees charged to the customer's FNB Connect SIM card account, namely, plan subscription fees, recharge fees and purchases, SIM and Connection fees, Call Line Identification (CLI) fees and Itemised Billing fees. All Prepaid, Top Up and Post-Paid Plans (including To Up Go) that are in use and that were sold with smartphone devices, includes the applicable Plan's subscription fee in the spend calculation. The following are excluded from the spend calculation: a) all device purchases and / or fees charged to the customers that relate to a device only, and b) all penalty fees. Please be advised that extra data rewards are subject to successful debit orders confirmation and there may be an allocation delay based on the debit order processing.

1. Fees are applicable to foreign exchange transactions. You may also be charged an annual card fee in order for monthly fee to be waived.
2. A minimum balance of at least £2 500 must be maintained in your FNB Channel Islands Current Account in order for your monthly account fee to be waived.
3. No monthly fee on Tax-Free Cash Deposit or Tax-Free Shares Account. No monthly admin fee on Tax-Free Unit Trust.
4. No monthly platform fees on Retirement Annuity and Preservation Fund.
5. A minimum balance of R25 000 or greater must be maintained in your self-managed Local Trading Account. A minimum balance of \$10 000 or greater must be maintained in your self-managed Global Trading account. The monthly account fee will be charged to your account and reversed in the following month. A comprehensive fee structure is available on our website.
6. Only applicable on Electronic Pricing option for one Private Wealth Non-Trading Juristic Account (This will be effective for Non-Trading Juristic Accounts opened after 1 July 2023. You will continue to get the 1 complimentary Non-Trading Juristic Account on the Pay-As-You-Use option if you have been receiving the benefit prior to 1 July 2023).
7. A card that reflects your individuality. Stand out from the crowd with an exclusive environmentally- friendly metal card. The fee for the FNB Private Wealth Metal Fusion and Credit Card is R1050, which may be rebated based on the primary account holder's eBucks reward level. The card is only available to the primary account holder and limited to one card per card cycle. Terms, conditions and earn rules apply. Rebate fee will be offered to customers who are on eBucks level 3 and above.



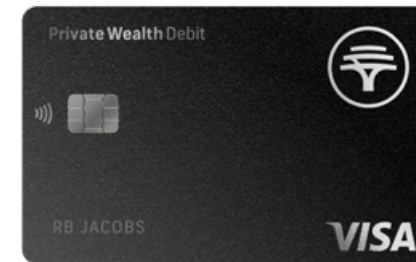
Our solutions

**Our full-service package is our best kept secret
– find out what we have to offer.**



R550p.m.

**FNB Fusion Private
Wealth Account**



R575p.m.

**FNB Private Wealth
Current Account or
Single Facility®**

We are also proud to offer you an **FNB Islamic Private Wealth Current Account**, with similar value-adds, reward benefits and pricing as a FNB Private Wealth Current Account. With Islamic Banking, you earn a competitive monthly profit share on your no fee Islamic Savings Account.*

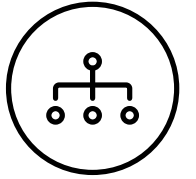
Overdraft / Fusion Facility Fee will be charged if R200 or more has been utilised.

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

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

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Our solutions



R550p.m.

**FNB Fusion Private
Wealth Account**

- A complimentary Single Facility® - a true one account that simplifies your money management through debt consolidation
- Enjoy the exclusivity of the metal card only available through FNB Private Wealth
- Diversify your portfolio with best-in-class solutions, including local and offshore stockbroking, saving and transacting in 9 foreign currencies locally with a Global account, and investing offshore with an FNB Channel Islands Account
- Your spouse/partner gets up to 50% off their monthly account fee- regardless of their income. Plus your kids get FNBy and FNBy Next Accounts at no extra cost

R575p.m.


**FNB Private Wealth
Current Account or
Single Facility®**

- A complimentary Single Facility® - a true one account that simplifies your money management through debt consolidation
- Diversify your portfolio with best-in-class solutions, including local and offshore stockbroking, saving and transacting in 9 foreign currencies locally with a Global account, and investing offshore with an FNB Channel Islands Account
- Your spouse/partner gets up to 50% off their monthly account fee- regardless of their income. Plus your kids get FNBy and FNBy Next Accounts at no extra cost

- FNB Money Maximiser¹² – earn a money market fund related rate on your savings (your capital and quoted returns are fully guaranteed)
- Earn eBucks at the highest level and travel the world plus access to over 1 000 international lounges with LoungeKey, and maximum visits to SLOW Lounge and Bidvest Premier lounge
- 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*
- Up to 30 days interest free on card purchases
- Maintain a balance of R150 000 or more in your Fusion Account throughout your billing cycle and get your monthly account fee waived
- FNB Money Maximiser¹² – earn a money market fund related rate on your savings (your capital and quoted returns are fully guaranteed)
- Earn eBucks at the highest level and travel the world plus access to over 1 000 international lounges with LoungeKey, and maximum visits to SLOW Lounge and Bidvest Premier lounge
- Guard Me, Udemy, Starbucks and eBucks games up to R8 back in eBucks on fuel from participating Engen service stations
- Maintain a balance of R150 000 or more in your Current Account throughout your billing cycle and get your monthly account fee waived

Product comparison



	FNB Fusion Private Wealth Account	FNB Private Wealth Current Account/ Single Facility® Bundled pricing	FNB Fusion Private Wealth Account / FNB Private Wealth Current Account for your spouse or partner	Pay-As-You-Use (PAYU) pricing option
Monthly account	R550	R575 ⁹	R275 / R287.50 ¹⁰	R130 ¹¹
Products included in your discounted monthly fee	FNB Fusion Private Wealth Account/Current Account/Single Facility® FNB Private Wealth Credit Card Up to 5 additional Credit Cards (linked to your FNB Private Wealth Credit Card) Virtual cards at no extra cost - ideal for online shopping with added safety because its dynamic 3-digit CVV changes regularly Our exclusive metal card - available on your FNB Fusion Private Wealth Account and/or FNB Private Wealth Credit Card FNB Money Maximiser ¹² FNB Private Wealth Non-Trading Juristic Account ¹³ No monthly account fee for a FNB Global Account ¹⁴ , and one complimentary Global Debit Card Unlimited cash withdrawals. This includes withdrawals made using Cash@Till™, Cardless cash withdrawals and at FNB ATMs, other Banks' ATMs and International ATMs No charge on FNB ATM cash deposits up to R20 000 every month ¹⁵ FNB Private Wealth Securities Based Loan ¹⁶ FNB Secured Revolving Facility ¹⁷			N/A

Overdraft / Fusion Facility Fee will be charged if R200 or more has been utilised.


All international transactions displayed in this pricing guide will incur a 2% currency conversion.
Refer to Product comparison T's and C's

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

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Product comparison



	FNB Fusion Private Wealth Account	FNB Private Wealth Current Account/ Single Facility® Bundled pricing	FNB Fusion Private Wealth Account / FNB Private Wealth Current Account for your spouse or partner	Pay-As-You-Use (PAYU) pricing option
Monthly account	R550	R575⁹	R275 / R287.50¹⁰	R130¹¹
<p>To help you get better banking value, we are pleased to inform you that you also have the opportunity for your monthly fees to be waived/rebated on the following products:</p>	<p>FNB Channel Islands Current Account²⁰</p> <p>Pay no monthly fees on your tax-free cash deposit or tax-free shares account and no monthly admin fees on your tax-free unit trusts</p> <p>Save towards your retirement and pay no monthly (platform) fees on your retirement annuity</p> <p>Protect your retirement funds and pay no monthly (platform) fees on your preservation fund</p> <p>FNB Stockbroking and Portfolio Management Local¹⁸ and Global¹⁹ Trading Account</p>			N/A

All international transactions displayed in this pricing guide will incur a 2% currency conversion.

Product comparison T's and C's



- 9 To qualify for the waiving of the Single Facility® monthly lending fee of R69 the Single Facility® account holder must be the owner of the property/properties that have been provided as security for the facility ('the mortgagor') and must have selected the FNB Private Wealth Single Facility® Bundled pricing option. If there are two or more mortgagors, then only one of the mortgagors that is not the Single Facility® account holder must either have a FNB Private Wealth Current Account or FNB Private Wealth Account for spouse or partner. Should the Single Facility® account holder or the mortgagor fail to comply with this criteria, then the Single Facility® monthly lending fee will be charged. Should the Single Facility® account holder and/or the mortgagor remedy the non-compliance, then we may, at our discretion, waive the monthly lending fee. Single Facility® accounts in the name of trusts and juristic entities do not qualify for this benefit.
- 10 Available on both the FNB Fusion Private Wealth Account and the FNB Private Wealth Current Account. Spousal account is limited to one spouse. Add your Spouse to your 'Family Profile' and validate or standard pricing will apply. To view the full Spousal terms and conditions please visit the FNB website
- 11 The Pay-As-You-Use pricing option is only available on Single Facility®. On this pricing option you are charged the Single Facility® monthly service fee and each transaction at the applicable fee.
- 12 A minimum opening deposit of R100 000 is required to activate the account and must be maintained to continue earning interest. For transactional pricing on Money Maximiser, please refer to the 'Savings and Investments pricing guide' on our website.
- 13 One complimentary Non-Trading Juristic Account per FNB Fusion Private Wealth or current Account held (included in the bundled fee pricing option). The Non-Trading Juristic Account will be on electronic pricing option. For clients with multiple Non-Trading Juristic Accounts, the oldest accounts' monthly fee will be waived. (This will be effective from 1 July 2023. If you are getting the 1 complimentary on the Pay-As-You-Use option currently, that will still remain for existing to bank customers).
- 14 Fees are applicable to foreign exchange transactions. You may also be charged an annual card fee in order for monthly fee to be waived.
- 15 Per billing cycle.
- 16 In order to qualify for the waiver of the Securities Based Loan monthly service fee, the client must in addition to having an active Securities Based Loan, also hold either an active FNB Private Wealth Cheque Account, FNB Private Wealth Fusion account or a FNB Private Wealth Single Facility® of which must be on a bundled pricing option. Should the client fail to comply with this, the Securities Based Loan monthly service fee will immediately be charged to the client's account. Should the client remedy any non-compliance to the Bank's satisfaction, the Bank, may at its sole discretion, elect to waive the future monthly service fee. This benefit does not apply to trusts and other juristic entities.
- 17 To qualify for the waiver of the Secured Revolving Facility monthly service fee, the FNB Private Wealth Current Account or the FNB Fusion Private Wealth Account that is linked to the Secured Revolving Facility must be on a bundled pricing option. Should the client fail to comply with this criteria, then the Secured Revolving Facility monthly service fee will immediately be charged to the client's account. Should the client remedy the non-compliance, then the Bank may at its sole discretion, elect to waive the future monthly service fee.
- 18 A minimum balance of at least R25 000 must be maintained in your Local Trader account. The monthly account fee will be charged to your account and reversed in the following month. A comprehensive fee structure is available on our website.
- 19 Only applicable to Non-Discretionary accounts. A minimum balance of at least \$10 000 must be maintained in your Global Trader Account. The monthly account fee will be charged to your account and reversed in the following month. A comprehensive fee structure is available on our website.
- 20 A minimum balance of at least £2 500 must be maintained in your FNB Channel Islands Current Account in order for your monthly account fee to be waived.

Transact



Credit card benefits



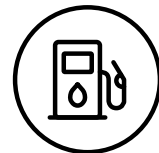
Virtual Cards

Access to virtual cards at no extra cost – ideal for online shopping with added safety because its dynamic 3-digit CVV changes regularly



Access to FNB Pay

For a safe, secure, and convenient alternative to in-store payments that doesn't require cash or a physical card, you can use **Tap to Pay** and **Scan to Pay**. These options are available on partner wallets such as Apple Pay, Google Pay, Samsung Pay, Fitbit Pay, Garmin Pay, and SwatchPAY!



Earn rewards on fuel

Earn up to R8/l back in eBucks every quarter with Engen and WesBank



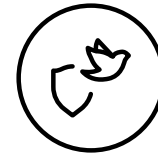
eBucks Travel

You can receive discounts on flights and eBucks Shop deals. Additionally, you will have access to global travel insurance at no cost to cover your medical expenses while traveling abroad



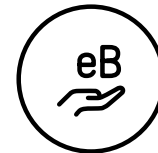
Purchase Protect

Cover for items that are bought using your Virtual Credit Card. This coverage extends up to R15 000 per claim and lasts for 30 days from the date of purchase



Death Protect cover

Protect your family from your outstanding debt with the Automatic Debt Protection feature, which pays out in the event of your death or permanent disability



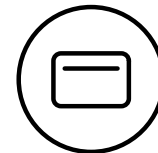
eBucks rewards

Earn up to 100% of your monthly FNB Fusion Private Wealth Account fee back in eBucks depending on your reward level



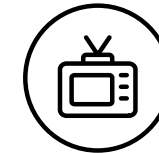
SLOW Lounge benefits

36 complimentary SLOW Lounge visits per year as well as an additional 24 bonus visits per annum when you book your flights with eBucks travel



Metal card

Exclusive FNB Metal card that is resilient, durable and comes enabled with tap functionality



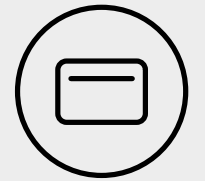
Subscriptions

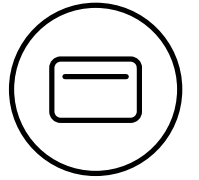
Earn Up to 40% back in eBucks on your Video Streaming (Netflix) and Music Streaming (Spotify®) subscriptions when you and your family bank with FNB



Buy

Ensure your devices are always powered up by topping up on data/airtime, electricity, and entertainment/software vouchers. You can also conveniently purchase Lotto tickets while on-the-go to never miss out on a chance to win. If you qualify, use your eBucks to pay for selected prepaid and voucher products





Credit card fees

Credit facility fees

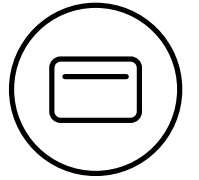
Credit facility service fee	R17*
Initiation fee (once-off)	Up to a maximum of R175

Credit card account fees

FNB Private Wealth Credit Card monthly account fee	R278
Additional card fees	First 5 cards at no charge, thereafter R18.50 per card, per month
eBucks rewards membership	No charge

* Credit Facility service fee is charged monthly to manage and maintain the Credit Facility. The fee may be added to the outstanding balance and you may pay interest on the fee. This fee is included in the FNB Fusion Private Wealth and Current Account/Single Facility® monthly account fee.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level



Credit card fees

Enjoy the benefits of our new FNB Private Wealth Metal Credit Card that takes card quality and design to the next level

FNB Private Wealth Standalone Metal Credit Card

New Metal Credit card	R1 050
Replacement Metal Credit card (lost/stolen or damaged)	R1 050
Reissue Metal Credit card	R1 050
Additional Metal Credit card	R1 050
Fraud Replacement Metal Credit card - 1 card at no charge per pricing cycle, thereafter R1050 per card	

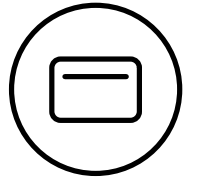
FNB Private Wealth Bundle Metal Credit Card (Fusion/Current Account with a Credit Card)

New Metal Credit card	R1 050*
Replacement Metal Credit card (lost/stolen or damaged)	R1 050
Reissue Metal Credit card	R1 050*
Additional Metal Credit card	R1 050
Fraud Replacement Metal Credit card - 1 No fee card at no charge per pricing cycle, thereafter R1050 per card	

* For metal cards, your credit card/Fusion card account will be charged a fee of R1050. This fee may be rebated from your FNB Credit Card/FNB Fusion Account subject to the following criteria and rules: The metal card is only available to the Primary account holder and limited to one card per card cycle. The rebate is dependent on the Primary account Holders eBucks reward level for new and reissue of metal card (eBucks reward level 3, 4 and 5 qualify for one primary card per card cycle). Available to standalone FNB Credit Card/FNB Fusion Account holders or FNB Credit Cardholders on the bundled pricing option with a FNB Fusion Account. Only 1 FNB metal credit card/Fusion Card is applicable per pricing cycle for fraud replacement cards at no charge.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

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Credit card fees

Linked account transfers and account payments

Interactive Voice Response (IVR) smart transfer to FNB

No charge

International card purchase fee

2% of transaction value
(max 100)

Transaction Type

FNB ATM

FNB Branch

Other Banks' ATMs
(incl. International)

Balance Enquiry

No Charge

No Charge

No Charge

Transaction Type

FNB ATM
(mini-statement)

FNB Branch

Other Banks' ATMs
(incl. International)

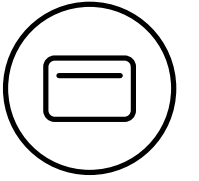
Statements

No Charge

No Charge

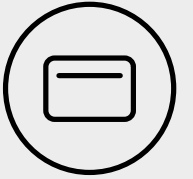
No Charge

Credit card fees

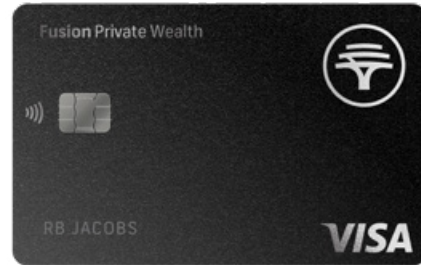


Other fees

eBucks rewards membership	No charge
Changes to account limits	No charge
Card replacement fee	R150 per card
Standard delivery	No charge
Urgent delivery	R265
Branch delivery	No charge
International delivery	R760
Scheduled delivery	No charge



FNB Private Business Account



FNB Private Wealth
Business Account

The FNB Private Business Account is suited to sole proprietors, incorporated businesses, partnerships, companies and close corporations, where the focus is on running a business to make a profit. It provides a flexible and simple way to conduct all business transactions and pay for day-to-day operations.



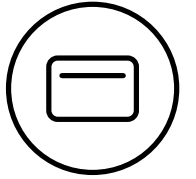
For detailed business pricing account options visit the FNB website.



FNB Private Wealth Current
Account or Single Facility®

The FNB Healthcare Account is suited to Healthcare Practitioners. This account provides a gateway to a holistic offering that meets the banking requirements of healthcare practitioners. It provides a flexible and simple way to conduct all business transactions and pay for day-to-day operations.

FNB Private Business Account

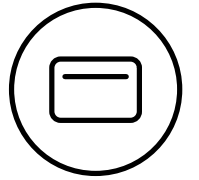


With FNB Private Business, you can choose between Pay-As-You-Use (PAYU) or two Single Fee Pricing Options as detailed below.

There are 2 Single Fee Pricing Options to choose from. If you choose one of these options, you pay a monthly fee upfront and do not have to monitor your transaction fees each month, although we ask all clients to verify the transactions and costs

on their statements. Pre-item billing will only start once the stipulated limit has been reached. All transactions and their associated costs (where applicable) can be verified on your monthly statement.

Single fee pricing options	Option 1 - R355p.m.	Option 2 - R460p.m.
Electronic debit transactions (in bundle)	50 Transactions	100 Transactions
FNB Business Current Visa Card purchases	Unlimited	Unlimited
FNB ATM cash withdrawals (in bundle)	3 FNB ATM cash withdrawals	4 FNB ATM cash withdrawals
Cash deposited at an FNB ATM with Automated Deposit Terminal (ADT) (in bundle)	No charge on cash deposits of up to R50 000 per month	No charge on cash deposits of up to R100 000 per month
Transfers	Unlimited	Unlimited
Electronic debit transactions (out of bundle)	R12	R12
Cash deposited at an FNB ATM with Automated Deposit Terminal (ADT) (out of bundle)	R4.70 + R0.95 per R100 or part thereof	R4.70 + R0.90 per R100 or part thereof
Cash withdrawn at an FNB ATM (out of bundle)	R2.40 per R100 or part thereof	R2.40 per R100 or part thereof
Express clearing payments (online banking, FNB Branch, participating banks only)	1 at no charge per month then R15	1 at no charge per month then R15



FNB Private Business Account

Monthly account fees

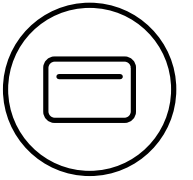
FNB Private Business Account	R145
If your business is a trust entity	R159

With our single fee pricing options, you get value for money. You receive a bundle of transactions for one monthly account fee. All out of bundle transactions will be charged as per the general transaction fee section of this pricing guide. (Transaction fees will reduce your available balance on the date of the transaction.)

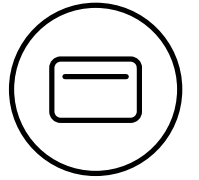
For more information on the solutions available to assist you to manage, grow and protect your business contact your Private Advisor or call our Suite on 087 730 6000.

FNB Healthcare Account

With Pay-As-You-Use you pay a lower monthly account fee. Each transaction will be charged for separately as per the general fee section of this pricing guide. (Transaction fees will reduce your available balance on the date of the transaction.)



Pricing option	Pay-As-You-Use (PAYU) pricing option ⁹	Single Fee Pricing Option 1	Single Fee Pricing Option 2	Single Fee Pricing Option 3				
Monthly account fee	R172	R355	R460	R770				
FNB Debit Card purchases or card swipes	R3.68	No fee	No fee	No fee				
Prepaid purchases (FNB channels)	Prepaid Airtime <table border="1"> <tr> <td><= R25</td> <td>R1.50</td> </tr> <tr> <td>> R25</td> <td>R2.50</td> </tr> </table>	<= R25	R1.50	> R25	R2.50	No fee	No fee	No fee
<= R25	R1.50							
> R25	R2.50							
Electronic payments and collections								
Internal debit orders (debit orders raised by FNB, WesBank and DirectAxis)	No fee	No fee	No fee	No fee				
Electronic Fund Transfers (EFT)	From R3.53	50x included, thereafter R12 per transaction	100x included, thereafter R12 per transaction	200x included, thereafter R12 per transaction				
External debit orders	R12							
Pay and Clear now (RTCs)	<table border="1"> <tr> <td><= R3 000</td> <td>R8 per transaction</td> </tr> <tr> <td>> R3000</td> <td>R15 per transaction</td> </tr> </table>	<= R3 000	R8 per transaction	> R3000	R15 per transaction	1x included, thereafter R15 per transaction	1x included, thereafter R15 per transaction	1x included, thereafter R15 per transaction
<= R3 000	R8 per transaction							
> R3000	R15 per transaction							
Cash Solutions								
Cash withdrawals at an FNB ATM	R2.40 per R100 or part thereof	3x included, thereafter R2.40 per 100 or part thereof	4x included, thereafter R2.40 per 100 or part thereof	8x included, thereafter R2.40 per 100 or part thereof				
Cash deposits at an FNB ATM	R4.70 + R1.25 per 100 or part thereof	Up to R50 000 per month included, thereafter R4.70 + R0.95 per R100 or part thereof	Up to R100 000 per month included, thereafter R4.70 + R0.90 per R100 or part thereof	Up to R250 000 per month included, thereafter R4.70 + R0.80 per R100 or part thereof				



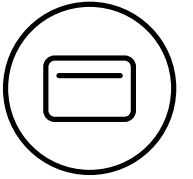
Cash bundle

Cash bundles

A cash bundle allows you to make cash deposits at FNB Branches or Cash Centres up to a certain value at a reduced price.

	Bundle 1	Bundle 2	Bundle 3
Monthly bundle fee	R1 100	R3 200	R6 400
Monthly bundle value	R100 000	R500 000	R1 000 000
Excluded from bundle			
Cash deposit less than		R55 000	
Excluded from bundle (Cash deposits less than R55 000)			
Minimum fee	R 57	R55	R55
Base fee	R6.05	R6.05	R6.05
Fee per R100	R2.11	R2.11	R2.11
Out of bundle fees			
Minimum fee	R57	R55	R55
Base fee	R6.30	R6.30	R6.30
Fee per R100	R0.83	R0.83	R0.83

FNB Non-Trading Juristic Account



R85p.m.

Pay-As-You-Use (PAYU) pricing option

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

R150p.m.

Electronic option

On this pricing option you get unlimited debit orders, electronic payments and electronic transfers. All other transactions are charged at the PAYU fees*.

Monthly account fees

Account fee PAYU	R85
Account Fee Electronic Option	R150*
Monthly Petrol Card fee (linked to your FNB Private Wealth Non-Trading Juristic Account)	R24

Prepaid purchases

FNB Connect prepaid purchases, online banking, cellphone banking, the FNB App, telephone banking - IVR	No charge	
Prepaid airtime purchase using other banks' ATMs	R15	
Prepaid airtime transaction fee (cellphone banking)	Transactions between R0.01 – R10	R0.50
	Transactions between R10.01 – R25	R1
	Transactions greater than R25	R2

Electronic option**

Electronic payments	Unlimited
Debit orders	Unlimited
Electronic transfers	Unlimited

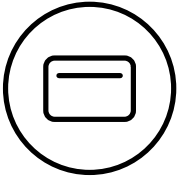
All other pricing follows PAYU

* If you have the FNB Fusion Private Wealth Account or Current Account in your personal capacity, the fee for this account will be waived for 1 FNB Private Wealth Non-Trading Juristic Account on the Electronic Option (included in bundle fee). Only applicable on Electronic Pricing option for one Private Wealth Non-Trading Juristic Account (This will be effective for Non-Trading Juristic Accounts opened after 1 July 2023. You will continue to get the 1 complimentary Non-Trading Juristic Account on the Pay-As-You-Use option if you have been receiving the benefit prior to 1 July 2023). For clients with multiple Non-Trading Juristic Accounts, the oldest accounts' monthly fee will be waived.
** Only applicable if the account is on the Electronic Pricing option.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

First National Bank A division of FirstRand Bank Limited. An Authorised Financial Services and Credit Provider (NCRCP20).

FNB Non-Trading Juristic Account



Card purchases

FNB Private Business Debit Card purchases (local and international) No charge*

Petrol card fuel purchases R6.25

Transaction Type

Digital Banking
(online banking - no role separation,
IVR telephone banking only, scheduled)

FNB ATM

FNB Branch or
telephone banking
(consultant assisted)

Electronic transfers

No charge

No charge

R80

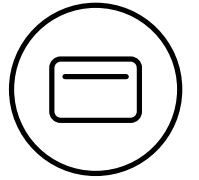
* International currency commission and conversion fee of 2% of the transaction value applies.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

FNB Non-Trading Juristic Account



Transaction Type*	Digital Banking (Cellphone banking, FNB App, telephone banking - IVR, FNB ATM and online banking)	Assisted Channel (Service Suite and Consultant and FNB Branch and telephone banking assisted)	International Card Purchase
Payments	R8.50	R80	2% of transaction value (max 100)
Real Time Payments - Pay and Instant Payment	FNB to other Bank	<=R100 No charge >R100 R0.65 per R100	-
	FNB to FNB	Refer to electronic payment fee	-
Internal debit orders	No charge	-	-
External debit orders	R19 on PAYU and no charge on electronic option	-	-
Schedule payment (establishment and amendment)	No charge for FNB App and Online Only	R20	
Pay and Clear Now	R30		



FNB Non-Trading Juristic Account

Transaction Type	FNB ATM (with Automated Deposit Terminal)	FNB Branch**	Deposit@Till®	FNB Bulk Cash Centers	
Cash deposits	R1.40 per R100	R80 + R3 per R100 ¹	Pricing determined by merchant and is subject to change ²	R80 + R3 per R100 or part thereof	
Transaction Type	Best value Cash@Till™	FNB ATM	Other Banks' ATMs (incl. International)	Branch	International Branch
Cash withdrawals local	No Charge	R2.40 per R100	R12 + R2.40 per R100 ³	R80 + R3 per R100	-
Cash withdrawals international	-	n/a	R80*	-	R80 + R3 per R100*
Cardless cash withdrawals	-	R1.20 per R100	-	-	-

* Additional 2% commission and conversion fee apply.

¹ Includes all financial institution branches and the purchase of foreign exchange.

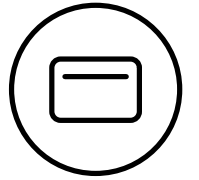
² Available at selected merchants. Checkers, Shoprite, Usave, PnP Stores and Boxer Stores

³ If you withdraw cash at another banks' ATM on the 1st, 3rd, 25th or 31st of the month, the R12 portion of the fee will be rebated. Additional 2% commission and conversion fee apply.

** Includes third party deposits

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

First National Bank A division of FirstRand Bank Limited. An Authorised Financial Services and Credit Provider (NCRCP20).



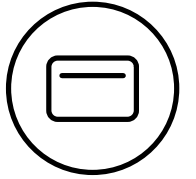
FNB Non-Trading Juristic Account

Transaction Type	FNB ATM	FNB Branch and Telephone Banking	Point-of-Sale (RMB Private Bank Fusion/Debit Cards only)	Other banks' ATMs, international Point-of-Sale (consultant assisted)
Balance enquiries	No Charge	R8	R1.90	R8

Transaction Type	Digital Banking (mini statement cellphone banking and online banking) (download/view/email)	FNB ATM transaction list	Smart Kiosk	FNB Branch and Telephone banking (printed and emailed)
Statements	No charge	R4 (per statement)	-	-
Printed statements	-	-	R4 (per page)	R50 (per statement)
Interim provisional statements	-	-	-	R25 (per page, max R50)

Additional statement (fee per month)	Paper	Online
	Daily	R137
Weekly	R59	R31.50
Twice Monthly	R31	R18

FNB Non-Trading Juristic Account



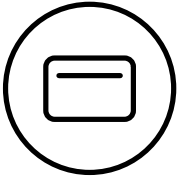
Penalty fees

FNB ATM declined transaction fee (insufficient funds or daily limit exceeded)	No charge
Other FNB declined transaction fee (local and international Point-of-Sale, scheduled payment)	R8
Other banks' ATMs declined transaction fee (insufficient funds or daily limit exceeded)	R8
Unpaid debit orders*	First 8 at no charge. Thereafter R105 (per unpaid item 9 and more)
Virtual Card Declines	R6

* Applicable over a 12 month rolling period.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

FNB Non-Trading Juristic Account



Card and other related fees

FNB Business Debit card replacement	R150
FNB Petrol Card	R150

Credit-related fees

Overdrafts

Overdraft initiation fees	An overdraft initiation fee may be charged ⁵⁰
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NCA Clients

Monthly credit service fee (new or increased overdraft concluded from 1 May 2016)	R69
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Non-NCA clients

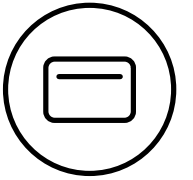
Monthly credit service fee (new or increased Overdraft concluded from 1 May 2016)	0.115% of facility (min R69 and max R1 207.50)
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* Overdrafts concluded before 1 May 2016 were charged 1.14% of facility value min. R57.50 and max. R1140

⁵⁰ Where you have used more than R200 of your facility.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

Benefits of an FNB Solopreneur Bundle



FNB Solopreneur Bundle. Designed for you and your business

Take your business to the next level with the FNB Solopreneur Bundle

Separate your personal and business activity by getting an FNB First Business Zero Account with your personal account.



No extra monthly account fee for the First Business Zero Account

Get unlimited debit card swipes and only pay for transactions made.



Same point of contact

Meet your business and personal needs from the same place.



Accept card payments

Available on the FNB App, SpeedeeQR and SpeedeeApp (for Android devices), with no monthly rental or upfront costs.



One eBucks account

Get a one-off eBucks® allocation when you activate this bundle and earn more eBucks® when you transact via your business account.



Manage your accounts with free interactive tools

Manage your payroll, accounting, cash flow and invoicing.



Easy tax filing with TaxTim

Enjoy 50% back in eBucks® on your tax return submission fee.



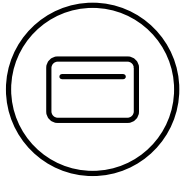
Free business education

Access Fundaba on the FNB App, a business coach in your hand.



Unlock Additional VISA SME benefits

Exclusive benefits for start-ups using a Visa Commercial card for Marketing tools, Cloud infrastructure, productivity and more.



Global Solutions



Welcome to the world stage

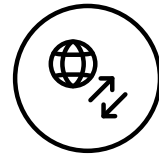
FNB Global Solutions combines the very best of FNB's global and offshore offerings to expertly meet all your and your family's needs beyond our borders - whether it's transacting in foreign currency, establishing an offshore trust or structuring foreign based investment portfolios, our expert global solutions can be tailored to your offshore needs.

For full details of the pricing options refer to the stand alone Global Accounts, FNB Channel Islands, FNB Stock Broking and Portfolio Management and Foreign Exchange Pricing Guides on the FNB website.



Foreign exchange

As SA's Best Foreign Exchange Provider¹, we offer a range of solutions to suit all your needs – whether you're sending or receiving money globally, traveling, saving in a foreign currency or investing offshore.



Global payments and receipts

You can save on fees and earn eBucks² when you **send and receive money worldwide** via online banking and the FNB App.

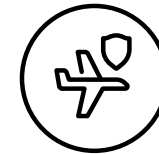


FNB Global account

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 – **the FNB Global account** is the ideal choice. Open an account via online banking or on the FNB App.



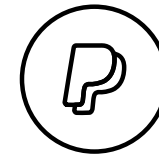
For the full Foreign Exchange pricing details refer to the FNB Foreign Exchange Pricing guide on the FNB website



Travel smart

Get your FNB Global Debit Card linked to your FNB Global account to make sure you have access to funds while traveling abroad. (Cards are available for Dollar, Euro and Pound accounts.)

You can order foreign notes or a Multi-currency Cash PassportTM online and we'll deliver it to your door at no charge.³



PayPal

PayPal is the safe and easy way to pay and get paid when shopping online or making payments. FNB is the only bank in SA that offers the top-up and withdraw service to transfer funds to or from a PayPal account.



MoneyGram

Send money to your loved ones abroad with MoneyGram via the FNB App, cellphone banking (*120*321#) and FNB ATMs. When using **MoneyGram** via the FNB App you can choose to send the money to your beneficiary via a mobile money wallet, bank account or for collection via the **MoneyGram** agent network in over 200 countries.

¹ Global Finance World's Best FX Providers 2017 – 2023.

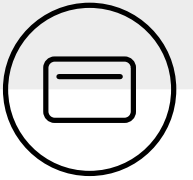
² eBucks earned on Global Payment and Global Receipt transactions are subject to standard eBucks Reward earn rules. For more information, visit the eBucks website.

³ All foreign notes orders made via online banking will be delivered to customers at no charge.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

First National Bank A division of FirstRand Bank Limited. An Authorised Financial Services and Credit Provider (NCRCP20).

FNB Global Account



FNB Private Wealth 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. The FNB Global Debit Card is available only in USD, EUR and GBP.

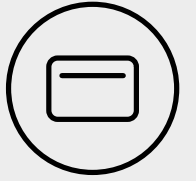
Other fees	GBP	USD	EUR
FNB Global Account Virtual Card	No charge	No charge	No charge
Annual card fee*	£20	\$25	€ 23
Virtual card fee	No charge	No charge	No charge
Card swipes and international online card payments	No charge	No charge	No charge
International ATM withdrawal**	£3	\$5	€ 4
Card replacement (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)	No charge - Same Currency 1% - Cross Currency		

* Annual card fee (per additional card if clients holds another card in another currency)

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

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

FNB Channel Islands



Transact offshore with FirstRand Bank's Guernsey-based branch, offers a range of transactional and savings accounts with attractive interest rates, in varying terms to match your specific needs.



Link your accounts

As a FNB Private Wealth Account holder, you can link your FNB Private Wealth and FNB Channel Islands Online Banking and FNB App profile to view your accounts from a single platform and make payments and transfers through the FNB App or Online Banking seamlessly.



Reach your financial goals

From transactional accounts to long and short-term savings accounts with market leading interest rates in GBP, USD and EUR, as well as our Joint accounts, we have a solution to help you reach your financial goals.



Diversify offshore

Diversify your wealth offshore – open an FNB Channel Islands Account. For more information on FNB Channel Islands Accounts, please contact your Private Advisor, the FNB Channel Islands Service Suite or visit www.fnbc.co.uk

FNB Channel Islands is a participant in the Guernsey Banking Deposit Compensation Scheme. The Scheme offers protection for 'qualifying deposits' up to £50 000, subject to certain limitations. The maximum total amount of compensation is capped at £100 000 000 in any 5 year period. Full details are available on the Scheme's website www.dcs.gg or on request. Contact info@fnbc.co.uk for more information. FirstRand Bank Limited Guernsey Branch trading as FNB Channel Islands is regulated by The Guernsey Financial Services Commission and licensed under The Banking Supervision (Bailiwick of Guernsey) Law, 2020.

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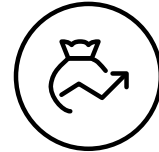
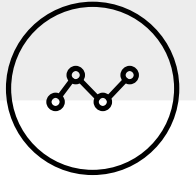
Invest

Save & invest to improve your financial future. Accelerate your wealth building with our range of savings and investment solutions for you and your family.

Select from range of short - and long term savings and investment solutions designed to help you manage and grow your financial portfolio for you and your family. These include but are not limited to Money Maximiser; Savings Account; Islamic Savings, invest in Shares & Gold; Tax-Free Savings; Unit Trusts and offshore investment options Islamic Tax-Free Unit Trust and solutions to help you save for retirement.

See our full range of Savings and Investment solutions including the corresponding fees and terms and conditions on the FNB website.

Savings and Cash Investments



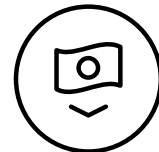
FNB Money Maximiser*

Earn a money market fund related rate with your capital and quoted returns fully guaranteed. Accounts opened on the FNB App or in the Private Wealth bundles will not be charged a monthly fee.



FNB Fixed Deposit account

Earn preferential rates on your fixed deposits. Your original deposit and quoted returns are guaranteed. Get preferential rates on investments if you are 55 years and older



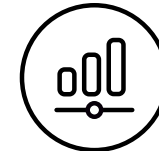
Tax- Free Cash Deposit

The Tax-Free Cash Deposit guarantees your capital and quoted returns with the added benefit that your returns are not taxed



Savings account

A no fee FNB Savings Account linked to your Current account. No transactional fees apply to your savings account.



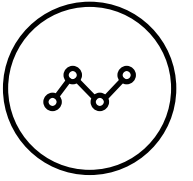
Cash Intelligent Investment

Track the daily performance of a portfolio of money market instruments in South African Rand.

* A minimum opening deposit of R100 000 is required to activate the account and must be maintained to continue earning interest. For transactional pricing on Money Maximiser, please refer to the Savings and Investments pricing guide on our website.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

Savings and Cash Investments



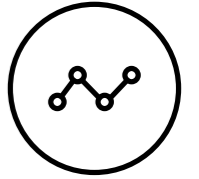
FNB Money Maximiser

Electronic withdrawals

Electronic transfers: online banking, cellphone banking, telephone banking and the FNB App	No charge
Electronic third-party payments: online banking, cellphone banking, telephone banking and the FNB App	R45
Transfers or payments: branch or telephone (Consultant Assisted)	R80
Pay and clear now	R60

Scheduled transfer related fees

Establishment or amendment fees (online banking)	No charge
Establishment or amendment fees (FNB Branch)	R25

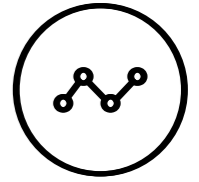


Tax-Free Shares

With the FNB Tax-Free Shares Account, you are invested in the Ashburton Top 40 ETF and Ashburton Midcap ETF. This gives you access to the top 100 companies on the JSE, offering you an instantly diversified portfolio. Enjoy all the benefits of investing while paying no tax on capital gains, dividends and interest earned.

General fees

Monthly account fee	No fee	
Trade option	First trading day of month / Delayed trades (Today at 15:00)	
Brokerage fees	First trading day	0.12% excl VAT
	Delayed trades (Today at 15:00)	0.6% (min of R50) excl VAT



Additional services

Share transfer (per counter) incl VAT

Account transfer in	No fee
Account transfer out	R135
Internal transfer	No fee
Portfolio move in	No fee
Portfolio move out	R100

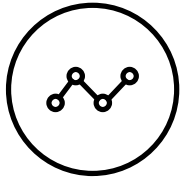
Transaction fees

Transaction fees	Electronic	Telephone	Branch
Transfers	Free	R80	R80
Payments	R8.50	R80	R80

Share removal (per instruction)

R1 – R50 000		R990		R1 650
R50 000 – R2 000 000	Normal	R1 550	Fast Track	R2 750
R2 000 000+		R2 650		R4 800

Stockbroking and Portfolio Management



Self Managed

Our Self Managed account gives you the opportunity to buy and sell local shares, exchange-traded funds (ETFs), exchange-traded notes (ETNs), contracts for difference (CFDs), warrants, bonds and unit trusts. Our self-managed service enables you to trade online either independently or with some advice from our portfolio managers. Your trades are your decision. This innovative, content-rich online offering caters for both new and experienced traders.

The fees under this section apply to all clients that have entered into a relationship with FNB SPM via SPM online trading or telephonically. The monthly account fee for a Local Shares account and Global Shares account is R87. If both accounts are held a fee of R87 will be charged. You will have the option of having one or both accounts.

Fees

Monthly account fee	R87 incl VAT (no fee for bundle transactional account holders)*
Brokerage	0.50% (min of R100 per transaction)
Bond trading fee	
R0 to R5 000 000	0.50% (min R500)
R5 000 001 and above	0.35%

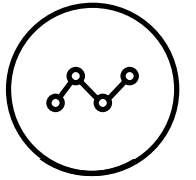
* Portfolio value must be greater than R 25 000 to Qualify

FNB Stockbroking and Portfolio Management (Pty) Ltd. Registration number 1996/011732/07. A subsidiary within the FirstRand Group of Companies. An Authorised Financial Services Provider (member of the JSE).

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

First National Bank A division of FirstRand Bank Limited. An Authorised Financial Services and Credit Provider (NCRCP20).

Stockbroking and Portfolio Management (continued)



Self Managed with advice

The fees under this section apply to all clients that have entered into a relationship with FNB SPM via a portfolio manager.

The monthly account fee for a Local Shares account and Global Shares account is R87. If both accounts are held a fee of R87 will be charged.

You will have the option of having one or both accounts .

Fees

Monthly account fee	R87 incl VAT
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Bond trading

Fee

R0 to R5 000 000	0.50% (min R500)
R5 000 001 and above	0.35%

Brokerage (Trade Value)

(Min of R 150 per transaction)

R0 to R50 000	1.25%
R50 001 to R100 000	1.00%
R100 001 to R500 000	0.75%
R500 001 to R1 000 000	0.50%
R1 000 001 and Above	0.35%

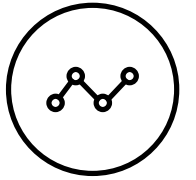
Brokerage fees are applied on a sliding scale basis.

FNB Stockbroking and Portfolio Management (Pty) Ltd. Registration number 1996/011732/07. A subsidiary within the FirstRand Group of Companies.
An Authorised Financial Services Provider (member of the JSE).

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First National Bank A division of FirstRand Bank Limited. An Authorised Financial Services and Credit Provider (NCRCP20).

Stockbroking and Portfolio Management (continued)



General fees

Fees

Other levies charged by the JSE	<ul style="list-style-type: none"> • STRATE levy of 0.005787% (min R6.72 and max R108.10) plus VAT • Securities Transfer Tax (STT) of 0.25%, where relevant, is levied on the value of purchase transactions, before the brokerage fee and VAT • Investor Protection levy at 0.00029% of trade value. (Applicable for Managed portfolios) • Effective 1 March 2024: 0.00031% Excl VAT
Ad hoc service fees	<ul style="list-style-type: none"> • Registration of scrip in our nominee company: No charge • Registration of scrip other than in our nominee account: R 500 per certificate • Replacement of lost scrip: R1 000 plus insurance per certificate • Estate late valuations: R100 per share (min of R 500) • Cash deposit fee: Amount charged by FNB SPM bankers (under the JSE rules FNB SPM may not accept or receive a cash deposit in excess of R5 000) • Cash deposit penalty fee: R1 000 per cash deposit plus bank charges • Rematerialisation of shares: R1 200 per counter • Urgent rematerialisation of shares: R1 500 per counter • Urgent dematerialisation of shares: R1 500 per counter • Withdrawal/ upliftment from transfer secretaries: R100 per counter • CSDP exit fee: R100 per counter
Cash balances*	<ul style="list-style-type: none"> • Households*: A fee of 0.20% (incl VAT) per annum is charged monthly on cash balances held in money market • Corporates*: A fee of 0.20% (incl VAT) per annum is charged monthly on cash balances held in money market • A fee of 1% (incl VAT) per annum is charged monthly on cash balances held with JSE Trustees

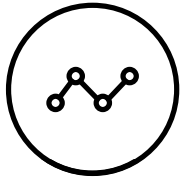
* Please refer to the website for an explanation of households and corporates. You agree to be bound by the latest fee schedule, which may be amended from time to time. You will be notified of any changes to the fee schedule.

** Rematerialisation of Shares: Rematerialisation (REMAT) is whereby an electronic share certificate is moved from electronic form to physical (Paper)

*** Dematerialisation of Shares: Dematerialisation (DEMAT) is whereby a physical share certificate is moved from physical form to electronic.

Stockbroking and Portfolio Management (continued)

Local fees



Other fees applicable. The fees in this section apply to both Managed and Self Managed clients.

Fees

Administration fees	<ul style="list-style-type: none"> • A fee of R85 per transaction for all third party payments • A fee of R85 per month applies for all Securities Based Lending accounts. • Please note third party payments will only be made under exceptional circumstances and in accordance with the FNB SPM's 3rd party payment policy.
Value added: Global tax recovery	<ul style="list-style-type: none"> • Courier handling fee - R45 • Bank Charge - R25 • 20% - Admin fee of refund recovered (FirstRand will receive, 2.5% of the admin fee from the provider) <p>Please note the above fees exclude VAT</p>
Unit Trust Funds	<ul style="list-style-type: none"> • FNB SPM does not charge initial fees • Administration fee: 0.25% per annum on all local funds excluding Ashburton Money Market Fund, Ashburton Stable Income Fund, Ashburton SA Income Fund • 0.20% per annum based on Market Value relating to Ashburton Money Market Funds and Ashburton Stable Income Funds • A fee breakdown is available on request

Please refer to the website for an explanation of households and corporates.

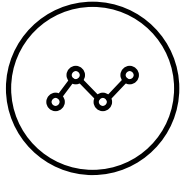
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Stockbroking and Portfolio Management (continued)



General fees

The fees in this section apply to both Managed and Self Managed clients.

Market Data	Non-professional	Professional
15 minutes delayed*	No fee	No fee
Snapshot** equities and indices	Equities and Indices - R0.21 per snapshot	Equities and Indices - R0.21 per snapshot
Streamed live pricing***	R190 per month	R650 per month

Please refer to the website for additional terms and conditions in relation to the fees.

The default live pricing option is 15 minutes delayed. This option is free.

* 15 minutes delayed - prices are defaulted to a 15 minute delay for all holdings and any instruments displayed on the quote or trade page.

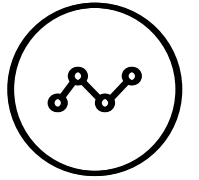
** Snapshot (equities & indices) - Real-time market update including the price, aggregate display quantity, number of orders and display position for each price level. Equities (depth of 5) capped at R325 per month for Non-professional and R1 245 per month for Professional. Indices capped at R63 per month for Non-professional and R220 per month for Professional.

*** Streamed live pricing - Prices of indices and equities are continuously updated to reflect the current value of holdings and any instruments. If you switch from delayed to live pricing, the full fee will be levied and will not be pro-rated. You can switch to delayed pricing at any time.

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Global fees

Self Managed

Our Self Managed account gives you the opportunity to buy and sell Global shares, exchange-traded funds (ETFs), exchange-traded notes (ETNs), bonds and unit trusts. Our services enable you to trade online either independently or with some advice from our Portfolio Managers. Your trades are your decision. This innovative, content-rich online offering caters for both new and experienced traders.

The fees under this section apply to all clients that have entered into a relationship with FNB SPM via SPM online trading or telephonically. The monthly account fee for a Local Shares account and Global Shares account is R87. If both accounts are held a fee of R87 will be charged. You will have the option of having one or both accounts.

Please note interest is not earned on any offshore cash balances held within the portfolio.

Fees

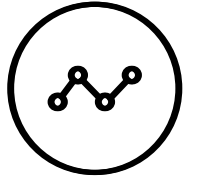
Monthly fee	R87 incl VAT (no fee for bundle transactional account holders)*
Custody fee	Custody fee is charged at 0.15% per annum, levied monthly.

- Brokerage is 0.35% with minimum dependent on exchange traded.
- Bond trading fee 0.20% with minimum of EUR160 or currency equivalent.

* Portfolio value must be greater than \$10 000 to qualify.
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Global fees (continued)

Self Managed with advice

The fees under this section apply to all clients that have entered into a relationship with FNB SPM via a portfolio manager. The monthly account fee for a Local Shares account and Global Shares account is R87. If both accounts are held a fee of R87 will be charged. You will have the option of having one or both accounts.

Please note interest is not earned on any offshore cash balances held within the portfolio.

Fees

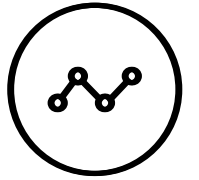
Monthly account fee	R87 incl VAT
Custody fee	Custody fee is charged at 0.15% per annum, levied monthly.

Trade Value

Brokerage

USD\$ 0 to USD\$ 15 000	0.50% min per exchange applies
USD\$ 15 001 to USD\$ 50 000	0.40%
USD\$ 50 001 and Above	0.35%

- Bond trading fee of 0.20% with a minimum of EUR160 or currency equivalent



Global fees (continued)

Share execution fees: shares and ETFs

Commission for European Exchanges

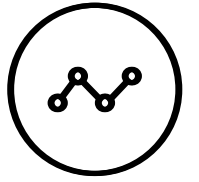
Country	Exchange name	Symbol	Minimum execution fees*
Spain	(BME Spanish) Stock Exchange	SIBE	EUR 15
Netherlands	Euronext Amsterdam	EURONEXT	EUR 15
Belgium	Euronext Brussels	EURONEXT	EUR 15
France	Euronext Paris	EURONEXT	EUR 15
Germany	Frankfurt Stock Exchange XETRA	FSE	EUR 15
Austria	Wiener Börse (Vienna) Stock Exchange	VIE	EUR 15
Italy	Milano Stock Exchange	MIL	EUR 15
UK	London Stock Exchange	LSE_SETS	GBP 15
UK	London International Order Book	LSE_IOB	USD15
Switzerland	Swiss Exchange	SWX	CHF 15
Switzerland	Swiss Europe Exchange	VX	CHF 15
Denmark	OMX Nordic Stock Exchange Copenhagen	OMX	DKK 15
Sweden	OMX Nordic Stock Exchange Stockholm	OMX	SEK 15
Finland	OMX Nordic Stock Exchange Helsinki	OMX	EUR 15
Norway	Oslo Stock Exchange	OSE	EUR 15

*This minimum fee applies whether the trade is executed by a portfolio manager, online or by the dealing desk.

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Global fees (continued)

Share execution fees: shares and ETFs

Commission for American / Canadian Exchanges

Country	Exchange name	Symbol	Minimum execution fees*
US	NYSE MKT (American Stock Exchange)	AMEX	USD 15
US	NASDAQ	NASDAQ	USD 15
US	NASDAQ (Small Cap)	NSC	USD 15
US	New York Stock Exchange	NYSE	USD 15
US	New York Stock Exchange (ARCA)	NYSE Arx	USD 15
Canada	Toronto Exchange	TSE	CAD 15
Canada	Toronto Exchange	TSX	CAD 15

Commission for Asian and Australasian Exchanges

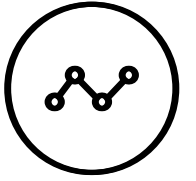
Australia	Australia Securities Exchange	ASX	AUD 15
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*This minimum fee applies whether the trade is executed by a portfolio manager, online or by the dealing desk.
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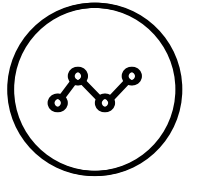
Global fees (continued)



Share execution fees: shares and ETFs

Fees

Currency conversion fee	<ul style="list-style-type: none"> 1.00% is automatically applied to the client's account when the trade is executed where the instrument currency differs from the account currency.
Back 2 Back FX transactions	<ul style="list-style-type: none"> A fee of 0.10% with a minimum of R2 500 and capped at R10 000 (excl VAT)
Custody for share portfolio (if you do not conduct at least one trade per quarter)	<ul style="list-style-type: none"> In such a case, the inactivity fee is calculated as 0.025% (0.10% per annum and min EUR 5) of the average month end value of the share portfolio during the quarter. If you make one trade (in any instrument) or more during a quarter, no inactivity fee will be charged
Equity research for active clients	<ul style="list-style-type: none"> Equity Research and Stock Screener Private: EUR 1.99/ month Professional: US\$ 180/month
Bank withdrawal fee	<ul style="list-style-type: none"> GBP 10 fee will be levied for each cash withdrawal.
Ad hoc service fees	<ul style="list-style-type: none"> Transfers in: No charge Transfer out (change of beneficial owner) = £15 Portfolio Transfer = £15 per share Internal Transfer = £15
Unit Trusts	<ul style="list-style-type: none"> FNB SPM does not charge initial fees Administration fee 0.25% per annum on all offshore funds excluding Money market 0.20% per annum based on market value relating to Ashburton money market funds A fee breakdown is available on request
Currency transactions	<ul style="list-style-type: none"> 0.50% per transaction with a minimum R500 per transaction



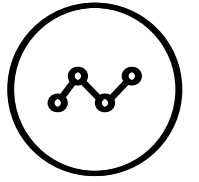
Global fees (continued)

Offshore fees

(Applicable to self-managed and self-managed with advice)

Asset Transfer Capacity (ATC) Market Value	ATC fee charged per annum, levied monthly
R0 to R20 000 000	0.40%
R20 000 001 to R50 000 000	0.30%
R50 000 001 to R75 000 000	0.20%
R75 000 001 and above	0.15%

Global fees (continued)



Custody fee on CREST depository interests

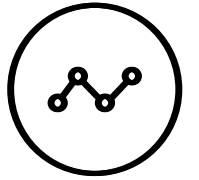
Market	%	Market	%
Euroclear Bank holding		Italy	0.025
All other types (except ETF's)	0.02	Norway (Gilt)	0.02
Australia	0.02	Netherlands	0.0175
Austria	0.03	Portugal	0.055
Belgium	0.0175	Spain (Equity)	0.03
Clearstream Banking Luxembourg	0.03	Spain (Gilt)	0.015
Denmark	0.025	Sweden	0.025
Finland	0.025	Euroclear Bank holding (continued)	
France (Equity)	0.0175	Switzerland	0.015
France (Gilt)	0.015	DTCC Holding	
Germany	0.015	Canada	0.015
IETF's	0.015	United States	0.015

Please note: that we are entitled to change such fees and charges, immediately and without prior notice, when such changes are due to external circumstances beyond our control in accordance with the terms and conditions and applicable laws.

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Global fees (continued)

Data subscriptions for real-time prices

At FNB SPM all equities trade on actual market data from the stock exchanges. To receive and trade on real-time market data, you will have to subscribe independently to the individual exchange via third-party providers. A subscription to live price data from an exchange gives you access to live prices on shares and ETFs from the particular exchange.

An online subscription tool is available on the trading platform. In the tool, you will find a list of available exchanges and news services alongside the applicable monthly fees. You will be able to subscribe to and unsubscribe from services of your choice. Further information can be found in the subscription tool guide, which is also available on the trading platform.

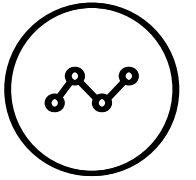
Level 1 or Level 2 data

Level 1 price data refers to the first level of the order book on the exchange. With a Level 1 subscription you can see live, streaming, bid and offer prices. With a Level 2 price data subscription, you can see live streaming prices as with a Level 1 subscription. In addition to this you can see the market depth of bid/offer prices and the amounts available at each price point.

Please note:

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Fee schedule



Annual administration fee for living annuities and endowment products (incl VAT)

Aggregated assets on the platform	All funds	FNB Funds (1)	Ashburton Funds (2)	Ashburton Stable Income Fund (3)	Ashburton Stable Income Fund (4)	Ashburton Money Market Fund (5)
First R1 000 000	0.46%	0.29%	0.35%	0.12%	0.17%	0.17%
Next R2 000 000	0.35%	0.29%	0.35%	0.12%	0.17%	0.17%
Above R3 000 000	0.23%	0.29%	0.35%	0.12%	0.17%	0.17%

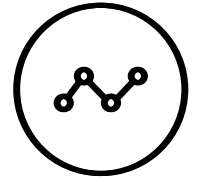
Annual administration fee for all other products** (excl VAT)

First R1 000 000	0.40%	0.25%	0.30%	0.10%	0.15%	0.15%
Next R2 000 000	0.30%	0.25%	0.30%	0.10%	0.15%	0.15%
Above R3 000 000	0.20%	0.25%	0.30%	0.10%	0.15%	0.15%

** Not applicable to the Tax-Free Unit Trust product when invested in FNB and Ashburton Funds
FNB CIS Manco (RF) (Pty) Ltd is an approved manager of Collective Investment Schemes in terms of Collective Investments Scheme Control Act, 45 of 2002 by the Financial Sector Conduct Authority and is also a full member of the Association for Savings and Investment SA (ASISA). Ashburton Fund Managers (Proprietary) Limited is a licensed Financial Services Provider ("FSP") in terms of the Financial Advisory and Intermediary Services Act, 37 of 2002, FSP number 40169. FNB Investor Services Proprietary Limited (Reg number 2011/139123/07) is an authorised administrative financial services provider (FSP number 44341) ("FNB").

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

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Fee schedule (continued)

Personal share portfolio annual administration fee for all other products (excl VAT)

First R7 500 000	0.25%
Next R7 500 000	0.15%
Next R10 000 000	0.10%
Above R25 000 000	0.05%

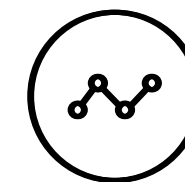
Personal share portfolio annual administration fee for living annuity (incl VAT)

First R7 500 000	0.29%
Next R7 500 000	0.17%
Next R10 000 000	0.12%
Above R25 000 000	0.06%

For more information on the fee structure of the Horizon Series funds, please refer to the latest fund fact sheets available at www.fnb.co.za > Invest > For yourself > I know what I want > Unit Trusts
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Fee schedule (continued)

FNB Horizon Series annual asset management fees (excl VAT)

FNB Multi Manager Income	0.40%
FNB Global Equity	0.60%
FNB Growth Fund of Funds	0.86%
FNB Islamic Balanced Fund	1.25%
FNB Moderate Fund of Funds	0.79%
FNB Stable Fund of Funds	0.67%

FNB Multi Manager funds annual asset management fees (excl VAT)

FNB Multi Manager Balanced	0.75%
FNB Multi Manager Bond	0.75%
FNB Multi Manager Equity	0.7%
FNB Multi Manager Property	0.75%

FNB Core Range funds annual asset management fees (excl VAT)

FNB Core Balanced Fund	0.26%
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Ashburton Range funds annual asset management fees (excl VAT)

Ashburton Balanced Fund	0.60%
Ashburton Bond Fund	0.55%
Ashburton Diversified Income Fund	0.60%
Ashburton Equity Fund	0.60%
Ashburton Global Flexible Fund	0.85%
Ashburton Global Leaders ZAR Equity Feeder	0.55%
Ashburton GOVI Tracker Fund	0.30%
Ashburton Money Market Fund	0.30%
Ashburton Property Fund	0.60%
Ashburton SA Income Fund	0.55%
Ashburton Stable Income Fund	0.35%
Ashburton Targeted Return Fund	0.70%

For the full Wealth and Investments pricing guide please visit
FNB Online Banking > Rates + Pricing > Overview > Invest

For more information on the fee structure of the Horizon Series funds, please refer to the latest fund fact sheets available at www.fnb.co.za > Invest > For yourself > I know what I want > Unit Trusts
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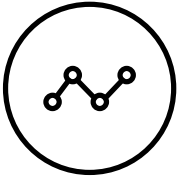
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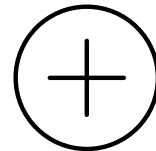
Retirement solution

FNB understands that life changes as you retire. We are therefore here to help clients navigate these new life stages. As a retired individual, over the age of 60, you can now share in the benefits of a solution designed specifically to cater for your unique needs, post retirement.

Enjoy all the value that being an FNB Private Wealth client brings together with additional benefits that retirement brings. As an FNB Private Wealth client, if you invest R1 000 000 you will get 50% off your monthly transactional account fee or invest R2 000 000 and get 100% off.



Get more with our retirement solution



Get more

- Earn preferential rates on your fixed deposits
- Protect your money with an FNB Living Annuity or Preservation Fund
- Discounted estate administration fee
- Pay no excess on your Buildings and Home Content short-term insurance



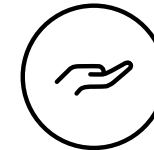
More rewards

- Double* investment eBucks reward level points



Cost effective lending

- Get up to 100% of the value of the home loan subject to a full credit assessment
- Discounted attorney bond registration costs (when applying via nav» Home only)
- No early termination fee charged on a Home Loan, Single Facility®, Structured Loan, Secured Revolving Facility and Securities Based Loan



More help

- Dedicated Private Advisors and team of experts available
- 24/7 Service suite via Secure Chat®, phone or email
- Advice session to ensure you are on track
- Get rewarded with up to R6 100 back in ebucks. (when applying via any of the FNB internal Channels)*

* eBucks benefit is only available for applications submitted directly with FNB.
* Spouses have to qualify for the IRVP with their own investment balances.
* All other transactional pricing is aligned to that outlined in this guide.
* The eBucks benefit is calculated at 50% of your first Home Loan repayment and is capped at eB61000.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

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Lend

Home Loan, Structured Loan, Single Facility®,
Securities Based Loan and Secured Revolving Facility.

FNB Private Wealth offers you specialist lending expertise
and services to help you meet your unique financial needs
and aspirations.

Home and Structured Lending Solutions

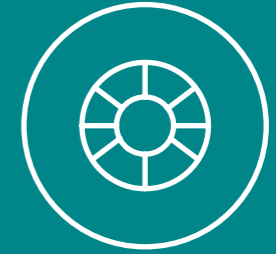


Simply choose from our flexible financing solutions, to suit your needs, taking into account your individual requirements and desired funding amount to help you reach your goals. We specialize in providing finance for your residential, holiday home, investment property or rental portfolio through our tailor-made lending and structuring solutions such as the FNB Single Facility® and FNB Structured Loan. You can also use additional funds available in your loan account to fund solar energy solutions. The FNB Securities Based loan and the FNB Secured Revolving Facility will allow you to leverage the flexibility of our innovative lending solutions to create wealth without interrupting your long-term investment portfolio goals and without having to liquidate any of your current assets to do so.

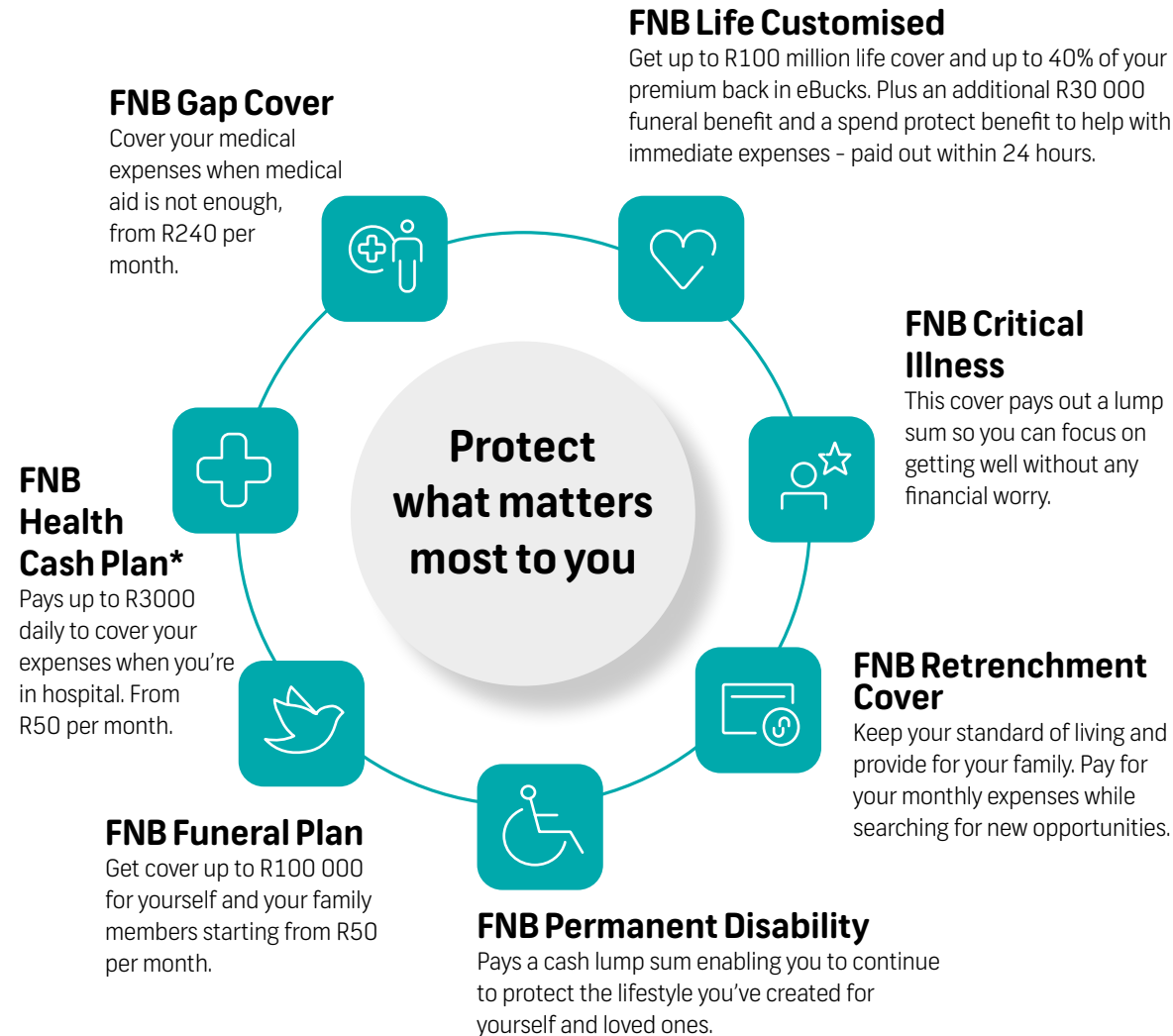
We are also proud to offer you FNB Islamic Residential Property Finance with similar value adds, rewards, benefits and pricing.

For more information and pricing refer to the FNB home loans pricing guide on [fnb.co.za](https://www.fnb.co.za). Click on rates & pricing, then select pricing guide overview, then borrow and then choose FNB Home Loans pricing guide.

Insure



Let FNB help you prepare for life's uncertainties with FNB Insure, and get rewarded for it.



* This is not a medical scheme. Cover is not the same as that of a medical scheme nor is it a substitute for medical scheme membership. Terms, Conditions and Earn Rules apply. eBucks is embedded and earn depends on a qualifying criteria Certain benefits are dependent on your account and eBucks rewards level
Visit our website for more information

If it's precious to you, we'll insure it, both inside and outside your home, plus you can earn up to 15% of your premium back in eBucks, whether you claim or not.



Car insurance

Get cover tailored to your needs to help you get back on the road easily.



Home Contents

Comprehensive cover for your possessions in your home against theft, loss or damage.



Portable Possessions

Customise your cover for items you take out of your home so that you always have peace of mind.



Building insurance

Protects your home with cover that is more than just a payout. It not only covers the costs of repairing or replacing the physical building and permanent fixtures of your home but provides additional benefits to help you deal with the impact of damage or loss.



Purchase Protect

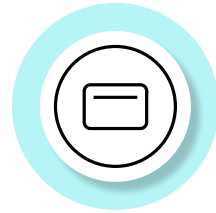
a value-added benefit for items purchased with your FNB Fusion®, Debit and Credit Virtual Card and covers tangible items against theft/damage for up to R12 500.



Lifestyle

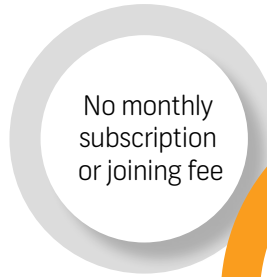
All the ways to get rewarded when banking with us.

eBucks Rewards

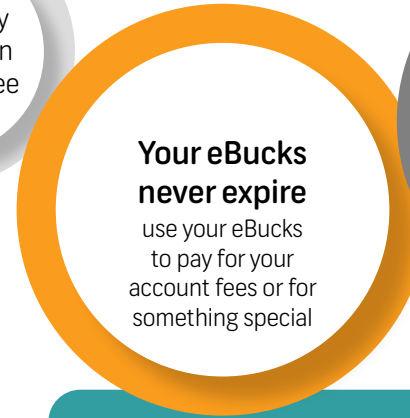


Bank with FNB

For 23 years, we've provided customers with eBucks rewards, that can be used on the FNB App or with our online and in-store partners

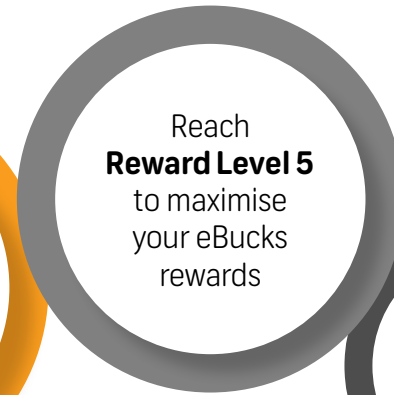


No monthly subscription or joining fee



Your eBucks never expire

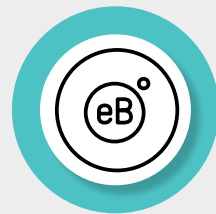
use your eBucks to pay for your account fees or for something special



Reach **Reward Level 5** to maximise your eBucks rewards



you could **earn up to 3X** your banking fees monthly



How to qualify for eBucks



Your account needs to be **active** and in **good standing**



Track your eBucks rewards on the FNB App

View your reward level & points or your monthly progress.

Follow these steps to track your rewards:
FNB App > eBucks > Earn > Track my rewards



Earning eBucks is Easy



Transact with our partners and get rewarded



Earn additional eBucks with Smart Spend

Track your Smart Spend and see how many eBucks you've earned during the month by visiting the

FNB App > eBucks > Earn > Smart Spend



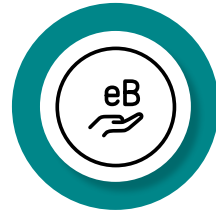
Use the FNB App

Reimagine rewards
Lookout for the latest updates on eBucks rewards programme from 1 August 2023. This is a summary and is not meant to be a comprehensive guide to the eBucks Rewards Programme earn rules. Please visit [eBucks.com](https://www.eBucks.com) for the comprehensive earn rules.

Terms, Conditions and Earn Rules apply. *Certain benefits are dependent on your account and eBucks rewards level

First National Bank A division of FirstRand Bank Limited. An Authorised Financial Services and Credit Provider (NCRCP20).

eBucks Rewards

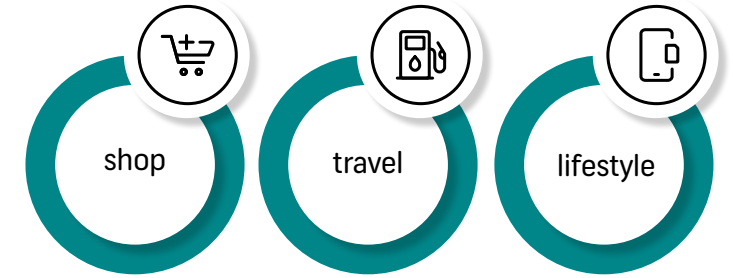


Earn eBucks in so many ways

Pay with your FNB Card or Virtual Card at our partners and get rewarded.



Your eBucks are automatically added to your account every month.



Spend your eBucks and save

Pay for your dream holiday, monthly essentials or gadgets at any of our online or in-store partners. You can use your eBucks to pay in full or in part. Use your eBucks to pay your account fees



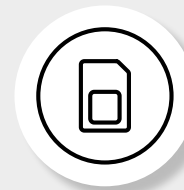
Up to 40%* discounts at the eBucks Shop

Select 'pay in eBucks' on the FNB App and switch the amount you spent in Rands to eBucks after you've purchased (selected partners only).



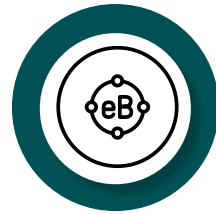
Up to 40%* off with eBucks Travel

Use eBucks when you book flights, travel packages and car hire using the FNB App or the eBucks website. Plus get access to SLOW lounge.



Get connected with FNB Connect

Get extra data monthly when you spend on your FNB Connect SIM card and are qualified for eBucks rewards at the time of purchase.



eBucks Partners

Earn and use eBucks at 30+ online or in-store partners, including value-added services like

Education 	Security 	Entertainment 	Vouchers 	Shopping
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*Discount excludes taxes.

Reimagine rewards

Lookout for the latest updates on eBucks rewards programme from 1 August 2023.

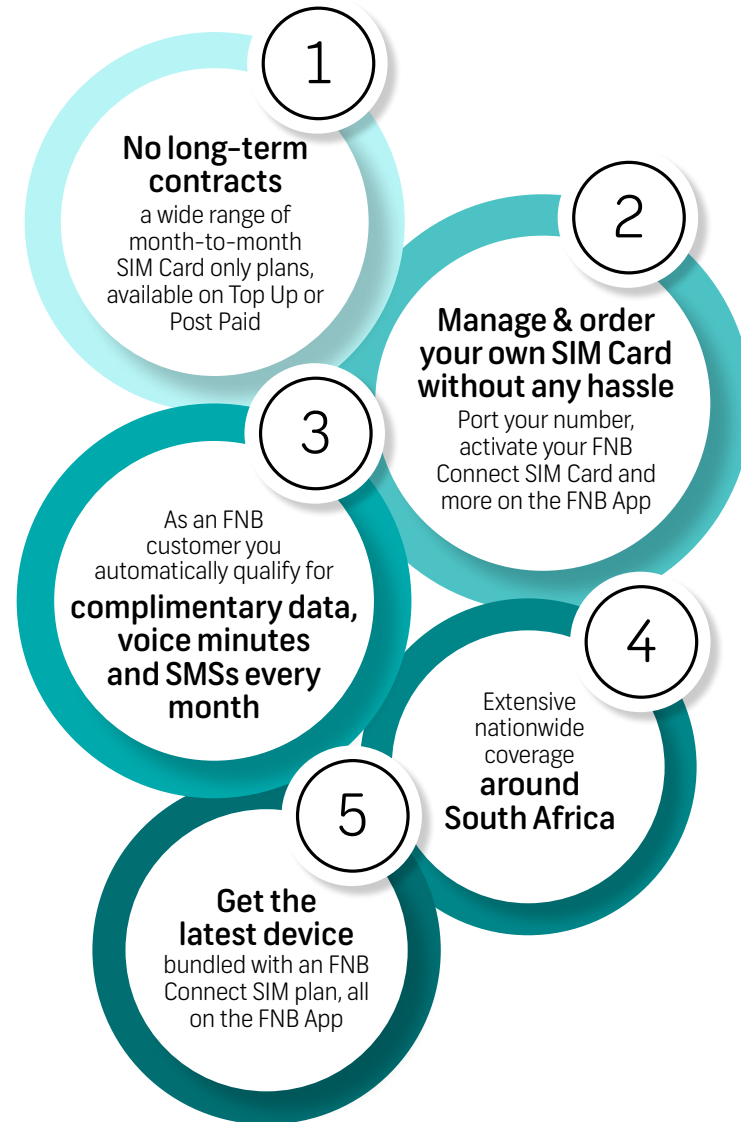
This is a summary and is not meant to be a comprehensive guide to the eBucks Rewards Programme earn rules.

Please visit eBucks.com for the comprehensive earn rules.

Terms, Conditions and Earn Rules apply. *Certain benefits are dependent on your account and eBucks rewards level

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5 reasons to love FNB Connect



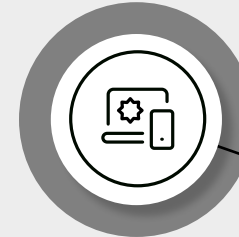
* A new to Connect customer is defined as a customer who activated their SIM Card on or after 1 Aug 2023.
 * Seniors receive EXTRA extra data every month.
 * Customers that do not qualify for eBucks will get extra data each month.
 * New FNB Banking Customer you will need to meet the existing customer qualifying criteria from month 3.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

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FNB Connect

helps you stay connected with up to 600MB FREE data, 35 voice minutes, and 35 SMSs every month on your FNB Connect SIM Card when you qualify for eBucks Rewards.



An Extra Data Reward

FREE extra data when you spend on your FNB Connect SIM Card during the month

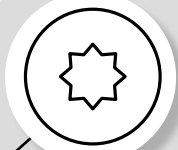
Qualifying Criteria

- 1 Spend a minimum amount on your FNB Connect SIM during the month
- 2 Qualify for eBucks at the time you spend

Extra benefit for New FNB Banking Customers*

For the first 2 months of your FNB Transactional Bank Account being opened all you need to do is

- 1 Have a network active FNB Connect SIM Card and ensure all FirstRand Bank accounts are active and in good standing



An Activation Reward

New* to FNB Connect customers get a FREE once-off data, voice minutes and SMS allocation loaded within 5 working days of activating your FNB Connect SIM Card

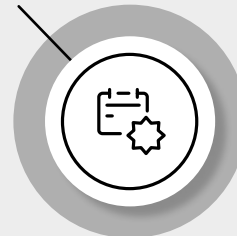
Qualifying Criteria

- 1 Have a network active FNB Connect SIM Card
- 2 Ensure all FirstRand Bank accounts are active and in good standing



FNB Connect Rewards

Existing FNB Banking Customers



A Monthly Reward

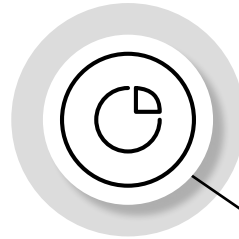
FREE monthly data, voice minutes and SMSs on your FNB Connect SIM Card every month

- 1 Have a network active FNB Connect SIM Card
- 2 Qualify for eBucks in order to get your FNB Connect Reward every month

nav» Money

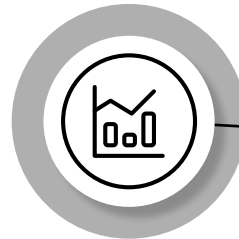
1. My net worth

Get a snapshot of what you own minus what you owe



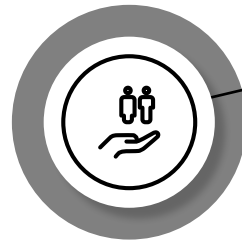
2. Track spend

View your auto-categorised spend to better understand your spending habits and change any potentially negative ones



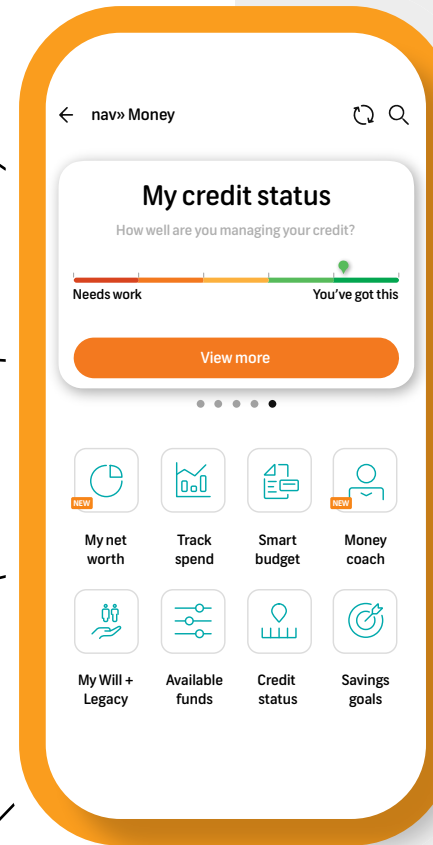
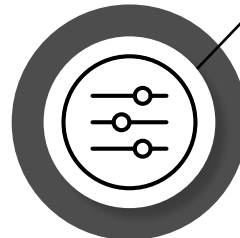
3. My Will + legacy

Protect your loved ones by creating a will and know in advance what they are left with after costs, taxes and debts



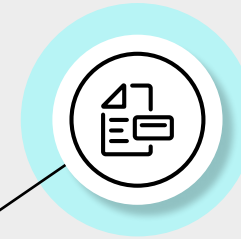
4. Available funds

Know how much you have left after upcoming payments until your next cash deposit



5. Smart budget

Tracking your regular expenses can help you spend less than you earn. Use smart budget to set alerts for your spending limits and get notified when you reach them



6. Money Coach

A smart money guide to help you improve your financial fitness. Complete the missions, earn badges and grow your financial knowledge



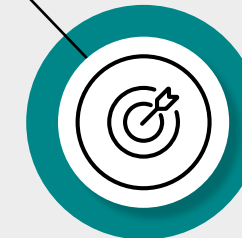
7. Credit status

This is an overview of how well you manage credit. You can also get personalised tips to improve your credit status and access your qualifying credit offers



8. Savings goals

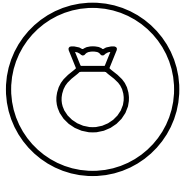
Set short term goals and save for them automatically. You can also monitor your savings progress here



Fees



Transactions at no charge on your FNB Fusion Private Wealth Account, Current Account or Single Facility®



Transactions not mentioned, or above these limits, will be charged at Pay-As-You-Use (PAYU) rates

No charge on transactions applicable to FNB Fusion Private Wealth account / Current account / Single Facility®

Card purchases	
FNB Real Time Payments PayShap and Instant Payment	
Prepaid airtime purchases using the FNB App and online banking	
Payments and transfers (FNB App, online banking, cellphone banking)	
Debit orders (internal and external)	No charge
Standard Courier delivery	
Branch delivery	
Send Money	
Pay & Clear Now	

Transactions exempt of fees applicable to FNB Fusion Private Wealth account / Current account / Single Facility®

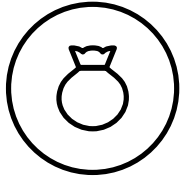
Cash withdrawals using Cash@Till™, cardless cash withdrawals, FNB ATMs and other banks' ATMs (local and international)	
FNB ATM cash deposits (up to R20 000**)	No charge
eBucks rewards membership	
Subscription to inContact, online banking, cellphone banking, telephone banking and the FNB App	

* International currency commission and conversion fee of 2% of the transaction value applies.

** Per account billing cycle.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

Transactions at no charge on your FNB Fusion Private Wealth Account, Current Account or Single Facility®

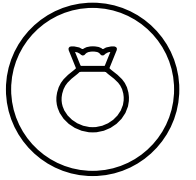


The transactions in the table to follow are included in your monthly account fee:

Other transactions not charged on your FNB Fusion Private Wealth Account/Current Account

Balance	FNB ATM, cellphone banking, telephone banking - IVR and the FNB	No charge
	Point-of-Sale (local and international)	
	Other banks' ATM	
Statements	Cellphone banking mini-statement	No charge
	FNB ATM mini-statement	
	Email/downloadable statements (online banking)	
Other fees	Unsuccessful transactions (FNB ATM, Point-of-Sale, scheduled payments and other banks' ATM)	No charge
	LOTTO™/PowerBall™ purchases	
	Prepaid electricity	

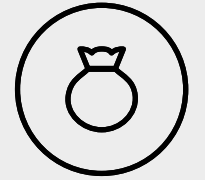
Transactions at no charge on your FNB Fusion Private Wealth Account, Current Account or Single Facility®



The transactions in the table to follow are included in your monthly account fee:

Other transactions not charged on your FNB Private Wealth Current/Fusion Account

Value-added service fees	Additional online statements (daily, weekly, twice monthly)
	My Limit Alert subscription
	Balance alert subscription (daily, weekly, monthly)
	Scheduled payment alert subscription
	Payment notifications (email, SMS)
	Card and device courier fee
	Online banking account verification (FNB accounts and other banks' accounts)
	Viewing of payments less than 3 months



FNB Private Wealth Fusion Card

Enjoy the benefits of our new FNB Private Wealth Metal Credit Card that takes card quality and design to the next level

FNB Private Wealth Standalone Metal Fusion Card

New Metal Fusion card	R1050*
Replacement Metal Fusion card (lost/stolen or damaged)	R1050
Reissue Metal Fusion card	R1050*
Additional Metal Fusion card	R1050
Fraud replacement Metal Fusion card	1 card at no charge per pricing cycle, thereafter R1050 per card

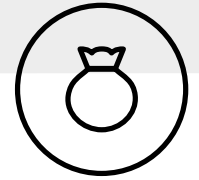
FNB Private Wealth Bundle Metal Fusion Card

New Metal Fusion card	R1050*
Replacement Metal Fusion card (lost/stolen or damaged)	R1050
Reissue Metal Fusion card	R1050*
Additional Metal Fusion card	R1050
Fraud replacement Metal Fusion card	1 card at no charge per pricing cycle, thereafter R1050 per card

* For metal Fusion/Debit cards, your Fusion/Current account will be charged a fee of R1050. This fee may be rebated from your FNB Fusion/Current account subject to the following criteria and rules: The metal Fusion/Debit Card is only available to the Primary account holder and limited to one card per card cycle. The rebate is dependent on the Primary account Holders eBucks reward level for new and reissue of Fusion/Debit card (eBucks reward level 3, 4 and 5 qualify for one primary card per card cycle). Available to FNB Fusion/Current account holders on the bundled pricing option. Only 1 FNB metal Fusion/Debit card is applicable per pricing cycle for fraud replacement cards at no charge.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

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Bank charges

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

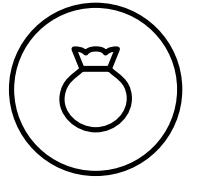
Other fees applicable on your current account*

Monthly Fusion credit facility fee (applies to NCA clients with credit agreements concluded between 1 June 2007 and 6 May 2016)	R57.50
Monthly rebate on Fusion credit facility fee (applies to clients with credit agreements concluded between 1 June 2007 and 6 May 2016)	R57.50*
Monthly Fusion credit facility fee (applies to NCA clients with credit agreements concluded since 6 May 2016)	R69
Monthly rebate on Fusion credit facility fee (applies to NCA clients with credit agreements concluded since 6 May 2016)	R69*
Monthly Overdraft service fee (applies to National Credit Act, 34 of 2005 (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 initiation fee	Up to R1207.50 (VAT included), depending on your loan amount****
Personal loan monthly service fee	R69**
Personal loan once-off initiation fee (no initiation fee when you top up your existing personal loan)	R1 207.50**

- * Account must be in good standing for rebate to apply. Refer to terms and conditions of your credit agreement. Not applicable on FNB Fusion Private Wealth.
- ** Personal loan inclusive of Credit Switch and Student Loan
- *** Monthly revolving facility service fee applicable to clients.
- **** Once-off revolving facility initiation fee.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

First National Bank A division of FirstRand Bank Limited. An Authorised Financial Services and Credit Provider (NCRCP20).



Bank charges

Linked account transfers

FNB ATM and telephone banking - IVR	No charge
Telephone banking (consultant assisted)	R80
FNB Branch	R80

Cash withdrawals

FNB ATM	R2.40 per R100
Cash@Till™	No charge
Cardless cash withdrawals	R1.20 per R100
Other banks' ATMs	R12 + R2.40 per R100*
International ATM cash withdrawals using your FNB Fusion Private Wealth Card or Debit Card	R80 + R3 per R100**
FNB Branch	R80 + R3 per R100***
International branch	R80 + R3 per R100***

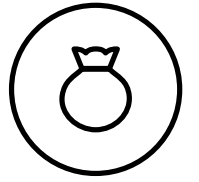
* If you withdraw cash at another banks' ATM on the 1st, 3rd, 25th or 31st of the month, the R12 portion of the fee will be rebated

** Included in the FNB Fusion Private Wealth and Current Account/Single Facility® monthly fee. International currency commission and conversion fee of 2% of the transaction value applies.

*** Additional 2% commission and conversion fee apply.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

First National Bank A division of FirstRand Bank Limited. An Authorised Financial Services and Credit Provider (NCRCP20).



Bank charges

Deposits

Cash deposits at FNB ATM	R1.40 per R100
Cash deposit at FNB Branch	R80 + R3 per R100**
Deposit@Till	Pricing is determined by the merchant and is subject to change*

Payments

Cellphone banking, the FNB App, telephone banking – IVR, FNB ATM and online banking	R8.50		
Telephone banking (consultant assisted)	R80		
FNB Branch	R80		
Internal debit orders	No charge		
External debit orders	R19		
International card purchase fee	2% of transaction value (max R100)		
Pay and Clear Now	R30		
Real Time Payments - Payshap and Instant Payment	FNB to other Bank	<=R100	No Charge
		>R100	R0.65 per R100
	FNB to FNB		Refer to electronic payment fee

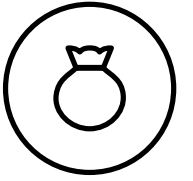
* Available at selected merchants. Checkers, Shoprite, Usave, PnP Stores and Boxer Stores FNB

** Includes third party deposits.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

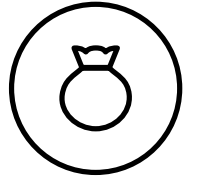
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Bank charges



Debit order management

Stop payment – digital channels	No charge
Stop payment – telephone banking (consultant assisted)	R80
Stop payment – branch	R80
Debit order dispute – telephone banking (consultant assisted)	R47
Debit order dispute – branch (consultant assisted)	R47
Debit order dispute - digital channels	R5



Bank charges

Prepaid purchases

FNB Connect prepaid airtime purchase using eChannels and mobile channels		No charge
Prepaid airtime purchase using other banks' ATMs		R15
Prepaid airtime transaction fee (FNB App and Online)		No charge
Prepaid airtime transaction fee (USSD)	spend < R10	R0.50
	R10 < spend < R25	R1
	spend > R25	R2
Traffic fines*		R2.70
Lotto™/Powerball		R2.70
Prepaid electricity	spend < R75	R0.50
	spend R75 > and < R150	R1.50
	spend > R150	R3
Daily Lotto™		R1

Balance enquiries

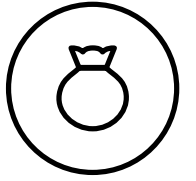
Using eChannels and mobile channels		No charge
Point-of-sale (FNB Fusion Private Wealth/Debit Cards only)		R1.90
Other Banks' ATMs, international point-of-sale, branch or telephone banking (consultant assisted)		R8

* Fee which is dependant on account pricing option.

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First National Bank A division of FirstRand Bank Limited. An Authorised Financial Services and Credit Provider (NCRCP20).

Bank charges



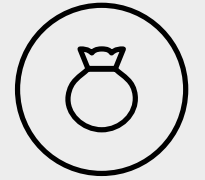
Statements

Cellphone Banking Mini statement	No charge
FNB ATM transaction list	R4 per statement
Statements – FNB App and online banking (download/view/email)	No charge
Printing/Emailing of statements – branch and telephone banking	R50 per statement
Interim statements	R25 per page (max R50)
FNB ATM - full statement	R4 per page
Posted Statements	R26

Bank charges

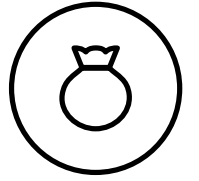
Additional statements (fee per month)	Paper	Online
Daily	R137	R68
Weekly	R59	R31.50
Twice-monthly	R31	R18

Unsuccessful transactions (insufficient funds)	
FNB ATM	No charge
Point-of-sale, scheduled payment and other banks' ATMs	No charge
Insufficient funds fee (returned item current or debit order)	First 8 at no charge. Thereafter R105 (per unpaid item 9 or more) ³³



³³ Applicable over a rolling 12-month period

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level



Bank charges

Card delivery fee

Standard delivery (between 8am-5pm)	No charge
Urgent delivery	R265
Branch delivery	No charge
International delivery	R760
Scheduled delivery	No charge

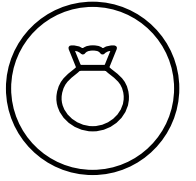
Card replacement fees

Debit card/Fusion card replacements)	R150
Temporary card replacement	R120
FNB credit card/Petrol card	R150
Metal cards (first issue and	R1 050*

* Will be rebated for the metal card fees if they are on reward levels 3, 4 or 5. If there are multiple cards on the client's profile, only one card per cycle can be rebated. All secondary card holders will be charged the R1050 fee irrespective of their reward level. Replacement cards will not qualify for rebates.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

First National Bank A division of FirstRand Bank Limited. An Authorised Financial Services and Credit Provider (NCRCP20).



Bank charges

Copies of vouchers (deposit slips)

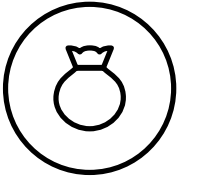
Online banking	No charge
Branch and telephone banking (consultant assisted)	R80

FNB SLOW Lounge fees³⁴

Domestic lounges	R300
International lounges	R480

³⁴ 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. Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

Bank charges



Convenience and value-added services

LOTTO™, Powerball		R2.70**
Daily LOTTO™		R1**
Prepaid electricity	<R75	R0.50
	>R75<R150	R1.50
	>R150	R3
DStv payments (applicable to the buy tab)		R7
Traffic fines*		R2.70
Cash swop fee		No charge
Payment honouring fee***		Honoured value<R45: Charged at Honoured value* Honoured value >R45: Charged at R45 per R100 (max. R200)*
Common Monetary Area (CMA) cross-border receipt		R100 plus applicable cash deposit fee
Account confirmation letter (online banking and FNB App)		No charge
Online banking account verification		R3.54
Visa letter (online banking and FNB App)		No charge
Visa letter (Branch)		R30
Vouchers (Entertainment, gaming, music, transport etc.)		R2.70

* Customer transaction honoured for a value of R10. Fee charged R10. Customer transaction honoured for a value of R50. Fee charged R45

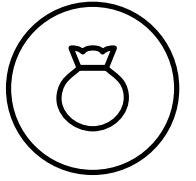
** LOTTO™ purchases are excluded from the Islamic Private Wealth Current Account.

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

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

First National Bank A division of FirstRand Bank Limited. An Authorised Financial Services and Credit Provider (NCRCP20).

Bank charges



Electronic subscriptions services (fee per month)

My limit alert	R3.80
Scheduled payment alert	

Balance alert (fee per month)

Monthly	R1.25
Weekly	R3.45
Daily	R16.50

Payment notifications

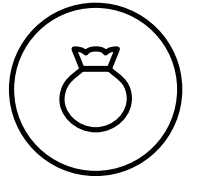
Email	No charge
SMS	No charge

Additional credit card purchase fees

Fuel transaction fee (Petrol cards only)	R6.25
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Other fees

Online banking payment history (older than 3 months)	R7
Online banking account verification fee (FNB and other banks' accounts)	R3.54
Online banking password reset using telephone banking (consultant assisted)	R80
Monthly petrol card fee (linked to your FNB Fusion Private Wealth/Current Account)	R24
Monthly device payment fee	Device dependent
EFT Recall	R124
EFT Reversal: Single	R325.50
EFT Reversal: Batch	R683



Bank charges

Credit card linked account transfers and account payments

IVR Smart Transfer to FNB	No charge
Linked account transfers	No charge
Third party payments	R8.50
Telephone banking (consultant assisted)	R80
Transfers and payments at branch	R80

Voucher retrieval requests

Local	R105
International	R295

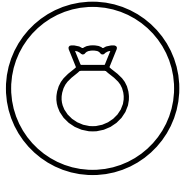
Other credit card fees

Budget purchases	No Charge
Declined transaction fee	R8
International ATM/branch cash withdrawals	R80 + R3 per R100*

* International currency commission and conversion fee of 2% of the transaction value applies.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

Bank charges



Credit card convenience fees

Pay2Cell	R8.50
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Prepaid airtime transaction fees

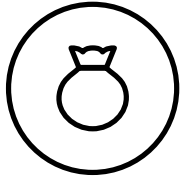
App and online	No charge
Cellphone banking (Transactions between R0.01 – R10)	R0.50
Cellphone banking (Transactions between R10.01– R25))	R1
Cellphone banking (Transactions between R25.01 – R40)	R1.50
Cellphone banking (Transactions greater than R40)	R2
Uncapped ADSL fee	R2.50
Common Monetary Area (CMA) cross-border receipt	R100 plus applicable cash
Lotto™/PowerBall	R2.70
Daily Lotto™	R1
Prepaid electricity	R2.70
Traffic fines*	R2.70

Credit card cash deposits fees

FNB ATM with Automated Deposit Terminal (ADT)	R1.40 per R100
FNB Branch and FNB ATM with envelope deposit	R80 + R3 per R100

* Payment fee which is dependent on account pricing option (Bundled vs PAYU)

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level



Bank charges

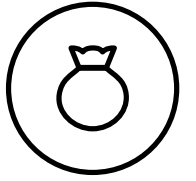
Card delivery fee

Courier delivery (between 8am-5pm)	No charge
Urgent delivery	R265
Branch delivery	No charge
International delivery	R760
Scheduled delivery	No charge

Card replacement fees

FNB Private Wealth Debit Card/FNB Fusion Private Wealth Card	R150
Temporary card replacement	R120
FNB Petrol Card	R150

Bank charges



eWallet

Fees for sender*

Send money from FNB Account to eWallet	R2 + R2.40 per R100
Reversal of incorrect 'Send Money to eWallet' transaction – telephone/branch	R75
Reversal of incorrect 'Send Money to eWallet' transaction – cellphone banking	R17.50
Reversal of incorrect 'Send Money to eWallet' transaction – app banking	R17.50

Fees for recipient

Monthly account fee	No charge*
Withdraw cash from an FNB ATM, FNB Mini ATM or participating retailers	First ATM withdrawal at no charge for each payment received**
Purchases at participating retailers	No charge
Prepaid airtime transaction fee (All channels)	No charge
Prepaid electricity	R2.70
DStv payments (applicable to the Buy Tab)	R7

eWallet

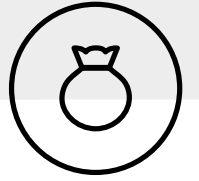
Fees for recipient

Inactivity fee per month (after 6 months of inactivity)	R5.25
Transfer from your eWallet to your FNB Account	No charge
eWallet balance enquiry	No charge
eWallet mini-statement	No charge

* Limited to a maximum of 4 at any time.

** If you have used your no fee withdrawals, the following fees will apply: FNB ATM/Mini ATM: R11 per withdrawal and no charge per withdrawal at participating retailer.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level



Private Business banking charges

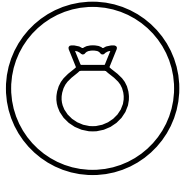
Transaction Type	FNB eChannels	Other banks' ATMs	FNB Branch or telephone banking (consultant assisted)	
Prepaid purchases	Prepaid Airtime	<= R25	R1.50	
		> R25	R2.50	
	Prepaid Electricity	<= R150	R1.50	R15
		> R150	R2.50	
FNB Connect Prepaid		No Charge	-	

Card purchases

FNB Business Visa Debit Card purchases (local and international)	R3.68
FNB Business Petro Card purchases	R6.25
International currency commission and conversion fee	2% of the transactional value

Transaction Type	Digital Banking (online banking - single level, control, IVR and speech telephone banking only)	FNB ATM	Other Banks' ATMs (incl. International)	Branch*
Electronic transfers	No charge	No Charge	-	-
Transfers	-	-	-	R84
Scheduled transfers (per payment)	No charge	-	-	-

Private Business banking charges



Account payments

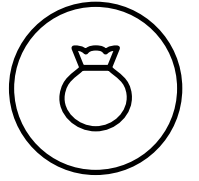
Electronic pay and clear now (All other options)*	<= R3 000	R8 per transaction
	> R3000	R15 per transaction
Electronic third-party payments (FNB ATM, online banking – single level control, telephone banking – IVR and speech)	From R3.53	
Internal debit orders (debit orders raised by FNB Card, FNB Home Loans, WesBank, FNB Loans, FNB funeral cover.	No charge	
External debit orders	R12	
Third-party payments (FNB Branch, telephone banking – consultant assisted)	R42	
Payment honouring fee (per item less than R50)	R50	
Payment honouring fee (per item equal to or more than R50)	R155	
Scheduled payment establishment/amendment fee (online banking or the FNB App)	No charge	
Scheduled payment establishment/amendment fee (FNB Branch)	R20	
Reversal of processed EFT (successful or unsuccessful)	R325.50	

<= R3 000
> R3000

* All free until 31 August 2022 thereafter <R3000: R45, >R3000: Free

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

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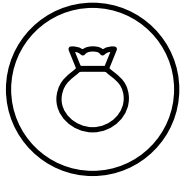
Private Business banking charges

Payment notifications

Email / SMS	No charge
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Cash withdrawals

Cash@Till™ — Point-of-Sale	No charge
FNB Mini ATM (withdrawal limits may apply)	R2.40 per R100 or part thereof
Other banks' Mini ATMs	R12 + R2.40 per R100 or part thereof
FNB ATM	R2.40 per R100 or part thereof
Other banks' ATMs	R12 + R2.40 per R100 or part thereof
International Branch cash withdrawals	R84 + R3 per R100 or part thereof
FNB Branch and FNB Bulk Cash Centres	Service fee (min R67) + cash handling fee



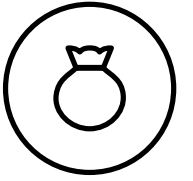
Private Business banking charges

Value per withdrawal*	At branch	At FNB Bulk Cash Centre
<R50 000	R3.90 per R1000	R3.20 per R1000
R50 000+	R2.20 per R100	R2.00 per R100
Deposits		
Surplus/shortage in deposit (incident fee)	R125	

* Per R100 or part thereof.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

Private Business banking charges



Cash deposits

FNB ATM R4.70 + R2.40 per R100 or part thereof

Referenced deposit transactional fee (if availed of)

Over the counter (partial or full validation) R2.40

Electronic reference validation (FNB clients only) R2.40

Cash deposit fees

At branch

At FNB Bulk Cash Centre

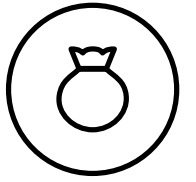
Minimum fee per deposit R57 R57

Value per deposit

<R50 000 R10.50 + R2.35 per R1000 R8.50 + R2.15 per R1000

R50 000+ R10.50 + R1.75 per R100 R8.50 + R1.60 per R100

Private Business banking charges



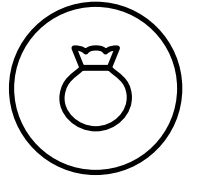
Card and other related fees

Courier delivery	R105
Branch delivery	No charge
International delivery	R760
Urgent delivery	R265
Replacement fee (including damaged cards)	R130 (personalised) R120 (non-personalised)
PIN change at Branch	No charge
Petrol card monthly fee	R24

Credit fees

Overdraft

Initiation fee (Juristics)	1.25% of facility limit (min of R499)
Initiation fee (Natural Persons)	No charge
Limit increase fee (Juristics)	1.25% of facility (min of R499)
Monthly credit fee (Juristics)	0.125% of facility limit (min of R69)
Monthly credit fee (Natural Persons)	R69
S 129 letter	R81.20



Private Business banking charges

Credit fees	Business and Bounce Back loans**
Initiation fee*	1.25% of loan amount (min of R499)
Limit increase fee (Juristics)	-
Monthly credit fee (Juristics)	0.0575% of loan amount (min R69 and max R575)
Monthly credit fee (Natural Persons)	R69
S129 letter	R81.20

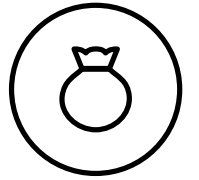
Credit fees	Business revolving loans
Initiation fee*	1.25% of loan amount (min of R499)
Limit increase fee (Juristics)	-
Monthly credit fee (Juristics)	0.115% of loan amount (min R69 and max R575)
Monthly credit fee (Natural Persons)	R69
S129 letter	R81.20

* Maximum fees apply to Natural Persons according to National Credit Act (NCA).

** Bounce Back Loans offering ended in April 2023.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

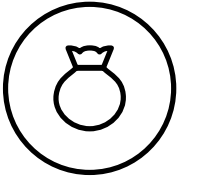
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Private Business banking charges

Transaction Type	Best value Digital Banking: (eChannels and mobile channels)	FNB Branch and Telephone Banking (Consulted Assisted)	Point-of-Sale (FNB Business Visa Current Cards only)	Other banks' ATMs, international Point-of-Sale (consultant assisted)
Balance enquiry	No Charge	R7.90	R1.90	R7.90
Unsuccessful transactions				
FNB ATM declined transaction (insufficient funds or daily limit exceeded)				R6
Other FNB declined transaction (local and international Point-of-Sale, scheduled payment)				R6
Other banks' ATMs declined transaction (insufficient funds or daily limit exceeded)				R6
Inward unpaid				R155
Unpaid debit orders				R6

Private Business banking charges



Scheduled payments

Scheduled payment establishment/amendment fee (online banking)	No charge
Scheduled payment establishment/amendment fee (FNB Branch)	R20

Subscription fees

Online banking, telephone banking, inContact Pro	No charge
Scheduled payment alert (per month)	R3.80



Private Business banking charges

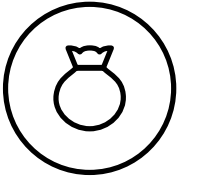
Transaction Type	Best value Digital Banking: (Online and App)	Telephone banking (consultant assisted)	Branch (consultant assisted)
Stop payment	No charge	R42	R84
Debit order dispute	R5*	R47	R42
Balance alerts (per month)			
Daily			R17.50
Weekly			R3.60
Monthly			R1.30

* These fees are not applicable to fraudulent debit orders.

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Private Business banking charges



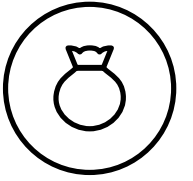
Statements

Email (Last 12 statements at no charge for download or email via the FNB App or FNB Online Banking for Business)	No charge
Mini-statements (FNB ATM)	R4
Pulling of statements older than 12 months	R12.60

Additional statements

	Paper	Online
Daily (fee per month)	R137	R68
Weekly (fee per month)	R59	R31.50

Private Business banking charges



eWallet Pro fees

Tier	Vol (TRX)	0 Sponsored	1 Sponsored	2 Sponsored
1	1 - 30	R12.31	R21.75	R31.48
2	31 - 100	R11.59	R20.44	R28.62
3	101 - 250	R10.89	R19.06	R27.18
4	251 - 1000	R8.89	R17.73	R25.91
5	1000+	R7.46	R16.35	R24.46

eWallet payments (per transaction)

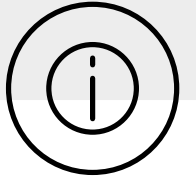
Reversal of incorrect eWallet Pro transaction fee R55

eWallet Pro card

eWallet Pro card fee per card R30.25

Important information



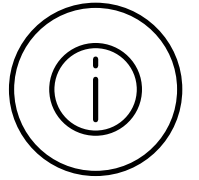


The small print

- These prices include VAT
- Interest rates are personalised to you and appear on the FNB Fusion Private Wealth Account, Single Facility and credit card statement
- Visit FNB's website for a copy of the terms, conditions and rules that govern our agreements
- If your credit facility goes into arrears, you will be liable for collection fees in accordance with the National Credit Act
- Should you require further information on any 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 to manage and maintain the Credit Facility. The fee may be added to the outstanding balance and you may pay interest on the fee.
- Credit card monthly account fee is charged monthly to manage and maintain your credit account

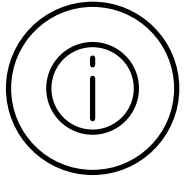


The small print

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 2023 - 30 June 2024

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. 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 all your service related queries chat to us 24/7 via FNB App and SecureChat. For all your transactional queries and help to unlock reward benefits contact the Private Wealth Suite on the number below. For more information on how we can assist you to grow and preserve your wealth through integrated advice speak to your Private Advisor.

087 730 6000

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