

My Private Advisor provided integrated financial advice for me and my family and created a wealth plan to help me achieve my future aspirations



Get integrated financial advice from SA's leading Private Bank*

FNB Private Wealth
Annual Pricing Guide

1 July 2022 - 30 June 2023

Terms, conditions and earn rules apply.

*FNB Private Banking leads in main-bank market share across all private banking sub-segments, according to 2021 Retail Tracker results.

First National Bank A Division of FirstRand Bank Limited. An authorised Financial Services and Credit Provider (NCRCP/50).

Get the insight you need to make the best decisions for you and your family

You and your family get access to integrated advice for your holistic financial needs from a single point of contact - your private advisor. From your Fusion account you get access to a range of local and offshore investment, trading, credit solutions plus world-class platforms for your day-to-day banking and the best in rewards at a single fee



Get the best value for you and your family

- Your spouse or partner gets the same benefits as you with 50% off their monthly account fee regardless of their income
- Diversify your portfolio with best in class solutions, including local and offshore stockbroking, saving and transact in 9 foreign currencies locally with a Global Account and invest offshore with an FNB Channel Islands Account
- Access to Non-Trading Juristic Account, which is an ideal transactional account for non-trading entities like family trusts or an asset holding company
- Earn money market fund rate on your savings with a complimentary Money Maximiser account (your capital and quote rates are guaranteed)
- Enjoy the rewards and benefits from banking with us, when earning a gross income of R1.8 million and above or Net Asset Value (NAV) of R15 million and above

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 Private Wealth

Annual Pricing Guide 2022-2023

Get the best value for you and your family

Click on the sections below to learn more

Get the best value T's and C's



* Discounts excludes taxes

** Spend is defined as all purchases and/or fees charged to the customers FNB Connect SIM card account, namely, SIM card subscription fees, recharge fees and purchases, SIM and Connection fees, Call Line Identify (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, there device bundle subscription is included in the spend calculation. All device purchases and/or fees charged to the customers that relate to a device only are excluded and all penalty fees are excluded from this spend calculation. Please be advised that extra data rewards are subject to successful debit orders checks and there may be an allocation delay based on debit order processing.

1. To qualify for the waiving of the Single Facility® monthly lending fee of R69.00 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. Should the Single Facility® for spouse or partner 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.
2. Fees are applicable to foreign exchange transactions. You may also be charged an annual card fee in order for monthly fee to be waived.
3. 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.
4. No monthly fee on Tax-Free Cash Deposit or Tax-Free Shares Account. No monthly admin fee on Tax-Free Unit Trust.
5. No monthly platform fees on Retirement Annuity and Preservation Fund.
6. 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.
7. One complimentary Non-trading Juristic Account per FNB Fusion Private Wealth or current Account held. The Non-trading Juristic Account must be on the Pay-As-You-Use Pricing Option.

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 Current Account or a FNB Private Wealth Single Facility® both 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 future monthly service fee. This benefit does not apply to trusts and other juristic entities.

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.

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.

For clients with multiple Non-trading Juristic Accounts, the oldest accounts’ monthly fee will be waived.

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

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eBucks rewards

eBucks rewards is about helping you stretch your spend every month. By offering real value and benefits, you're able to use eBucks to buy fuel, groceries, clothes, holidays and so much more. As an FNB Private Wealth Account client, you could be rewarded with these exciting benefits.

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

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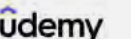
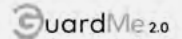
eBucks rewards

New reward partners to enjoy

- **Udemy:** Enroll for up to 2 Udemy courses per month and a total of 6 courses per year. For only R50 activation fee per course
- **eBucks Games:** Enjoy uninterrupted play with ad-free mobile gaming and no subscription fees
- **GuardMe:** Get the first 3 months at no cost. Protect your family from R19.90 per month, thereafter get up to 100% of your subscription fees back in eBucks monthly
- **Starbucks:** Use your FNB Virtual Card, FNB pay or partner wallet¹ for any purchase, 5 times a week and get a complimentary tall cappuccino every week
- **eBucks Travel:** Explore the world with up to 40% off flights and great benefits including complimentary SLOW Lounge visits



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



Find out how you could qualify, move up a reward level and earn more eBucks by visiting eBucks.com.

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eBucks rewards (continued)



Earn rewards with FNB Smart Spend

Earn additional eBucks with smart spend when you use your qualifying FNB Fusion Private Wealth card, FNB Private Wealth Credit card, FNB Private Wealth Debit card or FNB Pay during the month. Track your spend and see how many eBucks you've earned this month by visiting the FNB App > eBucks > Earn > Smart Spend.



Clicks

Earn up to 15% back in eBucks on health, beauty and baby essentials at Clicks. Use your eBucks at Clicks and stretch your monthly spend.



Earn and spend at Checkers

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



Snapplify

You can now save up to R399 when you buy an eTextbook vouchers with eBucks and Snapplify.



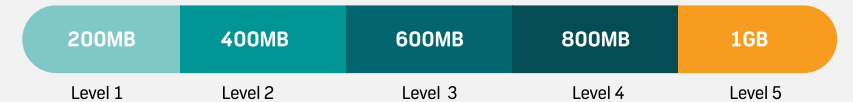
Monthly KAUAI benefit

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



FNB Connect

Get rewarded with up to 1GB data, 30 voice minutes and 30 SMSs every month on your FNB Connect SIM when you qualify for eBucks Rewards. Plus get up to 1GB extra data when you spend* R100 or more on your FNB Connect SIM each month and qualify for eBucks at the time you meet your spend minimum. Plus Seniors 60 years of age and above will receive 1GB of extra data every month on your FNB Connect SIM Card when you meet the minimum spend* of R100 and qualify for eBucks at the time you meet the spend* minimum. Plus Customers that do not qualify for eBucks will get 200MB of extra data each month on their FNB Connect SIM Card when they meet the minimum spend* of R100 (max 3 allocations)



Engen and WesBank

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.**



iStore

You can now get up to 15% back in eBucks on the latest Apple products at iStore.

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

*Spend is defined as all purchases and/or fees charged to the customers FNB Connect SIM card account, namely, SIM card subscription fees, recharge fees and purchases, SIM and Connection fees, Call Line Identify (CLI) fees and itemised billing fees. All Prepaid, Top Up & Post-Paid Plans (including To Up Go) that are in use and that were sold with smartphone devices, their device bundle subscription is included in the spend calculation. All device purchases and/or fees charged to the customers that relate to a device only are excluded and all penalty fees are excluded from this spend calculation. Please be advised that extra data rewards are subject to successful debit orders checks and there may be an allocation delay based on debit order processing.

**When your vehicle is financed through WesBank, Toyota Financial Services or Volkswagen Financial Services and you have accepted the navCar terms of use on the FNB App.



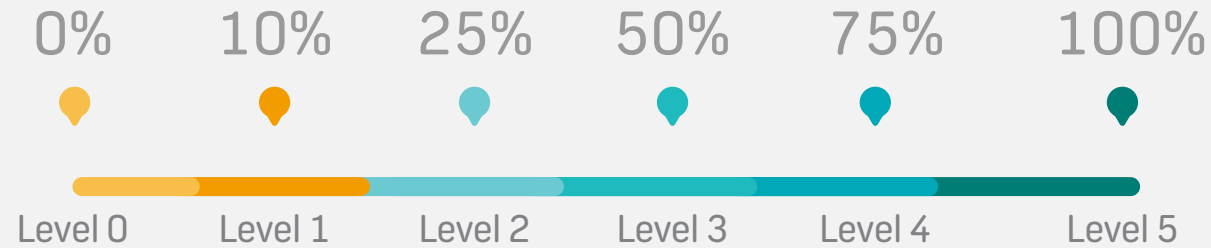
eBucks rewards (continued)



Maintain eBucks reward level points

Your monthly transactional account fee refund will be based on your eBucks rewards level.

Refund



Reward level

For example: if you are an FNB Private Wealth Account holder (who is on reward level 5) and have an FNB Money Maximiser Account with R650 000 invested and an FNB Retirement Annuity with R100 000 invested (total investment is R750 000), you will get 100% of your monthly transactional account fee back in eBucks.

Dependent on your account and rewards earned.

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

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eBucks rewards (continued)

Get rewarded up to **1GB data, 30 voice minutes and 30 SMSs** every month on your FNB Connect SIM when you qualify for eBucks Rewards. Plus get rewarded with up to **1GB extra data every month** when you spend* R100 or more on your FNB Connect SIM card and qualify for eBucks Rewards at the time that you spend.

To qualify for monthly rewards you must:

- Have an active FNB Connect SIM Card
- Qualify for eBucks Rewards

To qualify for extra data:

- Spend* R100 or more on your FNB Connect SIM each month and qualify for eBucks at the time you meet your spend minimum
- Seniors 60 years of age and above will receive 1GB Extra every month on your FNB Connect SIM Card when you meet the minimum spend* of R100 and qualify for eBucks at the time you meet the spend* minimum
- Customers that do not qualify for eBucks will get 200MB of extra data each month on their FNB Connect SIM Card when they meet the minimum spend of R100 (max 3 allocations)

If you join FNB on or after 1 July 2022:

To welcome you to FNB Connect, you will receive a once-off 1GB data, 30 voice minutes and 30 SMSs within 5 business days of activating your FNB Connect SIM card.

As long as you:

- Have an active FNB Connect SIM Card.
- All FirstRand Bank accounts are active and in good standing
- Plus you will qualify for 1GB, 30 voice minutes and 30 SMS's for the first two months by meeting the following criteria ie Have an active FNB Connect SIM Card and ensure all FirstRand Bank accounts are active and in good standing. Thereafter, you will need to have a network active FNB Connect SIM Card and qualify for eBucks in order to get your FNB Connect reward every month

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

eBucks rewards (continued)

Get rewarded up to **2GB data, 30 voice minutes and 30 SMSs** every month on your FNB Connect SIM.

Have an active FNB Connect SIM Card Qualify for eBucks Rewards

Reward Level	Monthly Voice Reward (min)	Monthly Data Reward	Monthly SMS Reward	Plus an Extra data Reward when you spend* R100
1	30	200MB	30	200MB
2	30	400MB	30	400MB
3	30	600MB	30	600MB
4	30	800MB	30	800MB
5	30	1GB	30	1GB

	Activation Reward	New FNB Customer whom join after 01 July 2022 (max 2 allocations)	Monthly Reward	Extra Data Reward (qualified for eBucks)	Seniors (customers 60 years of age and above)	Extra Data Reward (did not qualify for eBucks - max 3 allocations)
Free voice (min)	30	30	30	N/A	N/A	N/A
Free data (MB)	1 000	1 000	Based on eB Reward level	Based on eB Reward level	1 000	200
Free SMSs	30	30	30	N/A	N/A	N/A

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This is not meant to be a comprehensive guide to the eBucks Rewards Programme earn rules. Please visit eBucks.com for the complete earn rules.

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



eBucks rewards (continued)



Even more ways to earn with FNB Investments

Invest in qualifying funds and solutions:

- Earn up to 100% of your monthly FNB Fusion Private Wealth Account or FNB Private Wealth Current Account fee back in eBucks when you invest with FNB

Invest in qualifying funds and solutions

Local segregated portfolios	Wealth segregated portfolios	Global segregated portfolios	FNB Horizon Unit Trust	FNB Multi-Manager
Equity Portfolio	Wealth Stable ETF	Global Leaders Portfolio (USD)	Income Fund	FNB Multi Manager Income Fund
Balanced Portfolio	Wealth Moderate ETF	Global Equity Income Portfolio (USD)	Stable Fund	FNB Multi Manager Bond Fund
Dividend Income Portfolio	Wealth Growth ETF	Global Equity Growth Portfolio (USD)	Moderate Fund	FNB Multi Manager Property Fund
Islamic Portfolio	Wealth Stable Portfolio	ETF Cautious Portfolio (USD)	Growth Fund	FNB Multi Manager Balanced Fund
Equity Portfolio	Wealth Moderate Portfolio	ETF Balanced Portfolio (USD)	IGrowth Plus Fund	FNB Multi Manager Equity Fund
	Wealth Growth Portfolio	ETF Growth Portfolio (USD)	Islamic Balanced Fund	FNB Defensive Fund of Funds

Dependent on your account and rewards earned.

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eBucks rewards (continued)



Maintain investment balances

Maintain an overall minimum saving and investment account balance of R1 000 000. Of this, a minimum of R250 000 must be invested in qualifying FNB Wealth and Investments solutions (stipulated accounts and funds).

The remaining funds must be invested in qualifying Cash Investment solutions (stipulated accounts). If you have a qualifying FNB Islamic Private Wealth Current Account, you need to have a minimum of R1 000 000 invested in an FNB Savings and Investment Account(s), invested in qualifying FNB Islamic Savings and qualifying FNB Islamic Wealth and Investment solutions (stipulated accounts and funds).



Invest in qualifying accounts

FNB Cash Investments

Any cash investment solution including long term

FNB Channel Islands

Open any 12, 18, 24 or 36 month fixed deposit account in GBP, USD or EURs

FNB Wealth and Investments

- FNB Investment Account
- FNB Tax-Free Unit Trust
- FNB Tax-Free Shares
- FNB Retirement Annuity
- FNB Endowment
- FNB Pension and Provident Preservation Funds
- FNB Stockbroking and Portfolio Management Segregated portfolios: Fully managed and tailored to client need

Dependent on your account and rewards earned.

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

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Our solutions

Get more value for you and your family with the help of credit at a single monthly account fee with the FNB Fusion account.

The FNB Fusion account gives you simplified everyday banking with a linked credit facility to help you manage unexpected expenses.

Up to 30 days interest free on card purchases

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

Access to a dedicated Private Advisor, Private Analyst and team of specialists who partners with you and your family to help you achieve your future aspirations and build your legacy.

With a single account fee to get you started on your wealth journey and includes an FNB Money Maximiser account, Local/Global trader, Non-Juristic Trading account, Global account and eBucks.

And our exclusive metal card – available on your FNB Fusion Private Wealth Account and/or FNB Private Wealth Credit card.

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.*



R525p.m.
FNB Fusion Private
Wealth Account



R555p.m.
FNB Private Wealth Current
Account or Single Facility®

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

Our solutions

R525p.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
- FNB Money Maximiser – 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 with 40% off flights and accommodation 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 Engens
- Up to 30 days interest free on card purchases

R555p.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 Maximiser – 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 with 40% off flights and accommodation 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 Engens

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

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FNB Private Wealth

Annual Pricing Guide 2022-2023

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 option⁹
Monthly account fee	R525	R555 ⁹	R262.50/R277.50 ¹⁰	R130 ¹¹
Products included in your discounted monthly fee	FNB Fusion Private Wealth Account/Current Account/Single Facility®			N/A
	FNB Private Wealth Credit Card			
	Up to 5 additional Credit Cards (linked to your FNB Private Wealth Credit Card)			
	No charge for unlimited Virtual cards - ideal for online shopping with added safety because its dynamic 3-digit CVV changes hourly			
	Our exclusive metal card - available on your FNB Fusion Private Wealth Account and/or FNB Private Wealth Credit Card			
	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				

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

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Refer to Product comparison T's and C's

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FNB Private Wealth

Annual Pricing Guide 2022-2023

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 option⁶
Monthly account fee	R525	R555 ⁹	R262.50/R277.50 ¹⁰	R130 ¹¹
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>FNB Channel Islands Current Account¹⁷</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.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level. Refer to Product comparison T's and C's

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

Product comparison T's and C's



⁹To qualify for the waiving of the Single Facility[®] monthly lending fee of R69.00 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.

¹⁰Available on both the FNB Fusion Private Wealth Account and the FNB Private Wealth Current Account. Only one spouse per main account holder. The account must be linked to a main account or standard pricing will apply.

¹¹The 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.

¹²A 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 1 complimentary Non-trading Juristic Account per FNB Fusion Private Wealth or Current Account held. The Non-trading Juristic Account must be on the Pay-As-You-Use Pricing Option. For clients with multiple Non-trading Juristic Accounts, the oldest accounts' monthly fee will be waived.

¹⁴ Fees are applicable to foreign exchange transactions.

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 Current Account or a FNB Private Wealth Single Facility[®] both 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 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. 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.

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.

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 or Single Facility)

Card purchases		
FNB Instant Payments*		
Prepaid airtime purchases using the FNB App and online banking		
Payments and transfers (FNB App, online banking, cellphone banking)		No charge ²⁰
Debit orders (internal and external)		
Standard Courier delivery		
Branch delivery		
Send Money		
Payshap**	Transaction < = R100	No Charge
	Transaction > R100	R6

* Only available from 1 October 2022

** Only available from 13 March 2023

²⁰ International currency commission and conversion fee of 2% of the transaction value applies.

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 or 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 000²¹)

eBucks rewards membership

Subscription to inContact, online banking, cellphone banking, telephone banking and the FNB App

No charge

²¹Per account billing cycle.

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
	Point-of-Sale (local and international)
	Other banks' ATM
Statements	Cellphone banking mini-statement
	FNB ATM mini-statement
	Email/downloadable statements (online banking)
Other fees	Unsuccessful transactions (FNB ATM, Point-of-Sale, scheduled payments and other banks' ATM)
	LOTTO™/PowerBall™ purchases and 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 Fusion 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.

FNB Private Wealth Credit Card

Your FNB Private Wealth Credit Card is the ideal transactional banking tool that offers you exclusive benefits suited to your lifestyle, with a competitive personalised interest rate.

Credit card benefits



Unlimited card swipes



Access to a budget facility

With repayment periods from 6 - 60 months for purchases over R200 or more



No charge for FNB automatic debt protection

Take care of your last outstanding debt to protect you and your family in the event of death and permanent disability with automatic debt protection of up to R12 000, with the option to top up



Credit cards

5 additional cards at no charge.
Access to an exclusive Metal Card



Interest-free purchases

Up to 55 days



Unlimited virtual cards at no extra cost

Ideal for online shopping with added safety because of its dynamic 3-digit CVV changes hourly



Purchase Protect cover

Up to R15 000 on items such as furniture, clothing, cellphones and laptops purchased using your FNB Virtual Credit Card



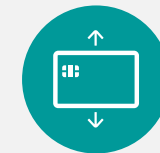
Airport lounge access

Receive airport lounge access and unlock bonus entries if you book your flight through eBucks Travel



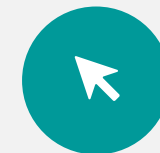
Global travel insurance

No charge on cover for the first 90 days of your journey when you use your qualifying FNB Credit Card to purchase your international return travel ticket(s)



Auto payment solution

Enjoy the convenience of having your credit card account paid on time, every time



Contactless payments

Scan to Pay, Tap to Pay and all partner wallets such as FNB Pay, Apple Pay, Samsung Pay, Fitbit Pay and Garmin Pay



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).

Credit card fees



Credit facility fees

Credit facility service fee	R17 ²²
Initiation fee (once-off)	Up to a maximum of R175

Credit card account fees

FNB Private Wealth Credit Card monthly account fee	R258
Additional card fees	First 5 cards at no charge, thereafter R18.50 per card, per month
Linked Petro Card (per card linked to account)	R29.50
eBucks rewards membership	No charge

²² Credit Facility service fee is charged monthly for the administration and maintenance of your Credit Facility. This fee is included in the FNB Fusion Private Wealth and Current Account/Single Facility[®] monthly account fee.

²³ Credit Card monthly account fee is charged monthly for the administration and maintenance of your Credit Card account. This fee is included in the FNB Fusion 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

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

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 ²⁴
Replacement Metal Credit card (lost/stolen or damaged)	R1 050
Reissue Metal Credit card	R1 050 ²⁴
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	

²⁴For metal credit cards, your credit card account will be charged a fee of R1050. This fee may be rebated from your FNB Credit Card Account subject to the following criteria and rules: The metal credit 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 credit card (eBucks reward level 3, 4 and 5 qualify for one primary card per card cycle). Available to standalone FNB Credit Card Account holders or FNB Credit Cardholders on the bundled pricing option with a FNB Fusion or FNB Current Account. Only 1 FNB metal credit card is applicable per pricing cycle for fraud replacement cards at no charge.

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)

Balance enquiries

FNB ATM	No charge
FNB Branch	No charge
International ATMs	No charge
Other banks' ATMs	No charge

Statements

FNB ATM mini-statement	No charge
Historical email statements	No charge
International ATM	No charge
Other bank's ATM	No charge



Credit card fees

Other fees

eBucks rewards membership	No charge
Changes to account limits	No charge
Card replacement fee	R125 per card
Courier delivery	No charge
Urgent delivery	R260
Branch delivery	No charge
International delivery	R730
Scheduled delivery	R150



Global Solutions

**Bespoke solutions to help you save,
transact and invest globally.**

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
Annual card fee ²⁵	£20	\$25	€ 23
Card swipes and international online card payments	No charge		
International ATM withdrawal ²⁶	£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		

²⁵ Annual card fee (per additional card if clients holds another card in another currency)

²⁶ Some ATMs overseas might also charge you a withdrawal fee over and above our fee.

FNB Channel Islands

Diversify your wealth offshore – open an FNB Channel Islands Account, licensed and regulated in Guernsey in the Channel Islands.



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.

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 at website www.dcs.gg or on request. Contact info@fnbci.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.

Bank charges

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

These fees are applicable to the FNB Fusion Private Wealth Account, Current Account, Credit Card, Single Facility® and Money Maximiser.

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 account²⁷	
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 rebate on Overdraft service fee (applies to NCA clients with credit agreements concluded between 1 June 2007 and 6 May 2016)	R27.50 *
Monthly rebate on Overdraft service fee (applies to NCA clients with credit agreements concluded since 6 May 2016)	R39 *
Monthly Revolving Facility service fee applies to NCA clients with credit agreements concluded between 1 June 2007 and 6 May 2016)	R57.50 ²⁸
Monthly Revolving Facility service fee (applies to NCA clients with credit agreements concluded since 6 May 2016)	R69 ²⁸
Once-off Revolving Facility initiation fee	R155 ²⁹

* Account must be in good standing for rebate to apply.

²⁷ Refer to terms and conditions of your credit agreement. Not applicable on FNB Fusion Private Wealth.

²⁸ Monthly revolving facility service fee applicable to clients with revolving loans.

²⁹ Once-off revolving facility initiation fee applicable to clients with revolving loans.

Bank charges

Single Facility® existing facility fees

Monthly service fee (applies to clients with credit agreements concluded prior to 1 June 2007 and with a facility size of R500 000 or less)	R5.75
Monthly service fee (applies to NCA clients with credit agreements concluded between 1 June 2007 and 5 May 2016)	R57.50
Monthly service fee (applies to NCA clients with credit agreements concluded since 6 May 2016)	R69
Monthly service fee (applies to non-NCA clients as well as to clients with credit agreements concluded prior to 1 June 2007 with a facility greater than R500 000)	R245
Monthly service fee (applies to non-NCA clients with credit agreements concluded between 1 June 2007 and 28 February 2017)	R190

Single Facility® new facility fees

Once-off initiation fee on mortgage agreements (applies to clients that fall within the ambit of the NCA)	R6 037.50
A once-off initiation fee will be charged on all mortgage agreements (applies to clients that do not fall within the ambit of the NCA)	R10 900
Once-off initiation fee on unsecured and secured credit facilities other than mortgage agreements (applies to clients that fall within the ambit of the NCA)	Up to R1 207.50
An initiation fee will be charged on all refinancing of unsecured and secured credit facilities including mortgage agreements (applies to clients that do not fall within the ambit of the NCA)	R6 500
A discretionary structuring fee may be charged (applies to clients that do not fall within the ambit of the NCA)	

Bank charges

Adhoc valuation fees

Adhoc property valuation fee

R2 000

Early termination fees – waived

In terms of the National Credit Act an early termination fee can be charged when you cancel your home loan without giving us the requisite 90 days notice of your intention to cancel before the end of the term of your loan. As a valued client, you can now cancel your home loan anytime with us without incurring any early termination charges.

As a way to demonstrate your savings, we want to illustrate how the fee is charged therefore showcasing the saving you will make. The early termination fee is calculated using your outstanding balance and your current interest rate for 90 days. The following illustrative example is based on a home loan with an outstanding balance of R500 000 at an annual interest rate of 10.5%. $R500\ 000 \times 10.5\% / 365 \text{ days} \times 90 \text{ days} = R12\ 945.00$ – this is the amount you will save. You are required to provide the bank with notice if you intend to sell your home or cancel your bond. This is in addition to the attorney requesting cancellation figures/letters of guarantee for the existing mortgage bond.

Other fees

Unpaid debit order fee (applies to non-NCA Juristic clients)

R200

Please note: The monthly service fee applicable to your Loan will be charged irrespective of the outstanding balance and will only cease when the credit facility has been closed.

Please note: The monthly service fee applicable to your Single Facility® will be charged irrespective of the balance outstanding and will only cease when the credit facility has been closed.

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	R2.30 per R100
Cash@Till®	No charge
Cardless cash withdrawals	R1.15 per R100
Credit card cash on budget	R80 + R2.85 per R100
Other banks' ATMs	R12 + R2.30 per R100*
International ATM cash withdrawals using your FNB Fusion Private Wealth Card or Debit Card	R80 + R2.85 per R100 ³⁰
FNB Branch	R80 + R2.85 per R100 ³¹
International branch	R80 + R2.85 per R100 ³¹

*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

³⁰ 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.

³¹ Additional 2% commission and conversion fee apply.

Bank charges

Deposits	
Cash deposits at FNB ATM	R1.30 per R100
Cash deposit at FNB Branch	R80 + R2.85 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)

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

**Includes third party deposits.

Bank charges

Debit order management

Stop payment – digital channels	No charge
Stop payment – telephone banking (consultant assisted)	R40
Stop payment – branch	R80
Debit order dispute – telephone banking (consultant assisted)	R45
Debit order dispute – branch (consultant assisted)	R45
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
Prepaid airtime transaction fee (USSD) (R10 < spend <= R25)	R1
Prepaid airtime transaction fee (USSD) (spend > R25)	R2
Traffic fines	R2.70
Lotto™/Powerball, Prepaid electricity	R2.70
Daily Lotto™	R1

Balance enquiries

Using eChannels and mobile channels	No charge
Point-of-sale (FNB Fusion Private Wealth/Debit Cards only)	R1.75
Other Banks' ATMs, international point-of-sale, branch or telephone banking (consultant assisted)	R7.30

Bank charges

Statements

Cellphone Banking Mini statement	No charge
FNB ATM transaction list	R3.75 (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	R3.75 per page

Bank charges

Additional statements (fee per month)

Online	Daily	R65
	Weekly	R30
	Twice-monthly	R17
Paper	Daily	R135
	Weekly	R57
	Twice-monthly	R29

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

Bank charges

Card delivery fee

Courier delivery (delivery between 8am-5pm)	No Charge
Urgent delivery	R260
Branch delivery	No charge
International delivery	R730
Scheduled delivery	R150

Card replacement fees

Debit card/Fusion card replacements)	R125
Temporary card replacement	R110
FNB credit card/Petrol card	R125
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.

Bank charges

Copies of vouchers (deposit slips)

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

FNB SLOW Lounge fees³⁴

Domestic lounges	R250
International lounges	R400

³⁴SLOW 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 ³⁵	
Daily LOTTO™	R1 ³⁵	
DStv payments	R7	
Traffic fines*	R2.70	
Pay and clear now (PAYU)	R45	
Pay & Clear Now (All other options)**	<=R3 000: R45, >R3 000: No charge	
FNB Instant Payment (PAYU)***	R7	
Payshap****	Transaction < = R100	No Charge
	Transaction > R100	R6
Cash swop fee	No charge	
Payment honouring fee ³⁶	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	
Entertainment, gaming, music and transport vouchers	R2.70	

³⁵ LOTTO™ purchases are excluded from the Islamic Private Wealth Current Account.

³⁶ 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

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

** All free until 30 September 2022 thereafter <=R3000: R45;>R3000: No Charge

*** Only available from 1 October 2022

**** Only available from 13 March 2023

Bank charges

Electronic subscriptions services (fee per month)

My limit alert	R3.30
Scheduled payment alert	

Balance alert (fee per month)

Monthly	R1.20
Weekly	R3.30
Daily	R16

Payment notifications

Email	No charge
SMS	No charge

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
FNB Petrol Card fuel purchases	R6.25
Monthly device payment fee	Device dependent

Additional credit card purchase fees

Fuel transaction fee (Petrol cards only)	R6.25
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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	R8.50
International ATM/branch cash withdrawals	R80 + R2.85 per R100 ³⁶

³⁶ International currency commission and conversion fee of 2% of the transaction value applies.

Bank charges

Credit card convenience fees

Pay2Cell	R8.50
Prepaid airtime transaction fee	
App and online	No charge
Cellphone banking (Transactions between R0.01 – R10)	R0.50
Cellphone banking (Transactions between R10.01– R25))	R1.00
Cellphone banking (Transactions between R25.01 – R40)	R1.50
Cellphone banking (Transactions greater than R40)	R2.00
Uncapped ADSL fee	R2.50
Common Monetary Area (CMA) cross-border receipt	R100 plus applicable cash
Lotto™/PowerBall/Prepaid electricity purchase	R2.70
Daily Lotto™	R1.00
Traffic fines*	R2.70

Credit card cash deposits fees

FNB ATM with Automated Deposit Terminal (ADT)	R1.30 per R100
FNB Branch and FNB ATM with envelope deposit	R80 + R2.85 per R100

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

Bank charges

eWallet

Fees for sender³⁸

Send money from FNB Account to eWallet	R2 + R2.30 per R100
Reversal of incorrect 'Send Money to eWallet' transaction – telephone/branch	R65
Reversal of incorrect 'Send Money to eWallet' transaction – cellphone banking	R16.50

Fees for recipient

Monthly account fee	No charge ³⁸
Withdraw cash from an FNB ATM, FNB Mini ATM or participating retailers	First ATM withdrawal at no charge for each payment received ³⁹
Purchases at participating retailers	No charge
Prepaid airtime transaction fee (All channels)	No charge
Prepaid electricity	R2.70
DStv payments	R7

³⁸ Limited to a maximum of 4 at any time.

³⁹If 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.

Bank charges

eWallet

Fees for recipient

Inactivity fee per month (after 6 months of inactivity)	R4.95
Transfer from your eWallet to your FNB Account	No charge
eWallet balance enquiry	No charge
eWallet mini-statement	No charge

Bank charges

Card delivery fee

Courier delivery (delivery between 8am-5pm)	No charge
Urgent delivery	R260
Branch delivery	No charge
International delivery	R730
Scheduled delivery	R150

Card replacement fees

FNB Private Wealth Debit Card/FNB Fusion Private Wealth Card	R125
Temporary card replacement	R110
FNB Petrol Card	R125

Foreign exchange

As SA's Best Foreign Exchange Provider⁴⁴, we offer a range of solutions to suit all your needs – whether you're sending or receiving money globally, travelling, saving in a foreign currency or investing offshore.

⁴⁴Global Finance World's Best FX Providers 2017 – 2022.

Foreign exchange

Foreign exchange solutions	Online banking /App	Call centre / Banker	Branch
FNB Global account			
Transfer (to Rand, from Rand, and between global accounts)	No charge		
Non-resident or Foreign National Foreign Currency account (FCA)			
Transfer from FCA to Rand account	No charge		
Transfer from Rand account to FCA	No charge		



Get rewarded⁴⁰ Earn back in eBucks on your transaction charges when you send or receive foreign currency payments online or with the FNB App, or when receiving regular foreign currency payments by authorising FNB to convert these funds on your behalf with a Standing Instruction.

⁴⁰eBucks earned on Global Payment and Global Receipt transactions are subject to standard eBucks Reward earn rules. For more information, visit the eBucks website.

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

Foreign exchange

Foreign exchange solutions	Online banking /App	Call centre / Banker	Branch
All exchange control applications including placing emigration on record with the SARB			
Minimum fee per application		R2 000	
Placing immigration on record with the SARB			
Minimum fee per application		R200	
Placing emigration on record where the client is a beneficiary of an Inter-Vivos Trust			
Minimum fee per application		R3 190	
Urgent and/or complex applications			
Minimum fee per application		R 3 190	

Foreign exchange

Travel products brought from FNB	Online banking /App	Call centre / Banker	Branch
Multi-currency Cash Passport™			
Initial card fee	R150	R200	R200
Additional card fee		R75	R75
Commission (load or reload)	1% (Min R75)	2% (min R110)	2% (Min R110)
Foreign Notes Non-CMA			
Commission	2% (Min.R80)	2.20% (Min.R105)	2.2% (Min R105)
CMA notes (Lesotho, Namibia, Eswatini)			
Commission		3.80% (Min. R150)	3.80% (Min. R150)
Delivery			
No fee delivery on any amount of foreign notes orders made online			

Foreign exchange

Travel products sold to FNB	Online banking /App	Call centre / Banker	Branch
Multi-currency Cash Passport™			
If credited to an FNB transactional or Global account			No charge
Foreign Notes Non-CMA			
Commission			2.5% (Min R150)
CMA notes (Lesotho, Namibia, Eswatini)			
Commission			3.80% (Min.R150)

Foreign exchange

Global Payments – CMA Destination	Online banking /App	Call centre / Banker	Branch
FNB to other banks			
Commission	0.03%	0.00 %	0.00 %
Minimum	R30	R150	R150
Maximum	R150	R150	R150
FNB to FNB			
Commission	R30	R150	R150
Global Receipts – CMA Origin			
From other CMA banks to FNB			
Commission	0.03%	0.00 %	0.00 %
Minimum	R30	R150	R150
Maximum	R150	R150	R150
FNB to FNB			
Commission	R0	R0	R0

Foreign exchange

Global Payments in Foreign Currency	Online banking /App	Call centre / Banker
Global payments (sending money)		
Commission	0.55%, Min R299, Max R550	0.55%, Min R550 and Max R875

Foreign exchange

Global Receipts in Foreign Currency	Online banking /App	Call centre / Banker
Global receipts (receiving money)		
Commission	0.55%, Min R199 and Max R450	0.55%, Min R350 and Max R760
ZAR Fee (an additional fee will be charged if a payment is sent abroad or received from abroad in Rands)		
Value of transaction		
Flat fee	R194	R194

Foreign exchange

Low value global receipts in foreign currency	All channels (Online banking /App/call centre/branch/banker)
R0 - R499.99	R73
R500 - R999.99	R130
Global receipts received for pension purposes	All channels (Online banking /App/call centre/branch/banker)
R0 - R4 999.99	R42
R5 000 - R9 999.99	R84
R10 000 - R14 999.99	R120
R15 000 +	R155
Low value global receipts in FC	All channels (Online banking /App/call centre/branch/banker)
R0 - R499.99	R73
R500 - R999.99	R130

Foreign exchange

All channels (Online banking /App/call centre/branch/banker)

MoneyGram⁴¹

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

MoneyGram⁴¹

Send amount (USD)	Send fee (USD)
\$700 - \$800	\$39
\$800 - \$900	\$44
\$900 - \$1 000	\$49
\$1 000 - \$1 200	\$55
\$1 200 - \$1 500	\$63
\$1 500 - \$1 800	\$70

Receive a discount when sending MoneyGram via the FNB App using the 'direct to account' option. You can receive a 15% discount on the send fee, when sending a MoneyGram using the 'Direct to bank account option' where available in the destination country*.

⁴¹ MoneyGram fees exclude VAT.

*This concession only applies to MoneyGram send transactions doesn via the FNB App and is exclusive tto FNB.

**Terms, conditions and Product rules apply.

Foreign exchange

PayPal is one of the world's leading digital payment platforms where you can receive payments and pay online for goods and services, without sharing your financial information. It's safe, easy to use, fast and more convenient than ever before.

What is the FNB Top-Up and Withdraw Service?

You don't need a credit card to shop online. With FNB's Top-Up Service you can top up funds to a PayPal account from a qualifying FNB account. FNB's Withdraw Service allows you to withdraw funds received into a PayPal account to your FNB or any linked South African bank account.

Save money with FNB's tiered pricing structure

The standard withdrawal rate on all Top-Up and Withdraw transactions is 1.52%.

However, you can withdraw for as little as 0.81%, depending on your previous month's transactional value.

Tier	Fees incl. VAT	Total monthly Top-Up and withdraw
Tier 0	1.52%	\$0 - \$3 000
Tier 1	1.37%	\$3 001 - \$10 000
Tier 2	1.27%	\$10 001 - \$50 000
Tier 3	1.01%	\$50 001 - \$100 000
Tier 4	0.81%	\$100 001

Please note: The new structure applies specifically to FNB's Top-Up and Withdrawal service with PayPal. The PayPal transactional charges and currency conversation fees will stay the same. To learn more about the FNB and PayPal service, contact our PayPal helpdesk on 087 572 9725 or email paypalenquiries@fnb.co.za.

Home Loan, Structured Loan, 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.

Lending

Our range of flexible lending products can be shaped to your advantage, taking into account your particular requirements, desired funding amount and objectives.

We specialize in providing finance for your residential or holiday home, investment property or rental portfolio through our tailor-made lending solutions, including home loans and structured loans. FNB Securities Based Lending will allow you to stay ahead of the game and move with the markets. You can now use the flexibility of 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. Simply choose one of our flexible financing solutions, an FNB Securities Based Loan or a Secured Revolving Facility.

Existing facility fee	
Monthly service fee (applies to clients with credit agreements concluded prior to 1 June 2007 and with a facility size of R500 000 or less)	R5.75
Monthly service fee (applies to NCA clients with credit agreements concluded between 1 June 2007 and 5 May 2016)	R57.50
Monthly service fee (applies to NCA clients with credit agreements concluded since 6 May 2016)	R69
Monthly service fee (applies to non-NCA clients as well as to clients with credit agreements concluded prior to 1 June 2007 with a facility greater than R500 000)	R245
Monthly service fee (applies to non-NCA clients with credit agreements concluded between 1 June 2007 and 28 February 2017)	R190

We are also proud to offer you FNB Islamic Residential Property Finance with similar value adds, rewards benefits and pricing as an FNB customer. For more information contact the Islamic Suite on 0875786786.

Lending

New facility

Once-off initiation fee on mortgage agreements (applies to clients that fall within the ambit of the NCA)

R6 037.50

A once-off initiation fee will be charged on all mortgage agreements (applies to clients that do not fall within the ambit of the NCA)

R10 900

Once-off initiation fee on unsecured and secured credit facilities other than mortgage agreements (applies to clients that fall within the ambit of the NCA)

Up to
R1 207.50

An initiation fee will be charged on all refinancing of unsecured and secured credit facilities including mortgage agreements (applies to clients that do not fall within the ambit of the NCA)

R6 500

A discretionary structuring fee may be charged (applies to clients that do not fall within the ambit of the NCA)

Adhoc valuation fee

Adhoc property valuation fee

R2 000

Lending

Early termination fee⁴⁴

In terms of National Credit Act an early termination fee can be charged when you cancel your home loan without giving us the requisite 90days notice of your intention to cancel before the end of the term of your loan. As a valued client, you can now cancel your home loan anytime with us without incurring any early termination charges.

As a way to demonstrate your savings, we want to illustrate how the fee is charged therefore showcasing the saving you will make. The early termination fee is calculated using your outstanding balance and your current interest rate for 90 days.

The following illustrative example is based on a home loan with an outstanding balance of R500 000 at an annual interest rate of 10.5%.

$$\begin{aligned} &R500\ 000 \times 10.5\% / 365 \text{ days} \times 90 \text{ days} \\ &= R12\ 945.00 - \text{this is the amount you will save} \end{aligned}$$

You are required to provide the bank with notice if you intend to sell your home or cancel your bond. This is in addition to the attorney requesting cancellation figures/letters of guarantee for the existing mortgage bond.

Fixed Rate Breakage Fee

A fixed rate breakage fee is charged when a fixed rate is cancelled before expiry of the fixed rate term. (Only applicable to Non-NCA clients.)

Other fees

Unpaid debit order fee (applies to non-NCA Juristic clients)	R200
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Please note: The monthly service fee applicable to your loan will be charged irrespective of the balance outstanding and will only cease when the credit facility has been closed.

⁴⁴Kindly note that this fee is only applicable to Home Loans and Structured Loans

FNB Private Wealth

Annual Pricing Guide 2022-2023

Invest

Save and Invest to improve
your financial future.

Savings and Cash Investments



Savings account

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



FNB Money Maximiser

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

⁴⁴ Monthly fee waived to clients with an FNB Fusion Private Wealth Account, Current Account or Single Facility®.

Savings and Cash Investments

FNB Money Maximiser

Electronic withdrawals

Electronic transfers: online banking, cellphone banking, telephone banking and the FNB App	No charge
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Electronic third-party payments: online banking, cellphone banking, telephone banking and the FNB App	R45
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Transfers or payments: branch or telephone (Consultant Assisted)	R75
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Pay and clear now	R90
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Scheduled transfer related fees

Establishment or amendment fees (online banking)	No charge
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Establishment or amendment fees (FNB Branch)	R18.20
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Please note: To view other Savings and Cash Investment solutions available to you, please visit our website.

Wealth and Investments

Tax-Free Shares

With your 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)	0.60% (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

Please note: For the purpose of calculating fees all “sell” instructions will be considered a delayed trade – even if placed on the first trading day of the month.

Stockbroking Local fees

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, unit trusts and unlisted instruments. Our services enables you to trade online either independently or with some advice from our portfolio managers. Your trades are your decisions. This innovative, content-rich online approach 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.

Fees	
Monthly account fee	No fee for bundle transactional account holder
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%

Local 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.

Fees	
Monthly account fee	R 87 Incl VAT
Bond trading fee	
R0 to R5 000 000	0.50% min R500
R5 000 001 and above	0.35%
Trade Value	Brokerage
R0 to R500 000	1.25% (min of R 150 per Transaction)
R500 001 to R1 000 000	1.00%
R 100 001 to R 500 000	0.75%
R 500 001 to R 1 000 000	0.50%
R 1 000 001 and Above	0.35%

Local fees (continued)

General fees

Fees	
Other levies charged by the JSE	<ul style="list-style-type: none"> • STRATE levy of 0.005787% min R7.84 and max R93.38 plus VAT dependent on value of transaction. Effective 1 March 2022: 0.005787% (min R 7.45 and max R98.04) 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 0.0002% of trade value. (Applicable for Managed portfolios)
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

Local fees (continued)

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"> • R45.00 - Courier handling fee • R25.00 - Bank Charge • 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. 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.

Local fees (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 - R 0.20 per snapshot	Equities and Indices - R 0.20 per snapshot
Streamed live pricing***	R180 per month	R635 per month
Value-added fee**** (Corporate Actions & EOD)	R40 per month	R140 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 R 247 per month for Non-professional and R 630 per month for Professional. Indices capped at R 60 per month for Non-professional and R 200 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.

**** Value-added fee (corporate actions and End of Day [EOD]) – value-added record types for equities that are packaged into EOD data products.
This includes corporate actions.

Global fees

Self Managed

The fees under this section apply to all clients that have entered into a relationship with FNB SPM via a portfolio manager. You will have the option of having one or both accounts.

Fees	
Monthly fee	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 EUR 160.00 or currency equivalent.

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.

Fees	
Monthly account fee	R 87 Incl VAT
Custody fee	Custody fee is charged at 0.15% per annum, levied monthly.
Trade Value	Brokerage
USD\$ 0 to USD\$ 15 000	0.5% 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 EUR160.00 or currency equivalent

Please note: Trading of Bonds is only available via a portfolio manager or the dealing desk (i.e.) not available online.

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 20
Netherlands	Euronext Amsterdam	EURONEXT	EUR 20
Belgium	Euronext Brussels	EURONEXT	EUR 20
France	Euronext Paris	EURONEXT	EUR 20
Germany	Frankfurt Stock Exchange XETRA	FSE	EUR 20
Austria	Wiener Börse (Vienna) Stock Exchange	VIE	EUR 20
Italy	Milano Stock Exchange	MIL	EUR 20
UK	London Stock Exchange	LSE_SETS	GBP 12
UK	London International Order Book	LSE_IOB	USD 24
Switzerland	Swiss Exchange	SWX	CHF 36
Switzerland	Swiss Europe Exchange	VX	CHF 36
Denmark	OMX Nordic Stock Exchange Copenhagen	OMX	DKK 39
Sweden	OMX Nordic Stock Exchange Stockholm	OMX	SEK 80
Finland	OMX Nordic Stock Exchange Helsinki	OMX	20 EUR
Norway	Oslo Stock Exchange	OSE	20 EUR

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

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 20
US	NASDAQ	NASDAQ	USD 20
US	NASDAQ (Small Cap)	NSC	USD 20
US	New York Stock Exchange	NYSE	USD 20
US	New York Stock Exchange (ARCA)	NYSE Arx	USD 20
Canada	Toronto Exchange	TSE	CAD 20
Canada	Toronto Exchange	TSX	CAD 20

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

Global fees (continued)

Share execution fees: shares and ETFs

Commission for Asian and Australasian Exchanges			
Country	Exchange name	Symbol	Minimum execution fees*
Australia	Australia Securities Exchange	ASX	30 AUD
Fees			
Currency conversion fee		<ul style="list-style-type: none"> 1% 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 0.1% 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 	

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

Global fees (continued)

Share execution fees: shares and ETFs

Fees			
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 		
Offshore fees	<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 	Asset Transfer Capacity: excludes managed clients	
		R0 to R20 000 000	0.40%
		R20 000 001 - R50 000 000	0.30%
		R50 000 001 - R75 000 000 0.20%	0.20%
		R75 000 001 and above	0.15%

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

Global fees (continued)

Custody fee on CREST depository interests

Market	%
Euroclear Bank holding	
All other types (except ETF's)	0.02
Australia	0.02
Austria	0.03
Belgium	0.0175
Clearstream Banking Luxembourg	0.03
Denmark	0.025
Finland	0.025
France (Equity)	0.0175
France (Gilt)	0.015
Germany	0.015
IETF's	0.015

Italy	0.025
Norway (Gilt)	0.02
Netherlands	0.0175
Portugal	0.055
Spain (Equity)	0.03
Spain (Gilt)	0.015
Sweden	0.025
Market	%
Euroclear Bank holding (continued)	
Switzerland	0.015
DTCC Holding	
Canada	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.

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:

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.

FNB Investor Platform

Fee schedule

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

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

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

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

*Excluding 1, 2, 3 & 4

**Not applicable to the Tax-Free Unit Trust product when invested in FNB Funds

*** Pay no Platform fee on most wrappers when you are a bundled transactional account holder.

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

Fee schedule (continued)

FNB Horizon Series annual asset management fees (excl VAT)	
FNB Income Fund of Funds	0.54%
FNB Stable Fund of Funds	0.67%
FNB Moderate Fund of Funds	0.79%
FNB Growth Fund of Funds	0.86%
FNB Growth Plus Fund of Funds	0.90%
FNB funds annual asset management fees (excl VAT)	
FNB Multi Manager Income	0.40%
FNB Multi Manager Bond	0.75%
FNB Multi Manager Property	0.75%
FNB Multi Manager Balanced	0.75%
FNB Multi Manager Equity	0.70%
FNB Defensive Fund of Funds	1.25%
FNB Islamic Balanced Fund	1.25%

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](#)

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.

Get more with our retirement solution!

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

- 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



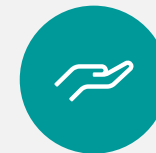
More rewards

- 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

- Your dedicated Private Advisor and team of experts will still be available to you
- 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)*

*All other transactional pricing is aligned to that outlined in this guide. *Terms, conditions and rules apply.

*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

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

Private Business Accounts

At FNB Business we know how much your business and clients mean to you and the demands of meeting your client's needs whilst striving to grow your business. Whether you need sound advice, a cash injection to get things going, guidance on the best way to grow your savings or innovative transactional solutions that take the hassle out of banking. Our business solutions are there to help you.

FNB Private Business Account



FNB Private Wealth
Business Account

The FNB Private Wealth 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.



FNB Private Wealth
Healthcare Account

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 - R339p.m.	Option 2 - R439p.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)	R4.65 + R0.95 per R100 or part thereof	R4.65 + R0.90 per R100 or part thereof
Cash withdrawn at an FNB ATM (out of bundle)	R2.30 per R100 or part thereof	R2.30 per R100 or part thereof
Express clearing payments (online banking, FNB Branch, participating banks only)	1 at no charge per month then R35	1 at no charge per month then R35

FNB Private business Account

Monthly account fees

FNB Private Wealth Business Account	R140
If your business is a trust entity	R156

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)	Single Fee Pricing Option 1	Single Fee Pricing Option 2	Single Fee Pricing Option 3
Monthly account fee	R167	R339	R439	R739
Value of the bundle*		Save up to R2 206	Save up to R3 411	Save up to R6 937
FNB Debit Card purchases or card swipes	R3.68	No fee	No fee	No fee
Prepaid purchases (FNB channels)	FNB Connect for free but other channels R2.70	No fee	No fee	No fee
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	50x included, thereafter R12 per transaction	100x included, thereafter R12 per transaction	200x included, thereafter R12 per transaction
Pay and clear now transactions	Less than or equal to R3 000 you pay R10 per transaction More than R3 000 you pay R45 per transaction	1x included, thereafter R35 per transaction	1x included, thereafter R35 per transaction	1x included, thereafter R35 per transaction
Cash Solutions				
Cash withdrawals at an FNB ATM	R2.30 per R100 or part thereof	3x included, thereafter R2.30 per 100 or part thereof	4x included, thereafter R2.30 per 100 or part thereof	8x included, thereafter R2.30 per 100 or part thereof
Cash deposits at an FNB ATM	R4.65 + R1.20 per 100 or part thereof	Up to R50 000 per month included, thereafter R4.65 + R0.95 per R100 or part thereof	Up to R100 000 per month included, thereafter R4.65 + R0.90 per R100 or part thereof	Up to R250 000 per month included, thereafter R4.65 + R0.80 per R100 or part thereof

*Calculated based on the average transactions of existing FNB Healthcare Business clients.

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

Business banking charges

Transactions not mentioned, or over these limits, will be charged at standard fees as per the tables to follow.

Business banking charges

Prepaid purchases

FNB eChannels	R2.70
Other banks' ATMs	R15
FNB Connect Prepaid	No charge
FNB Branch or telephone banking (consultant assisted)	R15

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

Interaccount transfers

Electronic transfers (FNB ATM, online banking - Single Level Control, telephone banking - VR and speech)	No charge
Transfers (branch, telephone banking - consultant assisted)	R80
Scheduled transfers (per payment)	No charge

Business banking charges

Account payments

Electronic Pay & Clear Now (All other options)*	R10 per transaction of less than or equal to R3 000 R45 per transaction more than R3 000
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)	R40
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)	R19
Reversal of processed EFT (successful or unsuccessful)	R325.50

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

Business banking charges

Payment notifications

Email / SMS

No charge

Cash withdrawals

Cash@Till® - Point-of-Sale

No charge

FNB Mini ATM (withdrawal limits may apply)

R2.30 per R100 or part thereof

Other banks' Mini ATMs

R12 + R2.30 per R100 or part thereof

FNB ATM

R2.30 per R100 or part thereof

Other banks' ATMs

R12 + R2.30 per R100 or part thereof

International Branch cash withdrawals

R80 + R2.85 per R100 or part thereof

FNB Branch and FNB Bulk Cash Centres

Service fee (Min. R65) + cash handling fee

Business banking charges

Value per withdrawal⁵⁶	At branch	At branch/ At FNB Bulk Cash Centre
R0 – R4 999.99	R4.20 per R100 or part thereof	R3.80 per R100 or part thereof
R5000 - R14999.99	R2.90 per R100 or part thereof	R2.80 per R100 or part thereof
R15 000 – R49 999.99	R2.35 per R100 or part thereof	R2.21 per R100 or part thereof
R50 000+	R2 per R100 or part thereof	R1.85 per R100 or part thereof
Deposits		
Surplus/shortage in deposit (incident fee)	R120	

⁵⁶ Per R100 or part thereof.

Business banking charges

Cash deposits

FNB ATM	R4.65 + R1.20 per R100 or part thereof
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Referenced deposit transactional fee (if availed of)

Over the counter (partial or full validation)	R5.38
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Electronic reference validation (FNB clients only)	R2.32
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Cash deposit fees

At Branch

At FNB Bulk Cash Centre

Minimum fee per deposit	R55	R55
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Value per deposit

R0 – R4 999.99	R10 + R2.20 per R100 or part thereof	R8 + R2 per R100 or part thereof
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R5 000 – R14 999.99	R10 + R2.20 per R100 or part thereof	R8 + R2 per R100 or part thereof
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R15 000 – R49 999.99	R10 + R2.20 per R100 or part thereof	R8 + R2 per R100 or part thereof
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R50 000 and greater	R10 + R1.66 per R100 or part thereof	R8 + R1.49 per R100 or part thereof
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Business banking charges

Card and other related fees

Courier delivery	R100
Branch delivery	No charge
International delivery	R730
Urgent delivery	R260
Replacement fee (including damaged cards)	R125
PIN change at Branch	R12
Petrol card monthly fee	R24

Credit fees

Initiation fee	1.25% of facility limit (Minimum of R499)
Limit increase fee (Juristics)	1.25% of facility (Minimum of R499)
Monthly credit fee (Juristics)	0.125% of facility limit (Minimum of R69)
Monthly credit fee (Natural Persons)	R69
S 129 letter	R81.20

Overdraft

Initiation fee	1.25% of facility limit (Minimum of R499)
Limit increase fee (Juristics)	1.25% of facility (Minimum of R499)
Monthly credit fee (Juristics)	0.125% of facility limit (Minimum of R69)
Monthly credit fee (Natural Persons)	R69
S 129 letter	R81.20

Business banking charges

Credit fees	Business and Bounce Back loans
Initiation fee	1.25% of loan amount (Minimum of R499)
Limit increase fee (Juristics)	-
Monthly credit fee (Juristics)	0.0575% of loan amount (Min R69, max R575)
Monthly credit fee (Natural Persons)	R69
S129 letter	R81.20
Credit fees	Business revolving loans
Initiation fee	1.25% of loan amount (Minimum of R499)
Limit increase fee (Juristics)	-
Monthly credit fee (Juristics)	0.115% of loan amount (Min R69, max R575)
Monthly credit fee (Natural Persons)	R69
S129 letter	R81.20

Business banking charges

Balance enquiries

FNB ATM	No charge
Point-of-Sale (FNB Business Visa Current Cards only)	R1.90
FNB Branch and telephone banking (consultant assisted)	R7.90
Other banks' ATMs	R7.90
International point-of-sale balance enquiries	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

Business banking charges

Scheduled payments

Scheduled payment establishment/amendment fee (online banking)	No charge
Scheduled payment establishment/amendment fee (FNB Branch)	R19

Subscription fees

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

* 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.

Business banking charges

Debit order management

Stop payment – digital channels	No charge
Stop payment – telephone banking (consultant assisted)	R40
Stop payment – branch	R80
Debit order dispute – digital channels	R5*
Debit order dispute – telephone banking (consultant assisted)	R40
Debit order dispute – branch (consultant assisted)	R40

Balance alerts (per month)

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

* These fees are not applicable to fraudulent debit orders.

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)	R3.68
Pulling of statements older than 12 months	R12

Additional statements

	Paper	Online
Daily (fee per month)	R135	R65
Weekly (fee per month)	R57	R30
Twice monthly (fee per month)	R29	R17

These fees are not applicable to fraudulent debit orders.

Business banking charges

eWallet Pro fees

Tier	Vol (TRX)	0 Sponsored	1 Sponsored	2 Sponsored
1	1 - 30	R11.24	R19.87	R28.75
2	31 - 100	R10.59	R18.66	R26.13
3	101 - 250	R9.94	R17.40	R24.82
4	251 - 1000	R8.12	R16.19	R23.66
5	1000+	R6.81	R14.93	R22.34

eWallet payments (per transaction)

Reversal of incorrect eWallet Pro transaction fee	R56
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eWallet Pro card

eWallet Pro card fee per card	R30.25
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Cash bundle

This is a new cash depositing feature mainly for cash intensive clients where you can deposit a specific value of cash at any FNB Branch and/or Bulk Cash Centres for a fixed monthly fee.

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 000	R3 000	R6 000
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 55	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	R55	R55	R55
Base fee	R6.30	R6.30	R6.30
Fee per R100	R0.83	R0.83	R0.83

FNB Private Wealth Non-Trading Juristic Account

The FNB Private Wealth Non-Trading Juristic account is a day-to-day transactional account for your wealth creation vehicle where the focus is on estate planning and succession as well as wealth creation and management.

FNB Non-Trading Account

R83p.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

R83⁴⁵

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

R1.00

Transactions greater than R25

R2.00

⁴⁵ 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.

FNB Non-trading Account

Card purchases

FNB Private Wealth Business Debit Card purchases (local and international)	No charge ⁴⁶
Petrol card fuel purchases	R6.25

Linked account transfers

Electronic transfers (FNB ATM, online banking - no role separation, telephone banking - IVR, scheduled)	No charge
Telephone banking (consultant assisted)	R80
FNB Branch	R80

⁴⁶ International currency commission and conversion fee of 2% of the transaction value applies.

FNB Non-trading Account

Payments		
Cellphone banking, the FNB App, telephone banking - IVR, FNB ATM and online banking		R8.50 on PAYU and no charge on electronic option
Telephone banking (consultant assisted)		R80
FNB Branch		R80
Internal Debit Orders		No charge
External Debit Orders		R19 on PAYU and no charge on electronic option
Pay & Clear Now		R45
International card purchase fee		2% of transaction value (max R100)
FNB Instant Payments**		R7
Payshap***	Transaction < = R100	No Charge
	Transaction > R100	R6

**Only available from 1 October 2022

*** Only available from 13 March 2023

FNB Non-trading Account

Cash deposits	
FNB ATM with Automated Deposit Terminal (ADT)	R1.30 per R100 or part thereof
FNB Branch	R80 + R2.85 per R100
FNB Bulk Cash Centres	R80 + R2.85 per R100 or part thereof
Deposit@Till	Pricing is determined by the merchant and is subject to change*
Cash withdrawals	
Cardless cash withdrawals	R1.15 per R100
Credit card cash on budget	R80 + R2.85 per R100
FNB ATM	R2.30 per R100
Cash@Till®	No charge
Other banks' ATMs	R12 + R2.30 per R100**
International ATM cash withdrawals using your FNB Fusion Private Wealth Credit Card or Debit Card	R80 ⁴⁷
Branch (includes all financial institution branches and the purchase of foreign exchange)	R80 + R2.85 per R100 ⁴⁸
International branch	R80 + R2.85 per R100 ⁴⁸

⁴⁷ 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.

⁴⁸ Additional 2% commission and conversion fee apply.

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

** 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.

FNB Private Wealth

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FNB Non-trading Account

Balance enquiries

FNB ATM	No charge
Point-of-sale (Private Wealth business debit cards only)	R1.75
FNB Branch and telephone banking (consultant assisted)	R7.30
Other banks' ATMs	R7.30
International point-of-sale balance enquiries	R7.30

FNB Non-trading Account

Statements

Cellphone banking mini-statement	No charge
FNB ATM transaction list	R3.75 (per statement)
Statements – online banking (download/view/email)	No charge
Emailing/Printing of statements – branch and telephone banking	R50 (per statement)
Printed statements (Smart Kiosk)	R3.75 per page
Interim/Provisional statements	R25 per page Max. R50

Additional statement (fee per month)

	Paper	Online
Daily	R135	R65
Weekly	R57	R30
Twice	R29	R17

FNB Non-trading 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)	R8.50
Other banks' ATMs declined transaction fee (insufficient funds or daily limit exceeded)	R8.50
Unpaid debit orders	First 8 at no charge. Thereafter R105 (per unpaid item 9 and more)

FNB Non-Trading Account

Card and other related fees

FNB Business Debit card replacement

R125

Credit-related fees

Overdrafts

Overdraft initiation fees

An overdraft initiation fee may be charged⁵⁰

NCA Clients

Monthly credit service fee (new or increased overdraft concluded from 1 July 2016)

R69

Non-NCA clients

Monthly credit service fee

0.115% of facility (Min. R69, Max. R1 207.50)

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

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

The small print

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 2022 - 30 June 2023

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

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

FNB Private Wealth

Annual Pricing Guide 2022-2023

Contact us

For more information on how we can assist you to grow and preserve your wealth, speak to your Private Advisor or call the FNB Private Wealth Suite on **087 730 6000**.

Visit **www.fnb.co.za**

Terms, conditions and rules apply.