

how can we help you?



# understand your bank fees.

Personal Pricing Guide  
1 July 2014 - 30 June 2015

2014 - 2015

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

**FNB**  
First National Bank

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# 1. Guidelines

## INTRODUCTION:

First National Bank will implement its annual non-interest pricing increase as from 1st July 2014. This will include all service fees and general charges for cheque, transmission and savings accounts as well as foreign exchange and other products.

It was agreed that the annual increase should result in an overall increase in line with the inflation rate whilst retaining our competitive position in the market. The purpose of this manual is to provide guidelines on all fees applicable to FNB Swaziland's products.

## METHODOLOGY:

FNB's stated position on pricing is as follows:




- We believe our customers have the right to choose how they would like to bank with us.
- We are committed to meeting our customers' needs in an affordable way through our branches, ATM's and the Internet.
- Serving all Swazi's, including the rural community and those who do not have access to the Internet, will always be important to us hence the introduction of cell phone banking.
- Where a customer has an existing relationship with FNBSA we will, where possible apply identical pricing. This is with the exception of the cash deposit fee. Dispensation will still be required from ALCO.

With this in mind, the new pricing was set in accordance with the strategic pricing objectives, which are as follows:





- To simplify pricing and pricing structures
- To reduce product cross subsidization
- To implement pricing that is justifiable and explainable
- To minimise "above the radar" price increases
- To ensure transparency in pricing and communications

## BRANCH QUERIES:

In the event of the Branches seeking to offer rates below the stated minimums, the prior approval of Head of Retail will need to be obtained who will authorise or decline the request accordingly.

Account Type		Qualifying Criteria
Platinum Lifestyle Account		<ul style="list-style-type: none"> <li>• Monthly salary deposit required</li> <li>• Submit Payslip</li> <li>• Submit National I.D.</li> </ul>
Benefits	<ul style="list-style-type: none"> <li>• 24 Hour access to the account via Online and Cell Phone Banking</li> <li>• Free e-Statements</li> <li>• Dedicated Relationship Manager</li> <li>• Preferential rates on Loans and Investment Accounts</li> <li>• One free scheduled payment per month to an FNB Savings or Investment Account</li> <li>• Ability to use the Platinum Card at various retailers to pay for purchases or to make online purchases</li> <li>• Link account to a Savings Account</li> </ul>	
	Gold Lifestyle Account	
Benefits	<ul style="list-style-type: none"> <li>• Monthly salary deposit required</li> <li>• Submit Payslip</li> <li>• Submit National I.D.</li> </ul>	
	<ul style="list-style-type: none"> <li>• 24 Hour access to the account via Online and Cell Phone Banking</li> <li>• Free e-Statements</li> <li>• One free scheduled payment per month to an FNB Savings or Investment Account</li> <li>• Link account to a Savings Account</li> <li>• Ability to use the Gold Card at various retailers to pay for purchases or to make online purchases</li> </ul>	
Smart Gold Account		<ul style="list-style-type: none"> <li>• Submit Payslip</li> <li>• Submit National I.D.</li> </ul>
Benefits	<ul style="list-style-type: none"> <li>• Submit Payslip</li> <li>• Submit National I.D.</li> </ul>	
	<ul style="list-style-type: none"> <li>• 24 Hour access to the account via Online and Cell Phone Banking</li> <li>• Free e-Statements</li> <li>• Ability to link the account to a Saving Account</li> <li>• Ability to use the Gold Card at various retailers (POS) to pay for purchases or to make online purchases</li> </ul>	



Sicalo Account		<ul style="list-style-type: none"> <li>• Submit National I.D.</li> <li>• No income required</li> <li>• Monthly maximum balance – E5 000</li> </ul>
Benefits		
LifeStart Student Account		<ul style="list-style-type: none"> <li>• Registered student with a student number.</li> <li>• Submit National I.D. and acceptance letter.</li> </ul>
Benefits		
Future Forward Account		<ul style="list-style-type: none"> <li>• Aged 0 – 18 years.</li> <li>• Swaziland Citizen or permanent resident.</li> </ul>
Benefits		
Savings Account		<ul style="list-style-type: none"> <li>• Swaziland Citizen or permanent resident.</li> </ul>
Benefits		

## 2. Savings Accounts

### DDA 81 – Super Save Account

*A card-based savings account for individuals*

Transaction Description	Fee	
Minimum required balance	E 200.00	
Monthly Fees		
Monthly Account Fee	E 7.50	
Online and Cellphone Banking Subscriptions	FREE	
InContact Fee	FREE	
Card Purchases		
Card Purchases	E 17.00	
Cash Withdrawals		
Band	E 20 – E 1000	Greater than E 1000
FNB ATM	E 17.00	E 25.50
Other Banks ATM	E 17.00	E 25.50
FNB Branch	E 17.00	E 25.50
Cash @ Till	E 17.00	
Mini ATM Cash Withdrawal	E 17.00	
Cash Advance – International (ATM)	E 39.50 + 2.75% of value	
Cash Advance – International (Branch)	E 39.50 + 2.75% of value	
Deposits		
Cash Deposit at ATM	E 5.35 + 1.58% of value (min R 25.00)	
FNB Branch	E 5.35 + 1.58% of value (min R 25.00)	
Cheque Deposit Branch and ATM	E 16.00	
SA Rand Cheque Deposit	0.85% of value Min E25.00	
ENC Upliftment Fee	E 226.00	
Special Clearance	E 85.00	
Prepaid Purchases		
FNB Online Banking, Cellphone Banking, FNB ATM	E 2.00	

Linked Account Transfers		
Cellphone, App, FNB ATM, Online, Telephone (IVR) & Scheduled		E 17.00
Band	E 1 - E 1000	Greater than E 1000
FNB Branch	E 17.00	E 25.50
Payments		
Stop Orders (Scheduled Payments)		FREE
Debit Orders	Internal Debit Orders	E 17.00
	External Debit Orders	E 17.00
Cellphone, App, FNB ATM, Online, Telephone (IVR)		E 17.00
Band	E 1 - E 1000	Greater than E 1000
FNB Branch	E 17.00	E 25.50
Stop Payments	Online	E 40.00
	Branch	E 90.00
Balance Enquiries		
FNB Online Banking, Cellphone Banking, FNB ATM, Point-of-Sale		FREE
Branch		E 5.25
Cellphone Banking		E 0.90
Statements		
FNB ATM Mini and Cellphone Statement		E 5.25
Branch Statements (per Page)		E 11.55
Additional Statements	Online Banking	Paper
Daily	E 40.00	E 81.00
Weekly	E 18.00	E 32.50
Monthly	E 10.00	E 16.30
Convenience and Value Adds		
Send Money using eWallet		
E 20 - E 1000	E 8.30	
E 1001 - E 2000	E 12.60	
Greater than E 2000	E 17.00	
Band	E 1 - E 1000	Greater than E 1000
Cardless Cash	E 17.00	E 25.50

Pay 2 Cell	E 12.60
Swift Transfer	E 73.50
Payment Notifications	
E-mail	E 0.70
SMS	E 1.35
Fax	E 4.15
Penalty Fees	
Unpaid Cheque / Debit Orders (per item)	E400.00 for 1st 3 thereafter E515.00 per subsequent item within 12 months
Honouring Fee ( Charged per item in excess of your account limit)	E200.00 for 1st 3 thereafter E300.00 per subsequent item within 12 months
Inward Unpaid Item	E 79.00
Deposit of Post-Dated Cheque	E 90.00
Card Replacement Fee	E 80.00
Pin Replacement Fee	E 42.00
FNB ATM & POS Declined Transaction Fee	E 6.30
Other Bank's ATM Declined Transaction Fee	E 6.30
Failed Scheduled Transaction	E 5.80
Dispute Transaction Fee	E 70.00

## DDA 83 – Sicalo Account



Transaction Description		Pricing Option	
		Unlimited (HX)	Pay-As-You-Use (CV)
2 free qualifying debit transactions per month irrespective of account balance.			
Monthly Account Fees			
Monthly Fee		E 30.00	E 3.00
Other Monthly Fees			
Online and Cellphone Banking Subscriptions		FREE	
InContact Fee		FREE	
Card Purchases			
Card Purchases		FREE	E5.50
Cash Withdrawals			
Cash @ Till		FREE	E5.25
FNB ATM		6 FREE every Month, thereafter E 6.00 per E500.00 Max E 36.00	E 6.00 per E500.00 Max E 36.00
Mini ATM Cash Withdrawal		E 4.30 per E500.00 Max E 8.60	
Other Banks ATM		E 7.50 + (E6.00 per E500.00 Max E 36.00)	
FNB Branch		E 32.50 + 1.58% of withdrawal value	
Cash Advance – International (ATM)		E 39.00 + 2.75% of Value	
Cash Advance – International (Branch)		E 43.00 + 2.75% of value	
Linked Account Transfers			
FNB ATM, Online, Cellphone, Telephone (IVR) & Scheduled		FREE	E 12.60
FNB Branch		E 40.00	E 32.50
Payments			
FNB ATM, Online, Cellphone, Telephone (IVR) & Scheduled		FREE	E 12.60
Debit Orders	Internal Debit Orders	FREE	E 5.25
	External Debit Orders	FREE	E 17.00
Cheque Payment		E 40.00	E 32.50
FNB Branch		E 40.00	E 32.50
Bank Cheque		E 100.00	
Stop Payments	Online	E 40.00	
	Branch	E 90.00	

Scheduled Payment Related Fees		
Establishment Fee (FNB Branch)	E 26.50	
Amendment Fee (FNB Branch)	E 12.50	
Deposits		
Cash Deposit at ATM	E 5.35 + 1.58% of deposit value (min R 25.00)	
Cash Deposit at Branch	E 5.35 + 1.58% of deposit value (min R 25.00)	
Cheque Deposit Branch and ATM	E 16.00	
SA Rand Cheque Deposit	0.85% of value Min E25.00	
ENC Upliftment Fee	E 226.00	
Special Clearance	E 97.00	
Prepaid Purchases		
Airtime	FREE	E 2.00
Electricity	FREE	E 5.00
Balance Enquiries		
FNB Online Banking, Cellphone Banking, FNB ATM	FREE	
Other Bank's ATM	FREE	
Branch	E 5.25	
Statements		
Current Month E-mailed Statement	FREE	
Archive Statement (per Statement)	E 26.25	
Posted Statement	E 11.55	
FNB ATM Mini and Cellphone Statement	E 5.25	
Branch Statements (per Page)	E 11.55	
Additional Statements	Online Banking	Paper
Daily	E 40.00	E 81.00
Weekly	E 18.00	E 32.50
Monthly	E 10.00	E 16.30
Convenience and Value Adds		
Send Money using eWallet		
E 20 - E 1000	E 8.00	
E 1001 - E 2000	E 12.00	

Greater than E 2000	E 16.00
Pay 2 Cell	E 12.60
Cardless Cash	E 6.00 per E500.00 Max E 36.00
Swift Transfer	E 73.50
Payment Notifications	
E-mail	E 0.70
SMS	E 1.35
Fax	E 4.15
Penalty Fees	
Unpaid Cheque / Debit Orders (per item)	E400.00 for 1st 3 thereafter E515.00 per subsequent item within 12 months
Honouring Fee ( Charged per item in excess of your account limit)	E200.00 for 1st 3 thereafter E300.00 per subsequent item within 12 months
Inward Unpaid Item	E 79.00
Deposit of Post-Dated Cheque	E 90.00
Card Replacement Fee	E 80.00
Pin Replacement Fee	E 42.00
FNB ATM & POS Declined Transaction Fee	E 6.30
Other Bank's ATM Declined Transaction Fee	E 6.30
Failed Scheduled Transaction	E 5.80
Dispute Transaction Fee	E 70.00

### *Debits that are not free*

*The first two free qualifying debits do not include*

- transactions at other banks' ATMs,
- balance enquiries,
- statements,
- penalty fees,

## 3. Transmission Accounts

### DDA 13 – Smart Account

*A card-based transmission account for individuals*

Minimum required balance: E50

Transaction Description	Pricing Option	
	Unlimited (HX)	Pay-As-You-Use (CV)

Monthly Account Fees		
Monthly Fee	E 76.00	E 17.00
Other Monthly Fees		
Online and Cellphone Banking Subscriptions	FREE	
InContact Fee	FREE	
Card Purchases		
Card Purchases	FREE	E5.50
Cash Withdrawals		
Cash @ Till	FREE	E5.25
FNB ATM	6 FREE every Month, thereafter E 6.00 per E500.00 Max E 36.00	E 6.00 per E500.00 Max E 36.00
Mini ATM Cash Withdrawal	E 4.30 per E500.00 Max E 8.60	
Other Banks ATM	E 7.50 + (E6.00 per E500.00 Max E 36.00)	
FNB Branch	E 32.50 + 1.58% of withdrawal value	
Cash Advance – International (ATM)	E 39.00 + 2.75% of Value	
Cash Advance – International (Branch)	E 43.00 + 2.75% of value	
Linked Account Transfers		
FNB ATM, Online, Cellphone, Telephone (IVR) & Scheduled	FREE	E 12.60
FNB Branch	E 40.00	E 32.50
Payments		
FNB ATM, Online, Cellphone, Telephone (IVR) & Scheduled	FREE	E 12.60
Debit Orders	Internal Debit Orders	FREE
	External Debit Orders	FREE
Cheque Payment		E 40.00
FNB Branch		E 40.00
Bank Cheque		E 100.00
Stop Payments	Online	E 40.00
	Branch	E 90.00
Scheduled Payment Related Fees		
Establishment Fee (FNB Branch)		E 26.50
Amendment Fee (FNB Branch)		E 12.50
Deposits		

Cash Deposit at ATM	E 5.35 + 1.58% of deposit value (min R 25.00)	
Cash Deposit at Branch	E 5.35 + 1.58% of deposit value (min R 25.00)	
Cheque Deposit Branch and ATM	E 16.00	
SA Rand Cheque Deposit	0.85% of value Min E25.00	
ENC Upliftment Fee	E 226.00	
Special Clearance	E 97.00	
Prepaid Purchases		
Airtime	FREE	E 2.00
Electricity	FREE	E 5.00
Balance Enquiries		
FNB Online Banking, Cellphone Banking, FNB ATM	FREE	
Other Bank's ATM	FREE	
Branch	E 5.25	
Cellphone Banking	E 0.90	
Statements		
Current Month E-mailed Statement	FREE	
Archive Statement (per Statement)	E 26.25	
Posted Statement	E 11.55	
FNB ATM Mini and Cellphone Statement	E 5.25	
Branch Statements (per Page)	E 11.55	
Additional Statements	Online Banking	Paper
Daily	E 40.00	E 81.00
Weekly	E 18.00	E 32.50
Monthly	E 10.00	E 16.30
Convenience and Value Adds		
Send Money using eWallet		
E 20 - E 1000	E 8.00	
E 1001 - E 2000	E 12.00	
Greater than E 2000	E 16.00	
Pay 2 Cell	E 12.60	

Cardless Cash	E 6.00 per E500.00 Max E 36.00
Swift Transfer	E 73.50
Payment Notifications	
E-mail	E 0.70
SMS	E 1.35
Fax	E 4.15
Penalty Fees	
Unpaid Cheque / Debit Orders (per item)	E400.00 for 1st 3 thereafter E515.00 per subsequent item within 12 months
Honouring Fee ( Charged per item in excess of your account limit)	E200.00 for 1st 3 thereafter E300.00 per subsequent item within 12 months
Inward Unpaid Item	E 79.00
Deposit of Post-Dated Cheque	E 90.00
Card Replacement Fee	E 80.00
Pin Replacement Fee	E 42.00
FNB ATM & POS Declined Transaction Fee	E 6.30
Other Bank's ATM Declined Transaction Fee	E 6.30
Failed Scheduled Transaction	E 5.80
Dispute Transaction Fee	E 70.00

## 4. DDA 14 – Student Life Start Account

The Student Account is available to registered full time UNISWA students.

Transaction Description	Pricing Option
	Unlimited (SB)
Annual Account Fees	



Account Fee		E 55.00
Other Monthly Fees		
Online and Cellphone Banking Subscriptions		FREE
InContact Fee		FREE
Card Purchases		
Card Purchases		FREE
Cash Withdrawals		
Cash @ Till		FREE
FNB ATM		6 FREE every Month, thereafter E 6.00 per E500.00 Max E 36.00
Mini ATM Cash Withdrawal		FREE
Other Banks ATM		E 7.50 + (E6.00 per E500.00 Max E 36.00)
FNB Branch		FREE
Cash Advance – International (ATM)		E 39.00 + 2.75% of Value
Cash Advance – International (Branch)		E 43.00 + 2.75% of value
Linked Account Transfers		
FNB ATM, Online, Cellphone, Telephone (IVR) & Scheduled		FREE
FNB Branch		E 37.00
Payments		
FNB ATM, Online, Cellphone, Telephone (IVR) & Scheduled		FREE
Debit Orders	Internal Debit Orders	FREE
	External Debit Orders	E 17.00
Cheque Payment		FREE
FNB Branch		E 37.00
Bank Cheque		E 100.00
Stop Payments	Online	E 40.00
	Branch	E 90.00
Scheduled Payment Related Fees		
Establishment Fee (FNB Branch)		E 26.50
Amendment Fee (FNB Branch)		E 12.50

Deposits		
Cash Deposits	<= E 500.00	> E 500.00
Cash Deposit at ATM	FREE	E 5.35 + 1.58% of deposit value (min R 25.00)
Cash Deposit at Branch	FREE	E 5.35 + 1.58% of deposit value (min R 25.00)
Cheque Deposit Branch and ATM	E 16.00	
SA Rand Cheque Deposit	0.85% of value Min E25.00	
ENC Upliftment Fee	E 226.00	
Special Clearance	E 97.00	
Prepaid Purchases		
Airtime	FREE	
Electricity	FREE	
Balance Enquiries		
FNB Online Banking, Cellphone Banking, FNB ATM	FREE	
Other Bank's ATM	FREE	
Branch	E 5.25	
Cellphone Banking	FREE	
Statements		
Current Month E-mailed Statement	FREE	
Archive Statement (per Statement)	E 26.25	
Posted Statement	E 11.55	
FNB ATM Mini and Cellphone Statement	E 5.25	
Branch Statements (per Page)	E 11.55	
Additional Statements	Online Banking	Paper
Daily	E 40.00	E 81.00
Weekly	E 18.00	E 32.50
Monthly	E 10.00	E 16.30
Convenience and Value Adds		
Send Money using eWallet		
E 20 - E 1000	E 8.00	
E 1001 - E 2000	E 12.00	
Greater than E 2000	E 16.00	

Pay 2 Cell	E 12.60
Cardless Cash	E 6.00 per E500.00 Max E 36.00
Swift Transfer	E 73.50
Payment Notifications	
E-mail	E 0.70
SMS	E 1.35
Fax	E 4.15
Penalty Fees	
Unpaid Cheque / Debit Orders (per item)	E400.00 for 1st 3 thereafter E515.00 per subsequent item within 12 months
Honouring Fee ( Charged per item in excess of your account limit)	E200.00 for 1st 3 thereafter E300.00 per subsequent item within 12 months
Inward Unpaid Item	E 79.00
Deposit of Post-Dated Cheque	E 90.00
Card Replacement Fee	E 80.00
Pin Replacement Fee	E 42.00
FNB ATM & POS Declined Transaction Fee	E 6.30
Other Bank's ATM Declined Transaction Fee	E 6.30
Failed Scheduled Transaction	E 5.80
Dispute Transaction Fee	E 70.00

## 5. Consumer Cheque Accounts

*Helpful banking solutions and choices*

This section includes pricing for all Personal Cheque Accounts, including Gold and Platinum Cheque accounts.

Transaction Description	Pricing Option	
	Unlimited (HX)	Pay-As-You-Use (CV)

Monthly Account Fees			
Gold Cheque Account (DDA06)		E 98.50	E 27.00
Platinum Cheque Account (DDA07)		E 110.00	E 32.00
Other Monthly Fees			
Online and Cellphone Banking Subscriptions		FREE	
InContact Fee		FREE	
Card Purchases			
Card Purchases		FREE	E5.50
Cash Withdrawals			
Cash @ Till		FREE	E5.25
FNB ATM		6 FREE every Month, thereafter E 6.00 per E500.00 Max E 36.00	E 6.00 per E500.00 Max E 36.00
Mini ATM Cash Withdrawal		E 4.30 per E500.00 Max E 8.60	
Other Banks ATM		E 7.50 + (E6.00 per E500.00 Max E 36.00)	
FNB Branch		E 37.00 + 1.58% of withdrawal value	
Cash Advance – International (ATM)		E 39.00 + 2.75% of Value	
Cash Advance – International (Branch)		E 43.00 + 2.75% of value	
Linked Account Transfers			
FNB ATM, Online, Cellphone, Telephone (IVR) & Scheduled		FREE	E 12.60
FNB Branch		E 40.00	E 37.00
Payments			
FNB ATM, Online, Cellphone, Telephone (IVR) & Scheduled		FREE	E 12.60
Debit Orders	Internal Debit Orders	FREE	E 5.25
	External Debit Orders	FREE	E 17.00
Cheque Payment		E 40.00	E 37.00
FNB Branch		E 40.00	E 37.00
Bank Cheque		E 100.00	
Stop Payments	Online	E 40.00	
	Branch	E 90.00	
Scheduled Payment Related Fees			
Establishment Fee (FNB Branch)		E 26.50	

Amendment Fee (FNB Branch)	E 12.50	
Deposits		
Cash Deposit at ATM	E 5.35 + 1.58% of deposit value (min R 25.00)	
Cash Deposit at Branch	E 5.35 + 1.58% of deposit value (min R 25.00)	
Cheque Deposit Branch and ATM	E 16.00	
SA Rand Cheque Deposit	0.85% of value Min E25.00	
ENC Upliftment Fee	E 226.00	
Special Clearance	E 97.00	
Prepaid Purchases		
Airtime	FREE	E 2.00
Electricity	FREE	E 5.00
Balance Enquiries		
FNB Online Banking, Cellphone Banking, FNB ATM	FREE	
Other Bank's ATM	FREE	
Branch	E 5.25	
Cellphone Banking	E 0.90	
Statements		
Current Month E-mailed Statement	FREE	
Archive Statement (per Statement)	E 26.25	
Posted Statement	E 11.55	
FNB ATM Mini and Cellphone Statement	E 5.25	
Branch Statements (per Page)	E 11.55	
Additional Statements	Online Banking	Paper
Daily	E 40.00	E 81.00
Weekly	E 18.00	E 32.50
Monthly	E 10.00	E 16.30
Convenience and Value Adds		
Send Money using eWallet		
E 20 - E 1000	E 8.00	
E 1001 - E 2000	E 12.00	
Greater than E 2000	E 17.00	

Pay 2 Cell	E 12.60
Cardless Cash	E 6.00 per E500.00 Max E 36.00
Swift Transfer	E 73.50
Payment Notifications	
E-mail	E 0.70
SMS	E 1.35
Fax	E 4.15
Penalty Fees	
Unpaid Cheque / Debit Orders (per item)	E400.00 for 1st 3 thereafter E515.00 per subsequent item within 12 months
Honouring Fee ( Charged per item in excess of your account limit)	E200.00 for 1st 3 thereafter E300.00 per subsequent item within 12 months
Inward Unpaid Item	E 79.00
Deposit of Post-Dated Cheque	E 90.00
Card Replacement Fee	E 80.00
Pin Replacement Fee	E 42.00
FNB ATM & POS Declined Transaction Fee	E 6.30
Other Bank's ATM Declined Transaction Fee	E 6.30
Failed Scheduled Transaction	E 5.80
Dispute Transaction Fee	E 70.00

## 6. Business and Commercial Cheque Accounts

*Versatile and convenient solutions that help you perform and manage your everyday payments and receipts*

Transaction Description	Pricing Option
	Pay-As-You-Use (BV)
Monthly Account Fees	



Business Cheque Account (DDAAA)		E 58.00
CashMan Account (DDA05)		E 58.00
Commercial Account (DDABA/MA)		E 58.00
Other Monthly Fees		
Online and Cellphone Banking Subscriptions		FREE
InContact Fee		FREE
Card Purchases		
Card Purchases		E 5.50
Cash Withdrawals		
Cash @ Till		E 5.25
FNB ATM		E 6.00 per E500.00 Max E 36.00
Mini ATM Cash Withdrawal		E 4.30 per E500.00 Max E 8.60
Other Banks ATM		E 7.50 + (E6.00 per E500.00 Max E 36.00)
FNB Branch		E 41.50 + 1.58% of withdrawal value
Cash Advance – International (ATM)		E 39.00 + 2.75% of value
Cash Advance – International (Branch)		E 43.00 + 2.75% of value
Linked Account Transfers		
Cellphone & App		FREE
FNB ATM, Online, Telephone (IVR) & Scheduled		E 12.60
FNB Branch		E 41.50
Payments		
Cellphone & App		FREE
FNB ATM, Online, Telephone (IVR) & Scheduled		E 12.60
Debit Orders	Internal Debit Orders	E 5.25
	External Debit Orders	E 17.00
FNB Branch		E41.50
Bank Cheque		E 100.00
Stop Payments	Online	E 40.00
	Branch	E 90.00
Scheduled Payment Related Fees		
Establishment Fee (FNB Branch)		E 26.50
Amendment Fee (FNB Branch)		E 12.50

Deposits		
Cash Deposit at ATM	E 5.35 + 1.58% of deposit value (min R 25.00)	
Cash Deposit at Branch	E 5.35 + 1.58% of deposit value (min R 25.00)	
Cheque Deposit Branch and ATM	E 16.00	
SA Rand Cheque	0.85% of value Min E 25.00	
ENC Upliftment Fee	E 226.00	
Special Clearance	E 97.00	
Prepaid Purchases		
Airtime	E 2.00	
Electricity	E 5.00	
Balance Enquiries		
FNB Online Banking, Cellphone Banking, FNB ATM	FREE	
Other Bank's ATM	FREE	
Branch	E 5.25	
Cellphone Banking	E 0.90	
Statements		
Current Month E-mailed Statement	FREE	
Archive Statement (per Statement)	E 26.25	
Posted Statement	E 11.55	
FNB ATM Mini and Cellphone Statement	E 5.25	
Branch Statements (per Page)	E 11.55	
Additional Statements	Online Banking	Paper
Daily	E 40.00	E 81.00
Weekly	E 18.00	E 32.50
Monthly	E 10.00	E 16.30
Deposit Books		
Non-encoded 100 Pages	E 40.00	
Convenience and Value Adds		
Send Money using eWallet		
E 20 - E 1000	E 8.00	
E 1001 - E 2000	E 12.00	

Greater than E 2000	E 16.00
Pay 2 Cell	E 12.60
Cardless Cash	E 6.00 per E500.00 Max E 36.00
Swift Transfer	E 73.50
Payment Notifications	
E-mail	E 0.70
SMS	E 1.35
Fax	E 4.15
Penalty Fees	
Unpaid Cheque / Debit Orders (per item)	E400.00 for 1st 3 thereafter E515.00 per subsequent item within 12 months
Honouring Fee ( Charged per item in excess of your account limit)	E200.00 for 1st 3 thereafter E300.00 per subsequent item within 12 months
Inward Unpaid Item	E 79.00
Deposit of Post-Dated Cheque	E 90.00
Card Replacement Fee	E 80.00
Pin Replacement Fee	E 42.00
FNB ATM & POS Declined Transaction Fee	E 6.30
Other Bank's ATM Declined Transaction Fee	E 6.30
Failed Scheduled Transaction	E 5.80

Transaction Description	Pricing Option
	Single Fee (BP)
Business Cheque Account (DDAAA)	
Monthly Account Fees	E 130.00
FNB Electronic Debit transactions subject to a maximum of 5 FNB ATM Cash withdrawals	15 transactions per month
Cash Deposit at FNB Branch	5 Transactions per month for total cash deposited of E10 000 per month.
Point of Sale Purchases	Unlimited
Prepaid Purchases	Unlimited
Items in excess of these thresholds will be priced as follows:	

FNB Electronic Debit transactions (per Transaction)	E 17.00
Cash Deposited at the Branch	E 5.35 + 1.58% of deposit value (min R 25.00)
Cheque, Branch, non-FNB transactions, special instructions and penalty fees are charged for at Pay-As-You-Use Rate	

## 7. Online Banking

### Online Banking Enterprise

#### Option 1 - volume & period discounts

#### Financial – transfers, un-nominated payments, nominated payments, collections

Bands	Transaction Volumes (per month)	% Discount By Volumes	NEW PRICING (VAT EXCL.) SDV, 1 Day & Corp SDV			
			Peak Periods		Off Peak	
			Business Hours	After Hours	Business Hours	After Hours
1	1-150	0.00%	E 12.00	E 10.50	E 10.50	E 8.40
2	151-250	10.00%	E 10.80	E 9.45	E 9.45	E 7.56
3	250>	15.00%	E 10.20	E 7.44	E 8.93	E 7.14

Non Financial – transactional history enquires, balance enquires, stop cheque enquires, scheduled exports of transaction history, restoring of archived/deleted batches, stop cheque enquires, transaction detail search & search recipient payment history

Bands	Transaction Volumes (per month)	% Discount By Volumes	NEW PRICING (VAT EXCL.)			
			Peak Periods		Off Peak	
			Business Hours	After Hours	Business Hours	After Hours
1	1-150	0.00%	E 4.50	E 3.94	E 3.94	E 3.15
2	151-250	10.00%	E 4.05	E 3.54	E 3.54	E 2.84
3	250>	15.00%	E 3.83	E 3.35	E 3.35	E 2.68

Option 2 - volumes discounts			
Financial - Transfers, nominated, un-nominated payments & collections			
Bands	Transaction Volume (per month)	Pricing per transaction SDV, 1Day, 2Day (Excl. VAT)	% Discount By Volumes
Tier 1	Less than or equal to 150	E 14.40	0.0%
Tier 2	Greater than 150 but less or equal to 250	E 12.96	10.0%
Tier 3	Greater than 250	E 12.24	15.0%

Non Financials - transactional history enquires, balance enquires, stop cheque enquires, scheduled exports of transaction history, restoring of archived/deleted batches, stop cheque enquires, transaction detail search & search recipient payment history

Bands	Transaction Volume (per month)	Pricing per transaction (Excl. VAT)	% Discount By Volumes
Tier 1	Less than or equal to 50	E 5.40	0.00%
Tier 2	Greater than 50 but less or equal to 100	E 5.13	5.00%
Tier 3	Greater than 100	E 4.86	10.00%

## 8. DDA 24 / 08 – FNB and Central Bank Staff Accounts

Transaction Description	
	Pay-As-You-Use

Monthly Fees	
Monthly Account Fee	FREE
Online and Cellphone Banking Subscriptions	FREE
<i>InContact Fee</i>	FREE
Card Purchases	
Card Purchases	E 0.60
Cash Withdrawals	
Cash @ Till	E 0.00

FNB ATM		E 0.60
Mini ATM Cash Withdrawal		E 0.60
Other Banks ATM		E 0.65
FNB Branch		E 0.65
Cash Advance - International		E 32.00
Linked Account Transfers		
FNB ATM, Online, Cellphone, Telephone (IVR) & Scheduled		E 0.60
FNB Branch		E 0.60
Payments		
FNB ATM, Online, Cellphone, Telephone (IVR) & Scheduled		E 0.60
Debit Orders	Internal Debit Orders	E 0.60
	External Debit Orders	E 0.60
Cheque Payment		E 0.65
FNB Branch		E 0.60
Bank Cheque		E 100.00
Stop Payments	Online	E 40.00
	Branch	E 90.00
Scheduled Payment Related Fees		
Establishment Fee (FNB Branch)		E 26.50
Amendment Fee (FNB Branch)		E 12.50
Deposits		
Cash Deposit at ATM		E 5.35 + 1.58% of deposit value (min R 25.00)
Cash Deposit at Branch		E 5.35 + 1.58% of deposit value (min R 25.00)
Cheque Deposit Branch and ATM		E 16.00
SA Rand Cheque Deposit		0.85% of value Min E25.00
ENC Upliftment Fee		E 226.00
Special Clearance		E 97.00
Prepaid Purchases		
Airtime		E 2.00



Electricity	E 5.00	
Balance Enquiries		
FNB Online Banking, Cellphone Banking, FNB ATM	FREE	
Other Bank's ATM	FREE	
Branch	E 5.25	
Cellphone Banking	E 0.90	
Statements		
Current Month E-mailed Statement	FREE	
Archive Statement (per Statement)	E 26.25	
Posted Statement	E 11.55	
FNB ATM Mini and Cellphone Statement	E 5.25	
Branch Statements (per Page)	E 11.55	
Additional Statements	Online Banking	Paper
Daily	E 40.00	E 81.00
Weekly	E 18.00	E 32.50
Monthly	E 10.00	E 16.30
Convenience and Value Adds		
Send Money using eWallet		
E 20 - E 1000	E 8.00	
E 1001 - E 2000	E 12.00	
Greater than E 2000	E 16.00	
Pay 2 Cell	E 0.60	
Cardless Cash	E 0.60	
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E-mail	E 0.70	
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Inward Unpaid Item	E 79.00
Deposit of Post-Dated Cheque	E 90.00
Card Replacement Fee	E 80.00
Pin Replacement Fee	E 42.00
FNB ATM & POS Declined Transaction Fee	E 6.30
Other Bank's ATM Declined Transaction Fee	E 6.30
Failed Scheduled Transaction	E 5.80
Dispute Transaction Fee	E 70.00