

FNB Banking Fees & Charges 2017/2018

Effective 1st July 2017 to 30th June 2018

FNB Retail Banking

Monthly Account Fees	Pay as you use	Unlimited
Platinum Cheque	E38.00	E160.00
Gold Cheque	E36.00	E118.00
Smart Gold	E22.00	E65.00
Sicalo	E5.00	E30.00
Future	E4.00	N/A
Student Account (Yearly fee)	N/A	E60.00
Student Account (Monthly fee)	N/A	E21.50
Supersave Account		E9.25
Umlondvoloti Account		E30.00

ATM Charges	Prepaid purchases (Online Banking/App/Cellphone Banking)	Property Finance
Free FNB ATM Cash withdrawals	Airtime E2.50	Monthly Admin Fee E10.00
Next FNB ATM Cash withdrawal	Electricity E4.50	Initiation Fee E2 400.00
Other Banks ATM cash withdrawals	Water E4.50	Cheque Deposit Fee E103.00
Mini ATM cash withdrawal-PAYU	Mutichoice E13.50	Early Settlement Fee FREE
International ATM Cash withdrawal	Withdrawals	Payment, Transfers and Clearing Charges
FNB ATM Balance enquiries	Branch cash withdrawals E 43 + E1.70 per E100	Online Payments (Free for Unlimited Options) E15.00
Other Banks Balance enquiries	International Branch Cash withdrawal E48.00	Cheque Payments E48.50
ATM Mini Statements	Cross Border Remittance	Bank Cheque E125.00
ATM Declined fee	Cross Border to SA E60.00	External Debit orders (Free for Unlimited Options) E20.00
Airtime	Cross Border to SD E85.00	Internal Debit orders (Free for Unlimited Options) E6.00
Electricity	Deposits	Electronic Transfers (Free for Unlimited Options) E10.00
Supersave Account & Umlondvoloti Account ATM Withdrawal	Branch cash deposits FREE	Third Party Transfer E98.00
	ADT/ATM cash deposits FREE	Linked account transfers (Branch) E50.00
	Cheque deposits E25.00	Scheduled payments- establishment E32.00
	Inward internet transfers from other banks FREE	Scheduled payments- amendments E16.00
	Channel Fees	Stop Payments - Online E40.00
	Consultant assistance fee E6.50	Stop Payments - Branch E48.50
	Other Fees	Statements
	Special Clearance E117.00	Current Month e-Mailed Statement FREE
	ENC Upliftment fee E297.00	Posted Statement E15.00
	Penalty Fees	Cellphone Statements E5.50
	Unpaid item E100	Branch Provisional statements (per page) E13.90
	Honouring Fee First 2 Items- E225, 3rd Item + E330 E90.00	Branch Statements (per page) E14.00
	Inward unpaid fee E90.00	Historical Statements eMail (Older than 3 months) (per page) E13.90
	Deposit of Post-Dated Cheque E105.00	Historical Statements Branch (Older than 3 months) (per page) E13.90
	Failed scheduled transaction E8.00	Additional Statements - Online Banking (Daily) (Weekly) (Bi-Monthly) E50.00; E22.00; E12.50
	Debit cardInt. Declined transaction fee E8.00	Additional Statements - Paper Banking (Daily) (Weekly) (Bi-Monthly) E100.00; E40.00; E20.00
	Dispute Transaction Fee E75.00	
	Personal Loans	
	Monthly Admin Fee E25.00	
	Initiation Fee 5% of loan, max E3 000.00	
	Overdraft	
	Initiation fee 1.25%	
	Expired facility fee 1.50%	

FNB Business & Corporate Banking

Monthly Account Fees	Pay as you use	Cross Border Remittance	Payment Notification
Business Cheque	E75.00	Cross border to SA E60.00	eMail E5.30
Commercial	E120.00	Cross border to SD E85.00	SMS E5.30
Corporate	E120.00	Deposits	Fax E5.30
Cashman	E120.00	Bulk Processing E1.80 per E100	ADT SMS & Statement Notification E6.25
		Branch Cash Deposits FREE	Balance Enquiry
		ADT/ATM cash deposits FREE	FNB Online Banking FREE
		Cheque Deposits E25.00	FNB ATM E2.00
		Deposit Books E43.00	Other Banks Balance enquiries E5.90
		Inward deposits from other banks FREE	Balance Enquiries, Branch E7.00
		POS	Balance Enquiries, Cellphone E1.00
		POS Purchases E5.90	Balance Enquiries, Cellphone All E1.30
		POS onboarding E480.00	Telephone Enquiries E6.00
		Device rental - Fixed E220.00	Reference Validation
		Device rental - Mobile E440.00	Over the counter E5.00
		Commission on total sales 5%	Electronics Channels - FNB E2.50
		Speedpoint rolls FREE	Channel Fees
		Cash at Till E5.00	Consultant Assistance Fee E6.50
		Penalty Fees	Online Banking Enterprise
		Unpaid item E100	Payments - Base Fee E14.00
		Honouring Fee First 2 Items- E225, 3rd Item + E330 E90.00	Access fees - subscription E125.00
		Inward unpaid fee E90.00	Access fees - secondary user E43.00
		Deposit of Post-Dated Cheque E105.00	Access fees - tertiary user E30.00
		Card replacement-personalised E112.00	Alerts/Notifications E4.50
		Card replacement- non personalised E86.00	Enquiries E6.00
		Pin Replacement E48.00	Transfers - Base fees E14.00
		ATM Declined fee E8.00	Receipt - IT
		POS Declined transaction fee E8.00	Implementation fee E580.00
		Failed scheduled transaction E8.00	Monthly Access fee E130.00
		Debit cardInt. Declined transaction fee E8.00	Maintenance fee E160.00
		Dispute Transaction Fee E75.50	Statements
		Other Fees	Historical Statements eMail (Older than 3 months) (per page) E13.90
		Special Clearance E117.00	Historical Statements Branch (Older than 3 months) (per page) E13.90
		ENC Upliftment fee E297.00	Additional Statements - Online Banking (Daily; Weekly; Bi-Monthly) E53.50; E24.10; E13.40
			Additional Statements - Paper Based (Daily; Weekly; Bi-Monthly) E100.00; E40.00; E20.00
		Payments and Transfers	Payments and Transfers
		Manual Payments E 48.50	Electronic Transfers E10.00
		Online Payments E15.00	Linked account transfers (Branch) Business E50.00
		Cheque Payments Business (Service Fee Based) E48.50	Scheduled payments- establishment E32.00
		Bank Cheque E125.00	Scheduled payments- amendments E16.00
		External Debit orders E20.00	Stop Payments - Online E40.00
		Internal Debit orders E6.00	Stop Payments - Branch E48.50
			Third Party Transfer E98.00

Vehicle Finance

WesBank	Negotiable	Emailed statements	Provisional Statements	Contract Documents	Amortisation schedules
Documentation Fees	E870.00				FREE
Re-load fee	E16.00				E20.00
Collection	E583.00				First copy free, thereafter E5.35 per page
Valuation	E15.00 per day				First copy free with every interest rate change, thereafter E5.35 per page
Storage	FREE				
Release fees for repossessions					

Global Markets

Commission	Foreign Bills (Imports and Exports)	Trade Services (Guarantees)
Inward Swift Transfer	Commission 0.55% of value	Property
	Min E80.00	Cash Secured 0.75% per 6 months
	Max E680.00	Bank Financed Admin E500.00
Outward Swift Transfer	SWIFT E85.00	Local Guarantees
		Cash Secured 0.75% per 6 months
		Bank Financed 1% per 6 months, Min E355
Foreign Notes	Foreign Currency Accounts	Foreign Guarantees
	USD withdrawal 0.5%, Min \$25.00 Max \$80.00	Cash Secured 0.75% per 6 months, Min E530
	GBP withdrawal 0.5%, Min E15.00 Max E75.00	Bank Financed 1% per 6 months, Min E530
	EUR withdrawal 0.50%, Min E15.00 Max E75.00	Amendments (Local and Foreign) E350.00
	Deposits FREE	Swift Charge E90.00
	Monthly Fee \$/E/E5.00	Postage/Courier Actual Cost
Control	Export Letters of Credit	Import Letters of Credit
Attestation E20.00/E110.00	Advising Fee E350.00	Establishment 0.8% per 3 months
Excon Application - Written/Form G E455.00	L/C collected to negotiate at another bank E350.00	Min E680.00
Excon Application - Extraordinary E695.00	Amendment E550.00 + SWIFT Charge	SWIFT E255.00
Customer Queries	SWIFT E90.00	LC Commission 0.25%
Up to 3 months old FREE	Courier Actual Cost	Amendment E500.00
Older than 3 months E225.00	Negotiation 0.50%	Discrepant documents E500.00
Foreign Exchange Contracts	Expired Unutilised fee E215.00	
Establishment E375.00	Confirmation fee (dependant on perceived bank and country risk) E345.00	

Pricing may change subject to regulatory approval. Terms and conditions apply. E & OE.

Visit any FNB branch

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how can we help you?



FNB
First National Bank