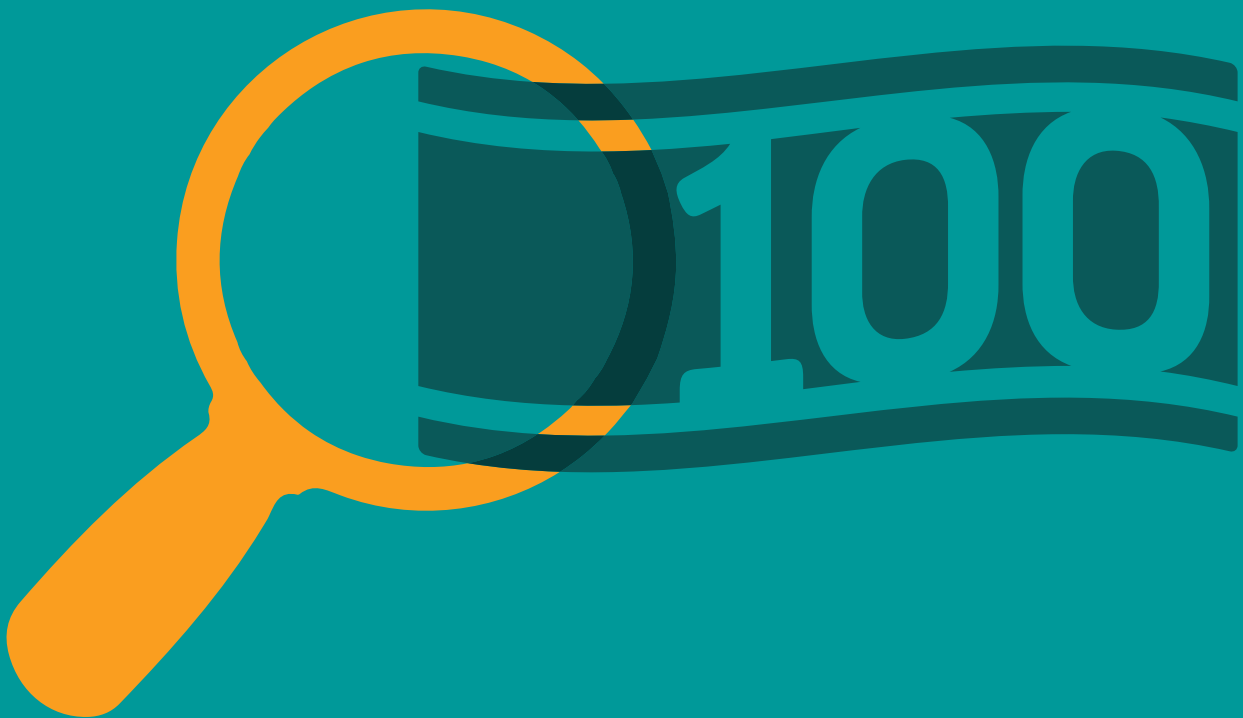


how can we help you?



understand your bank fees.

Personal Pricing Guide
1 July 2016 - 30 June 2017



Introduction

Congratulations on making the right choice and banking with FNB. This guide has everything you need to understand how your bank fees are charged. It will also help you use your account in the safest and cheapest way.

Prices are valid from 1 July 2016 to 30 June 2017. The fees outlined in this guide are FNB's most common fees – for a detailed list of fees on your account, please visit www.fnbswaziland.co.za or chat to a consultant in an FNB Branch; or call the Call centre on (00268)2518 4637.

FNB is making banking easier, quicker, safer and cheaper for you to do your day-to-day banking. We want you to pay less, and get more:

- Access to Cellphone Banking, Online Banking and the FNB Banking App (there are no subscription fees)
- FREE InContact; we'll SMS you every time more than E100 goes into, or out of, your account

eChannels consist of the following:

- FNB ATM
- Online Banking
- Telephone Banking (self-help)

Mobile Channels consist of the following:

- Cellphone Banking
- FNB Banking App (for Smartphone & Tablet)

Keeping Banking Simple

There are lots of different ways of getting things done without going into an FNB Branch.

Here are some easy and cost-effective ways of banking. You are welcome to visit any FNB branch any time if you have questions, want to know more about your account or need more information. You can also call 00268 2518 4637 for help.



1. Go cashless

- Using cash is normally the most expensive way of banking (and also the most unsafe as it is easy to steal or lose cash)
- Paying for shopping with your FNB Card is cheaper and safer than using cash
- Doing your banking at an FNB ATM, Online Banking or using your cellphone is quicker and cheaper than going into a branch
- The cheapest way to get money into your account is by electronic transfer
- If you want to put cash into your account – use an FNB ATM.
You can deposit your money any time (day or night)



2. Don't pay if you don't have to

Check your balance with FNB – do this to make sure that you always have enough money in your account for your debit orders. If you do not have enough money for a debit order, you may be charged additional fees and this may affect your credit record.



3. Use any FNB ATM

Did you know you can do most of your banking at any FNB ATM?

You can do the following at an FNB ATM:

- Buy Prepaid Airtime and Electricity
- Check your account balance
- Get a mini statement
- Deposit and withdraw cash
- Send money to an eWallet



4. Use Cellphone Banking

Cellphone Banking is quick, safe, easy and works on any cellphone.

With Cellphone Banking you can:

- Buy Prepaid Airtime and Electricity by dialling *130* 321#
- Check your account balance
- Get a mini statement
- Send money to an eWallet

To register for Cellphone Banking at your nearest branch & get started.

- Enter the PIN number for your FNB Card
- Choose a Cellphone Banking PIN (keep this secret)
- You are now ready for self-service banking:
 - Dial *130*321# to use Cellphone Banking
 - Dial *103*321# to buy airtime with no airtime



5. Use the Banking App

The FNB Banking App gives you access to a one-stop shop that is easy to use, intuitive and tailored to your personal needs. It is a simple and secure way of doing your banking when it suits you - and what's even better, is that you access all of this on your smartphone. Download the App from your device app store.



6. Use Online Banking

Online Banking is like having your own branch wherever you have access to the internet. This enables you to manage your money 24/7 without having to wait in a queue. FNB customers can easily set up their Online Banking profile by visiting www.fnbswaziland.co.sz to register or going to the nearest branch.

Sicalo Account



The Sicalo Account is real value for money.

A straightforward Bank Account meant for day-to-day transacting, no extras and no hidden costs – plain, simple banking. You spend less on bank fees every month, which means you have more money to pay for the things that are important to you.

The account pricing is set out below.

Transaction Description	Fee
Monthly Fees	
Monthly Account Fee	E3.50
Online and Cellphone Banking Registrations	FREE
InContact	FREE
Card Purchases	
Pay with your card	E5.50
Cash Withdrawals	
FNB ATM	E5.50 per E500.00
FNB Branch	E40.00 + E1.70 per E100
FNB Mini ATM/Slimline	E4.50 per E500.00
Other Banks' ATM	E8.00 + E6.30 per E500.00
International ATM Cash Withdrawal	E45.00
Deposits	
Cash Deposit at FNB ATM	FREE
Cash Deposit at FNB Branch	FREE
Cheque Deposit at FNB Branch and ATM	E19.00 per deposit
Special Clearance	E107.00
ENC Upliftment fee	E270.00

Transaction Description	Fee
Prepaid Purchases	
Airtime	E2.25
Airtime using eWallet	E1.50
Electricity	E5.90
Electricity using eWallet	E3.00
Multichoice payments	E13.50
Linked Account Transfers	
FNB ATM, Online, Cellphone, Telephone Banking & Online scheduled transfers	E10.00
FNB Branch	E43.00
Payments	
FNB ATM, Online, Cellphone, Telephone Banking & Online scheduled payments	E14.00
FNB Branch	E43.00
Bank Cheque	E115.00
Debit Orders	
Internal	E5.65
External	E18.00
Stop Order	E43.00
Scheduled Payment Related (Establishment and Amendment)	
Establish Online	FREE
Amend Online	FREE
Establish at branch	E30.00
Amend at branch	E15.00
Balance Enquiries	
FNB ATM	FREE
Cellphone Banking	E1.00
Branch	E5.70
Other Banks' ATM	E5.25
Cellphone Banking on all accounts	E1.25

Transaction Description	Fee
Statements	
Emailed statement for the current month	FREE
FNB ATM Transaction Mini Statements	E5.90
FNB Cellphone Banking Statements	E5.50
Statement sent by post	E13.00
Archive Statement (per statement)	E26.25 (per statement)
Provisional Statements	E13.00
Historical statements older than 3 months	E13.00
Branch Statements	E13.50 (per page)
Additional Statements using Online Banking	
Daily	E46.00
Weekly	E20.70
Bi-Monthly	E11.50
Additional Printed Statements	
Daily	E91.00
Weekly	E36.70
Bi-Monthly	E18.36
Unsuccessful Transactions (Insufficient Funds or Limit Exceeded)	
FNB ATM	E7.00
Card Purchase Declined fee	E7.50
Failed Scheduled Payment fee	E7.50
Debit card international declined fee	E7.50
Replacement Fees	
Personalised card replacement fee	E105.00
Non-personalised card replacement fee	E80.00
Pin replacement fee	E45.00
Convenience and Value Adds	
Send Money to an eWallet	
E20.00 to E1000.00	E9.00
E1001.00 to E2000.00	E13.50
Greater than E2000.00	E18.00
Withdraw from eWallet	First withdrawal FREE thereafter E5.00

Transaction Description	Fee
Convenience and Value Adds	
FNB App transfer to eWallet	E5.00
eWallet Dormant fee	E5.00
eWallet reversal fee	E2.00
Pay 2 Cell	E14.00
Cardless cash withdrawal	E5.50 per E500.00
Other Fees	
Dispute transaction fee	E70.00
Unpaid fee	E100.00
Honouring fee: First two items	E210.00
Thereafter	E315.00
Inward unpaid fee	E85.00
Deposit of Post- Dated Cheque	E97.00
International Currency commision and conversion fee	2.75% of transaction value of international purchase or cash withdrawal
Payment Notifications	
Email	E0.80
SMS	E1.56
Fax	E4.90

Smart Gold Account



A Smart Gold Account is perfect if you're looking for a low monthly fee, and a little more flexibility to fit into your lifestyle.

Two pricing options are available to ensure you always get exactly what you need, without paying too much:

Unlimited Pricing Option: pay a fixed monthly fee for your account and always be in control of what you pay.

On this option you get unlimited qualifying electronic transactions using eChannels and Mobile Channels.

Qualifying transactions include:

- Debit Orders
- Card purchases
- Payments and Transfers using eChannels and Mobile Channels

You also get four FREE FNB ATM withdrawals every month. This is great if you earn a regular income, or you use your account often during the month. Manual transactions are charged using the PAYU rate.

Pay-As-You-Use Pricing Option: This option is for you if your transactions vary from month-to-month and you do a combination of electronic and manual transactions. You are charged for each transaction at the applicable fee.

** Terms, conditions and rules apply.*

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Transaction Description	Unlimited	Pay-As-You-Use
Monthly Fees		
Monthly Account Fee	E65.00	E20.00
Online and Cellphone Banking Registrations	FREE	
<i>InContact</i>	FREE	
Card Purchases		
Local Card Purchases	FREE	E5.50
International Card Purchases	FREE	E5.50
Cash Withdrawals		
FNB ATM	Four FREE every Month, thereafter E5.50 per E500.00	E5.50 per E500.00
FNB Mini ATM/Slimline	E4.50 per E500.00	
Other Banks' Mini ATM	E8.00 + E6.30 per E500.00	
International ATM	E45.00	
FNB Branch	E40.00 + E1.70 per E100.00	
International Branch	E45.00	
Deposits		
Cash Deposit at FNB ATM	FREE	
Cash Deposit at FNB Branch	FREE	
Cheque Deposit at FNB Branch and ATM	E19.00	
ENC Upliftment Fee	E270.00	
Special Clearance	E107.00	
Prepaid Purchases		
Airtime	E2.25	
Electricity	E5.90	
Multichoice	E13.50	
Airtime using eWallet	E1.50	
Electricity using eWallet	E3.00	

Transaction Description	Unlimited	Pay-As-You-Use
Linked Account Transfers		
FNB ATM, Online, Cellphone, Telephone Banking & Online scheduled transfers	FREE	E10.00
FNB Branch	E43.00	
Payments		
FNB ATM, Online, Cellphone, Telephone Banking & Online scheduled payments	FREE	E14.00
FNB Branch	E43.00	
Bank Cheque	E115.00	
Debit Orders		
Internal	FREE	E5.65
External	FREE	E18.00
Cancel Debit Order (Stop Payment)		
Online	E43.00	
Branch	E43.00	
Scheduled Payment Related (Establishment and Amendment)		
Establish Online	FREE	
Amend Online	FREE	
Establish at branch	E30.00	
Amend at branch	E15.00	
Balance Enquiries		
Online Banking & FNB ATM	FREE	
Cellphone Banking	E1.00	
Other Banks' ATM	E5.50	
Branch	E5.70	
Cellphone Banking on all accounts	E1.25	
Statements		
Emailed statement for the current month	FREE	
Cellphone Banking Statement	E5.50	
FNB ATM Mini Statement	E5.90	

Transaction Description	Unlimited	Pay-As-You-Use
Statements		
Historical Statements older than 3 months		E13.00
Posted/Printed Statement		E13.00
Provisional Statement		E13.00
Additional Statements using Online Banking	Daily	E46.00
	Weekly	E20.70
	Bi-Monthly	E11.50
Additional Printed Statements	Daily	E91.00
	Weekly	E36.70
	Bi-Monthly	E18.36
Unsuccessful Transactions (Insufficient Funds or Limit Exceeded)		
FNB ATM Declined transaction fee		E7.00
Card Purchase Declined fee		E7.50
Failed Scheduled Payment Fee		E7.50
Replacement Fees		
Personalised card replacement fee		E105.00
Non-personalised card replacement fee		E80.00
Pin replacement fee		E45.00
Convenience and Value Adds		
Send Money to an eWallet	E20.00 to E1000.00	E9.00
	E1001.00 to E2000.00	E13.50
	Greater than E2000.00	E18.00
Withdraw from eWallet		First withdrawal FREE thereafter E5.00
FNB App transfer to eWallet		E5.00
eWallet Dormant fee		E5.00
eWallet reversal fee		E2.00
Cardless cash withdrawal		E5.50 per E500.00

Transaction Description	Unlimited	Pay-As-You-Use
Payment Notifications		
Email		£0.80
SMS		£1.56
Fax		£4.90
Other Fees		
Dispute Transaction fee		£70.00
Unpaid fee		£100.00
Honouring fee: First two items		£210.00
thereafter		£315.00
Inward unpaid fee		£85.00
Deposit of Post- Dated Cheque		£97.00
International Currency commission and conversion fee		2.75% of transaction value of international purchase or cash withdrawal

Personal Lifestyle Accounts



Get access to a range of lifestyle benefits created just for you.

A Personal Lifestyle Account from FNB offers you so much more than just a Bank Account – it offers you functionality and flexibility, allowing you to manage your money in the best way possible. All Personal Lifestyle Account Customers have access to the following:

Bank

- FREE monthly subscription to FNB electronic & mobile channels
- FREE *InContact*; we'll SMS you every time E100 or more goes into, or out of your account
- FREE emailed monthly statements

Borrow

- Overdraft: offers you instant access to short-term credit so you'll have money to cover unexpected expenses, and you only pay when you use it

Different pricing options are available to ensure you always get exactly what you need, without paying too much:

Unlimited Pricing Option:

This option is for you if you want to pay a fixed discounted monthly account fee for your Lifestyle Account. On this option you get unlimited qualifying electronic transactions using eChannels and Mobile Channels.

Qualifying transactions include:

- Debit Orders
- Card Purchases
- Payments and transfers using eChannels and Mobile Channels

You also get up to eight FREE FNB ATM withdrawals every month

Pay-As-You-Use Pricing Option: This option is for you if your transactions vary from month-to-month and you do a combination of electronic and branch transactions. You are charged for each transaction at the applicable fee.

Terms, conditions and rules apply.

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Fees for these options are set out below.

Transaction Description	Unlimited	Pay-As-You-Use
Monthly Fees*		
Gold Lifestyle Account	E110.00	E33.50
Platinum Lifestyle Account	E150.00	E35.50
Other Monthly Fees		
Online and Cellphone Banking Registration	FREE	
InContact	FREE	
Card Purchases		
Pay with your card	FREE	E5.50
Cash Withdrawals		
FNB ATM	Six FREE for Gold & Eight FREE for Platinum every Month, thereafter E5.50 per E500.00	E5.50 per E500.00
FNB Mini ATM/Slimline	E4.50 per E500.00	
Other Banks' ATM	E8.00+ E6.30 per E500.00	
International ATM	E45.00	
FNB Branch	E40.00 + E1.70 per E100.00	
International Branch	E45.00	

Transaction Description	Unlimited	Pay-As-You-Use
Linked Account Transfers		
FNB ATM, Online, Cellphone, Telephone Banking & Online scheduled transfers	FREE	E10.00
FNB Branch	E43.00	
Payments		
FNB ATM, Online, Cellphone, Telephone Banking & Online scheduled payments	FREE	E14.00
FNB Branch/Cheque	E43.00	
Bank Cheque	E115.00	
Debit Orders		
Internal	FREE	E5.65
External	FREE	E18.00
Scheduled Payment Related (Establishment and Amendment)		
Establish Online	FREE	
Amend Online	FREE	
Establish at branch	E30.00	
Amend at branch	E15.00	
Cancel Debit Order (Stop Payment)		
Online	E43.00	
Branch	E43.00	
Deposits		
Cash Deposit at FNB ATM	FREE	
Cash Deposit at FNB Branch	FREE	
Cheque Deposit at FNB Branch and ATM	E19.00	
Special Clearance	E107.00	
ENC Upliftment Fee	E270.00	

Transaction Description	Unlimited	Pay-As-You-Use
Prepaid Purchases		
Airtime		E2.25
Electricity		E5.90
Multichoice		E13.50
Balance Enquiries		
FNB Online Banking and ATMs		FREE
Other Banks' ATM		E5.50
Branch		E5.70
Cellphone Banking		E1.00
Cellphone Banking on all accounts		E1.25
Statements		
Current Month Emailed Statement		FREE
Cellphone Banking Mini Statement		E5.50
FNB ATM Mini Statement		E5.90
Historical Statements older than 3 months - Online Banking		E13.00
Posted/Printed Statement		E13.00
Provisional Statement		E13.00
Additional Statements using Online Banking	Daily	E46.00
	Weekly	E20.70
	Bi-Monthly	E11.50
Additional Printed Statements	Daily	E91.00
	Weekly	E36.70
	Bi-Monthly	E18.36
Unsuccessful Transactions (Insufficient Funds or Limit Exceeded)		
FNB ATM Declined transaction fee		E7.00
Card Purchase Declined fee		E7.50
Failed Scheduled Payment Fee		E7.50
Replacement Fees		
Personalised card replacement fee		E105.00
Non-personalised card replacement fee		E80.00
Pin replacement fee		E45.00

Transaction Description	Unlimited	Pay-As-You-Use
Convenience and Value Adds		
Send Money to an eWallet E20.00 to E1000.00		E9.00
E1001.00 to E2000.00		E13.50
Greater than E2000.00		E18.00
Withdraw from eWallet		First withdrawal FREE thereafter E5.00
FNB App transfer to eWallet		E5.00
eWallet Dormant fee		E5.00
eWallet reversal fee		E2.00
Cardless cash withdrawal		E5.50 per E500.00
Payment Notifications		
Email		E0.80
SMS		E1.56
Fax		E4.90
Other fees		
Unpaid fee		E100.00
Honouring fee: First two items		E210.00
thereafter		E315.00
Inward unpaid fee		E85.00
Deposit of Post- Dated Cheque		E97.00
International Currency commision and conversion fee		2.75% of transaction value of international purchase or cash withdrawal

Savings Account



If you're looking for a flexible way of saving, then the Savings Account is ideal for you.

Fees are set out below.

Transaction Description	Fee
Monthly Fees	
Monthly Account Fee	E8.75
Online and Cellphone Banking Registrations	FREE
InContact	FREE
Minimum Balance	
Minimum Balance in your Savings Account	E200.00
Card Purchases	
Pay with your card	E5.50
Cash Withdrawals	
FNB Mini ATM/Slimline	E4.50 per E500.00
Other Banks' Mini ATM, ATM	E8.00 + E6.30 per E500.00
FNB ATM	E9.00 per E500.00
FNB Branch	E40.00 + E1.70 per E100.00
Linked Account Transfers	
FNB ATM, Online, Cellphone, Telephone Banking & Online scheduled payments	E17.00
FNB Branch	E43.00
Payments	
FNB Branch	E43.00

Transaction Description	Fee
Debit Orders	
Internal	E5.65
External	E18.00
Cancel Debit Order (Stop Payment)	
Online	E43.00
Branch	E43.00
Deposits	
Cash Deposit at FNB ATM	FREE
Cash Deposit at FNB Branch	FREE
Cheque Deposit at FNB Branch and ATM	E19.00
Prepaid Purchases	
Airtime	E2.25
Electricity	E5.90
Multichoice	E13.50
Balance Enquiries	
FNB Online Banking and ATMs	FREE
Other Banks' ATM	E5.50
Branch	E5.70
Cellphone Banking	E1.00
Cellphone Banking on all accounts	E1.25
Statements	
FNB ATM Mini ATM	E5.50
Branch Statements	E13.00 (per page)
Other fees	
Unpaid fee	E100.00
Honouring fee: First two items	E210.00
thereafter	E315.00
Inward unpaid fee	E85.00
Deposit of Post- Dated Cheque	E97.00
International Currency commission and conversion fee	2.75% of transaction value of international purchase or cash withdrawal

Forex



At FNB Forex we aim to simplify your Foreign Exchange Transactions.

With your convenience in mind, we have adapted our Forex for personal banking so that you can effortlessly:

- Send monetary gifts abroad
- Pay tuition fees in another country
- Buy clothing and goods from anywhere in the world
- Order foreign currency and have it delivered to your business premises
- Pay in advance for your travel arrangements such as accommodation, cruises, car hire, etc
- Receive money from abroad
- And so much MORE

Next time you need to order foreign currency, pay for shipments from abroad or receive incoming foreign currency payments, use one of FNB's channels:

- FNB Online Banking
- Forex Advisory Team
- FNB Branches

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Commission	Fee
Inward Swift Transfer	0.55% of value
Foreign Notes	3%
Outward Swift Transfer	0.55% of value
Inward Swift	
Minimum Charge	E75.00
Maximum Charge	E640.00
Foreign Notes	
Minimum Charge	E110.00
Maximum Charge	-
Outward Swift	
Minimum Charge	E155.00
Maximum Charge	E720.00
Staff In/Out	E35.00

Foreign Currency Account	Min	Max
Withdrawal		
USD	E25.00	E75.00
GBP	E15.00	E70.00
EUR	E15.00	E70.00
Deposits	FREE	
Statements	FREE	
Control		
Attestation	E20.00	E100.00
Follow ups	E20.00	E100.00
Applications		
Written/Form G	E425.00	
Extraordinary	E650.00	
Customer Queries		
Up to 3 months old	FREE	
Older than 3 months	E210.00	
Stop payments	E105.00	
Contracts		
Establishment	E350.00	
Drawdowns		
1st	FREE	
Subsequent	E80.00	
Cancellation	E106.00	
Extension	E350.00	
Local Transfer	E37.50	

Trade Services	Fee
Guarantees	
Establishment	E300.00
Local Guarantees	1% per 6 months
Minimum Charge	E325.00
Foreign Guarantees	1% per 6 months
Minimum Charge	E530.00
Cash Secured	0.75% per 6 months
Minimum Charge	E325.00
Amendments (Local and Foreign)	E325.00
Telecommunication Cost	E75.00
Postage/Courier	Actual cost
Export Letters of Credit	
Advising Fee	E320.00
L/C collected to negotiate at another bank	E320.00
Amendment	E550.00 + SWIFT Charge
SWIFT	E75.00
Courier	Actual cost
Negotiation	0.50%
Assignment of Proceeds	0.75%
Expired Unutilised Fee	E215.00
Confirmation Fee (dependant on perceived bank and country risk)	E325.00

Trade Services	Fee
Foreign Bills (Imports and Exports)	
Commision	0.55% of value
Minimum Charge	E130.00
Maximum Charge	E1480.00
SWIFT	E85.00
Import Letters of Credit	
Establishment	0.8% per 3 months
Minimum Charge	E680.00
SWIFT	E240.00
Negotiation	0.25% min E350.00
Discrepant Documents	E500.00
Amendment	E500.00

Credit

Retail Lending provides financial solutions through offering finance for Personal Loans, Overdraft facilities, Home Loans, Umkhaya Home Loan Finance , Vehicle Loans.

We provide all the necessary finance options to enable the individual to choose the perfect financing solution for their specific requirements. In addition, Retail Lending finances value added products which include home owner's insurance and credit life insurance.



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Description	Fee
Personal Loans	
Monthly Administration Fee	E20.00
Home Loans	
Monthly Administration	FREE
Initiation Fee	E2250.00
Cheque Deposit	E95.00
Early Settlement	FREE
Provisional Statement	E15.00
Early Settlement	FREE
Overdraft	
Initiation Fee	1.25%
Expired Facility Fee	1.00%