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	
Free FNB ATM Cash withdrawals for unlimited options	4 (Smart) 6 (Gold) 8 (Platinum)
Next FNB ATM Cash withdrawal	E1.20 per E100, Min E6.00
Other banks ATM cash withdrawals	E8.00 + FNB ATM Fee
Mini ATM cash withdrawal-PAYU	E1.20 per E100, Min E6.00
International ATM Cash withdrawal	E48.00
FNB ATM Balance enquiries	E2.00
Other Banks Balance enquiries	E5.90
ATM Mini Statements	E6.25
ATM Declined fee	E8.00
Airtime	E4.50
Electricity	E6.50
Supersave Account & Umlondvoloti Account ATM Withdrawal	E2.00 per E100, Min E9.00

Payment Notification	
eMail	E0.80
SMS	E1.50
Fax	E5.20
ADT SMS & Statement Notification	E6.25

Prepaid purchases (Online Banking/App/Cellphone Banking)	
Airtime	E2.50
Electricity	E4.50
Water	E4.50
Mutichoice	E13.50

Withdrawals	
Branch cash withdrawals	E 43 + E1.70 per E100
International Branch Cash withdrawal	E48.00

Cross Border Remittance	
Cross Border to SA	E60.00
Cross Border to SD	E85.00

Deposits	
Branch cash deposits	FREE
ADT/ATM cash deposits	FREE
Cheque deposits	E25.00
Inward internet tranfers from other banks	FREE

Property Finance	
Monthly Admin Fee	E10.00
Initiation Fee	E2 400.00
Cheque Deposit Fee	E103.00
Early Settlement Fee	FREE

Payment, Transfers and Clearing Charges	
Online Payments (Free for Unlimited Options)	E15.00
Cheque Payments	E48.50
Bank Cheque	E125.00
External Debit orders (Free for Unlimited Options)	E20.00
Internal Debit orders (Free for Unlimited Options)	E6.00
Electronic Transfers (Free for Unlimited Options)	E10.00
Third Party Transfer	E98.00
Linked account transfers (Branch)	E50.00
Scheduled payments- establishment	E32.00
Scheduled payments- amendments	E16.00
Stop Payments - Online	E40.00
Stop Payments - Branch	E48.50

Card Fees	
POS Purchases (4,6,8 FREE for Unlimited options)	E5.90
Card replacement-personalised	E112.00
Card replacement- non personalised	E86.00
Pin Replacement	E48.00
POS Declined transaction fee	E8.00
Cash at Till	E5.00

Balance Enquiry	
FNB Online Banking	FREE
Balance Enquiries, Branch	E7.00
Balance enquiries Cellphone	E1.00
Balance enquiries Cellphone - All	E1.30
FNB ATM	E2.00

Convenience and Value Adds	
eWallet -Send Money	E6.00 ; E8.00 ; E11.00; E14.00
eWallet - Withdrawal (First 2 Free)	E5.50
eWallet - Prepaid airtime	E1.50
eWallet - Prepaid electricity	E3.00
eWallet - Dormancy fee	E5.50
eWallet - FNB App Transfer to	E5.00
eWallet - reversal fee	E10.00
Pay2Cell	E15.00
Cardless Cash	E1.20 per E100, Min E6.00

Personal Loans	
Monthly Admin Fee	E25.00
Initiation Fee	5% of loan Min E350.00

Overdraft	
Initiation fee	1.25%
Expired facility fee	1.50%

Channel Fees	
Consultant assistance fee	E6.50

Statements	
Current Month e-Mailed Statement	FREE
Posted Statement	E15.00
Cellphone Statements	E5.50
Branch Provisional statements - per page	E13.90
Branch Statements - per page	E14.00
Historical Statements eMail - per page (Older than 3 months)	E13.90
Historical Statements Branch - per page (Older than 3 months)	E13.90
Additional Statements - Online Banking (Daily)	E50.00;
(Weekly)	E22.00;
(Bi-Monthly)	E12.50
Additional Statements - Paper Banking (Daily)	E100.00;
(Weekly)	E40.00;
(Bi-Monthly)	E20.00

Other Fees	
Special Clearance	E117.00
ENC Upliftment fee	E297.00

Penalty Fees	
Unpaid item	E100
Honouring Fee	First 2 Items- E225, 3rd Item + E330
Inward unpaid fee	E90.00
Deposit of Post-Dated Cheque	E105.00
Failed scheduled transaction	E8.00
Debit cardInt. Declined transaction fee	E8.00
Dispute Transaction Fee	E75.00

FNB Business & Corporate Banking

Monthly Account Fees	Pay as you use
Business Cheque	E75.00
Commercial	E120.00
Corporate	E120.00
Cashman	E120.00

Monthly Account Fees	Unlimited
Business Cheque	E150.00

Prepaid purchases (Online Banking/App/Cellphone Banking)	
Airtime	E2.50
Electricity	E4.50
Water	E4.50
Multichoice	E13.50

Withdrawals	
FNB ATM Cash withdrawals	E1.20 per E100, Min E6.00
Branch cash withdrawals- Business	E 48 + E1.70 per E100
Other banks ATM cash withdrawals	E8.00 + FNB ATM Fee
Mini ATM cash withdrawal-PAYU	E1.20 per E100, Min E6.00
International ATM Cash withdrawal	E48.00

Convenience and Value Adds	
eWallet Bulk Send	E8.50
eWallet -Send Money	E6.00 ; E8.00 ; E11.00; E14.00
eWallet reversal fee	E10.00
Cardless Cash	E1.20 per E100, Min E6.00

Term Loans	
Initiation fee	1.25%
Early settlement fee	FREE

Cross Border Remittance	
Cross border to SA	E60.00
Cross border to SD	E85.00

Deposits	
Bulk Processing	E1.80 per E100
Branch Cash Deposits	FREE
ADT/ATM cash deposits	FREE
Cheque Deposits	E25.00
Deposit Books	E43.00
Inward deposits from other banks	FREE

POS	
POS Purchases	E5.90
POS onboarding	E480.00
Device rental - Fixed	E220.00
Device rental - Mobile	E440.00
Commission on total sales	5%
Speedpoint rolls	FREE
Cash at Till	E5.00

Payments and Transfers	
Manual Payments	E 48.50
Online Payments	E15.00
Cheque Payments Business (Service Fee Based)	E48.50
Bank Cheque	E125.00
External Debit orders	E20.00
Internal Debit orders	E6.00

Payment Notification	
eMail	E5.30
SMS	E5.30
Fax	E5.30
ADT SMS & Statement Notification	E6.25

Balance Enquiry	
FNB Online Banking	FREE
FNB ATM	E2.00
Other Banks Balance enquiries	E5.90
Balance Enquiries, Branch	E7.00
Balance Enquiries, Cellphone	E1.00
Balance Enquiries, Cellphone All	E1.30
Telephone Enquiries	E6.00

Reference Validation	
Over the counter	E5.00
Electronics Channels - FNB	E2.50

Channel Fees	
Consultant Assistance Fee	E6.50

Payments and Transfers	
Electronic Transfers	E10.00
Linked account transfers (Branch) Business	E50.00
Scheduled payments- establishment	E32.00
Scheduled payments- amendments	E16.00
Stop Payments - Online	E40.00
Stop Payments - Branch	E48.50
Third Party Transfer	E98.00

Penalty Fees	
Unpaid item	E100
Honouring Fee	First 2 Items- E225, 3rd Item + E330
Inward unpaid fee	E90.00
Deposit of Post-Dated Cheque	E105.00
Card replacement-personalised	E112.00
Card replacement- non personalised	E86.00
Pin Replacement	E48.00
ATM Declined fee	E8.00
POS Declined transaction fee	E8.00
Failed scheduled transaction	E8.00
Debit cardInt. Declined transaction fee	E8.00
Dispute Transaction Fee	E75.50

Statements	
Current Month e-Mailed Statement	FREE
Posted Statement	E15.00
ATM Mini Statements	E6.25
Cellphone Statements	E5.50
Branch Statements (per page)	E14.00
Branch Provisional statements (per page)	E13.90

Other Fees	
Special Clearance	E117.00
ENC Upliftment fee	E297.00

Online Banking Enterprise	
Payments - Base Fee	E14.00
Access fees - subscription	E125.00
Access fees - secondary user	E43.00
Access fees - tertiary user	E30.00
Alerts/Notifications	E4.50
Enquiries	E6.00
Transfers - Base fees	E14.00

Receipt - IT	
Implementation fee	E580.00
Monthly Access fee	E130.00
Maintenance fee	E160.00

Statements	
Historical Statements eMail (Older than 3 months) (per page)	E13.90
Historical Statements Branch (Older than 3 months) (per page)	E13.90
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

Global Markets

Commission	
Inward Swift Transfer	0.60% of value, Min E80.00 Max E680.00
Outward Swift Transfer	0.60% of value, Min E155.00 Max E720.00
Foreign Notes	3% Min E110.00

Control	
Attestation	E20.00/E110.00
Excon Application - Written/Form G	E455.00
Excon Application - Extraordinary	E695.00

Foreign Bills (Imports and Exports)	
Commission	0.55% of value Min E130.00 Max E1 590.00
SWIFT	E85.00

Foreign Currency Accounts	
USD withdrawal	0.5%, Min $25.00 Max $80.00
GBP withdrawal	0.5%, Min£15.00 Max £75.00
EUR withdrawal	0.50%, Min€15.00 Max €75.00
Deposits	FREE
Monthly Fee	$/£/€5.00

Customer Queries	
Up to 3 months old	FREE
Older than 3 months	E225.00

Trade Services (Guarantees)	
Property	
Cash Secured	0.75% per 6 months
Bank Financed Admin	E500.00
Local Guarantees	
Cash Secured	0.75% per 6 months
Bank Financed	1% per 6 months, Min E355
Foreign Guarantees	
Cash Secured	0.75% per 6 months, Min E530
Bank Financed	1% per 6 months, Min E530
Amendments (Local and Foreign)	E350.00
Swift Charge	E90.00
Postage/Courier	Actual Cost

Export Letters of Credit	
Advising Fee	E350.00
L/C collected to negotiate at another bank	E350.00
Amendment	E550.00 + SWIFT Charge
SWIFT	E90.00
Courier	Actual Cost
Negotiation	0.50%
Expired Unutilised fee	E215.00
Confirmation fee (dependant on perceived bank and country risk)	E345.00

Import Letters of Credit	
Establishment	0.8% per 3 months Min E680.00
SWIFT	E255.00
LC Commission	0.25%
Amendment	E500.00
Discrepant documents	E500.00

Foreign Exchange Contracts	
Establishment	E375.00

Vehicle Finance

WesBank	
Documentation fee	Negotiable
Re-load fee	E870.00
Collection	E16.00
Valuation	E583.00
Storage	E15.00 per day
Release fees for repossessions	FREE

Emailed statements	FREE
Provisional Statements	E20.00
Contract Documents	First copy free, thereafter E5.35 per page
Amortisation schedules	First copy free with every interest rate change, thereafter E5.35 per page

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FNB
First National Bank

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