



Pricing Guide 2019/20

Effective from 1st July 2019

FNB

How can we help you?

First National Bank of Swaziland Limited – a subsidiary of FirstRand EMA (Pty) Ltd. A Licenced Financial Services Institution, Reg. No. R7/6271

FNB Pricing Guide 2019/20

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FNB Retail Banking

Monthly Account Fees	Pay As You Use	Bundled Pricing
Private Clients Cheque	N/A	E350.00
Platinum Cheque Account	E42.00	E176.00
Gold Cheque Account	E38.00	E127.00
Smart Gold Account	E24.00	E65.00
Supersave Account	E10.20	N/A
Sicalo Account	E6.00	N/A
Future Account	E4.25	N/A
Student Account – Annual Account Fee (Local Universities)	N/A	E63.00
Student Account – Monthly Account Fee (SA Universities)	N/A	E22.50
Umlondvoloti	E30.00	N/A

Deposits	
ADT/ATM Cash deposit	FREE
Branch Cash deposit	FREE
Cheque deposit	E30.00 + E5.20 per cheque (Max E100)

Cross Border Remittance	
Cross Border to SA (over the counter)	E63.00
Cross Border to SD (over the counter)	E90.00

Point of Sale (POS)	
Swipes – FREE on Bundled	E6.10
Cash at till	E6.10

Penalty Fees	
Unpaid item	E100.00
Inward unpaid fee	E98.80
Deposit of Post-Dated Cheque	E109.00
Card replacement – Personalised	E123.00
Card replacement – Non Personalised	E93.50
Pin replacement	E52.00
ATM Declined fee	E8.84
POS Declined transaction fee	E8.84
Failed scheduled transaction	E8.84
Debit card Int. Declined fee	E8.84
Honouring fee	E296.00
Dispute transaction fee	E78.50

Balance Enquiry	
FNB Online Banking /App	FREE
FNB ATM	E2.00
Other banks ATM balance enquiry	E6.50
Balance enquiries (Branch)	E7.80
Balance enquiries (Cellphone)	E1.40
Balance enquiries (Cellphone – all accounts)	E1.40
Telephone enquiries	E6.75

Cash Plus		
Cash-In	FREE	Cash-Out via eWallet
Prepaid airtime	FREE	E0 – E250.00
Prepaid electricity	FREE	EE250.01 – E750.00
Cash-Out via FNB Account		E750.01 – E2 500.00
E0 – E250.00	E4.00	E2 500.01 – E4 999.00
E250.01 – E750.00	E8.50	
E750.01 – E2 500.00	E12.00	
E2 500.01 – E4 999.00	E14.50	

Payments and Transfers	
Inward Internet transfers from other banks	FREE
Electronic payments to third party – FREE on Bundled	E15.00
GeoPayments – FREE on Bundled	E10.00
Cheque payments	E57.00
Bank cheque	E143.00
External debit orders – FREE on Bundled	E21.80
Internal debit orders – FREE on Bundled	E6.60
Electronic transfers between personal accounts	FREE
Commission local transfers (third party payment)	E104.00
Manual transfers (interaccount branch transfers)	E57.00
Manual linking of beneficiaries	E57.00
Scheduled payments (establishment)	E34.00
Scheduled payments (amendments)	E17.00
Stop payments (online)	E42.00
Stop payments (branch)	E57.00

Convenience and Value Adds	
eWallet – Send Money	
E20 – E200	E6.00
E201 – E1 000	E8.00
E1 001 – E2 000	E11.00
E2 001+	E14.00
eWallet – First Withdrawal	FREE
eWallet – Withdrawal (after first withdrawal)	
E0 – E150	E3.00
E151 – E250	E6.00
E251 – E500	E10.00
E501 – E1 000	E12.00
E1 001 – E4 000	E15.00
eWallet – Prepaid airtime	E2.50
eWallet – Prepaid electricity	E3.00
eWallet – Dormant fee	E5.75
eWallet – Multichoice	E14.30
eWallet – FNB App transfer to	E5.25
eWallet – Reversal fee	E10.50
Pay 2 Cell	E15.00

Withdrawals	
FNB ATM Cash withdrawal	E1.20 per E100 (Min E6)
Other banks ATM cash withdrawal	E15.00 + E1.25 per E100
Mini ATM cash withdrawal – PAYU	E1.20 per E100 (Min E6)
International ATM cash withdrawal	E55.00
Branch cash withdrawal	E55.00 + E1.87 per E100
Cardless cash withdrawal	E1.20 per E100 (Min E6)
International branch cash withdrawal	E57.00

Payment Notifications	
Email	E0.85
SMS	E1.60
Fax	E5.50
inContact	Free

Other Fees	
Special clearance	E130.00
ENC Upliftment fee	E327.00
Deposit Book	E48.80

Statements	
Current month emailed statements	FREE
Posted statement	E18.70
ATM mini statement	E6.45
Cellphone statement	E5.50
Branch Provisional statement (per page)	E15.25
Branch statement (per page)	E15.25
Historical statement email (older than 3 months, per statement)	E15.25
Historical statement email – Branch (older than 3 months, per page)	E15.25
Emailing of historical statements – Online Banking (older than 3 months)	E15.25
Additional statements – Online Banking	
Daily	E54.50
Weekly	E23.90
Bi-Monthly	E13.50
Additional statements – Paper based	
Daily	E109.00
Weekly	E43.70
Bi-Monthly	E21.85

Prepaid Purchases – FNB App, Online Banking, ATM, Cellphone Banking	
Airtime	E2.50 per E100 (Max E10.00)
Electricity	E2.50 per E100 (Max E10.00)
Mutichoice	E14.85

Property Finance	
Monthly admin fee	E30.00
Initiation fee	1% of loan (min E2 500; max E5 000)
Early settlement fee	FREE

Personal Loans	
Monthly admin fee	E30.00
Initiation fee	5% of loan (min E500; max E3 000)

Overdraft	
Initiation fee	1.5% of loan (min E350; max E1 000)
Expired facility fee	1.5%

FNB Business & Corporate Banking

Monthly Account Fees – Pay As You Use	
Business Cheque	E80.00
Commercial	E127.00
Corporate	E127.00
Cashman	E127.00

Monthly Account Fees – Bundled Pricing	
Business Cheque	E150.00

Prepaid Purchases	
Airtime	E2.50 per E100 (max E10)
Electricity	E2.50 per E100 (max E10)
Multichoice	E14.85

Payment Notification	
Email	E0.85
SMS	E1.60
Fax	E5.50
inContact	Free

Balance Enquiries	
FNB Online Banking/App	FREE
FNB ATM	E2.00
Other banks balance enquiries	E6.50
Balance enquiries – branch	E7.80
Balance enquiries – cellphone	E1.40
Balance enquiries – cellphone (all accounts)	E1.40
Telephone enquiries	E6.75

Deposits	
Bulk Processing	FREE
ADT/ATM cash deposits	FREE
Cheque Deposits	E30.00 + E5.20 per cheque (max E100)
Inward deposits from other banks	FREE

Overdraft	
Initiation fee	1.25% (min E500)

Receipt-IT	
Implementation fee	E600.00
Monthly access fee	E135.00
Maintenance fee	E165.00
Transaction alert	E1.65

Other Fees	
Special Clearance	E130.00
Audit Certificate	E260.00
Copy of transaction vouchers – per page	E26.00
ENC upliftment fee	E327.00
Deposit book	E48.80
Cheque book – 40 pages	E40.00
Cheque book – 200 pages	E180.00

Reference Validation	
Over the counter	E5.20
Electronic channels – FNB	E2.60

Do more. Be more. Get more with your FNB Account



FNB Business & Corporate Banking

Withdrawals		Statements		Payments and Transfers	
FNB ATM cash withdrawal	E1.20 per E100 (Min E6.00)	Current Month e-Mailed Statement	Free	Inward internet transfers from other banks	Free
Other banks ATM cash withdrawals	E15 + E1.25 per E100	Posted Statement	E18.70	Commission Local Transfer (third party payment)	E104.00
Mini ATM cash withdrawal-PAYU	E1.20 per E100 (Min E6.00)	ATM Mini Statements	E6.45	Online Payments	E15.00
International ATM Cash withdrawal	E55.00	Cellphone Statements	E5.50	Cheque Payments Business (Service Fee Based)	E57.00
Branch cash withdrawals	E55 + E1.87 per E100	Provisional statements	E15.25	Bank Cheque	E143.00
Cardless Cash Withdrawal	E1.20 per E100 (Min E6.00)	Branch Statements (per page)	E15.25	External Debit orders	E21.80
International Branch Cash withdrawal	E57.00	Historical Statements eMail (Older than 3 months)	E15.25	Internal Debit orders	E6.60
		Historical Statements Branch (Older than 3 months)	E15.25	Electronic Transfers	Free
Convenience and Value Adds		Additional Statements – Online Banking		Manual transfers	E57.00
eWallet Bulksend	E8.50	Daily	E54.50	Manual linking of beneficiaries	E57.00
Term Loans / Overdrafts		Weekly	E23.90	Scheduled payments- establishment	E34.00
Early settlement fee	FREE	Bi-Monthly	E13.50	Scheduled payments- amendments	E17.00
Initiation fee	1.25%	Additional Statements – Paper Banking		Stop Payments – Online	E42.00
Penalty Fees		Daily	E109.00	Stop Payments – Branch	E57.00
Unpaid item	E100.00	Weekly	E43.70		
Honouring fee	E296.00	Bi-Monthly	E21.85	Cross Border Remittance	
Inward unpaid fee	E98.80			Cross Border to SA (over the counter)	E63.00
Deposit of post-dated cheque	E109.00	Point of Sale (POS)		Cross Border to SD (over the counter)	E90.00
Card replacement – personalised	E123.00	POS Purchases – FREE on Bundled	E6.10		
Card replacement – non personalised	E93.50	SpeedPoint rolls	FREE		
Pin replacement	E52.00	Cash at till	E6.10		
ATM declined fee	E8.84	POS rental	Negotiable		
POS declined transaction fee	E8.84	POS rental – General	E220.00		
Failed scheduled transaction	E8.84	POS rental – GPRS (Mobile)	E440.00		
Debit card Int. declined transaction fee	E8.84	POS Commission on total sales	5%		
Dispute transaction fee	E78.50	Ecommerce	5%		

Global Markets

Commission		Export Letters of Credit		Exchange Control	
Swift Transfers	0.60%	Advising Fee	E384.00	Attestation F178	Minimum E20 Maximum E110
Inward Swift Minimum Charge	E80.00	L/C collected to negotiate at another bank	E384.00	Excon Applications	
Inward Swift Maximum Charge	E740.00	Amendment	E603 + SWIFT Charge	Written/Form G	E498.00
Outward Swift Minimum Charge	E161.00	SWIFT	E98.50	Extraordinary	E759.00
Outward Swift Maximum Charge	E790.00	Courier	Actual Cost	Foreign Exchange Contracts	
RTGS		Negotiation	0.50%	Establishment	E390.00
Less than E1.5 million	E155.00	Expired Unutilised fee	E234.00	Foreign Notes	
More than E1.5 million	E156 – E500	Confirmation fee (dependent on perceived bank and country risk)	E379.00	Foreign Notes	3%
Multicurrency		Foreign Bills (Imports and Exports)		Minimum Charge	E114.00
Outward Online payment	0.60%	Commission	0.55% of value	Maximum Charge	No maximum cost
Minimum Charge	E161.00	Minimum Charge	E135.00	Foreign Currency Accounts	
Maximum Charge	E790.00	Maximum charge	E1745.00	Foreign Currency Accounts	0.50%
Trade Services		SWIFT	E90.00	Withdrawal	
Property Guarantees		Customer Queries		USD	Min E25.00 Max E80.00
Cash Secured	0.75% per 6 months	Up to 3 months old	Free	GBP	Min E15.00 Max E75.00
Bank Financed	E520.00	Older than 3 months	E225.00	EUR	Min E15.00 Max E75.00
Local Guarantees		Import Letters of Credit		Deposits	Free
Cash Secured	0.75% per 6 months	Establishment	0.8% per 3 months	Monthly Fee (per currency)	E5.20
Bank Financed	1% per 6 months, min E369	Minimum Charge	E749.00		
Foreign Guarantees		SWIFT	E280.00		
Cash Secured	0.75% per 6 months, min E570	LC Commission	0.25%		
Bank Financed	1% per 6 months, min E570	Amendment	E570.00		
Amendments (Local and Foreign)	E364.00	Discrepant documents	E570.00		
Swift Charge	E95.00				
Postage/Courier	Actual cost				

Vehicle Finance and Asset Finance

WesBank			
Documentation Fees – Retail	E4227.50	Storage	E26 per day
Documentation Fees – Business	1% of Asset Value Min E4227.50	Release Fees for Reposessions	Free
Re-load fee	E945.00	Emailed statements	Free
Collection Fee	E52.00	Provisional Statements	E31.20
Valuation	E634.00	Amortization schedules	First copy free, free copy with every interest rate change, thereafter E31.20"
Early Settlement	Free	Contract Documents (Copy of asset-based finance agreement)	First copy free, thereafter E31.20
Vehicle Registration Cancellation fee	E104.00		