

1. Savings Accounts

DDA 81 - Super Save Account

A card-based savings account for individuals

Minimum required balance: E200

Monthly Account Fee	
E5.00	
Cash Withdrawals & POS Purchases	
Branch	E13.25 + Cash Handling Fee
Local and International POS Debit Card Purchases	E13.25
FNB ATM	E13.25
FNB Mini ATM	E13.25
Other local Bank's ATM	E13.25
International ATM Cash Withdrawal (International Commission and Conversion Fee of 2.75% of the transaction value applies)	E32.00
International Branch Cash Withdrawal (International Commission and Conversion Fee of 2.75% of the transaction value applies)	E37.00
Deposits	
Cash	1.26 % of value (min E15.00)
Local Cheques	Free
SA Rand Cheques	0.65% of value Min E15
ENC Upliftment Fee	E190.00
Special Clearance of Cheque Deposit (per deposit)	E85.00
Deposit of Post-Dated Cheques (per cheque)	E85.00
Linked Account Transfers	
Branch	E13.25
Balance Enquiries	
FNB ATM	Free
Other Bank's ATM	E3.70
Branch	E4.25
Cellphone Banking	E0.75
Statements	
Mini Statement (FNB ATM)	E4.25
Provisional Statement (Branch)	E10.00 per page
Subscription Fees	
<i>inContact</i>	Free
Other Fees	
Card Replacement Fee (per card)	E65.00
PIN Replacement Fee	E35.00
Dispute Transaction Fee	E65.00

FNB ATM & POS Declined Transaction Fee (Insufficient funds or daily limit exceeded)	E5.50
Other Bank's ATM & POS Declined Transaction Fee (Insufficient funds or daily limit exceeded)	E5.50

- If you keep a balance of at least **E6 000** in your Super Save Account throughout the month, you get a rebate on your monthly account fee.

DDA 83 - Future Save Account

For our younger customers – 0 to 18yrs

The Future Account is a savings account specially designed to meet the needs of customers, aged up to 18 years. There is no minimum balance and the first two qualifying debits to Future Save Accounts each month are free. After that, you pay the rates in the following table

Monthly Account Fee				
Free				
Linked Account Transfers				
FNB ATM	E5.00			
FNB Branch	E27.50			
Cash Withdrawals & POS Purchases	E1 - E500.00	E500.01 - E1000.00	E1000.01 - E1500	E1500+
Branch	E10.00			
Local and International POS Debit Card Purchases	E5.00			
FNB ATM	E5.00	E10.00	E15.00	E20.00
FNB Mini ATM	E3.50	E7.00		
Other local Bank's ATM	FNB ATM fee + E7.50			
International ATM Cash Withdrawal (International Commission and Conversion Fee of 2.75% of the transaction value applies)	E32.00			
International Branch Cash Withdrawal (International Commission and Conversion Fee of 2.75% of the transaction value applies)	E37.00			
Deposits				
Cash at FNB ATM	1.26% of value (min E15.00)			
Cash at FNB Branch	1.26% of value (min E15.00)			
Local Cheques	Free			
SA Rand Cheques	0.65% of value Min E15			
ENC Upliftment Fee	E190.00			
Special Clearance of Cheque Deposit (per deposit)	E85.00			
Deposit of Post-Dated Cheques (per cheque)	E85.00			
Subscription Fees				
<i>inContact</i>	Free			
Balance Enquiries				
FNB ATM	Free			
Other Bank's ATM	E3.70			
Branch	E4.25			

Statements	
Mini Statement (FNB ATM)	E4.25
Provisional Statement (Branch)	E10.00 per page
Penalty Fees	
Card Replacement Fee (per card)	E65.00
PIN Replacement Fee	E35.00
Dispute Transaction Fee	E65.00
FNB ATM & POS Declined Transaction Fee (Insufficient funds or daily limit exceeded)	E5.50
Other Bank's ATM & POS Declined Transaction Fee (Insufficient funds or daily limit exceeded)	E5.50

Debits that are not free

The first two free qualifying debits do not include

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

DDA 84 – Imbansela Savings Account

An innovative account that rewards savers with a bonus on interest earned.

Minimum required balance: E250

Monthly Account Fee	
Free	
Cash Withdrawals	
Branch	E27.50 + 1.26 % of value
Deposits	
Cash	1.26% of value (min E15.00)
Local Cheques	Free
SA Rand Cheques	0.65% of value Min E15
ENC Upliftment Fee	E190.00
Special Clearance of Cheque Deposit (per deposit)	E85.00
Deposit of Post-Dated Cheques (per cheque)	E85.00
Subscription Fees	
<i>inContact</i>	Free
Linked Account Transfers	
Branch	E27.50
Balance Enquiries	
Branch	E4.25
Statements	
Provisional Statement (Branch)	E10.00 per page

DDA 87 – Umlondvoloti Savings Account

A card based prime-linked savings account

The Umlondvoloti Savings account is an account specially designed to meet the needs of customers

A **minimum balance of E3000 is required** and the first two qualifying debits to Umlondvoloti Savings Accounts each month are free. After that, you pay the rates in the following table

Monthly Account Fee	
Free	
Linked Account Transfers	
FNB ATM	E5.00
FNB Branch	E27.50
Cash Withdrawals	
2 Free withdrawal thereafter:	
Branch	E20.00
FNB ATM	E20.00
FNB Mini ATM	E20.00
Deposits	
Cash at FNB ATM	1.26% of value (min E15.00)
Cash at FNB Branch	1.26% of value (min E15.00)
Local Cheques	Free
SA Rand Cheques	0.65% of value Min E15
ENC Upliftment Fee	E190.00
Special Clearance of Cheque Deposit (per deposit)	E85.00
Deposit of Post-Dated Cheques (per cheque)	E85.00
Subscription Fees	
<i>inContact</i>	Free
Balance Enquiries	
FNB ATM	Free
Other Bank's ATM	E3.70
Branch	E4.25
Statements	
Mini Statement (FNB ATM)	E4.25
Provisional Statement (Branch)	E10.00 per page
Penalty Fees	
Card Replacement Fee (per card)	E65.00
PIN Replacement Fee	E35.00
FNB ATM Declined Transaction Fee (Insufficient funds or daily limit exceeded)	E5.50

2. Transmission Accounts

DDA 13 - Smart Account

A card-based transmission account for individuals

Minimum required balance: E50

Monthly Account Fee				
E14.25				
Electronic Transactions				
Payments				
Internal Debit Orders (Payments to Home Loans & FNB Loans)	E5.00			
External Debit Orders (incl. Wesbank)	E13.50			
Stop Orders (to Swaziland Building Society accounts)				
Establishment	E23.00			
Monthly fee	E11.50			
Amendments	E10.50			
Cancellation	E11.50			
Bank Cheque	E85.00			
Account Payments				
Branch	E27.50			
ATM and Online Banking	E10.00			
Scheduled Payments	E10.00			
Cellphone Banking	E5.00			
Linked Account Transfers				
Branch	E27.50			
ATM and Online Banking	E5.00			
Scheduled Transfers	E5.00			
Cellphone Banking	E5.00			
Cash Withdrawals & POS Purchases	E1 - E500.00	E500.01 - E1000.00	E1000.01 -E1500	E1500+ -
Branch	E27.50 + 1.26% of value			
Local and International POS Debit Card Purchases	E5.00			
FNB ATM	E5.00	E10.00	E15.00	E20.00
FNB Mini ATM	E3.50	E7.00		
Other local Bank's ATM	FNB ATM fee + E7.50			
International ATM Cash Withdrawal (International Commission and Conversion Fee of 2.75% of the transaction value applies)	E32.00			
International Branch Cash Withdrawal (International Commission and Conversion Fee of 2.75% of the transaction value applies)	E37.00			
Deposits				
Local Cheques	Free			
SA Rand Cheques	0.65% of value Min E15			
Cash at FNB Branch	1.26% of value (min E15.00)			

Cash at FNB ATM	1.26% of value (min E15.00)
Balance Enquiries	
FNB ATM	Free
Other Bank's ATM	E3.70
Branch	E4.25
Statements	
Mini Statement (FNB ATM)	E4.25
Provisional Statement (Branch)	E10.00 per page
Other Account related fees	
Subscription Fees	
Online Banking	Free
Cellphone Banking	Free
<i>inContact</i>	Free
Special Instructions	
Bank Cheque	E85.00
ENC Upliftment Fee	E190.00
Special Clearance of Cheque Deposit (per deposit)	E85.00
Deposit of Post dated Cheques (per cheque)	E85.00
Outgoing Unpays for Technical Error	E55.00
Outgoing YUFIG	E55.00
Stop Payments	
Online Banking	E35.00
FNB Branch	E80.00
Penalty Fees	
Dishonoured Payment (minimum charge per item)	First two: E375 Third+ E450
Honouring (Excess Item) Fee	First two: E170 Third+ E250
Inward Unpaid	E60.00
Card Replacement Fee (per card)	E65.00
PIN Replacement Fee	E35.00
Dispute Transaction Fee	E65.00
FNB ATM & POS Declined Transaction Fee (Insufficient funds or daily limit exceeded)	E5.50
Insufficient Funds on Scheduled Payment	E5.50
Other Bank's ATM & POS Declined Transaction Fee (Insufficient funds or daily limit exceeded)	E5.50
Value Added Services	
Payment Notifications (Per notification)	
Email	E0.55
SMS	E1.10
Fax	E3.30

DDA 14 – UNISWA Student Account

This product is currently under review. E40.00 per account is collected manually against the deposit from UNISWA.

Monthly Account Fee				
Free				
Linked Account Transfers				
FNB ATM	Free			
FNB Branch	Free			
Cash Withdrawals & POS Purchases				
Branch Withdrawals	Free			
FNB ATM Withdrawals	Free			
Point-of-Sale Purchases	Free			
Other local Bank's ATM	E12.50	E17.50	E22.50	E27.50
International ATM Cash Withdrawal (International Commission and Conversion Fee of 2.75% of the transaction value applies)	E32.00			
International Branch Cash Withdrawal (International Commission and Conversion Fee of 2.75% of the transaction value applies)	E37.00			
Deposits	E500 and less	More than E500		
Cash at FNB ATM	Free	1.26% of value (min E15.00)		
Cash at FNB Branch	Free	1.26% of value (min E15.00)		
Cheques	Free			
ENC Upliftment Fee	E190.00			
Special Clearance of Cheque Deposit (per deposit)	E85.00			
Deposit of Post-Dated Cheques (per cheque)	E85.00			
Subscription Fees				
Online Banking	Free			
Cellphone Banking	Free			
<i>inContact</i>	Free			
Balance Enquiries				
FNB ATM	Free			
Branch	Free			
Statements				
Mini Statement (FNB ATM)	Free			
Provisional Statement (Branch)	E10.00 per page			
Penalty Fees				
Card Replacement Fee (per card)	E65.00			
PIN Replacement Fee	E35.00			
Dispute Transaction Fee	E65.00			

FNB ATM & POS Declined Transaction Fee (Insufficient funds or daily limit exceeded)	E5.50
Insufficient Funds on Scheduled Payment	E5.50
Other Bank's ATM & POS Declined Transaction Fee (Insufficient funds or daily limit exceeded)	E5.50

DDA 22 – Sicalo Transmission Account

For basic and affordable banking

The Sicalo Transmission Account is a bank account that meets the needs of people who need basic savings and transactional services.

No minimum balance required and no monthly fee.

Monthly Account Fee		
Free		
ATM Cash Withdrawals and Debit Card Purchases (Point of Sale)		
Visa Electron Debit Card	First two:	E 3.00
	Third:	E 10.00
Account Payments		
Branch	E27.50	
ATM and Online Banking	E10.00	
Scheduled Payments	E10.00	
Cellphone Banking	E5.00	
Linked Account Transfers		
Branch	E27.50	
ATM and Online Banking	E5.00	
Scheduled Transfers	E5.00	
Cellphone Banking	E5.00	
Deposits	E500 and less	More than E500
Cash at FNB ATM	Free	1.26% of value (min E15.00)
Cash at FNB Branch	Free	1.26% of value (min E15.00)
Local Cheques	Free	
SA Rand Cheques	0.65% of value Min E15	
Balance Enquiries		
FNB ATM	Free	
Other Bank's ATM	E3.70	
Branch	E4.25	
Statements		
Mini Statement (FNB ATM)	E4.25	
Provisional Statement (Branch)	E10.00 per page	
FNB Branch Transactions		
Cash Withdrawals	E 27.50 + 1.26% of value	
Other Account related fees		

Subscription Fees	
Online Banking	Free
<i>inContact</i>	Free
Cellphone Banking	Free
Special Instructions	
Bank Cheque	E85.00
ENC Upliftment Fee	E190.00
Special Clearance of Cheque Deposit (per deposit)	E85.00
Deposit of Post-Dated Cheques (per cheque)	E85.00
Statements	
Mini Statement (FNB ATM)	E4.25
Provisional Statement (Branch)	E10.00 per page
Penalty Fees	
Inward Unpaid	E60.00
Card Replacement Fee (per card)	E65.00
PIN Replacement Fee	E35.00
Dispute Transaction Fee	E65.00
FNB ATM & POS Declined Transaction Fee (Insufficient funds or daily limit exceeded)	E5.50
Insufficient Funds on Scheduled Payment	E5.50
Other Bank's ATM & POS Declined Transaction Fee (Insufficient funds or daily limit exceeded)	E5.50
Value Added Services	
Payment Notifications (Per notification)	
Email	E0.55
SMS	E1.10
Fax	E3.30

3. Cheque Accounts

DDA 01/02/06/07 Consumer Cheque Account

Helpful banking solutions and choices

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

Pay as You Use (PAYU) Pricing Option

Monthly Account Fee				
Your monthly account fee includes ; Cheque Books (Standard issue only)	E22.00			
Payments				
Cheques issued	Cheque Service Fee(CSF) - (E27.50 default)			
Internal Debit Orders (Payments to FNB Credit Card, Home Loans, & FNB Loans)	E5.00			
External Debit Orders	E13.50			
Account Payments				
Branch	CSF (min E27.50)			
ATM and Online Banking	E10.00			
Scheduled Payments	E10.00			
Cellphone Banking	E5.00			
Stop Orders (to Swaziland Building Society accounts)				
Establishment	E23.00			
Monthly fee	E11.50			
Amendments	E10.50			
Cancellation	E11.50			
Bank Cheque	E85.00			
Linked Account Transfers				
Branch	CSF (min E27.50)			
ATM and Online Banking	E5.00			
Scheduled Transfers	E5.00			
Cellphone Banking	E5.00			
Cash Withdrawals & POS Purchases				
	E1 - E500.00	E500.01 - E1000.00	E1000.01 - E1500	E1500+
Branch	E27.50 + 1.26% of value			
Local and International POS Debit Card Purchases	E5.00			
FNB ATM	E5.00	E10.00	E15.00	E20.00
FNB Mini ATM	E3.50	E7.00		
Other local Bank's ATM	FNB ATM fee + E7.50			

International ATM Cash Withdrwal (International Commission and Conversion Fee of 2.75% of the transaction value applies)	E32.00	
International Branch Cash Withdrawal (International Commission and Conversion Fee of 2.75% of the transaction value applies)	E37.00	
Deposits		
Local Cheques	Free	
SA Rand Cheques	0.65% of value Min E15	
Cash at FNB Branch	1.26 % of value (min E15.00)	
Cash at FNB ATM	1.26 % of value (min E15.00)	
Balance Enquiries		
FNB ATM	Free	
Other Bank's ATM	Free	
Branch	E4.25	
Other Account related fees		
Special Instructions		
Bank Cheque	E85.00	
ENC Upliftment Fee	E190.00	
Special Clearance of Cheque Deposit (per deposit)	E85.00	
Error in deposits	E20.00 per deposit	
Deposits received by mail	E10.00 per deposits	
Deposit of Post-Dated Cheques (per cheque)	E85.00	
Statements		
Monthly Statement	Free	
Mini Statement (FNB ATM)	E4.25	
Provisional Statement (Branch and Telephone Banking)	E10.00 per page	
Statement Recreates (not older than 3 months)	E5.00 per page	
Statement Recreates (older than 3 months)	E10.00 per page	
Additional Statements	Online Banking	Paper
Daily	E40.00	E65.00
Weekly	E18.00	E26.00
Monthly	E10.00	E13.00
Stop Payments		
Online Banking	E35.00	
FNB Branch	E80.00	
Penalty Fees		
Dishonoured Payment (minimum charge per item)	First two: E375 Third+ E480	
Honouring (Excess Item) Fee	First two: E170 Third+ E250	
Excess Availment Fee (Manual)	1% of excess if condoned	
Inward Unpaid	E60.00	
Card Replacement Fee (per card)	E65.00	
PIN Replacement Fee	E35.00	

Dispute Transaction Fee	E65.00
FNB ATM & POS Declined Transaction Fee (Insufficient funds or daily limit exceeded)	E5.50
Insufficient Funds on Scheduled Payment	E5.50
Other Bank's ATM & POS Declined Transaction Fee (Insufficient funds or daily limit exceeded)	E5.50
Deposit of Post dated Cheques (per cheque)	E85.00
Outgoing Unpaid for Technical Error	E55.00
Outgoing YUFIG	E55.00
Value Added Services	
Payment Notifications (Per notification)	
Email	E 0.55
SMS	E 1.10
Fax	E3.30
Subscription Fees	
Online Banking	Free
<i>inContact</i>	Free
Cellphone Banking	Free

Consumer Cheque Packaged Pricing Option (Unlimited Banking0

Monthly Account Fee	
Your monthly account fee includes ; Cheque Books (Standard issue only)	E85.00
Payments	
Cheques issued	E28.00
Internal Debit Orders (Payments to FNB Credit Card, Home Loans, & FNB Loans)	Free
External Debit Orders (incl Wesbank)	Free
Account Payments	
Branch	E28.00
ATM and Online Banking	Free
Scheduled Payments	Free
Cellphone Banking	Free
Stop Orders (to Swaziland Building Society accounts)	
Establishment	E23.00
Monthly fee	E11.50
Amendments	E10.50
Cancellation	E11.50
Bank Cheque	E85.00
Linked Account Transfers	
Branch	E28.00
ATM and Online Banking	Free

Scheduled Transfers	Free			
Cellphone Banking	Free			
Cash Withdrawals & POS Purchases	E1 - E500.00	E500.01 - E1000.00	E1000.01 - E1500	E1500+
Branch	E28.00 + 1.26% of value			
Local and International POS Debit Card Purchases	Free			
FNB ATM	Free	Free	Free	Free
FNB Mini ATM	Free	Free		
Other local Bank's ATM (saswitch)	E28.00			
ATM International Cash Advance	E28.00 + 2.75% of value			
Counter International Cash Advance	E28.00 + 2.75% of value			
Deposits				
Local Cheques	Free			
SA Rand Cheques	0.65% of value Min E15			
Cash at FNB Branch	1.26% of value (min E15.00)			
Cash at FNB ATM	1.26 % of value (min E15.00)			
Balance Enquiries				
FNB ATM	Free			
Other Bank's ATM	E3.70			
Branch	E4.25			
Cellphone Banking	Free			
Other Account related fees				
Special Instructions				
Bank Cheque	E85.00			
ENC Upliftment Fee	E190.00			
Special Clearance of Cheque Deposit (per deposit)	E85.00			
Error in deposits	E20.00 per deposit			
Deposits received by mail	E10.00 per deposits			
Deposit of Post-Dated Cheques (per cheque)	E85.00			
Statements				
Monthly Statement	Free			
Mini Statement (FNB ATM)	Free			
Provisional Statement (Branch)	E10.00 per page			
Statement Recreates (not older than 3 months)	E5.00 per page			
Statement Recreates (older than 3 months)	E10.00 per page			
Additional Statements	Online Banking	Paper		
Daily	E40.00	E75.00		
Weekly	E18.00	E28.00		
Monthly	E10.00	E14.00		
Stop Payments				
Online Banking	E35.00			

FNB Branch	E80.00
Penalty Fees	
Dishonoured Payment (minimum charge per item)	First two: E375 Third+ E480
Honouring (Excess Item) Fee	First two: E170 Third+ E250
Excess Availment Fee (Manual)	1% of excess if condoned
Inward Unpaid	E60.00
Card Replacement Fee (per card)	E65.00
PIN Replacement Fee	E35.00
Dispute Transaction Fee	E65.00
FNB ATM & POS Declined Transaction Fee (Insufficient funds or daily limit exceeded)	E5.50
Insufficient Funds on Scheduled Payment	E5.50
Other Bank's ATM & POS Declined Transaction Fee (Insufficient funds or daily limit exceeded)	E5.50
Deposit of Post dated Cheques (per cheque)	E80.00
Outgoing Unpays for Technical Error	E55.00
Outgoing YUFIG	E55.00
Value Added Services	
Payment Notifications (Per notification)	
Email	E 0.55
SMS	E 1.10
Fax	E3.30
Subscription Fees	
Online Banking	Free
Cellphone Banking	Free
<i>inContact</i>	Free

DDA 05/AA/BA/MA Business and Commercial Cheque Accounts

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

Pay as You Use (PAYU) Pricing Option

Monthly Fees					
Monthly Account Fee		E44.00			
Monthly Account Fee includes : - Standard Issue Cheque Books Only (40 and 200 Form Cheque Books)					
Payments					
Cheque Payments (Flat Fee) (Negotiable depending on your banking relationship with FNB)		E31.00			
Debit Orders - External (incl. WesBank)		E13.50			
Debit Orders - Internal (Debit Order raised by FNB Card, FNB HomeLoans, FNB Loans)		E5.00			
Issue of Bank Cheques (Per cheque)		E85.00			
Stop Orders (to Swaziland Building Society accounts)					
Establishment		E23.00			
Monthly fee		E11.50			
Amendments		E10.50			
Cancellation		E11.50			
Bank Cheque		E85.00			
Electronic Third Party Payments (FNB ATM, Online Banking (ZOB), Scheduled Payments)		See Table Below			
Band	Transaction Volumes - Electronic Third Party Payments	Fee			
1	Less than or equal to 150	E10.00			
2	Greater than 150 but less than or equal to 250	E9.00			
3	Greater than 250	E8.50			
Other Payments					
Salary Payments					
Manual to FNB account		E10.50 per credit			
Electronic to FNB		E5.50 per credit			
Manual to non-FNB		E21.00 per credit			
Manual Sweeping of Accounts		E65.00 per transfer			
Cash Withdrawals & POS Purchases		E1 - E500.00	E500.01 - E1000.00	E1000.01 - E1500	E1500+
Branch		Cheque Service Fee (Min E31.00) + Cash Handling Fee (1.26% of value)			
Local and International POS Debit Card Purchases		E5.00			
FNB ATM		E5.00	E10.00	E15.00	E20.00

FNB Mini ATM	E3.50	E7.00
Other local Bank's ATM	FNB ATM fee + E7.50	
International ATM Cash Withdrawal (International Commission and Conversion Fee of 2.75% of the transaction value applies)	E32.00	
International Branch Cash Withdrawal (International Commission and Conversion Fee of 2.75% of the transaction value applies)	E37.00	
Cash Handling Fee (negotiable with your Relationship Manager)	1.26 % of cash withdrawn.	
Deposits		
Local Cheques	Free	
SA Rand Cheques	0.65% of value Min E15	
Cash at FNB Branch	1.26 % of value (min E15.00)	
Cash at FNB ATM	1.26 % of value (min E15.00)	
Balance Enquiries		
FNB ATM	Free	
Other Bank's ATM	E3.70	
Branch	E4.25	
Other Account related fees		
Special Instructions		
Bank Cheque	E85.00	
ENC Upliftment Fee	E190.00	
Special Clearance of Cheque Deposit (per deposit)	E85.00	
Error in deposits	E20.00 per deposit	
Deposits received by mail	E10.00 per deposits	
Deposit of Post-Dated Cheques (per cheque)	E85.00	
Statements		
Monthly Statement	Free	
Mini Statement (FNB ATM)	E4.25	
Provisional Statement (Branch and Telephone Banking)	E10.00 per page	
Statement Recreates (not older than 3 months)	E5.00 per page	
Statement Recreates (older than 3 months)	E10.00 per page	
Additional Statements	Online Banking	Paper
Daily	E40.00	E75.00
Weekly	E18.00	E28.00
Monthly	E10.00	E14.00
Stop Payments		
Online Banking	E35.00	
FNB Branch	E80.00	
Penalty Fees		
Dishonoured Payment (minimum charge per item)	First two:	E375
	Third+	E480
Honouring (Excess Item) Fee	First two:	E170
	Third+	E250

Excess Availment Fee (Manual)	1% of excess if condoned
Inward Unpaid	E60.00
Card Replacement Fee (per card)	E65.00
PIN Replacement Fee	E35.00
Dispute Transaction Fee	E65.00
FNB ATM & POS Declined Transaction Fee (Insufficient funds or daily limit exceeded)	E5.50
Insufficient Funds on Scheduled Payment	E5.50
Other Bank's ATM & POS Declined Transaction Fee (Insufficient funds or daily limit exceeded)	E5.50
Deposit of Post dated Cheques (per cheque)	E85.00
Outgoing Unpaid for Technical Error	E55.00
Outgoing YUFIG	E55.00

Fee Manager Pricing Option (available to DDA AA only)

This option is suitable for DDA AA business clients who want to know their service fees upfront. A fixed monthly fee is paid which includes 10 qualifying transactions which can manual and/or electronic

Monthly Fees	
Monthly Account Fee	E120.00
<p>Monthly Account Fee includes</p> <ul style="list-style-type: none"> - Standard Issue Cheque Books Only (40 and 200 Form Cheque Books) - 10 qualifying transactions - Excess transactions will be charged at E13.50 per transaction - One monthly statement <p>Qualifying Transactions include:</p> <ul style="list-style-type: none"> • All Customer initiated debits (manual and electronic) • Debit Orders <p>Qualifying Transactions does NOT include:</p> <ul style="list-style-type: none"> • Special instructions • Penalty Fees • Cash Deposits • Cash Handling Fees • Transactions done using Online Banking Enterprise™ • Other Banks' ATM transactions 	
Stop Orders (to Swaziland Building Society accounts)	
Establishment	E23.00
Monthly fee	E11.50
Amendments	E10.50
Cancellation	E11.50
Bank Cheque	E85.00
Other Payments	
Salary Payments	

Manual to FNB account	E10.50 per credit		
Electronic to FNB	E5.50 per credit		
Manual to non-FNB	E21.00 per credit		
Manual Sweeping of Accounts	E65.00 per transfer		
Cash Withdrawals & POS Purchases	E1 - E500.00	E500.01 - E1000.00	E1000.01 - E1500 E1500+
Branch	Cash Handling Fee (1.26% of value)		
Other local Bank's ATM	FNB ATM fee + E7.50		
ATM International Cash Advance	E32.00 + 2.75% of value		
Counter International Cash Advance	E37.00 + 2.75% of value		
Cash Handling Fee (negotiable with your Relationship Manager)	1.26 % of cash withdrawn.		
Deposits			
Local Cheques	Free		
SA Rand Cheques	0.65% of value Min E15		
Cash at FNB Branch	1.26% of value (min E15.00)		
Cash at FNB ATM	1.26 % of value (min E15.00)		
Balance Enquiries			
FNB ATM	Free		
Other Bank's ATM	E3.70		
Branch	E4.25		
Other Account related fees			
Special Instructions			
Bank Cheque	E85.00		
ENC Upliftment Fee	E190.00		
Special Clearance of Cheque Deposit (per deposit)	E85.00		
Error in deposits	E20.00 per deposit		
Deposits received by mail	E10.00 per deposits		
Deposit of Post-Dated Cheques (per cheque)	E85.00		
Statements			
Monthly Statement	Free		
Mini Statement (FNB ATM)	E4.25		
Provisional Statement (Branch and Telephone Banking)	E10.00 per page		
Statement Recreates (not older than 3 months)	E5.00 per page		
Statement Recreates (older than 3 months)	E10.00 per page		
Additional Statements	Online Banking	Paper	
Daily	E40.00	E75	
Weekly	E18.00	E28.00	
Monthly	E10.00	E14.00	
Stop Payments			
Online Banking	E35.00		
FNB Branch	E80.00		
Penalty Fees			

Dishonoured Payment (minimum charge per item)	First two: E375 Third+ E480
Honouring (Excess Item) Fee	First two: E170 Third+ E250
Excess Availment Fee (Manual)	1% of excess if condoned
Inward Unpaid	E60.00
Card Replacement Fee (per card)	E65.00
PIN Replacement Fee	E35.00
Dispute Transaction Fee	E65.00
FNB ATM & POS Declined Transaction Fee (Insufficient funds or daily limit exceeded)	E5.50
Insufficient Funds on Scheduled Payment	E5.50
Other Bank's ATM & POS Declined Transaction Fee (Insufficient funds or daily limit exceeded)	E5.50
Deposit of Post dated Cheques (per cheque)	E85.00
Outgoing Unpays for Technical Error	E55.00
Outgoing YUFIG	E55.00

- Failure to use transaction code 37 when capturing inward unpays will result in revenue leakage

4. General Fees

Deposit Books	
Non-encoded 100 pages	E37.50
Bank Reports	
Code	E48.00
Full General Report	E65.00
Certificate of Balance	E60.00
Auditors Report	E225.00
Retrieval of Records	
Less than 3 months old	E35.00 per request
Older than 3 months	E95.00 per request
Bank Cheques	
Bank Cheque Requisition	E85.00
Mandates & Special Signing Arrangements	
Full General Powers (F16B)	Free
Actions in terms of General Power of Attorney	E12.00
Supplementary powers (F25 supp) per signature change	E12.00
Cash Conversions	
Coins to Notes	
Prepacked	E6.00 per E100
Unsorted	E12.00 per E100
Cash Requisitions	

Notes or Coins	
FNB Customers	Free
Non FNB Customers	E23.50 per E100
Safe Custody Fees	
Open custody	E90.00 per annum
Sealed Envelope – customer supplied	E250.00 per annum
Sealed Envelope – bank supplied	E250.00 per annum
Other Fees	
Photocopying	E12.00 per page
Facsimile	E23.50 + E3.50 per page

5. Online Banking Enterprise™

Online Banking Enterprise™						
Pricing						
TRANSACTION FEE						
Financial – transfers, un-nominated payments, nominated payments and collections						
Bands	Transaction Volumes (per month)	% Discount By Volumes	PRICING			
			Peak Periods		Off Peak	
			Business Hours	After Hours	Business Hours	After Hours
1	1-150	0.00%	E10.00	E8.75	E8.75	E7.00
2	151-250	10.00%	E9.00	E7.88	E7.88	E6.30
3	251+	15.00%	E8.50	E7.45	E7.45	E5.95
Real-time gross settlement*						
• Payments > E1 million			E60.00			
Pay2Day (Quick Pay)*						
• Payments < E1 million			E120.00			
Collection Unpaid Items			E1.92 per transaction			

Non Financial – transactional history enquiries, balance enquiries, scheduled exports of transaction history, restoring of archived/deleted batches and stop cheque enquiries						
Bands	Transaction Volumes (per month)	% Discount By Volumes	NEW PRICING			
			Peak Periods		Off Peak	
			Business Hours	After Hours	Business Hours	After Hours
1	1-50	0.00%	E3.80	E3.33	E3.33	E2.66
2	51-100	5.00%	E3.42	E3.00	E3.00	E2.39
3	101-250	10.00%	E3.23	E2.83	E2.83	E2.26

Definition of discount periods for Financial & Non-financial:

PEAK	-	25 th – 2 nd per month
OFF PEAK	-	3 rd – 24 th per month
BUSINESS HOURS (Weekdays)	-	08h00 – 16h00
BUSINESS HOURS (Saturdays)	-	08h00 – 12h00
AFTER HOURS	-	All other times

Monthly Access Fees	Fee
Monthly Access Fees	
▪ Access for the first 2 users	E105.00
▪ Access for the next 10 users (3-12 users)	E36.00
▪ Access for each subsequent user (>12 users)	E26.00
▪ Collections Modular Fee	E395.00
Cash Management	
Cash Management Fee	E608.00
Cashman Reports per scheduled export	E12.60
Notification of Cashman structure changes by SMS	E4.00
Notification of Cashman structure changes by Email	E4.00
Target balancing transfer	Service fee
Statements	
Historical Statements per account by email	E5.30
Scheduled Exports of Statements per account per month	
▪ 15 minutes	E167.00
▪ Hourly	E84.00
▪ Daily	E40.00
▪ Weekly	E18.00
▪ Bi-weekly	E10.00
Delivery Mechanism of Selected Data by FTP or XCOM	E158.00
Data Storage	
Transaction history/Statements	
▪ 60 Days	Free
▪ 90 Days	E52.00
▪ 120 Days	E81.00
▪ 150 Days	E130.00
▪ 180 Days	E177.00
Storage of transfers, un-nominated and nominated payment and collection batches	
▪ 40 Days	Free
▪ 60 Days	E42.00
▪ 90 Days	E58.00
▪ 120 Days	E81.00
▪ 150 Days	E130.00
Other Non-Financial Transactions	
Batch Authorisation Alert by SMS	E4.00
Batch Authorisation Alert by Email	E4.00
Payment notification by SMS	E4.00

Scheduled Payment notification by SMS	E4.00
Payment Notification by Email	E4.00
Scheduled Payment notification by Email	E4.00
Payment Notification by Fax	E4.00
Account verification – Batch	E4.00
Account verification – Real time (FNB Only)	E5.00
Other Fees	
Query of a disputed item	E250.00
Query Fee per transaction older than 3 months	E80.00
Stop Payment for cheques per instruction	E35.00
Deletion of Stop Payment for cheques	E5.00
Once-off set up fee	
Set-up fee	E475.00
Training and Support Fees	
1 st and 2 nd Training sessions	Free
Subsequent training	E200.00 per hour or part thereof
Charge per km	E2.65 per km
Reactivation per Administrator	E162.00
Support Fee (per client request)	E200.00 per hour or part thereof
Charge per km	E2.65 per km

* this service is currently not available through OBE – to be released during 2011

6. Cellphone Banking

Qualifying Accounts:

Cheque Accounts (DDA 01, 02, 06, 07, 08 and 24)

Smart Account (DDA 13)

UNISWA Student Account (DDA 14)

Sicalo Account (DDA 22)

Future Save Account (DDA 83)

Fees	
Registration	FREE
Subscription	FREE
Airtime Purchase	E1.50
Prepaid History	E2.00
Balance Enquiry – One Account	E0.75
Balance Enquiry – All Accounts	E1.00
Inter- Account Transfers	E5.00
Beneficiary Payments	E5.00
Payment History	E5.00

7. eWallet Services

The eWallet allows FNB customers to Send Money to anyone with an active Swazi MTN cell number. Money is transferred instantly. Recipients can use the money in the eWallet to buy airtime, Send Money on to other cellphones and more.

Send Fee

Send Value	Fee
E20 – E1000	E8
E1001 – E2000	E12
More than E2000	E16

Withdrawal Fee

Withdrawal Value	E20 – E500	E501 – E1000	E1001 – E1500	E1500+
First Withdrawal	Free			
Subsequent withdrawals (FNB ATM fee)	E5.00	E10.00	E15.00	E20.00

Other Fees

	Fee
Prepaid Purchase	E1.50
Balance Enquiry	Free
Send Money (OnSend)	E2.00
Dormancy Fee	E5.00
Monthly Fee	Free

8. Speedpoint™

Wholesalers and retailers benefit from Speedpoint™ Point of Sale terminals that enable businesses to receive payments made by credit, debit or smart card.

Fees	
Installation (once off fee, includes 2 Supervisor cards)	E480.00
Replacement of Supervisor Card	E65.00
Tally Rolls	E4.50 per roll
Sales commission	5% of sale value
Minimum Monthly Commission *	E300.00*
Monthly rental of POS terminal*	E195.00*

*current fees - subject to change as per CPIX

9. Mini ATMs

Cash dispensing solution suitable for retailers in areas with no banking facilities

Fees	
Installation Fee	Free
Monthly rental	E100.00
Tally Rolls	E6.50 per roll

10. Foreign exchange and trade

International Banking - global transactions at your fingertips

Foreign Exchange Payments Received by Customers - Bills and Electronic	
Inward Swift Transfer	
Commission	0.55% of Emalangeneni value
Minimum Charge	E60.00
Maximum Charge	E530.00
Travellers Cheques and Foreign Notes	
Customers Buying – Bank Selling	
Travellers Cheques	
Commission*	2.5% of Emalangeneni value
Minimum Charge	E100.00
Maximum Charge	E3025.00
Foreign Notes (no coins to be purchased)	
Commission*	3% of Emalangeneni value
Minimum Charge	E90.00
Maximum Charge	E2000.00
Sales of Exchange	
Outward Bank Drafts & Swift Transfers	0.55% of Emalangeneni value
Minimum Charge	E60.00
Maximum Charge	E530.00
SWIFT Charges	E70.00
Customers Selling – Bank Buying	
Travellers Cheques	
All Currencies	
Commission	2% of value
Minimum Charge	E70.00

Maximum Charge	E1650.00	
Canadian Dollars		
Commission	2% of value	
Minimum Charge	E90.00	
Maximum Charge	E1500.00	
Limits per <i>bona fide</i> traveller per day		
USD 2000.00		
Foreign Notes (no coins to be purchased)		
Commission*	2% of Emalangen Value	
Minimum Charge	E100.00	
Maximum Charge	No maximum	
Customers Foreign Currency Accounts		
Withdrawal	0.25% of value	
Currency	Minimum	Maximum
USD	20.00	75.00
GBP	10.00	70.00
EUR	10.00	70.00
Deposits (other than cash)	Free	
Statements	Free	
Other Services		
Foreign Exchange Control		
Forms 178		
Attestations	Minimum charge E15.00	
Follow ups	Maximum charge E100.00	
Applications		
Written/Form G	E300.00	
Extraordinary	E500.00	
Customer Queries		
Up to 3 months old	Free	
Older than 3 months	E200.00	
Stop Payments	E100.00	
Forward Exchange Contracts		
Establishment	E300.00	
Drawdowns		
1 st	Free	
Subsequent	E75.00	
Cancellation	E100.00	
Extension	E300.00	
Local Transfer (RTGS)	E15.00 + normal SWIFT charges (max E575.00)	

- Unless otherwise instructed, the foreign exchange fees plus, in need, the telegraphic expenses and other charges are to be recovered from the beneficiary/payee/last endorser.
- In the case of inward foreign drafts, any recoveries accrue to the bank at the point of deposit.
- Drafts and cheques are purchased with the recourse to a customer account therefore prior management authority must be obtained before negotiation

Trade Services	
Guarantees	
Establishment fee	E250.00
Local guarantees	1% per 6 months
Minimum Charge	E250.00
Foreign guarantees	1% per 6 months
Minimum Charge	E500.00
Cash Secured	0.75% per 6 months
Minimum Charge	E250.00
Amendments (Local and Foreign)	E250.00
Telecommunication cost	E60.00
Postage	E30.00
Export Letters of Credit	
Advising Fee	E300.00
L/C collected to negotiate at another bank	E300.00
Amendment	E500.00 + SWIFT charge
SWIFT	E70.00
Courier	ACTUAL COST
Negotiation	0.5%
Assignment of proceeds	0.75%
Expired Unutilised Fee	E200.00
Confirmation Fee (dependant on perceived bank & country risk)	E300.00
Foreign Bills (Imports & Exports)	
Commission*	0.50% of value
Minimum Charge	E120.00
Maximum Charge	E1285.00
SWIFT	E70.00
Duplicate Documents	E100.00
Import Letters of Credit	
Establishment	0.8% per 3 months
Minimum Charge	E650.00

SWIFT	E220.00
Amendment	E500.00
Discrepant documents	E500.00

11. FNB Trust Services

FNB Trust Services offers the drafting of Wills and Estate Planning for clients with estates worth E5 million or more. Fees are available on request.

12. Homeloans

Homeloans from FNB assist with finance when purchasing residential property.

Fees	
Valuation fee	On request
Initiation Fee	E255.00
Re-advance	E255.00
Monthly administration fee	E6.40 per month
Group Personal Loans Fees	
Adminiatration Fee	E255.00
Bank Cheque	E85.00

13. WesBank

For all your Vehicle and Asset finance needs.

New Business	
Processing Fee	1% of loan value
Minimum	E2 750.00

- *For all other WesBank related fees, contact WesBank directly*