



Product and Pricing Guide

Gold Account

1 July 2019– 30 June 2020

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

Get unlimited value through banking at your fingertips with your **FNB Gold Account**

Enjoy more perks and savings with your FNB Gold Account. In light of your banking needs, a Gold Account gives you simple, safe, and flexible ways to do your everyday banking. This affordable account is easy to manage with a number of options to transact for **free** on our digital channels.



Pay As You Use Pricing

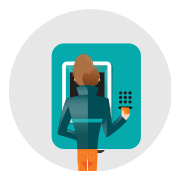
E38
Per Month



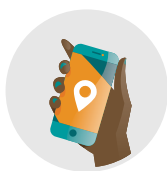
Bundled Pricing

E127
Per Month

Exclusive value for **Gold Account holders** on bundled pricing



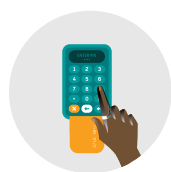
6 FREE withdrawals on bundled pricing



FREE GeoPayments



FREE subscription to the **FNB App, online banking, and cellphone banking**



FREE Point of Sale swipes



FREE online payments



FREE internal and external debit orders



FREE electronic transfers between personal accounts



FREE inContact messages on the FNB App and cellphone banking

Bank at your fingertips with your Gold Account on the FNB App

Banking is now simple, convenient and more accessible with the FNB App. Access your finances instantly with just one click. Continue to save your time and money around the clock with our free banking solutions.

Make electronic payments

- Make payments to FNB and non-FNB Accounts
- Pay your DSTV bill
- Pay your EWSC water bill

Make prepaid purchases

- Buy MTN or Eswatini Mobile Airtime with no data costs
- Buy prepaid electricity conveniently

Conveniently update your login details

- Change your access credentials (username or password) at the touch of a button
- Enable or disable biometric authentication

Make GeoPayments

- Pay or receive funds from a nearby FNB App user without the need for account details
- Split the bill between FNB recipients

Cardless cash withdrawals

- Withdraw cash without your FNB debit card at all FNB ATMs and ADTs.

Transfer funds

- Move funds between your own accounts in real-time

Detailed transaction history

- Have access to your transaction history at all times

Added security

- Authorise transactions and payments with a single tap

Send eWallet

- Send and receive money to or from anyone with an MTN or Eswatini Mobile number

Pay 2 Cell

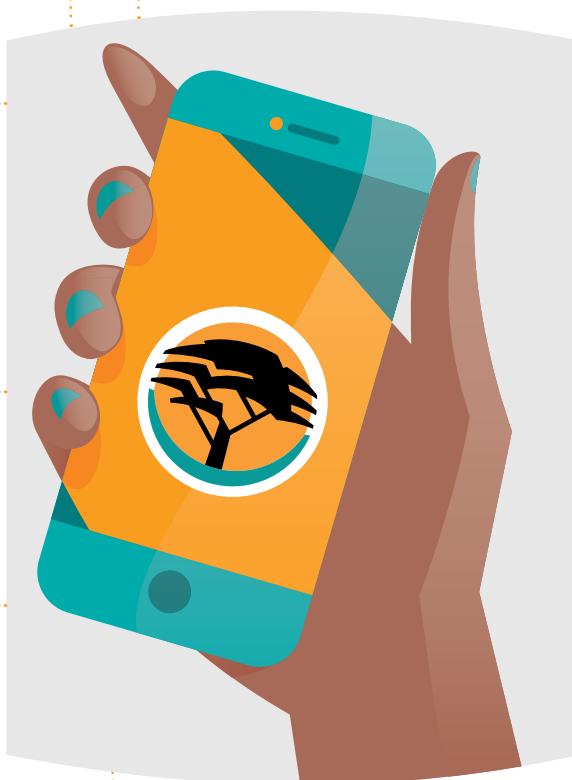
- Make payments to an FNB account holder using only the recipients cellphone number

Link accounts

- Link an account or create a beneficiary via the FNB App

Report fraud

- Report fraud or log a dispute via the App



 **FNB App**



Your FNB Gold Account savings options make saving for the things that matter most **easy and convenient**

Our wide range of savings and investment solutions provide you with the flexibility and access you need to grow and protect your money. These products have been centered around finding the right solution for you whether it's saving for immediate needs or long-term goals.

Each swipe gets you **more savings**

With Bank Your Change®, your purchase amount is rounded up into your savings pocket. Want to save more than the rounded up amount? Its easy, simply top up to increase your savings each time you swipe.



See your savings grow

Why wait to see how your savings have grown when you can do it whenever you want via the FNB App.

Get instant access to your funds for unexpected expenses.

With Bank Your Change®, there is no need to queue to transfer your savings from your Savings Pocket to your Smart Gold Account. Simply do it via the FNB App.



Don't have Bank Your Change yet? This is how it works

- You buy goods to the value of E266.50 **using your FNB card.**
- E266.50 is **debited** from your account.
- **The amount gets rounded up** to the nearest E1 (in this case E267)*
- The difference (in this case E0.50) is **deposited into your linked savings account**
- You have **automatically saved** E0.50 with Bank Your Change®



32 Day Notice

With your 32 day Notice Account, the interest earned increases after 32 days, and again after 64 days. This gives you better returns over time. Ideal for savings towards specific goals, special occasions, or to grow your investment over time.

Access your money after a **fixed period**

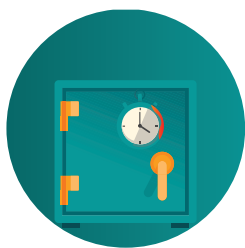
Need to invest your money for a longer or fixed term? Your Gold Account gets you access to investment accounts with competitive interest rates.



Flexi-Fixed Deposit

Need access to your investment within short notice? Then the Flexi-Fixed Deposit is ideal for you as a portion of the funds are available within a 24-hour period from initial request.

- Start investing from as little as E100.
- Make additional deposits at anytime during the investment period.
- Choose your investment period option from 3 months to 12 months.
- Get 2 penalty free withdrawals within your investment period which enables you to access up to 15% of your investment balance.



Fixed Deposit

With your Gold Account, get an investment account with a fixed term and competitive returns over the period of your investment.

- Choose your investment term from 6 months to 60 months.
- Get up to 7.55% interest.

Flexi-Fixed Deposit benefits

- **Reinvest or redirect interest**
Interest can be reinvested in the account or paid out into another account
- **It's free**
There are no monthly fees
- **Do it online**
Manage your account online
- **Guaranteed capital**
Your original deposit is 100% guaranteed
- **Terms**
Choose an investment period that is suited to your needs between 3 to 12 months

Your Gold Account gets you access to a range of **lending solutions** to help you cater to your needs

Access credit to improve your lifestyle by selecting from a range of credit products, each designed to cater to your specific needs, with personalised interest rates and flexible repayment options. Get more with your Gold Account.



Personal loans

Want to ensure a bright future for your child, walk down the aisle in style, or finally take that dream holiday? With an FNB Personal Loan, you can achieve those hard to reach goals.



WesBank Vehicle Finance

Thinking of getting a new set of wheels but don't know where to start turning this dream into a reality? Find the right ride and let us finance it for you at affordable rates through WesBank Vehicle Finance.

Budget Car Finance

Are you looking for a pre-owned car within a low price range? FNB's Budget Car Finance is the right solution for you as it gives you access to credit for the purchase of a pre-owned vehicle or grey import valued from E80 000 with ease.



Home loans

FNB Home Loan

Get a home loan with competitive interest rates whether you are buying your first home, expanding your investments or completing the construction of your home.

Umkhaya Rural Home Loan

Looking to build your home on Swazi Nation Land?

Why waste more time waiting until you have enough money to build out of pocket when you can get an FNB Umkhaya Rural Homeloan.

Sinawe Mkhaya as we give you up to E350 000 and **up to 10 years to pay.**

- All you need is a salaried cheque account with a minimum monthly salary of E3,500
- Either individual and joint income can be considered for application
- Get FNB House Owners Insurance at affordable rates when structure is completed

Take care of those who matter most in difficult times with **affordable FNB Funeral Cover**



FNB Funeral Cover

Want the most affordable funeral cover? Get FNB Funeral Cover for you and your immediate family.

FNB Funeral Cover extends cover to your extended family members because we understand that they are as much your family.

Safeguard yourself against the unexpected loss or damage of your vehicle with **affordable FNB Motor Insurance**.



FNB Motor Insurance

With your FNB Gold Account get the right insurance to keep you in motion.

- Qualify for 0% excess by paying a nominal fee or pay 5-10% compulsory excess
- Up to E2M third party liability cover for injury and death in accidents



FNB Funeral Cover benefits

- **20% cash back** after three claim free years
- **Unlimited** number of children covered
- **Double accident cover** for all immediate family members
- **Affordable** premiums

FNB Motor Insurance benefits

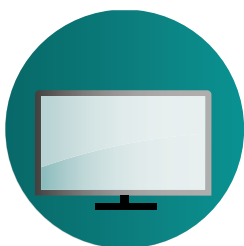
- **10% cash** discount on your annual premiums for each claim free year
- Covers against loss or damage resulting from **theft, hijacking & accidents**
- **Free towing** nationwide, emergency car and accommodation when you need it

Cover your house from the unexpected with **affordable house insurance.**



FNB House Insurance

Get affordable house cover for your house with FNB House Insurance. Cover extends to all types of structures.



FNB House Contents Insurance

Your Gold Account helps you protect all your household contents with affordable premiums.

Whether as a house owner, joint owner or tenant, your Gold Account helps you get a more affordable house content Insurance.



Benefits that keep your house covered

With FNB House insurance you get:

- Cover against accidental damage on your house and fittings
- Get tiered premiums as per your needs with 10% excess

Benefits that keep your household contents insured

- Theft of personal belongings
- Damage to personal belongings because of natural disasters, power surges which cause damage to electronic appliances.

Transaction Description	Pay As You Use	Bundled Pricing
Monthly Fees	E38.00	E127.00

Payments and Transfers	Pay As You Use	Bundled Pricing
Electronic payments to third party	E15.00	Free
GeoPayments	E10.00	Free
Point Of Sale (POS) Swipes	E6.10	Free
Internal debit orders	E6.60	Free
External debit orders	E21.80	Free
Electronic transfers between personal accounts	Free	Free

Convenience and Value-Adds	Fees
e-Wallet Prepaid electricity purchase	E3.00
e-Wallet Prepaid airtime purchase	E2.50
e-Wallet Send money	Send for as little as E6.00 (max charge E14.00)
Balance enquiry via online and FNB App	Free

Cash Deposits and Withdrawals	Fees
ADT / ATM Deposit	Free
First e-Wallet withdrawal	Free
Cash Plus Cash In (deposit)	Free
Cash Plus Cash Out (withdrawal)	From as little as E4.00 (max charge E14.50)
FNB ATM Cash withdrawals	E1.20 per E100.00 (min E6.00, no max) 6 free withdrawals on bundled pricing

Click the link below for detailed Pricing

<https://www.fnbswaziland.co.sz/rates-pricing/pricingGuide.html>