



Product and Pricing Guide

Smart Gold

1 July 2019–30 June 2020



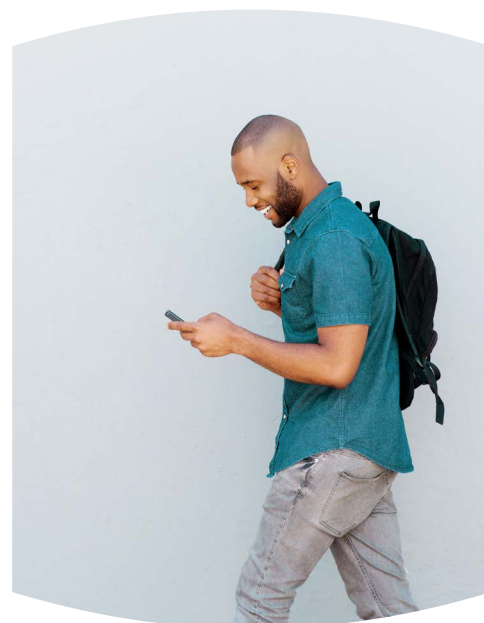
FNB

How can we help you?

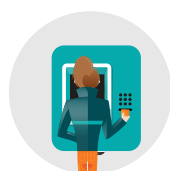
First National Bank of Swaziland Limited – a subsidiary of FirstRand EMA (Pty) Ltd. A Licenced Financial Services Institution. Reg. No. R7/6271

A little can go a long way with your **FNB Smart Gold Account**

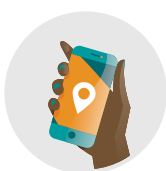
Take your first step towards responsible financial management with your FNB Smart Gold Account. Chasing your goal is a full time job, your Smart Gold Account helps you to do more and be more. Whatever your banking needs are, a Smart Gold Account gives you simple, secure and affordable ways to do your everyday banking.



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



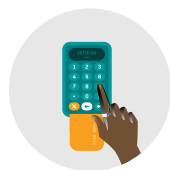
4 FREE withdrawals
(standard rates apply after these)



FREE GeoPayments



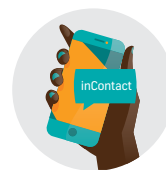
FREE online payments



FREE point of sale swipes



FREE internal and external debit orders



FREE inContact messages on the FNB App and via **cellphone banking**



FREE electronic transfers between personal accounts



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

Bank on-the-go with cellphone banking

Bank anytime, anywhere with FNB Cellphone Banking. Have easy, immediate access to all your finances across multiple accounts with the push of a button. Save yourself time and money with our **24/7** free banking solution.

Electronic payments

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

Buy prepaid airtime

- Buy MTN or Eswatini Mobile airtime
- Airtime balance at zero? Buy airtime by dialing *103*321#

Cardless cash withdrawals

- Withdraw cash without your FNB debit card on FNB ATMs

Send and receive money with eWallet

- Send money to anyone with a valid MTN or Eswatini Mobile number
- Recipients receive money immediately and can withdraw it from any FNB ATM or a CashPlus agent

Buy prepaid electricity

- Purchase electricity units from EEC

Get your account numbers

- Check account numbers for all your accounts

Get a mini-statement

- View mini-statements for the last four transactions on your account



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

Have you tried banking on the FNB App? Its banking made simple, easy and more convenient with the FNB App. Get easy, immediate access to all your finances with the simple touch of the button. Save yourself time and money with this 24/7 banking solution. No airtime or data needed.

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 Geo Payments

- 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



We understand that sometimes getting started is the biggest obstacle to saving, that's why your FNB Smart Gold Account makes **saving for the things that matter** easy

Get a range of saving products to suit your needs including a free linked savings pocket account that lets you save as you spend.

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? It's easy, simply top up to increase your savings each time you swipe.

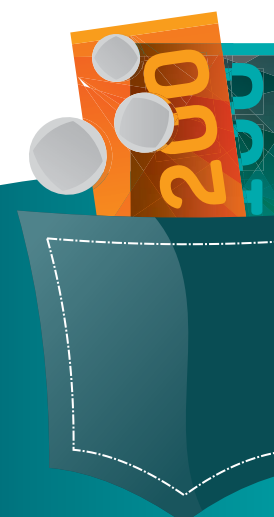


See your savings grow

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**

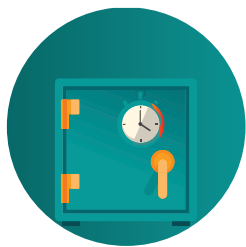
Need to invest your money for a longer or fixed term? Your Smart Gold Account gets you access to investment accounts with competitive interest rates.



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 £100.
- 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 Smart 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

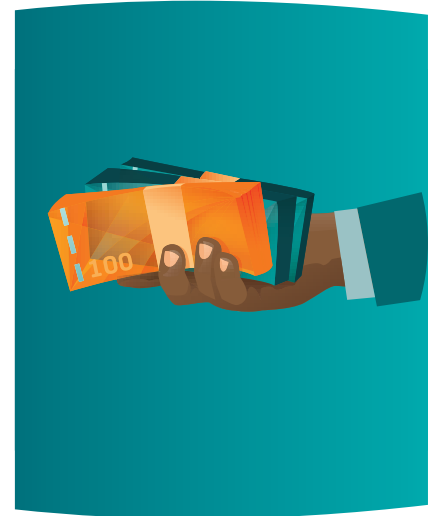
Your original deposit is 100% guaranteed

Terms

Choose an investment period that is suited to your needs between 3 to 12 months

Get access to **credit** when you need it with your FNB Smart Gold Account

Get more with your FNB Smart Gold Account with access to credit to improve your lifestyle. Select from a range of credit products each designed to cater to a world of possibilities, with personalised interest rates and flexible repayment options because we understand that sometimes you need a little bit of help.



Personal loans

Whether it's taking a holiday or topping up school fees, an FNB Personal Loan helps get you access to your goals with ease.



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.



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

With your Smart Gold Account get FNB Funeral Cover that extends to your wider family, because we understand that they are as much your family as your immediate family.

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



FNB Motor Insurance

With your FNB Smart 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

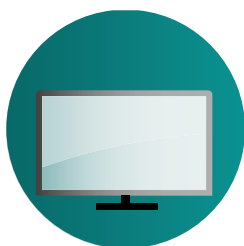
- **10% cash** discount on your annual premiums for each claim free year
- Covers against loss or damage resulting from **theft, hijacking & accidents**
- **Free towing** nationwide, emergency car and accommodation when you need it

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

Whether as a house owner, joint owner or tenant, your Smart 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	E24.00	E65.00

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.fnbwaziland.co.sz/rates-pricing/pricingGuide.html>