

# Product and pricing guide

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Q ) Switch to FNB

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## FNB Smart Account



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

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

### Pricing options your FNB Smart Account

1

Pay As You Use option

Monthly Account fee

**E25**

2

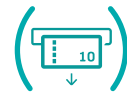
Bundled option

Monthly Account fee

**E67.50**



## Exclusive value for Smart Account holders on bundled pricing



**4 FREE** withdrawals  
on bundled pricing



**FREE** Point of  
Sale swipes



**FREE** electronic  
transfers between  
personal accounts



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



**FREE**  
GeoPayments



**FREE** online  
payments



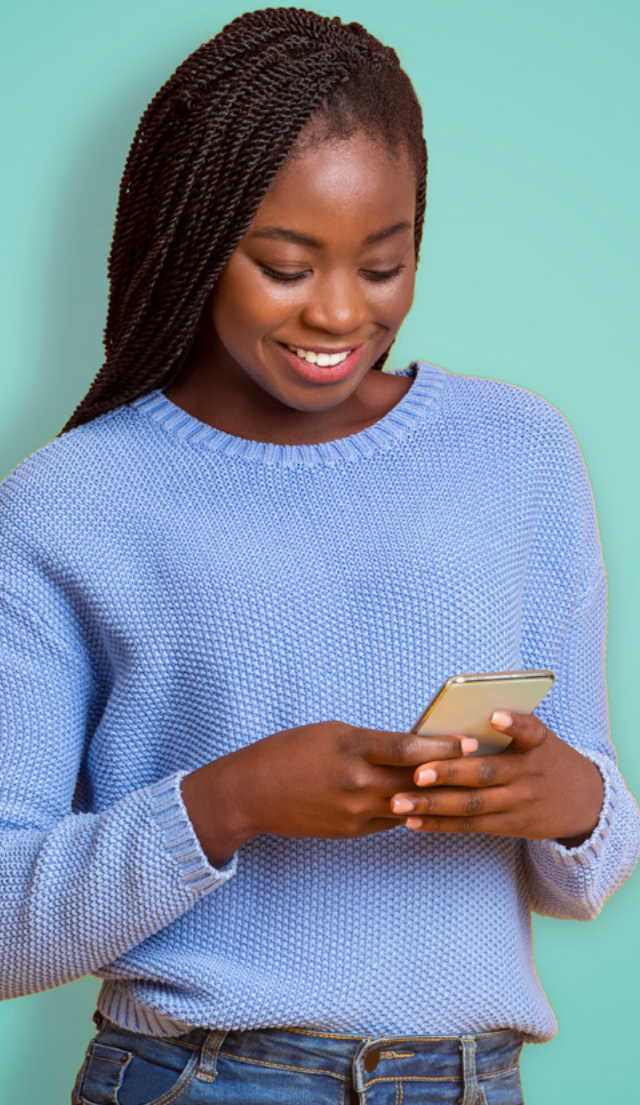
**FREE** inContact  
messages on  
the FNB App and  
cellphone banking



**FREE** internal  
and external  
debit orders

## 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

### Cardless cash withdrawals

- Withdraw cash without your FNB debit card on FNB ATMs

### Buy prepaid electricity

- Purchase electricity units from EEC

### Get your account numbers

- Check account numbers for all your accounts

### Buy prepaid airtime

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

### 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

### Get a mini-statement

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



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

## Make electronic payments

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

## Make GeoPayments

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

## Transfer funds

- Move funds between your own accounts in real-time

## Added security

- Authorise transactions and payments with a single tap

## Pay 2 Cell

- Make payments to an FNB account holder using only the recipients cellphone number
- Access your phone contact list for cellphone number.

## Update your login details

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

## Link accounts

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

## Make prepaid purchases

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

## Report fraud

- Report fraud or log a dispute via the App
- Reset PIN
- Block and unblock card

## Cardless cash withdrawals

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

## Detailed transaction history

- Have access to your transaction history at all times

## We understand that sometimes getting started is the biggest obstacle to saving, that's why your FNB Smart 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.

### FNB Savings Pocket

#### 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

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



## Access your money after a fixed period

Need to invest your money for a longer or fixed term? Your Smart 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 E1000.
- 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 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

- 1 **Re-invest or redirect interest**  
Interest can be re-invested in the account or paid out into another account
- 2 **It's free**  
There are no monthly fees
- 3 **Do it online**  
Manage your account online
- 4 **Guaranteed capital**  
Your original deposit is 100% guaranteed

### ➤ 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.

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

Get more with your FNB Smart 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 favourable 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.

### 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.

#### FNB Funeral Cover benefits

- 1 20% cash back after three claim free years
- 2 Unlimited number of children covered
- 3 Double accident cover for all immediate family members
- 4 Affordable premiums

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

### ➤ FNB Motor Insurance

With your FNB Smart 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 Motor Insurance benefits

- 1 **10% cash** discount on your annual premiums for each claim free year
- 2 Covers against loss or damage resulting from **theft, hijacking & accidents**
- 3 **Free towing** nationwide, emergency car and accomodation 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.

### Benefits that keep your house covered

With FNB House insurance you get:

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

## FNB House Contents Insurance

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

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

### Benefits that keep your household contents insured

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

# Pricing Guide



| Transaction Description | Pay As You Use | Bundled Pricing |
|-------------------------|----------------|-----------------|
| Monthly Fees            | £25.00         | £67.50          |

| Payments and Transfers                         | Pay As You Use | Bundled Pricing |
|--|----------------|-----------------|
| Electronic payments                            | £15.00         | Free            |
| GeoPayments                                    | £10.00         | Free            |
| Point Of Sale (POS) Swipes                     | £6.10          | Free            |
| Internal debit orders                          | £6.85          | Free            |
| External debit orders                          | £22.70         | Free            |
| Electronic transfers between personal accounts | Free           | Free            |

| Convenience and Value-Adds             | Fees  |
|--|---|
| e-Wallet Prepaid electricity purchase  | £3.00   |
| e-Wallet Prepaid airtime purchase      | £2.70   |
| e-Wallet Send money                    | Send for as little as £6.00 (max charge £22.00) |
| Balance enquiry via online and FNB App | Free  |

| Cash Deposits and Withdrawals  | Fees  |
|--------------------------------|---|
| ADT / ATM Deposit              | Free  |
| First e-Wallet withdrawal      | Free  |
| CashPlus Cash In (deposit)     | Free  |
| CashPlus Cash Out (withdrawal) | From as little as £4.00 (max charge £18.00)                                   |
| FNB ATM Cash withdrawals       | £1.35 per £100.00 (min £6.00, no max)   6 free withdrawals on bundled pricing |



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