



Product and Pricing Guide
Platinum 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

Your FNB Platinum Account gets you even **more exclusive value** for all your day-to-day transactional needs so you get the time to **do more**.

There's nothing quite like getting more value, more convenience and more savings for you and your family. Enjoy easy payments all the time with our range of digital solutions from sending money to your loved ones, to staying on top of your monthly bills and splitting the bill through FNB GeoPay.

Manage your money better and get more value with savings, investment and insurance solutions.



Pay As You Use Pricing
E42
Per Month

Bundled Pricing
E176
Per Month

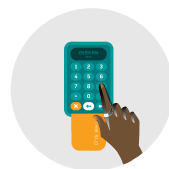
Added value to your **FNB Platinum Account** on bundled pricing



8 FREE ATM cash withdrawals



FREE emailed statements monthly



FREE POS swipes



FREE electronic transfers between personal accounts



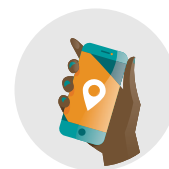
FREE internal and external debit orders



FREE online payments



FREE subscription to the **FNB App, Online Banking, and Cellphone Banking**



FREE GeoPayments

Helpful ways to bank:

- > Bank online or via the FNB App



- > Make electronic payments and transfers

- > Make prepaid purchases
- > Send e-Wallets
- > Split the bill via Geopayments
- > Make cardless cash withdrawals
- > Create a beneficiary/link via the FNB App

At home or on the move, make banking and managing your money easier and more affordable by **banking at your fingertips** for all your needs.

Have easy, immediate access to all your finances with the simple touch of a button. Our 24/7 banking solutions open you up to a whole new world of banking with free monthly subscriptions on the FNB App and Online Banking where you get free emailed statements, balance enquiries, pin card replacement and inContact messages with all your transactions.

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

Report fraud

- Report fraud or log a dispute via the App

Link accounts

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



Your FNB Platinum Account gives you **access to savings solutions** with competitive rates

Save and invest for the things that matter to you with flexible terms so you can access your money for life's unexpected emergencies or with more fixed terms, we have the right solution for you.



Each swipe gets you **more savings**

With Bank Your Change®, your purchase amount is rounded up to the nearest E1 and the difference is deposited into your savings pocket. Want to save more than the rounded up amount? It's easy, simply select your top up amount from a range of options to increase your savings each time you swipe (E2, E5, E10, E20, E50).



Money Maximiser

Need to manage your money better, get more value for your money through investing in a Money Maximiser?

This investment account guarantees the capital invested and also ensures that your money goes further as you earn a competitive market related rate.

Money Maximiser for the Platinum Account



- With your Money Maximiser, you have immediate access to your money at competitive return rates
- Minimum opening deposit for your Money Maximiser account is E100 000
- Get up to 6.4% interest
- Original deposit and quoted returns are guaranteed
- No management fees apply



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 Platinum 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 Platinum 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

Its free

There are no monthly fees

Do it Online

Manage your account online or on the app

Guaranteed capital

Your original deposit is 100% guaranteed

Terms

You choose between 3 to 12 month Investment term

Your FNB Platinum Account gets you **lending solutions** suited to your needs from buying a home to getting new 'wheels'.

Building or buying a new home or wanting to start that long awaited construction on Swazi Nation Land, your Platinum Account gets you access to the right finance solution for it. This is true for simply buying that new car that you've had your heart set on or getting that extra cash to meet your needs.



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

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

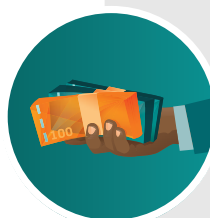
Sinawe Mkhaya as we give you up to E350 000 and **up to 10 years to pay.**

- Get FNB House Owners Insurance at affordable rates when structure is completed



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.



Personal Loans

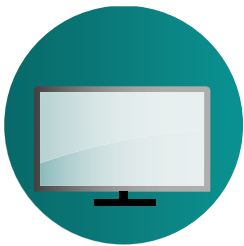
Want to ensure a bright future for your child, walk down the aisle in style, or finally take that dream holiday? With an FNB Personal Loan, you can achieve those hard to reach goals.

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

Whether as a house owner, joint owner or tenant, your Platinum 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.

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



FNB Funeral Cover

With your Platinum 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 unexpected vehicle emergencies (loss and damage) with **affordable FNB Motor Insurance.**



FNB Motor Insurance

With your FNB Platinum 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 accomodation when you need it

Transaction Description	Pay As You Use	Bundled Pricing
Monthly Fees	E42.00	E176.00

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
External debit orders	E21.80	Free
Internal debit orders	E6.60	Free
Electronic transfers between personal accounts	Free	Free

Convenience and value adds	Fees
eWallet prepaid electricity purchase	E3.00
eWallet prepaid airtime purchase	E2.50
eWallet - send money	send for as little as E6.00 (max charge E14.00)
Balance enquiry via online and app	Free

Cash Deposits and withdrawals	Fees
ADT / ATM Deposit	Free
First eWallet withdrawal	Free
Cash Plus Cash In (deposit)	Free
FNB ATM cash withdrawals	E1.20 per E100 (min E6.00, no max) 8 free withdrawals on bundled pricing

Click the link below for detailed Pricing

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