



FNB Eswatini Pricing Guide

Effective from 1 July 2021-30 June 2022



Disclaimer:

The published pricing is effective 1 July 2021. Some system-based changes may be updated post this publication date. Should any customers be impacted by delays, appropriate notification shall be made.

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WesBank





Retail Banking

Retail Banking



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WesBank

Monthly Account Fees	Pay As You Use	Bundled Pricing
Private Clients Cheque	N/A	E350.00
Platinum Cheque	E43.80	E183.00
Gold Cheque	E39.50	E132.50
Smart Gold	E25.00	E67.50
Supersave (Social Grant)	Free	N/A
Sicalo Account	E6.25	N/A
Future Account	E4.40	N/A
Umlondvoloti	E30.00	N/A
Annual Student Account (Local Universities)	N/A	E65.00
Student Account (SA)	N/A	E23.00
Deposit Fees		
Branch Cash Deposits	Free	
ADT/ATM Cash Deposits	Free	
Cheque Deposits	E30.00 +E6.00/Cheque (Max E100.00)	
Cross Border Remittance		
Cross Border to SA	E70.00	
Cross Border to SD	E100.00	

Retail Banking



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Withdrawal Fees

FNB ATM Cash Withdrawals	E1.35 per E100.00; Min E6.25, no max
Other Banks ATM Cash Withdrawals	E16.00 + E1.35 per E100.00
Mini ATM Cash Withdrawal	E1.35 per E100.00; Min E6.25, no max
International ATM Cash Withdrawal	E60.00
Branch Cash Withdrawals	E57.00 + E2.00 per E 100.00
Cardless Cash Withdrawal	E1.35 per E100.00; Min E6.25, no max
International Branch Cash Withdrawal	E62.50
Non FNB card ATM Access Fee	E45.00

Prepaid Purchases (via ATM, Cellphone Banking, FNB App Or Online Banking)

Airtime / Data	E2.70 per E100.00 (Max E10.00)
Electricity	E2.70 per E100.00 (Max E10.00)
Multichoice	E15.45

Point of Sale

POS Purchases	PAYU - E6.10, Bundled - Free
Cash at Till	E6.10

Retail Banking



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Payment and Transfers

Inward Internet Transfers from other Banks	Free
Commission Local Transfer (Third Party Payment)	E108.50
Online Payments	E15.00
Pay2Cell	E15.00
Cheque Payments	E65.00
Bank Cheque	E160.00
External Debit Orders (Non FNB Recipients)	E22.70
Internal Debit Orders (FNB Recipients)	E6.85
Electronic Transfers Between Personal Accounts	Free
Manual Transfers (Inter-Account Branch Transfer)	Free
Manual Linking of Beneficiaries	E59.00
Scheduled Payments- Establishment	E35.50
Scheduled Payments- Amendments	Free
Stop Payments - Online	E43.50
Stop Payments - Branch	E59.40
Special Clearance	E140.00
Deposit of Post-Dated Cheque	E109.00

Retail Banking



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Payment Notifications

inContact	Free
Email	E0.88
SMS	E1.66

Balance Enquiry

FNB Online Banking/APP	Free
FNB ATM	E2.05
Other Bank's Balance Enquiries	E6.75
Balance Enquiries Branch	E8.10
Balance Enquiries Cellphone	E1.40
Balance Enquiries Cellphone - All Accounts	E1.40
Telephone Enquiries	E6.80

Retail Banking



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Statements

One Free Statement per Customer per Month

ATM Mini Statements

E6.45

Cellphone Statements

E5.50

Branch Provisional Statements (per page)

E17.75

Branch Statements (per page)

E17.75

Historical Statements Email (Older than 3 months) (per statement)

E17.75

Historical Statements Branch (Older than 3 months) (per page)

E17.75

Emailing of Historical Statements, Online Banking, older than 3 months

E17.75

Additional Statements - Online Banking

Daily

E56.85

Weekly

E24.90

Bi-Monthly

E14.05

Additional Statements - Paper Banking

Daily

E113.70

Weekly

E45.55

Bi-Monthly

E22.75

Retail Banking



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Penalty Fees

Unpaid Item	E100.00
Inward Unpaid Fee	E98.80
Card Replacement-Personalised	E128.00
Card Replacement- Non Personalised	E97.50
Pin Replacement	E60.00
ATM Declined Fee	E9.20
POS Declined Transaction Fee	E9.20
Failed Scheduled Transaction	E9.20
Debit Card International Declined Fee	E9.20
Honouring Fee	E296.00
Dispute Transaction Fee	E81.90
Interest on Overdrawn Accounts	Prime + 13%

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Other Fees

ENC Upliftment Fee	E341.00
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Credit Fees

Personal Loans

Monthly Admin Fee	E35.00
Initiation Fee	5% of loan (min E500; max E3 000)

Property Finance

Monthly Admin Fee	E30.00
Initiation Fee	1% of loan (min E2500; max E5 000.00)
Early Settlement Fee	Free

Overdraft

Initiation Fee	1.5% of loan (min E350; max E1 000.00)
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Commercial & Corporate Banking

Commercial & Corporate Banking



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WesBank

Monthly Account Fees	Pay as you use (PAYU)	Bundled Pricing
Business Cheque	£83.00	£150.00
Commercial	£132.00	N/A
Corporate	£132.00	N/A
Cashman	£132.00	N/A
Deposit Fees		
Cash Deposit Fees - Schools	Free	
Cash Deposit Fees (Branch) - SMEs	Free for amounts up to £30 000.00 per day 1% for amounts above £30 000.00	
Cash Deposit Fees (ADT) - SMEs	Free for amounts up to £30 000.00 per day 0.8% for amounts above £30 000.00	
Cash Deposit Fees - Corporates	Negotiable	
Cheque Deposits	£30.00 + £6.00/Cheque (Max £100.00)	
Withdrawal Fees		
FNB ATM Cash Withdrawals	£1.35 per £100.00; Min £6.25, no max	
Other Banks' ATM Cash Withdrawals	£16.00 + £1.35 per £100.00	
Mini ATM Cash Withdrawal-PAYU	£1.35 per £100.00; Min £6.25, no max	
International ATM Cash Withdrawal	£60.00	
Branch Cash Withdrawals	£57.00 + £2.00 per £ 100.00	
Cardless Cash Withdrawal	£1.35 per £100.00; Min £6.25, no max	
International Branch Cash Withdrawal	£62.50	
Non FNB Card ATM Access Fee	£45.00	

Commercial & Corporate Banking



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Cross Border Remittance

Cross Border to SA	E70.00
Cross Border to SD	E100.00

Prepaid Purchases (via ATM, Cellphone Banking, FNB App Or Online Banking)

Airtime / Data	E2.70 per E100.00 (Max E10.00)
Electricity	E2.70 per E100.00 (Max E10.00)
Multichoice	E15.45

Point of Sale / Merchant Services

POS Purchases	PAYU - E6.10, Bundled - All Free
Speedpoint Rolls	Free
Cash at Till	E6.10
POS Rental	Negotiable
POS Rentals: General	E220.00
POS Rentals: GPRS (Mobile)	E440.00
POS Commission on Total Sales	5%
e-Commerce	5%

Commercial & Corporate Banking



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Payment and Transfers

Inward Internet Transfers from other Banks	Free
Commission Local Transfer (third party payment)	E108.50
Online Payments	E15.00
Pay2Cell	E15.00
Cheque Payments Business (Service Fee Based)	E65.00
Bank Cheque	E160.00
External Debit Orders	E22.70
Internal Debit Orders	E6.85
Electronic Transfers Between own Accounts	Free
Manual Transfers	Free
Manual Linking of Beneficiaries	E59.00
Scheduled Payments- Establishment	E35.50
Scheduled Payments- Amendments	Free
Stop Payments - Online	E43.50
Stop Payments - Branch	E59.40
Special Clearance	E140.00
Deposit of Post-Dated Cheque	E109.00
Manual EFT Payments at OPC (per beneficiary)	Negotiable (max E20.00)

Commercial & Corporate Banking



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WesBank

Statements

One Free Statement per Customer per Month

Posted Statement	E30.00
ATM Mini Statements	E6.45
Cellphone Statements	E5.50
Branch Provisional Statements (per page)	E17.75
Branch Statements (per page)	E17.75
Historical Statements Email (Older than 3 months) (per statement)	E17.75
Historical Statements Branch (Older than 3 months) (per page)	E17.75
Emailing of Historical Statements, Online Banking, Older than 3 months	E17.75

Additional Statements – Online Banking

Daily	E56.85
Weekly	E24.90
Bi-Monthly	E14.05

Additional Statements – Paper Based

Daily	E113.70
Weekly	E45.55
Bi-Monthly	E22.75

Commercial & Corporate Banking



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WesBank

Payment Notifications

inContact	Free
Email	E0.88
SMS	E1.66

Penalty Fees

Unpaid Item	E100.00
Inward Unpaid Fee	E98.80
Card Replacement-Personalised	E128.00
Card Replacement- Non Personalised	E97.50
Pin Replacement	E60.00
Card Replacement- Non Personalised	E93.50
ATM Declined Fee	E9.20
POS Declined Transaction Fee	E9.20
Failed Scheduled Transaction	E9.20
Debit Card International Declined Fee	E9.20
Honouring Fee	E296.00
Dispute Transaction Fee	E81.90
Interest on Overdrawn Accounts	Prime + 13%
Deposit of Post-Dated Cheque	E109.00

Commercial & Corporate Banking



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Balance Enquiry

FNB Online Banking/APP	Free
FNB ATM	E2.05
Other Bank's Balance Enquiries	E6.75
Balance Enquiries Branch	E8.10
Balance enquiries Cellphone	E1.40
Balance Enquiries Cellphone - All Accounts	E1.40
Telephone Enquiries	E6.80

Other Fees

Special Clearance	E135.00
Audit Certificate	E260.00
Copy of Transaction Vouchers	E26.00 per page
ENC Upliftment Fee	E341.00
Deposit Book	E50.95
Cheque Book - 40 pages	E40.00
Cheque Book - 200 pages	E187.00

Commercial & Corporate Banking



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Forex & Trade

WesBank

Reference Validation

Over the Counter	E5.20
Electronics Channels - FNB	E2.60

Receipt-IT

Implementation Fee	E600.00
Monthly Access Fee	E135.00
Maintenance Fee	E165.00
Transaction Alert	E1.65

Credit Fees

Overdraft

Initiation Fee	1.5% (Min. E600.00)
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Term Loans/Commercial Property Finance

Initiation Fee	1.5% (Min. E600.00)
Early Settlement Fee	Free

Mobile Banking



Mobile Banking



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Mobile Banking

Forex & Trade

WesBank

eWallet

eWallet - Send Money

Tier 1: E20.00 - E200.00	E6.25
Tier 2: E201.00 - E1 000.00	E8.25
Tier 3: E1 001 - E2 000.00	E11.45
Tier 4: E2 001.00 - E6 000.00	E14.50
Tier 5: E6 001.00 - E9 000.00	E18.00
Tier 6: E9 001.00 - 15 000.00	E22.00
eWallet BulkSend (Commercial)	E8.50

eWallet - ATM Withdraw

First withdrawal up to E10 000	Free
Tier 1: E0.00 - E150.00	E3.10
Tier 2: E 151.00 - E 250.00	E6.25
Tier 3: E 251.00 - E 500.00	E10.40
Tier 4: E 501.00 - E 1 000.000	E12.50
Tier 5: E 1 001.00 - E 6 000.00	E15.65
Tier 6: E 6 001.00 - E 10 000.00	E18.00

eWallet - Prepaid Airtime and Data E2.70

eWallet - Prepaid Electricity E3.00

eWallet - Dormant Fee E5.00

Multichoice through eWallet E14.90

Mobile Banking



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eWallet

eWallet - FNB App Transfer	E5.25
eWallet - Reversal fee	E10.50

CashPlus

Cash In	Free
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Cash Out via FNB Account

Tier 1: E0.00 - E250.00	E4.50
Tier 2: E250.01 - E750.00	E9.00
Tier 3: E750.01 - E2 500.00	E13.00
Tier 4: E2 500.01 - E6 000.00	E16.00
Tier 5: E6 000.01 - E10 000	E18.00

Cash Out via eWallet

Tier 1: E0.00 - E250.00	E4.50
Tier 2: E250.01 - E750.00	E9.00
Tier 3: E750.01 - E2 500.00	E13.00
Tier 4: E2 500.01 - E6 000.00	E16.00
Tier 5: E6 000.01 - E10 000	E18.00

Prepaid Airtime / Data	Free
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Prepaid Electricity	Free
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Forex and Trade

A close-up photograph of a person's hands typing on a silver laptop keyboard. The person is wearing a light blue shirt. The background is blurred, showing a wooden desk and a window with light coming through. The text 'Forex and Trade' is overlaid in a bold, black, sans-serif font in the upper left quadrant of the image.

Forex and Trade



Retail Banking

Commercial & Corporate Banking

Mobile Banking

Forex & Trade

WesBank

Commission

Swift Transfers	0.62%
Inward Swift	
Minimum Charge	E83.25
Maximum Charge	E770.00
Outward Swift (includes SWIFT charge of E75.00)	
Minimum Charge	E166.50
Maximum Charge	E822.50

RTGS Online

Less than E1.5 million	E155.00
More than E1.5 million	E500.00
Resending of Returned Funds	0.62%
Minimum Charge	E166.50
Maximum Charge	E822.50
Amendment on Original Instruction	E350.00

Forex and Trade



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WesBank

FX Online Payments		
Outward Online Payment (includes swift charge of E75.00)	0.62%	
Minimum Charge	E166.50	
Maximum Charge	E822.50	
FX Online for ZAR Payments (WITHIN CMA)	E125.00	
Foreign Notes	3.10%	
Minimum Charge	E120.00	
Maximum Charge	No Max	
Foreign Currency Accounts	0.62%	
Withdrawal	Min	Max
USD/GBP/EUR	E166.50	E822.50
Deposits	Free	
Monthly Fee	Free	
Exchange Control	Min	Max
Attestation F178	E20.00	E110.00
Excon Applications		
Written/Form G	E520.00	
Extraordinary	E790.50	
Customer Queries		
Up to 3 Months Old	Free	
Older than 3 Months	E235.00	
Foreign Exchange Contracts		
Establishment	E405.60	

Forex and Trade



Retail Banking

Commercial & Corporate Banking

Mobile Banking

Forex & Trade

WesBank

Trade Services

Guarantees

Property

Cash Secured 0.78% per 6 months

Bank Financed E540.80

Local Guarantees

Cash Secured 0.78% per 6 months

Bank Financed 1.025% per 6 months, min E385.00

Foreign Guarantees

Cash Secured 0.75% per 6 months, min E590.00

Bank Financed 1.03% per 6 months, min E590.00

Amendments (Local and Foreign) E374.50

Swift Charge E75.00

Postage/Courier Actual Cost

Amendments E350.00

Minimum Charge E166.50

Maximum Charge E822.50

Forex and Trade



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WesBank

Trade Services

Export Letters of Credit

Advising Fee	E400.50
L/C collected to Negotiate at another Bank	E400.50
Amendment	E625.00 + SWIFT Charge
SWIFT	E75.00
Courier	Actual Cost
Negotiation	0.50%
Expired Unutilised Fee	E243.36
Confirmation Fee (Dependent on perceived bank and country risk)	E395.50

Foreign Bills (Imports and Exports)

Commission	0.60% of value
Minimum Charge	E140.00
Maximum Charge	E1 820.00
SWIFT	E75.00

Import Letters of Credit

Establishment	0.83% per 3 months
Minimum Charge	E780.00
SWIFT	E290.00
LC Commission	0.26%
Amendment	E593.50
Discrepant Documents	E593.50

WesBank

(Vehicle & Asset Finance)



Vehicle & Asset Finance



Retail Banking

Commercial & Corporate Banking

Mobile Banking

Forex & Trade

WesBank

WesBank (Vehicle & Asset Finance)

All WesBank fees are negotiable, as part of the cost of credit, and depend on the size of the deal and the client's risk profile.

Documentation Fees - Retail	E4 410.00
Documentation Fees - Business	1.25% of Asset Value (Min E4 410.00)
Monthly Admin Fee	E50.00
Reload Fee	E945.00
Collection Fee	E52.00
Valuation	E634.00
Early Settlement	Free
Vehicle Registration Cancellation Fee	E104.00
Storage	E26.00 per day
Release Fees for Repossessions	Free
Emailed Statements	Free
Provisional Statements	E31.20
Amortization Schedules	First copy free, free copy with every rate change, thereafter E31.20
Contract Documents (Copy of Asset-Based Finance Agreement)	First copy free, thereafter E31.20



FNB