

FNB Eswatini Pricing Guide

Effective from 01 July 2022 - 30 June 2023



Affordable banking
through tough times
with **FNB**



Retail Banking

Retail Banking

Commercial & Corporate Banking

Mobile Banking

Forex & Trade

WesBank

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Monthly Account Fees

	Smart		Gold		Platinum	
	PAYU	Bundled	PAYU	Bundled	PAYU	Bundled
Monthly Account Fee	E25.90	E69.90	E40.90	E137.25	E45.35	E189.55
Electronic Payments	E15.54	Free	E15.54	Free	E15.54	Free
POS Swipes	E6.20	Free	E6.20	Free	E6.20	Free
Debit Orders	E23.50	Free	E23.50	Free	E23.50	Free
FNB ATM Withdrawal	E1.39 per E100.00 (Min E6.47)	4 Free	E1.39 per E100.00 (Min E6.47)	6 Free	E1.39 per E100.00 (Min E6.47)	8 Free

Pricing Options	Bundled	Pay As You Use (PAYU)
Private Clients	E362.60	N/A
Supersave (Social Grant)	N/A	Free
Annual Account fee, Student Account (Local Universities)	N/A	E67.30
Monthly Account fee, Student Account (SA)	N/A	E23.82
Sicalo Zero (No-frills)	N/A	Free
Future	N/A	E4.56
Umlondvoloti	N/A	E31.08

Deposit Fees

Branch cash deposits	Free
ADT/ATM cash deposits	Free



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Withdrawal Fees

FNB ATM cash withdrawals	E1.39 per E100.00, Min E6.47, no max
Other bank's ATM cash withdrawals	E16.57 + E1.39 per E100.00
Mini ATM cash withdrawals	E1.39 per E100.00, Min E6.47, no max
International ATM cash withdrawals	E62.15
Branch cash withdrawals	E59.05 + E2.07 per E 100.00
Cardless cash withdrawals	E1.39 per E100.00, Min E6.47, no max
International branch cash withdrawals	E64.75
Non FNB card ATM access fee	E46.60

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

Airtime / Data	E2.79 per E100.00 (Max E7.00)**
Electricity	E2.79 per E100.00 (Max E7.00)**
Multichoice	E16.00

Point of Sale

POS purchases	PAYU - E6.20, Bundled - Free
eWallet @ Till	PAYU - E6.20



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Payments and Transfers

Inward Internet transfers from other banks	Free
Commission local transfer (third party payment)	E112.40
GeoPayments	E10.36
Online payments	E15.54
Pay2Cell	E15.54
External debit orders (non FNB recipients)	E23.50
Internal debit orders (FNB recipients)	E7.09
Electronic transfers between own accounts	Free
Manual transfers (interaccount branch transfer)	Free
Manual linking of beneficiaries	E61.12
Scheduled payments- establishment	E36.77
Scheduled payments- amendments	Free
Stop payments (online)	E45.05
Stop payments (branch)	E61.53



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Payment Notifications

InContact (email, FNB App and SMS)	Free
Proof of payments (email)	E0.91
Proof of payments (SMS)	E1.72

Balance Enquiry

FNB Online Banking/ FNB App	Free
FNB ATM	E2.12
Other bank's balance enquiries	E6.99
Balance enquiries (branch)	E8.39
Balance enquiries (cellphone)	E1.45
Telephone enquiries	E7.04



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Statements

APP and online statement	Free
Posted statement	E31.08
ATM Mini statement	E6.45
Cellphone statement	E5.70
Bank statement - branch (per page)	E18.39
Bank statement - email (per statement)	E18.39
Historical statements - branch (per page)	E18.39
Additional Statements - Online Banking	
Daily	E58.90
Weekly	E25.80
Bi-Monthly	E14.56
Additional Statements - Paper Based	
Daily	E117.79
Weekly	E47.19
Bi-Monthly	E23.57



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Penalty Fees

Dishonouring fees (Unpaid item)	E100.00
Dishonouring fees (Inward unpaid fees)	E100.00
Honouring fee	E296.00
Card replacement-personalised	E132.61
Card replacement- non personalised	E101.01
Pin replacement	E62.16
ATM declined fee	E9.53
POS declined transaction fee	E9.53
Failed scheduled transaction	E9.53
Debit card International declined transaction fee	E9.53
Dispute transaction fee	E84.85
Interest on overdrawn accounts	Prime + 11%



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Credit Fees

Personal Loans	
Monthly admin fee	E36.25
Initiation fee	5% of loan (min E515.00; max E3 100.00)
Property Finance	
Monthly admin fee	E31.05
Initiation fee	1% of loan (min E2 500.00; max E5 000.00)
Early settlement fee	Free
Overdraft	
Initiation fee	1.5% of loan (min E362.00; max E1 036.00)



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Monthly Account Fees

Bundled Pricing Option	Bundled	Pay As You Use (PAYU)
Business Cheque	E155.40	E85.99
Commercial	N/A	E136.75
Corporate	N/A	E136.75
Cashman	N/A	E136.75

Deposit Fees

Cash deposit fees - Schools	Free
Cash deposit fees (Branch) - SMEs	Free for amounts up to E30 000.00 per day, 1% for amounts above E30 000.00
Cash deposit fees (ADT) - SMEs	Free for amounts up to E30 000.00 per day, 0.8% for amounts above E30 000.00
Cash deposit fees - Corporates	Negotiable



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Mini ATM cash withdrawals	E1.39 per E100.00, Min E6.47, no max
International ATM cash withdrawals	E62.15
Branch cash withdrawals	E59.05 + E2.07 per E 100.00
Cardless cash withdrawals	E1.39 per E100.00, Min E6.47, no max
International branch cash withdrawals	E64.75
Non FNB card ATM access fee	E46.60



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Statements

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Daily	E58.90
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Bi-Monthly	E14.56
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Prepaid Purchases (via ATM, Cellphone Banking, FNB App Or Online Banking)

Airtime / Data	E2.79 per E100.00 (Max E7.00)**
Electricity	E2.79 per E100.00 (Max E7.00)**
Multichoice	E16.00

Point of Sale / Merchant Services

POS purchases	PAYU - E6.20, Bundled - All Free
eWallet @ Till	E6.20
Speedpoint rolls	Free
POS rentals: Fixed	E220.00
POS rentals: Mobile	E440.00
POS commission on total sales (negotiable)	5% (max)
eCommerce (negotiable)	5% (max)



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Electronic transfers between own accounts	Free
Manual transfers (interaccount branch transfer)	Free
Manual linking of beneficiaries	E61.12
Scheduled payments- establishment	E36.77
Scheduled payments- amendments	Free
Stop payments (online)	E45.05
Stop payments (branch)	E61.53
Manual EFT payments at OPC (per beneficiary)	Negotiable (max E20.70)



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FNB ATM	E2.12
Other bank's balance enquiries	E6.99
Balance enquiries (branch)	E8.39
Balance enquiries (cellphone)	E1.45
Telephone enquiries	E7.04

Other Fees

Audit certificate	E269.36
Copy of transaction vouchers	E26.90 per page
Deposit book	E52.75



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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

Overdrafts	
Initiation fee	1.5% (Min. E600.00)
Term Loans/Commercial Property Finance	
Initiation fee	1.5% (Min. E600.00)
Early settlement fee	Free



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eWallet

eWallet	
eWallet - Send Money	
Tier 1: E20.00 - E200.00	E6.45
Tier 2: E200.01 -E1 000.00	E8.50
Tier 3: E1 000.01 -E2 000.00	E11.85
Tier 4: E2 000.01 - E6 000.00	E15.00
Tier 5: E6 000.01 - E9 000.00	E18.60
Tier 6: E9 000.01 - 15 000.00	E22.75
eWallet ATM withdraws	
eWallet - ATM withdrawal (first withdrawal free)	
Tier 1: E0.00 – E150.00	E4.00
Tier 2: E 150.01 – E 250.00	E7.00
Tier 3: E 250.01 – E 500.00	E10.75
Tier 4: E 500.01 – E 1 000.00	E16.50
Tier 5: E 1 000.01 – E 6 000.00	E20.00
Tier 6: E 6 000.01 – E 10 000.00	E24.00
eWallet - Prepaid airtime/data	E2.75
eWallet - Prepaid electricity	E3.15
eWallet - Dormant fee	E5.15
eWallet - Multichoice	E15.40
eWallet - FNB App transfer to your FNB Account (via FNB App)	E5.40
eWallet - Reversal fee	E11.00
eWallet Bulk Send	E8.80



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CashPlus

CashIn	
Individuals & Schools	Free
SMEs:	Free for amounts up to E30 000.00 per day 1% for amounts above E30 000.00
Corporates	Negotiable
CashOut 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 000.00	E18.00
CashOut 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 000.00	E18.00
CashPlus - Prepaid airtime	Free
CashPlus - Prepaid airtime/data	Free
CashPlus - Prepaid electricity	Free



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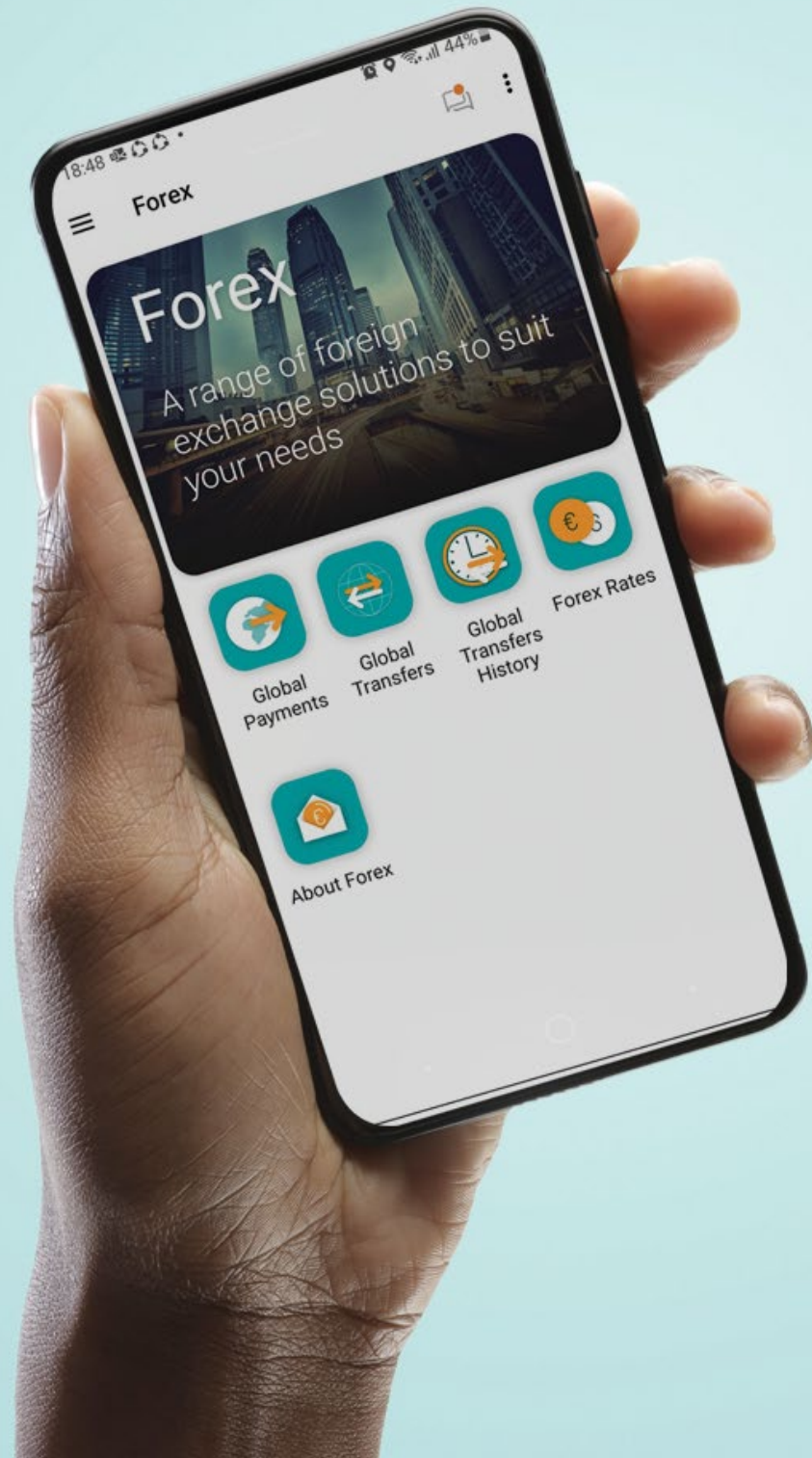
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Commission	
Swift transfers (outside CMA)	0.62%
Inward Swift	
Minimum charge	E86.25
Maximum charge	E797.72
Outward Swift (Plus E75.00 Swift charge added to the 0.62%)	
Minimum charge	E166.50
Maximum charge	E822.50
RTGS Online	
Less than E1.5 Million	E160.55
More than E1.5 Million	E518.00
Resending of returned funds	0.62%
Minimum charge	E166.50
Maximum charge	E822.50
Amendment on original instruction	E362.60
FX Online Payments	
Outward online payment (includes Swift charge of E75.00)	0.62%
Minimum charge	E166.50
Maximum charge	E822.50



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FX Online ZAR CMA payments		
10-100k	E30.00	
101-500k	0.03% of payment	
500k+	E150.00	
Manual ZAR CMA Payments		
10-100k	E150.00	
101-500k	E150.00	
500k+	E150.00	
FX Online ONUS ZAR CMA Payments		
10-100k	E30.00	
101-500k	E30.00	
500k+	E30.00	
Foreign Notes		3.15%
Minimum charge		E124.30
Maximum charge		No Max



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Foreign Currency Accounts	0.62%
Withdrawal	Min /Max
USD	Min E166.50/ Max E822.50
GBP	Min E166.50/ Max E822.50
EUR	Min E166.50/ Max E822.50
Deposits	Free
Monthly fee	US\$/GBP/EUR 0.00
Exchange Control	Min /Max
Attestation F178	Min E20.70/ Max E113.96
Excon Applications	
Written/Form G	E538.70
Extraordinary	E818.95
Customer Queries	
Up to 3 months old	Free
Older than 3 months	E243.45
Foreign Exchange Contracts	
Establishment	E405.60



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Trade Services	
Guarantees	
Property	
Cash secured	0.8% per 6 months
Bank financed	E560.25
Local Guarantees	
Cash secured	0.8% per 6 months
Bank financed	1.061% per 6 months, min E398.85
Foreign Guarantees	
Cash secured	0.77% per 6 months, min E611.20
Bank financed	1.06% per 6 months, min E611.20
Amendments (local and foreign)	E387.98
Swift charge	E77.70
Postage/Courier	Actual Cost



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Foreign Bills (Imports and Exports)	
Commission	0.62% of value
Minimum charge	E145.00
Maximum charge	E1885.50
SWIFT	E77.70
Import Letters of Credit	
Establishment	0.83% per 3 months
Minimum charge	E780.00
SWIFT	E300.40
LC commission	0.27%
Amendment	E593.50
Discrepant documents	E593.50
Service/Transaction	
Amendments	E362.60
Minimum charge	E172.45
Maximum charge	E852.10



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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 clients risk profile.	
Documentation fees - Retail	E4 568.75
Documentation fees - Business	1.295% of asset value (Min E4 568.75)
Monthly admin fee	E50.00
Re-load fee	E979.00
Collection fee	E53.85
Valuation	E656.80
Early settlement	Free
Vehicle registration cancellation fee	E107.70
Storage	E26.90 per day
Release fees for repossessions	Free
Emailed statements	Free
Provisional statements	E32.30
Amortization schedules	First copy free, free copy with every interest rate change, thereafter E32.30
Contract documents (Copy of asset-based finance agreement)	First copy free, thereafter E32.30

