



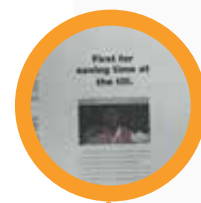
FNB Eswatini Pricing Guide 2025/26

Effective
1 July 2025 - 30 June 2026



30 years of innovation, a lifetime of impact

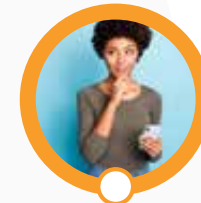
A legacy of firsts



1996

FNB Speedpoint® The first swipe towards faster payments

The FNB Speedpoint® revolutionised payments in Eswatini; replacing slow, manual credit confirmations with instant card swipes at the till. This innovation helped businesses trade more efficiently and gave customers faster, seamless ways to pay. From just over 4,200 monthly users in 2011 to more than 102,000 in 2024, the Speedpoint® marked the start of a cashless, tech-driven future.



2011

eWallet First to send money from account to mobile

eWallet transformed sending money by allowing instant, secure payments to anyone with a registered cellphone number, no bank account needed. It became essential for emergencies, family support, and everyday help. From just 1,954 monthly eWallets in its first year, usage soared to over 363,237 in 2024, showing how eWallet has helped emaSwati send help when it's needed most.

2003



FNB Online Banking First for banking on the web

FNB Online Banking introduced banking on the web, empowering businesses and individuals in Eswatini to manage their money anytime, without visiting a branch. It helped customers take control; checking balances, paying bills, and making transfers from wherever they were. By December 2024, over 189,000 customers, including nearly 2,750 businesses, were banking online with FNB.

2007



FNB Cellphone Banking First for banking at your fingertips

FNB Cellphone Banking made financial access possible for all, using USSD technology that worked without data or smartphones; bringing services like airtime top-ups, electricity purchases and money transfers to even the most remote areas. From just 1,972 users at launch, registrations grew to 209,913 by December 2024, including 145 SMEs.



2013

FNB App First bank in your pocket

The FNB App introduced full-service digital banking to Eswatini, giving customers the power to bank, borrow, and manage money from their smartphones. It redefined convenience and control, helping individuals and businesses stay connected to their finances anytime, anywhere. From just 46 users at launch, the app now serves 126,251 customers; including 7,696 Commercial and 94 Corporate users, proving its role in everyday help that works.

2016



FNB Pay2Cell First to pay without needing a bank account number

With Pay2Cell, FNB simplified payments by letting customers send money to an FNB Account using just a phone number; no account details needed. Launched in 2016, it offered a faster, more accurate, and secure way to pay, especially when speed and convenience mattered most. From 9,539 payments in its first year to 100,683 in 2024, Pay2Cell continues to deliver help that works, one number at a time.



2023

Coin Depositors First to lighten the load, coin by coin

FNB introduced Coin Depositor Machines in 2024, revolutionizing how small businesses manage cash by skipping long teller queues. This innovation makes depositing coins faster and easier, allowing traders to focus on running their businesses. Since its launch, it's helped countless customers streamline their daily banking.

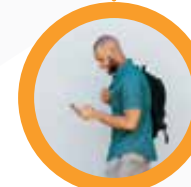
2017



FNB ADTs First for depositing cash, the smart way

FNB's Automated Deposit Tellers (ADTs) revolutionised cash deposits by letting customers skip the branch queues and deposit funds directly into their accounts with real-time reflection. This helped businesses and individuals save time and bank securely, without the wait. From 12 ADTs launched in 2017, the network has grown to 37 machines across all four regions of Eswatini.

2021



Bank Your Change® First to save as you spend

In 2017, FNB introduced Bank Your Change®, an automatic savings tool that rounds up each card purchase and deposits the difference into a customer's FNB Savings Pocket. It was a fresh take on saving; effortless, invisible, and surprisingly powerful. In a world of rising costs, this innovation helped emaSwati develop a culture of saving, one tap at a time.



Cardless Cash Access First to bring cardless cash access to your account

FNB introduced Eswatini's first suite of cardless cash access solutions, ensuring customers were never cut off from their funds. With eWallet@Till, recipients could pay with eWallets at retailers instantly, while Cardless Cash Withdrawal provided secure ATM access via an app-generated PIN. FNB CashPlus extended this by allowing withdrawals at agents across Eswatini. These innovations brought flexibility, peace of mind, and real-time access to funds.



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WesBank (Vehicle & Asset Finance)

Mobile Banking Services

CashPlus

Forex and Trade

Retail Pricing

Value that works



International Student Account
monthly account fees reduced
by 75%



View your FNB Account balances
for free on all our digital channels





Corporate and Commercial

Standard Pricing

WesBank

Mobile Banking Services

CashPlus

Forex and Trade

Retail Pricing

Private Clients

Monthly account fee	E429.43
Electronic payments	Free
POS swipes	Free
External debit orders	Free
FNB ATM withdrawal	Free FNB ATM withdrawals up to E8 000 per month
Global Account	Free
Insurance premium discount	5% Motor, 10% Home Owner, 10% House Contents
Spousal banking	40% Discount
SLOW Lounge access	4 Free
Visa Lifestyle lounge access	6 Free



Corporate and Commercial

Standard Pricing

WesBank

Mobile Banking Services

CashPlus

Forex and Trade

Retail Pricing

Platinum Account

Pricing Option	Pay As You Use	Bundled
Monthly account fee	E51.90	E217.10
Electronic payments	E16.99	Free
POS swipes	E6.76	Free
External debit orders	E26.92	Free
FNB ATM withdrawal	E1.58 per E100.00 (min E7.42, no max)	Free ATM withdrawals up to E5 000 per month
Insurance discount	5% Motor, 10% Home Owner, 10% House Contents	5% Motor, 10% Home Owner, 10% House Contents
Spousal banking	20% Discount	20% Discount
Global account	Free	Free

Gold Account

Pricing Option	Pay As You Use	Bundled
Monthly account fee	E46.86	E157.25
Electronic payments	E16.99	Free
POS swipes	E6.76	Free
Debit orders	E26.92	Free
FNB ATM withdrawal	E1.58 per E100.00 (min E7.42, no max)	Free ATM withdrawals up to E4 000 per month



Corporate and Commercial

Standard Pricing

WesBank

Mobile Banking Services

CashPlus

Forex and Trade

Retail Pricing

Smart Account

Pricing Option	Pay As You Use	Bundled
Monthly account fee	E29.64	E80.03
Electronic payments	E16.99	Free
POS swipes	E6.76	Free
Debit orders	E26.92	Free
FNB ATM withdrawal	E1.58 per E100.00 (min E7.42, no max)	Free ATM withdrawals up to E3 000 per month

SicaloZERO Account

Pricing Option	Pay As You Use
Monthly account fee	Free
FNB ATM withdrawal	Free FNB ATM withdrawals up to E3 000 per month
Online Payments	Free (scheduled only)

Monthly Account Fees

Pricing Option	Pay As You Use
Supersave Account	Free
Student Account	E6.42 Free ATM withdrawals up to E2 000 per month
Future Account	Free
Umlondvoloti Account	E35.57



Corporate and Commercial

Standard Pricing

WesBank

Mobile Banking Services

CashPlus

Forex and Trade

Retail Banking

Deposit fees

Branch cash deposits	Free
ADT cash deposits	Free
CashPlus cash deposits	Free

Point of sale

POS purchases	PAYU - E6.76 Bundled - All Free
eWallet @ Till	E6.76

Account Opening and Closing Fees

Activation of dormant account	Free
Opening of account	Free
Closure of account	Free



Corporate and Commercial

Standard Pricing

WesBank

Mobile Banking Services

CashPlus

Forex and Trade

Retail Banking

Credit Fees

Personal Loans		
Monthly admin fee		E41.00
Initiation fee		2% of loan (min E562.06, max E7 000.00)
Property Finance		
Monthly admin fee		E35.00
Initiation fee		2% of loan (max E8 000.00 for loans up to E2 million, max E16 000.00 for loans above this threshold)
Early settlement fee		Free
Overdraft		
Initiation fee		2% of loan (min E395.08, max E3 000.00)



Corporate and Commercial

Standard Pricing

WesBank

Mobile Banking Services

CashPlus

Forex and Trade

Retail Banking

Penalty Fees

Declined fees for Student, SicaloZero and Future Accounts

ATM declined withdrawal fee	Free
POS declined transaction fee	Free
Debit card Int. Declined transaction fee	Free

Declined fees for Smart, Gold, Platinum and Private Client accounts – Domestic

ATM declined withdrawal fee	E1.60
POS declined transaction fee	E1.70

Declined fees for Smart, Gold, Platinum and Private Client accounts – International

ATM declined withdrawal fee	E1.60
Debit card Int. Declined transaction fee	E6.80

Corporate and Commercial Banking Fees

Value that works



Zero-rated transaction decline fees for SMEs

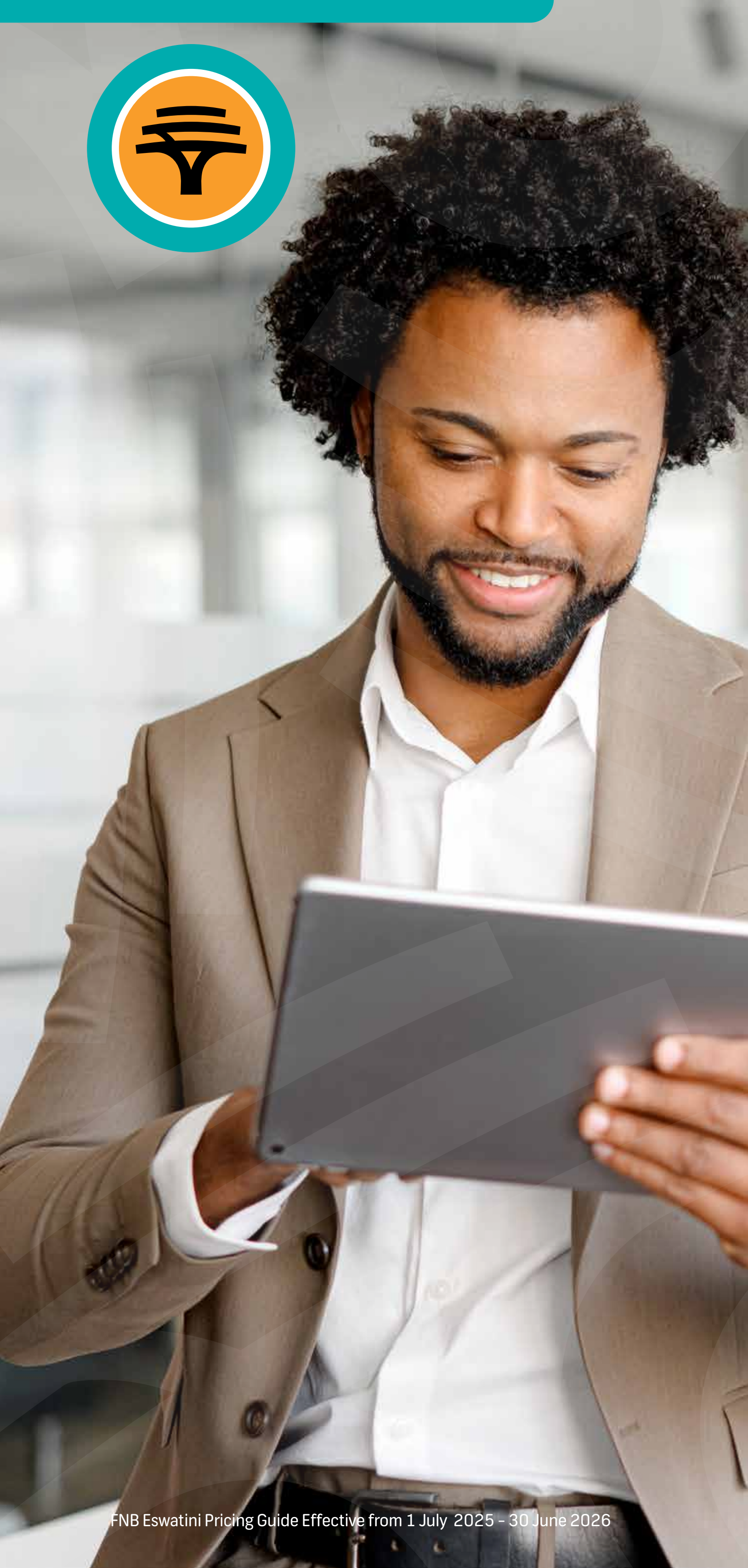


Branch cash deposit fees remain unchanged for SMEs



Standard Speedpoint rental and commission fees remain unchanged





Retail Pricing

Standard Pricing

WesBank

Mobile Banking Services

CashPlus

Forex and Trade

Corporate and Commercial Banking Fees

Monthly Account Fees

Business Cheque	E98.52
Commercial	E156.68
Corporate	E156.68
Stokvel	Free

Account Opening & Closing Fees

Activation of dormant account	Free
Opening of account	Free
Closure of account	Free



Retail Pricing

Standard Pricing

WebBank

Mobile Banking Services

CashPlus

Forex and Trade

Corporate and Commercial Banking Fees

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, 0.83% for amounts above E30 000.00
Cash deposit fees - Corporates	Negotiable

Payments and Transfers

Manual EFT payments at OPC (per beneficiary)	Negotiable (max E23.69)
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Reference Validation

Over the counter	E5.20
Electronic channels - FNB	E2.60



Retail Pricing

Standard Pricing

WesBank

Mobile Banking Services

CashPlus

Forex and Trade

Corporate and Commercial Banking Fees

Receipt-It

Implementation fee	E600.00
Monthly access fee	E135.00
Maintenance fee	E165.00
Transaction alert	E1.65

Other Fees

Audit certificate	E308.61
Copy of transaction vouchers	E28.28 (per page)
Deposit book	E60.43



Retail Pricing

Standard Pricing

WesBank

Mobile Banking Services

CashPlus

Forex and Trade

Corporate and Commercial Banking Fees

Point of Sale / Merchant Services

POS purchases	E6.76
eWallet @ Till	E6.76
Speedpoint® rolls	Free
POS rentals	Negotiable
POS rentals - general	E220.00
POS rentals - mobile	E440.00
POS commission on total sales	5% (negotiable)
eCommerce	5% (negotiable)



Retail Pricing

Standard Pricing

WesBank

Mobile Banking Services

CashPlus

Forex and Trade

Corporate and Commercial Banking Fees

Credit Fees

Overdrafts

Initiation fee	1.73% (min E686.51)
Overdraft - SME	2% of loan (min E630, max E3 000)

Term Loans/Commercial Property Finance

Admin fee (Term Loan)	Negotiable (max E41.00)
Admin fee (Property Finance)	Negotiable (max E35.00)
Initiation fee	1.64% of loan (min E655.20)
Initiation fee (Term Loan)- SME	2% of loan (min E655.2 max E7000)
Initiation fee (Property Finance)- SME	2% of loan(max E8 000.00 for loans up to E2million, max E16 000 for loans above this threshold)
Early settlement fee	Free



Retail Pricing

Standard Pricing

WesBank

Mobile Banking Services

CashPlus

Forex and Trade

Corporate and Commercial Banking Fees

Penalty Fees

Declined fees for SMEs

ATM declined withdrawal fee	Free
POS declined transaction fee	Free
Debit card int. declined transaction fee	Free

Declined fees for enterprise clients - domestic

ATM declined withdrawal fee	E1.60
POS Declined transaction fee	E1.70




Declined fees for enterprise clients - international

ATM declined withdrawal fee	E1.60
Debit card int. declined transaction fee	E6.80

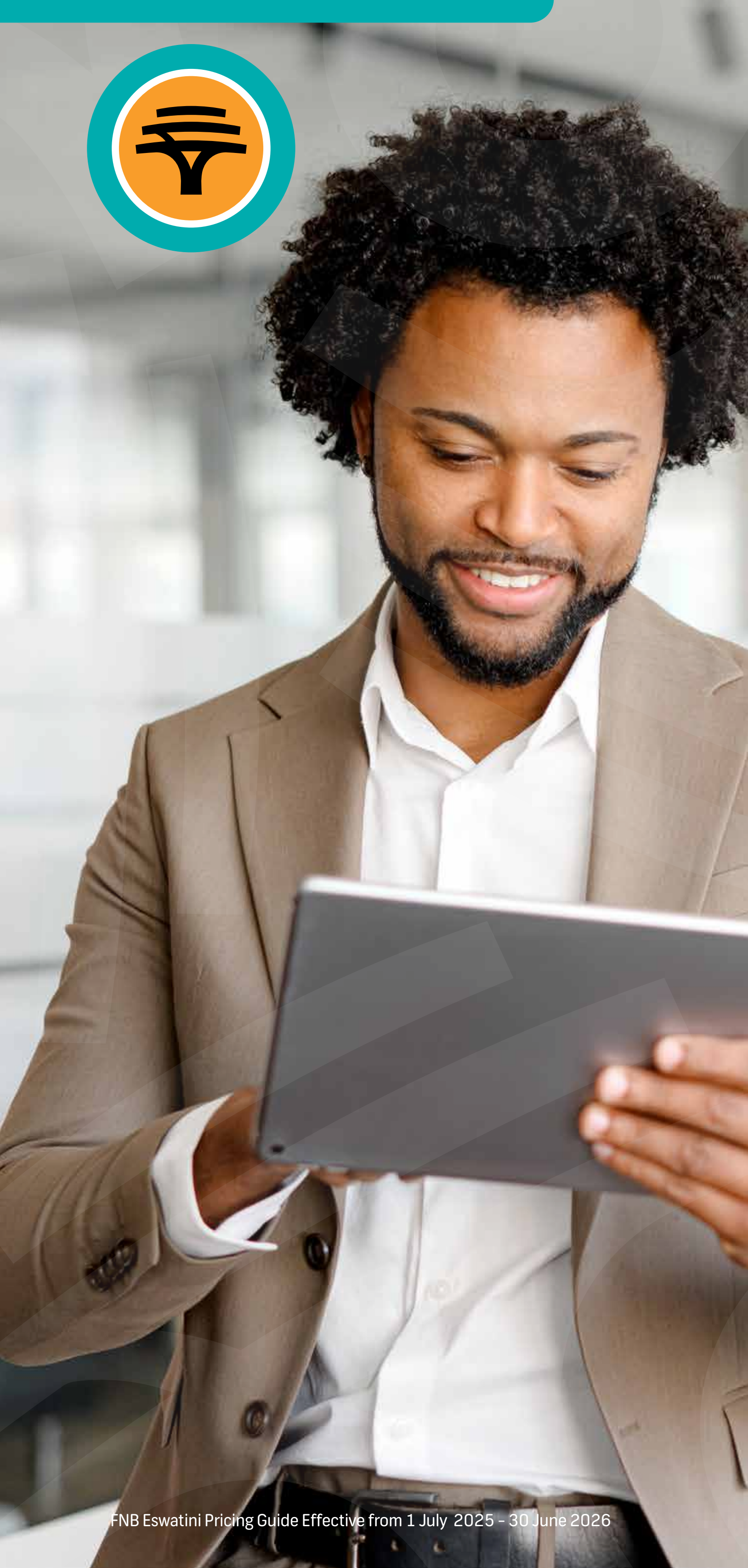
Standard Pricing across all Customer Profiles

Value that works

Zero Rated fees:

-  FNB debit orders
-  Transfers between owned accounts
-  App and Online Banking statements





Corporate and Commercial

Retail Fees

WesBank

Mobile Banking Services

CashPlus

Forex and Trade

Standard Pricing across all Customer Profiles

Prepaid Purchases

(via FNB App, Online Banking, Cellphone Banking or FNB ATM)

Airtime/Data	E3.07 per E100.00 (min E3.07, max E7.00)
Electricity	E3.07 per E100.00 (min 3.07, max E7.00)
MultiChoice	E16.99

Withdrawal Fees

FNB ATM cash withdrawals	E1.58 per E100.00 (min E7.42, no max)
Other bank's ATM cash withdrawals	E1.58 per E100.00
Mini ATM cash withdrawals	E1.58 per E100.00 (min E7.42, no max)
International ATM cash withdrawals	E71.21
Branch cash withdrawals	E59.05+E2.37 per E100.00
Cardless cash withdrawals	E1.58 per E100.00 (min E7.42, no max)
International branch cash withdrawals	E74.18
Non FNB card ATM access fee	E50.96



Corporate and Commercial

Retail Fees

WebBank

Mobile Banking Services

CashPlus

Forex and Trade

Standard Pricing across all Customer Profiles

Payments and Transfers

Inward internet transfers from other banks	Free
Commission local transfer (third-party payment)	E122.91
Online payments (local)	E16.99
GeoPayments	E11.82
Pay2Cell	E16.99
External debit orders (non-FNB recipients)	E26.92
Internal debit orders (FNB recipients)	Free
FNB Insurance debit orders	Free
Electronic transfers between own accounts	Free
Manual transfers (inter-account branch transfer)	Free
Scheduled payments- establishment (branch)	E42.07
Scheduled payments- establishment (online)	Free
Scheduled payments- amendments	Free
Stop payments - online	E47.37
Stop payments - branch	E64.69



Corporate and Commercial

Retail Fees

WesBank

Mobile Banking Services

CashPlus

Forex and Trade

Standard Pricing across all Customer Profiles

Statements

FNB App and Online Banking statement	Free
Posted statement	E10.00
ATM mini statement	E7.05
Cellphone statement	E4.00
Provisional statement - branch (per page)	E10.00
Bank statement - branch (per page)	E10.00
Bank statement - email (per statement)	E10.00
Historical statements - branch (per page)	E10.00
Historical statements - email (per statement)	E10.00

Additional Statements - Online Banking

Daily	E67.48
Weekly	E29.56
Bi-Monthly	E16.68

Additional Statements - Paper Based

Daily	E134.96
Weekly	E54.07
Bi-Monthly	E27.00



Corporate and Commercial

Retail Fees

WesBank

Mobile Banking Services

CashPlus

Forex and Trade

Standard Pricing across all Customer Profiles

Penalty Fees

Dishonouring fee (unpaid item)	E100.00
Dishonouring fee (inward unpaid fees)	E100.00
Honouring fee	E200.00
Card replacement-personalised	E151.93
Card replacement- non personalised	E115.73
Pin replacement - branch	E10.00
Pin replacement - self	Free
Failed scheduled transaction	Free
Pay2Cell payment reversal	E122.90
Online payment reversal - cross border	E339.04
Online payment reversal - FNB to FNB	E122.90
Online payment reversal - other local banks	E122.90
Proof of transactions (less than 3 months)	Free
Proof of transactions (older than 3 months)	E10.00 per page
Dispute transaction fee	E93.47
Interest on unauthorised overdrawn accounts	Prime + 11%



Corporate and Commercial

Retail Fees

WesBank

Mobile Banking Services

CashPlus

Forex and Trade

Standard Pricing across all Customer Profiles

Payment Notifications

inContact (Email, FNB App and SMS)	Free
Proof of payments (Email)	E1.04
Proof of payments (SMS)	E1.79

T-Bills/Bonds Pricing

<= SZL 20, 000	E50.00
> SZL 20, 000	0.25% (max E1000)

Balance Enquiry

FNB Online Banking/FNB App	Free
FNB ATM (view)	Free
Other bank's balance enquiries	E8.01
Balance enquiries at branch (print)	E9.61
Balance enquiries (cellphone)	Free
Balance enquiries (cellphone - all accounts)	Free
Telephone enquiries	Free

WesBank

Value that works



Collection fee, provisional statements, amortization schedules and contract documents reduced by 100%





Corporate and Commercial

Standard Pricing

Retail Fees

Mobile Banking Services

Forex and Trade

CashPlus

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 - Corporate & Commercial	1.49% of Asset Value (min E5 227.56)
Documentation fees - SME	2% of loan (max E5 000)
Documentation fees - Retail	2% of loan (max E5 000)
Monthly admin fee	E57.20
Re-load fee	E706.16
Collection fee	Free
Valuation	Actual Cost
Early settlement	Free
Vehicle de-registration fee	Actual cost
Storage	E30.78 per day
Release fees for repossessions	Free
Emailed statements	Free
Provisional statements	Free
Amortization schedules	Free
Contract documents (copy of Asset- Based Finance agreement)	Free

Mobile Banking Services

Value that works



Prepaid electricity remains
unchanged at 0% increase





Corporate and Commercial

Standard Pricing

WesBank

Retail Fees

CashPlus

Forex and Trade

Mobile Banking Services

eWallet

eWallet - Send Money

Tier 1: E20.00 - E200.00	E7.33
Tier 2: E200.01 -E1 000.00	E9.67
Tier 3: E1 000.01 -E2 000.00	E13.52
Tier 4: E2 000.01 - E6 000.00	E17.16
Tier 5: E6 000.01 - E9 000.00	E21.27
Tier 6: E9 000.01 - E15 000.00	E26.00



Corporate and Commercial

Standard Pricing

WesBank

Retail Fees

CashPlus

Forex and Trade

Mobile Banking Services

eWallet

eWallet Withdrawals

eWallet - ATM withdrawal (first withdrawal free at ATM only)

Tier 1: E0.00 – E150.00	E4.58
Tier 2: E150.01 – E250.00	E8.01
Tier 3: E250.01 – E500.00	E12.27
Tier 4: E500.01 – E1 000.00	E18.82
Tier 5: E1 000.01 – E4 000.00	E22.88
Tier 6: >E4001.00	E22.88
eWallet - Prepaid airtime & data	E3.07
eWallet - Prepaid electricity	E3.45
eWallet - Dormant fee	Free
eWallet - Multichoice	E17.58
eWallet - Transfer to your FNB Account (via FNB App)	E6.14
eWallet - Reversal fee	E12.58

CashPlus



Value that works

Zero-Rated services

- 💡 Prepaid electricity
- 📶 Prepaid airtime
- 📶 Prepaid data





Corporate and Commercial

Standard Pricing

WesBank

Mobile Banking Services

Forex and Trade

Retail Fees

CashPlus

CashPlus

Cash In

Individuals & Schools	Free
SMEs	Free for amounts up to E30 000.00 per day; 1% for amounts above E30 000.00
Corporates	Negotiable

Cash Out via FNB Account

Tier 1: E0.00 - E250.00	E5.10
Tier 2: E250.01 - E500.00	E10.19
Tier 3: E500.01 - E750.00	E14.82
Tier 4: E750.01 - E2 000.00	E18.25
Tier 5: E2 000.01 - E4 000.00	E20.54
Tier 6: > E4 000	E26.10



Corporate and Commercial

Standard Pricing

WesBank

Mobile Banking Services

Forex and Trade

Retail Fees

CashPlus

CashPlus

Cash Out via eWallet

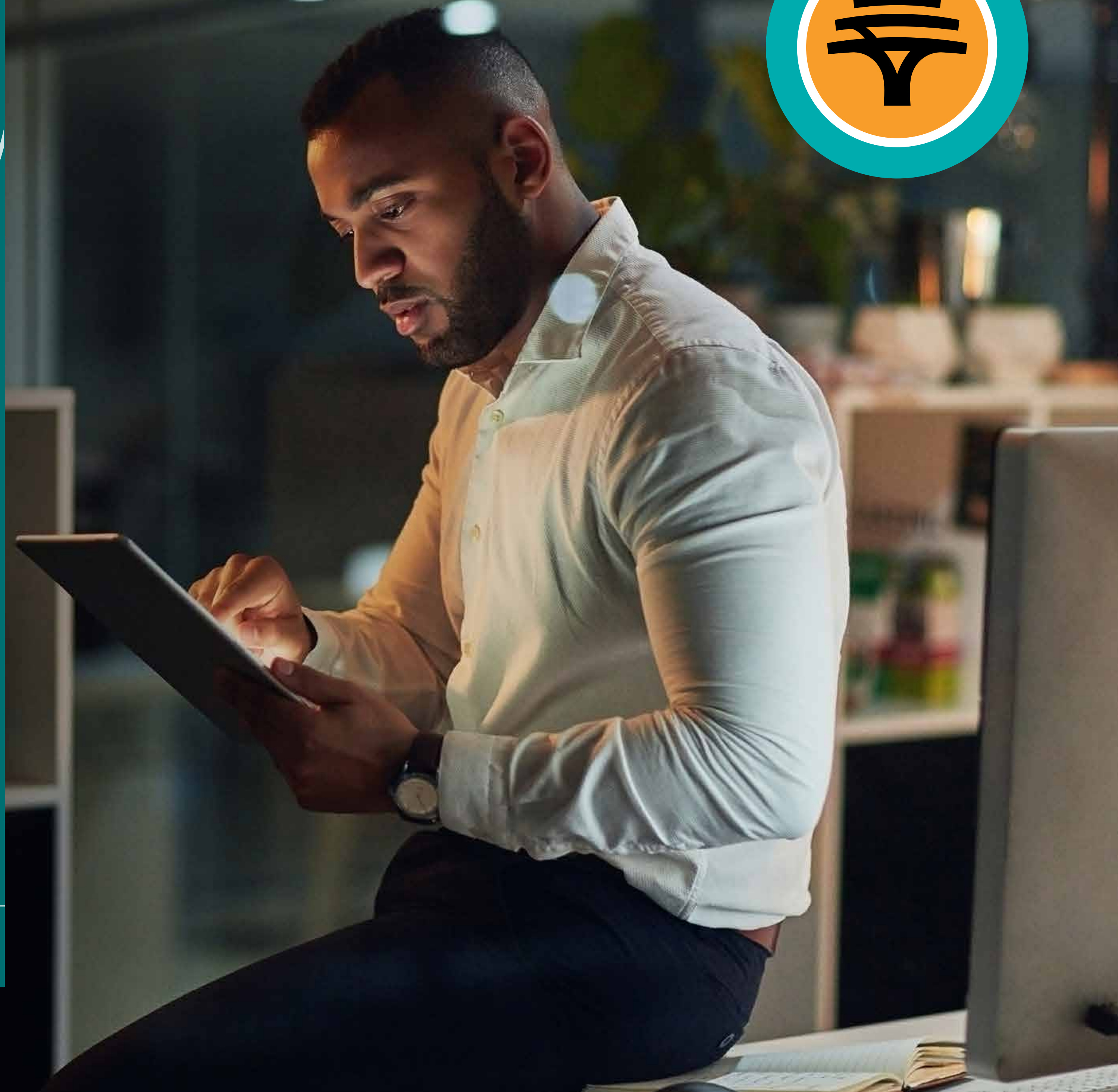
Tier 1: E0.00 - E250.00	E5.10
Tier 2: E250.01 - E500.00	E10.19
Tier 3: E500.01 -E750.00	E14.82
Tier 4: E750.01 - E2 000.00	E18.25
Tier 5: E2 000.01 - E4 000.00	E20.54
Tier 6: > E4 000	E26.10
CashPlus - Prepaid airtime	Free
CashPlus - Prepaid data	Free
CashPlus - Prepaid electricity	Free

Forex and Trade

Value that works



0% increase for all manual ZAR CMA outward payments and FX Online ZAR CMA inward payments





Corporate and Commercial

Standard Pricing

WesBank

Mobile Banking Services

CashPlus

Retail Fees

Forex and Trade

SWIFT Transaction Fees Outside Common Monetary Area (CMA)

Commission	0.71%
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Inward SWIFT

Minimum charge	E98.80
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Maximum charge	E913.95
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Outward SWIFT (Plus E85.90 SWIFT charge added to the 0.71%)

Minimum charge	E190.74
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Maximum charge	E942.34
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Resending of returned funds	0.71%
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Minimum charge	E190.74
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Maximum charge	E942.34
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Amendment on original instruction	E415.44
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Corporate and Commercial

Standard Pricing

WebBank

Mobile Banking Services

CashPlus

Retail Fees

Forex and Trade

FX Online CMA Payments

FX Online ZAR CMA outward payments (FNB to non-FNB)	0.71% of the amount (min E23.40, max E52.00)
FX Online ZAR CMA outward payments (FNB to FNB)	0.71% of the amount (min E23.40, max E41.60)

Resending of Returned Funds

FNB to FNB	0.71% of the amount (min E23.40, max E41.60)
FNB to non-FNB	0.71% of the amount (min E23.40, max E52.00)

FX Online ZAR CMA inward payments (FNB to FNB)	Free
FX Online ZAR CMA inward payments (Non - FNB to FNB)	E28.00
ALL manual ZAR CMA outward payments	E157.17

Foreign Notes 3.60%

Minimum charge	E142.41
Maximum charge	No max



Corporate and Commercial

Standard Pricing

WebBank

Mobile Banking Services

CashPlus

Retail Fees

Forex and Trade

Foreign Currency Accounts

Withdrawal fee (0.71%)	min /max
USD	E98.80 / E913.95
GBP	E98.80 / E913.95
EUR	E98.80 / E913.95
Deposits	Free
Monthly fee (US\$/GBP/EUR)	Free

Customer Queries

Up to 3 months old	Free
Older than 3 months	E278.92

Foreign Exchange Contracts

Establishment	E464.69
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Trade Services

Exchange control	
Attestation F178	E124.61



Corporate and Commercial

Standard Pricing

WesBank

Mobile Banking Services

CashPlus

Retail Fees

Forex and Trade

Excon Applications

Written/Form G	E560.25
Extraordinary	E851.71

Guarantees

Property Guarantees

Cash secured	0.84% per 6 months
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Local Guarantees

Cash secured	0.84% per 6 months, min E439.39
Bank financed	1.15% per 6 months, min E456.97

Foreign Guarantees

Cash secured	0.81% per 6 months, min E642.62 + issuer bank commission
Bank financed	1.11% per 6 months, min E642.62 + issuer bank commission
Amendments (local and foreign)	E444.50
SWIFT charge	E85.90
Postage/courier	Actual cost



Corporate and Commercial

Standard Pricing

WesBank

Mobile Banking Services

CashPlus

Retail Fees

Forex and Trade

Export Letters of Credit

Advising fee	E436.22
LC collected to negotiate at another bank	E436.22
Amendment	E625.00 + SWIFT charge
SWIFT	E85.90
Courier	Actual cost
Negotiation	0.54%
Expired unutilised fee	E265.06
Confirmation fee (dependent on perceived bank and country risk)	E430.75

Foreign Bills (Imports and Exports)

Commission	0.71% of value
Minimum charge	E166.13
Maximum charge	E2 160.26
SWIFT	E85.90



Corporate and Commercial

Standard Pricing

WesBank

Mobile Banking Services

CashPlus

Retail Fees

Forex and Trade

Export Letters of Credit

Establishment	0.87%
Minimum charge	E893.66
Trade SWIFT charge	E344.18
LC commission	0.28% per 3 months
Amendment	E679.95
Discrepant documents	E679.95

