

FNB Eswatini Pricing Guide

Effective 1 July 2023 – 30 June 2024



**Wherever your
journey takes you
we can help**



Retail Banking

- Retail Banking
- Corporate and Commercial Banking
- Mobile Banking Services
- CashPlus
- Forex and Trade
- Wesbank





Retail Banking

FNB Eswatini Pricing Guide

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Monthly Account Fees

| | Smart | | Gold | | Platinum | |
|---------------------|--|-----------------------|--|-----------------------|--|-----------------------|
| | PAYU | Bundled | PAYU | Bundled | PAYU | Bundled |
| Monthly account fee | E27.20 | E73.45 | E43.00 | E144.30 | E47.65 | E199.25 |
| Electronic payments | E16.34 | Free | E16.34 | Free | E16.34 | Free |
| POS swipes | E6.50 | Free | E6.50 | Free | E6.50 | Free |
| Debit orders | E24.71 | Free | E24.71 | Free | E24.71 | Free |
| FNB ATM withdrawal | E1.46 per E100.00 (min E6.80, no max) | 4 Free withdrawals | E1.46 per E100.00 (min E6.80, no max) | 6 Free withdrawals | E1.46 per E100.00 (min E6.80, no max) | 8 Free withdrawals |

Pricing Options

| | Pay As You Use (PAYU) | Bundled |
|---|--------------------------|---------|
| Private Clients | N/A | E362.60 |
| Supersave (Social Grant) | Free | N/A |
| Student Account (local universities) - annual account fee | E70.75 | N/A |
| Student Account (SA) - monthly account fee | E25.00 | N/A |
| SicaloZero (no-frills) | Free | N/A |
| Future Save | E4.75 | N/A |
| Umlondvoloti | E32.65 | N/A |

Deposit Fees

| | |
|------------------------|------|
| Branch cash deposits | Free |
| ADT cash deposits | Free |
| CashPlus cash deposits | Free |



Retail Banking

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Withdrawal Fees

| | |
|--------------------------------------|-------------------------------------|
| FNB ATM cash withdrawals | E1.46 per E100.00 min E6.80, no max |
| Other bank's ATM cash withdrawals | E17.42 + E1.46 per E100.00 |
| Mini ATM cash withdrawal | E1.46 per E100.00 min E6.80, no max |
| International ATM cash withdrawals | E65.34 |
| Branch cash withdrawals | E59.05 + E2.18 per E 100.00 |
| Cardless cash withdrawals | E1.46 per E100.00 min E6.80, no max |
| International branch cash withdrawal | E68.08 |
| Non FNB card ATM access fee | E49.00 |

Prepaid Purchases

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

| | |
|-------------|-------------------------------|
| Airtime | E2.93 per E100.00 (max E7.00) |
| Data | E2.93 per E100.00 (max E7.00) |
| Electricity | E2.93 per E100.00 (max E7.00) |
| Multichoice | E16.34 |

Point of Sale (POS)

| | |
|---------------|----------------------------------|
| POS Purchases | PAYU - E6.50, Bundled - all free |
| eWallet@Till | E6.50 |



Retail Banking

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Payments and Transfers

| | |
|--|---------|
| Inward internet transfers from other banks | Free |
| Commission local transfer (third party payment) | E118.18 |
| Online payments (Local) | E16.34 |
| GeoPayments | E10.85 |
| Pay2Cell | E16.34 |
| External debit orders (non-FNB recipients) | E24.71 |
| Internal debit orders (FNB recipients) | E7.45 |
| FNB Insurance debit orders | Free |
| Electronic transfers between own accounts | Free |
| Manual transfers (inter-account branch transfer) | Free |
| Manual linking of beneficiaries | N/A |
| Scheduled payments- establishment | E38.66 |
| Scheduled payments- amendments | Free |
| Stop payments - online | E47.47 |
| Stop payments - branch | E64.69 |



Retail Banking

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Account Opening & Closing Fees

| | |
|--------------------|------|
| Opening of account | Free |
| Closure of account | Free |

Payment Notifications

| | |
|------------------------------------|-------|
| inContact (Email, FNB App and SMS) | Free |
| Proof of payment (Email) | E0.96 |
| Proof of payment (SMS) | E1.72 |

Balance Enquiry

| | |
|--|-------|
| FNB Online Banking/FNB App | Free |
| FNB ATM | E2.23 |
| Other bank's balance enquiries | E7.35 |
| Balance enquiries at branch (print) | E8.82 |
| Balance enquiries (cellphone) | E1.45 |
| Balance enquiries (cellphone - all accounts) | E1.45 |
| Telephone enquiries | Free |



Retail Banking

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Statements

| | |
|---|---------|
| FNB App and Online Banking statement | Free |
| Posted statement | E10.00 |
| ATM Mini statement | E6.78 |
| Cellphone statement | E4.00 |
| Bank statement – branch (per page) | E10.00 |
| Bank statement – email (per statement) | E10.00 |
| Historical statements – branch (per page) | E10.00 |
| Additional Statements – Online Banking | |
| Daily | E61.92 |
| Weekly | E27.12 |
| Bi-Monthly | E15.30 |
| Additional Statements – Paper Based | |
| Daily | E123.85 |
| Weekly | E49.62 |
| Bi-Monthly | E24.78 |



Retail Banking

Penalty Fees

| | |
|---|-------------|
| Dishonouring fee (unpaid item) | E100.00 |
| Dishonouring fee (inward unpaid fees) | E100.00 |
| Honouring fee | E296.00 |
| Card replacement - personalised | E139.42 |
| Card replacement - non personalised | E106.20 |
| Pin replacement | E65.36 |
| ATM declined fee | E9.60 |
| POS declined transaction fee | E9.60 |
| Failed scheduled transaction | E9.60 |
| Debit card - international declined transaction fee | E9.60 |
| Dispute transaction fee | E89.21 |
| Interest on unauthorised overdrawn accounts | Prime + 11% |



Retail Banking

Credit Fees

Personal Loans

| | |
|-------------------|---|
| Monthly admin fee | E38.00 |
| Initiation fee | 2% of loan (min E540.44; max E7 000.00) |

Property Finance

| | |
|----------------------|--|
| Monthly admin fee | E32.60 |
| 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 E379.88, max E3 000.00) |
|----------------|---|



Corporate & Commercial Banking

- Retail Banking
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- CashPlus
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Corporate & Commercial Banking

Monthly Account Fees

| Pricing Options | Bundled | Pay As You use (PAYU) |
|--------------------------------------|----------|-----------------------|
| Business Cheque | E163.39* | E90.41 |
| Pay As You Use (PAYU) Pricing Option | | |
| Commercial | N/A | E143.78 |
| Corporate | N/A | E143.78 |
| Cashman | N/A | E143.78 |
| Stokvel | N/A | Free |

*Option is not available for new accounts opened.

Account Opening & Closing Fees

| | |
|--------------------|------|
| Opening of account | Free |
| Closure of account | Free |

Other Fees

| | |
|------------------------------|-----------------|
| Audit certificate | E283.21 |
| Copy of transaction vouchers | E28.28 per page |
| Deposit book | E55.46 |



Corporate & Commercial Banking

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Retail Banking

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WesBank

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 |

Withdrawal Fees

| | |
|---------------------------------------|---------------------------------------|
| FNB ATM cash withdrawals | E1.46 per E100.00 (min E6.80, no max) |
| Other bank's ATM cash withdrawals | E17.42 + E1.46 per E100.00 |
| Mini ATM cash withdrawals | E1.46 per E100.00 (min E6.80, no max) |
| International ATM cash withdrawals | E65.34 |
| Branch cash withdrawals | E59.05 + E2.18 per E 100.00 |
| Cardless cash withdrawals | E1.46 per E100.00 (min E6.80, no max) |
| International branch cash withdrawals | E 68.08 |
| Non FNB card ATM access fee | E49.00 |

Payment Notifications

| | |
|------------------------------------|-------|
| inContact (Email, FNB App and SMS) | Free |
| Proof of payments (Email) | E0.96 |
| Proof of payments (SMS) | E1.72 |





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Prepaid Purchases

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

| | |
|-------------|-------------------------------|
| Airtime | E2.93 per E100.00 (max E7.00) |
| Data | E2.93 per E100.00 (max E7.00) |
| Electricity | E2.93 per E100.00 (max E7.00) |
| Multichoice | 16.34 |

Point of Sale / Merchant Services

| | |
|-------------------------------|------------------------------|
| POS purchases | PAYU - E6.50, Bundled - free |
| eWallet @ Till | E6.50 |
| Speedpoint rolls | Free |
| Merchant Services (MS) | |
| POS rentals | Negotiable |
| POS rentals: General | E220.00 |
| POS rentals: Mobile | E440.00 |
| POS commission on total sales | 5% (negotiable) |
| eCommerce | 5% (negotiable) |

Reference Validation

| | |
|----------------------------|-------|
| Over the counter | E5.20 |
| Electronics channels - FNB | E2.60 |





Corporate & Commercial Banking

Receipt-It

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

Credit Fees

| | |
|---|---|
| Overdrafts | |
| Initiation fee | 1.58% (min. E630.84) |
| Overdraft - SME | 2% of loan (min E630.84, max E3 000) |
| Term Loans/Commercial Property Finance | |
| Initiation fee | 1.58% (min. E630.84) |
| Initiation fee (Term Loan)- SME | 2% of loan (min E630.84, max E7 000) |
| Initiation fee (Property Finance)- SME | 2% of loan (max E8 000.00 for loans up to E2 million; and max E16 000 for loans above this threshold) |
| Early settlement fee | Free |



Corporate & Commercial Banking

Payments and Transfers

| | |
|--|-------------------------|
| Inward internet transfers from other banks | Free |
| Commission Local Transfer (third party payment) | E118.18 |
| Online payments (local) | E16.34 |
| GeoPayments | E10.85 |
| Pay2Cell | E16.34 |
| External debit orders (non-FNB recipients) | E24.71 |
| Internal debit orders (FNB recipients) | E7.45 |
| Electronic transfers between own accounts | Free |
| Manual transfers (inter-account branch transfer) | Free |
| Manual linking of beneficiaries | N/A |
| Scheduled payments - establishment | E38.66 |
| Scheduled payments - amendments | Free |
| Stop Payments - online | E47.47 |
| Stop Payments - branch | E64.69 |
| Manual EFT Payments at OPC (per beneficiary) | Negotiable (max E21.76) |

Online Banking Enterprise

| Service/Transaction | |
|----------------------------------|---------|
| RTGS payment (online and manual) | E544.62 |
| eWallet Bulk Send | E9.25 |



Corporate & Commercial Banking

Statements

| | |
|---|--------|
| FNB App and Online Banking statement | Free |
| Posted statement | E10.00 |
| ATM Mini statement | E6.78 |
| Cellphone statement | E4.00 |
| SME- Branch Provisional statements (per page) | E10.00 |
| Branch Provisional statements (per page) | E10.00 |
| Branch Statements (per page) | E10.00 |
| Historical statements email (Older than 3 months) (per statement) | E10.00 |
| Historical statements Branch (Older than 3 months) (per page) | E10.00 |
| e-Mailing of historical statements, Online Banking, older than 3 months | E10.00 |

Additional Statements - Online Banking

| | |
|------------|--------|
| Daily | E61.92 |
| Weekly | E27.12 |
| Bi-Monthly | E15.30 |

Additional Statements - Paper Based

| | |
|------------|---------|
| Daily | E123.85 |
| Weekly | E49.62 |
| Bi-Monthly | E24.78 |



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Retail Banking

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Mobile Banking

CashPlus

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WesBank

Balance Enquiry

| | |
|--|-------|
| FNB Online Banking/FNB App | Free |
| FNB ATM | E2.23 |
| Other bank's balance enquiries | E7.35 |
| Balance enquiries at branch (print) | E8.82 |
| Balance enquiries (cellphone) | E1.45 |
| Balance enquiries (cellphone - all accounts) | E1.45 |
| Telephone enquiries | Free |

Penalty Fees

| | |
|---|-------------|
| Dishonouring fee (unpaid item) | E100.00 |
| Dishonouring fee (inward unpaid fees) | E100.00 |
| Honouring fee | E296.00 |
| Card replacement-personalised | E139.42 |
| Card replacement- non personalised | E106.20 |
| Pin replacement | E65.36 |
| ATM declined fee | E9.60 |
| POS declined transaction fee | E9.60 |
| Failed scheduled transaction | E9.60 |
| Debit Card - international declined transaction fee | E9.60 |
| Dispute transaction fee | E89.21 |
| Interest on unauthorised overdrawn accounts | Prime + 11% |





Mobile Banking Services

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Mobile Banking Services

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eWallet

eWallet - Send Money

| | |
|-------------------------------|--------|
| Tier 1: E20.00 - E200.00 | E6.75 |
| Tier 2: E200.01 -E1 000.00 | E8.90 |
| Tier 3: E1 000.01 -E2 000.00 | E12.45 |
| Tier 4: E2 000.01 - E6 000.00 | E15.75 |
| Tier 5: E6 000.01 - E9 000.00 | E19.55 |
| Tier 6: E9 000.01 - 15 000.00 | E23.90 |

eWallet Withdrawals

eWallet - ATM withdrawal (first withdrawal free)

| | |
|---------------------------------|--------|
| Tier 1: E0.00 - E150.00 | E4.20 |
| Tier 2: E 150.01 - E 250.00 | E7.35 |
| Tier 3: E 250.01 - E 500.00 | E11.30 |
| Tier 4: E 500.01 - E 1 000.00 | E17.30 |
| Tier 5: E 1 000.01 - E 4 000.00 | E21.00 |
| Tier 6: >E4 001.00 | E21.00 |

| | |
|----------------------------------|-------|
| eWallet - Prepaid airtime & data | E2.85 |
|----------------------------------|-------|

| | |
|-------------------------------|-------|
| eWallet - Prepaid electricity | E3.30 |
|-------------------------------|-------|

| | |
|-----------------------|-------|
| eWallet - Dormant fee | E5.40 |
|-----------------------|-------|

| | |
|-----------------------|--------|
| eWallet - Multichoice | E16.15 |
|-----------------------|--------|

| | |
|--|-------|
| eWallet - Transfer to your FNB Account (via FNB App) | E5.65 |
|--|-------|

| | |
|------------------------|--------|
| eWallet - Reversal fee | E11.55 |
|------------------------|--------|

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CashPlus

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CashPlus

CashPlus

CashIn

| | |
|-------------------------|--|
| Individuals and 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 | E4.70 |
| Tier 2: E250.01 - E500.00 | E9.40 |
| Tier 3: E500.01 - E750.00 | E13.60 |
| Tier 4: E750.01 - E2 000.00 | E16.75 |
| Tier 5: E2 000.01 - E4 000.00 | E18.85 |
| Tier :6 >E4 000 | E24.00 |

CashOut via eWallet

| | |
|-------------------------------|--------|
| Tier 1: E0.00 - E250.00 | E4.70 |
| Tier 2: E250.01 - E500.00 | E9.40 |
| Tier 3: E500.01 - E750.00 | E13.60 |
| Tier 4: E750.01 - E2 000.00 | E16.75 |
| Tier 5: E2 000.01 - E4 000.00 | E18.85 |
| Tier :6 >E4 000 | E24.00 |

| | |
|--------------------------------|------|
| CashPlus - Prepaid airtime | Free |
| CashPlus - Prepaid data | Free |
| CashPlus - Prepaid electricity | Free |



Forex and Trade

- Retail Banking
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Forex and Trade

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Retail Banking

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Swift transaction fees outside Common Monetary Area (CMA)

| | |
|------------|-------|
| Commission | 0.65% |
|------------|-------|

Inward SWIFT

| | |
|----------------|--------|
| Minimum charge | E90.68 |
|----------------|--------|

| | |
|----------------|---------|
| Maximum charge | E838.72 |
|----------------|---------|

Outward SWIFT (Plus E78.850 SWIFT charge added to the 0.65%)

| | |
|----------------|---------|
| Minimum charge | E175.05 |
|----------------|---------|

| | |
|----------------|---------|
| Maximum charge | E864.77 |
|----------------|---------|

Resending of returned funds

| | |
|----------------|---------|
| Minimum charge | E175.05 |
|----------------|---------|

| | |
|----------------|---------|
| Maximum charge | E864.77 |
|----------------|---------|

| | |
|-----------------------------------|---------|
| Amendment on original instruction | E381.24 |
|-----------------------------------|---------|

ZAR CMA Transaction Fees

FX Online ZAR CMA outward payments (FNB to non-FNB)

| | |
|----------|--------|
| E0-E100k | E20.00 |
|----------|--------|

| | |
|-------------|------------------|
| E101k-E250k | 0.02% of payment |
|-------------|------------------|

| | |
|--------|--------|
| E250k+ | E50.00 |
|--------|--------|

FX Online ZAR CMA outward payments (FNB to FNB)

| | |
|----------|--------|
| E0-E100K | E20.00 |
|----------|--------|

| | |
|------------|------------------|
| E101-E150K | 0.02% of payment |
|------------|------------------|

| | |
|--------|-------|
| E150K+ | 30.00 |
|--------|-------|

| | |
|-------------------------------------|---------|
| ALL manual ZAR CMA outward payments | E150.00 |
|-------------------------------------|---------|

| | |
|--|------|
| FX Online ZAR CMA inward payments (FNB to FNB) | Free |
|--|------|

FX online ZAR CMA inward payments (non-FNB to FNB)

| | |
|----------------|--------|
| Minimum charge | E90.68 |
|----------------|--------|

| | |
|----------------|---------|
| Maximum charge | E838.72 |
|----------------|---------|





Forex and Trade

Foreign Notes

| | |
|----------------|---------|
| Minimum Charge | E130.69 |
| Maximum Charge | No max |

Foreign Currency Accounts

| | |
|------------------------|-------------------|
| Withdrawal fee (0.65%) | Min/Max |
| USD | E90.68/E838.72 |
| GBP | E90.68/E838.72 |
| EUR | E90.68/E838.72 |
| Deposits | Free |
| Monthly fee | US\$/GBP/EUR 0.00 |

Customer Queries

| | |
|---------------------|---------|
| Up to 3 months old | Free |
| Older than 3 months | E255.96 |

Foreign Exchange Contracts

| | |
|---------------|---------|
| Establishment | E426.44 |
|---------------|---------|

Trade Services

| | |
|------------------|----------------|
| Exchange Control | Min /Max |
| Attestation F178 | E21.76/E119.82 |

Excon Applications

| | |
|----------------|---------|
| Written/Form G | E538.70 |
| Extraordinary | E818.95 |



Forex and Trade

Guarantees

Property

| | |
|---------------|--------------------|
| Cash secured | 0.84% per 6 months |
| Bank financed | E589.05 |

Local Guarantees

| | |
|---------------|-----------------------------------|
| Cash secured | 0.84% per 6 months |
| Bank financed | 1.12% per 6 months, (min E419.35) |

Foreign Guarantees

| | |
|--------------------------------|-----------------------------------|
| Cash secured | 0.81% per 6 months, (min E642.62) |
| Bank financed | 1.11% per 6 months, (min E642.62) |
| Amendments (local and foreign) | E407.92 |
| SWIFT charge | E78.85 |
| Postage/courier | Actual cost |

Export Letters of Credit

| | |
|---|---------------------|
| Advising fee | E436.22 |
| L/C collected to negotiate at another bank | E436.22 |
| Amendment | E625 + SWIFT charge |
| SWIFT | E78.85 |
| Courier | Actual cost |
| Negotiation | 0.54% |
| Expired unutilised fee | E265.06 |
| Confirmation fee (dependent on perceived bank and country risk) | E430.75 |



Forex and Trade

Foreign Bills (Imports and Exports)

| | |
|----------------|----------------|
| Commission | 0.65% of value |
| Minimum charge | E152.45 |
| Maximum charge | E1 982.41 |
| SWIFT | E81.69 |

Import Letters of Credit

| | |
|----------------------|--------------------|
| Establishment | 0.87% per 3 months |
| Minimum charge | E820.09 |
| Trade SWIFT charge | E315.84 |
| LC commission | 0.28% |
| Amendment | E624.00 |
| Discrepant documents | E624.00 |

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Wesbank (Vehicle and Asset Finance)

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WesBank (Vehicle and Asset Finance)

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 | 1.36% of Asset Value (min E4 803.58) |
| Documentation fees - SME | 2% of loan (max E5000) |
| Documentation fees - Retail | 2% of loan (max E5000.00) |
| Monthly admin fee | E52.55 |
| Re-load fee | E979.00 |
| Collection fee | E56.50 |
| Valuation | Actual cost |
| Early settlement | Free |
| Vehicle de-registration fee | Actual cost |
| Storage | E28.25 per day |
| Release fees for repossessions | Free |
| Emailed statements | Free |
| Provisional statements | E33.95 |
| Amortization schedules | First copy free, free copy with every interest rate change, thereafter E33.95 |
| Contract documents (copy of Asset-Based Finance agreement) | First copy free, free copy with every interest rate change, thereafter E33.95 |