

PRODUCT DISCLOSURES FOR SPECIFIC CODE – BUSINESS

- Code of Banking Practice and the Specific Code of Conduct**

FNB seeks to comply with the Code of Banking Practice and the Specific Code of Conduct for Authorised Financial Service Providers and Representatives Conducting Short-term Deposit-taking Business in terms of the Financial Advisory and Intermediary Services Act, 2002. Copies of these codes are available on our web site, www.fnb.co.za.

- Key Features**

Business Gold	Business Credit	Office Plus	Travel Lodge
Multi-functional, convenient and safe – can be used for any type of purchase.	Suitable for company representatives and any other company officials, it can be used for any type of purchase.	This card can be used in place of petty cash. It can also be used to purchase office supplies and other utilities on a daily basis, so streamlining office management.	<p>Can be used to manage all business-related travel expenses – ideal for a business where frequent air travel is a requirement.</p> <p>The Travel Lodge Card is kept by your travel agent and is used to pay for travel-related purchases.</p> <p>All transactions are reflected on the monthly statement and summarised details will appear on the Expense Summary report.</p> <p>An agreement, addressing liability and risk issues, is provided by FNB and must be signed by the business and travel agent.</p> <p>No cash withdrawals can be processed on a Travel Lodge Card.</p>
<ul style="list-style-type: none"> All transactions are summarised in the Transaction Expense Summary. Electronic payments out of these Business accounts can be arranged through eFinancial services. Contact the Credit Card Business Call Centre for further information. 			
<p>Visa endorsed products are embossed with the following information:</p> <p>Company name Cardholder name (travel agent name on Travel Lodge Card) Card number Valid from date Expiry date</p>			

Buying Credit	Buying Lodge	Petro	Petro Plus
<p>Suitable for young businesses needing to build up a credit history.</p> <p>Can be used to manage all day-to-day purchase requirements, apart from car rental.</p> <p>To simplify the credit management of your Buying Credit Card, only electronic transactions can be processed.</p> <p>(NB. There must be sufficient funds available in terms of a credit limit in order to use the card).</p>	<p>Ideal for businesses with an ongoing relationship with merchants or suppliers that require accounts settled at the time of purchase.</p> <p>The card is lodged with the merchant or supplier who processes each transaction as it occurs.</p> <p>This concept allows you to deal with a wider range of suppliers, as you will not be restricted by suppliers' credit terms.</p> <p>To safeguard business, the card has no budget option and is suitable for electronic use only.</p> <p>Multiple Buying Lodge Cards can be issued to a business for lodging at different suppliers.</p>	<p>Suitable for businesses with fleets, messengers and/or representatives that need to be on the road most of the time.</p> <p>The card is issued in a specific person's name and can be used to purchase fuel, oil, spares and vehicle accessories plus for repairs and maintenance. No cash withdrawals can be made.</p> <p>With the Business Petro Card you will also enjoy access to AA Emergency Roadside Assistance.</p> <p>The Business Petro Card is not linked to the credit card.</p> <p>Interest will be calculated on fuel transactions, from the date of the transaction if the account does not have a credit balance.</p>	<p>The perfect solution for hassle-free vehicle and/or fleet management.</p> <p>It is linked to the Petro Card account and is used as a membership card for the Managed Maintenance scheme provided by WesBank Auto.</p> <p>It is suitable for businesses that:</p> <ul style="list-style-type: none"> • Have a small fleet that does not justify a fleet card. • Still want assurance that they will benefit from competitive pricing and that no unnecessary work is carried out on their vehicles. <p>The Petro Plus Card is a membership card only, it cannot be used for purchases. 2.5% of the invoiced amount will be levied as a Managed Maintenance fee. Invoices will be verified and settled by WesBank Auto after which the invoice amount as well as the 2.5% Managed Maintenance fee will reflect on your Petro Card statement.</p>
<ul style="list-style-type: none"> • All transactions are summarised in the Transaction Expense Summary. • Electronic payments out of these Business accounts can be arranged through eFinancial services. • Contact the Credit Card Business Call Centre for further information. 			
<p>Visa Electron products can only be used for electronic transactions (no paper, mail order and Internet purchases can be processed). In the case of insufficient credit available, the transaction or purchase can be pre-funded before it is processed electronically.</p> <p>The following information is printed on the Lodge Card: Business name Cardholder name (Supplier name on Buying Lodge Card) Card number Valid from date Expiry date</p>	<p>Petro Cards are not Visa endorsed and can only be used within the borders of South Africa and Common Monetary Area.</p> <p>The Petro Card is embossed with the following information: Company name Cardholder name Card number Valid from date Expiry date</p>	<p>The Petro Plus Card is a membership card only and has no credit card number or magstripe. It can only be used within the borders of South Africa.</p> <p>The membership card is embossed with: Vehicle registration Vehicle make, model and colour Company name Cardholder name</p>	

NB: Businesses requiring an Aviation Credit Card can contact the Credit Card Business Call Centre on 011 369 2832 for information.

Recommended Safety Measures

- Report a lost or stolen card to us immediately to ensure you are covered by Lost Card Protection. PIN-based transactions with a card reported as lost or stolen are not covered by Lost Card Protection.
- Never disclose your PIN for your credit card to anybody, not even a call centre agent. You are the only person who should ever know this number. Make sure that you remember your PIN, don't write it on the card and, if you do write the number down, keep it in a safe place separate from your credit card.
- Never allow your credit card to be taken away from your sight. You have the right to be present when your card is swiped through an electronic terminal at a shop. Fraudsters can use small hand held card reading

devices to capture the electronic data encoded on your card. They can later use this information to produce a fake card. So be alert when you pay by credit card.

- Never leave your wallet or handbag unattended as the details of your cards can quickly be copied (or skimmed) and returned without you knowing.
 - When destroying old credit cards, always cut through the magnetic stripe, twice horizontally and twice vertically.
 - Always review your monthly statements and report any strange transactions immediately.
 - Make sure that you always get your own card back after using it.
 - Always destroy old statements and voucher slips before throwing them away.
 - The most important rule: always know where your credit card is!
 - Check your credit card statement every month. Make sure that you can account for all the transactions made on your card.
 - Keep a good record of how much you are spending on your card every month.
 - Make the necessary payments on your credit card every month.
 - Always know what the limit on your credit card is and don't exceed that limit!
 - When you use your card at an ATM, enter your PIN in such a way that no one can easily follow your keystrokes.
 - Don't leave your slip behind at the ATM but rather shred it to reduce the risk of card fraud.
 - Never give your credit-card number over the telephone unless you initiated the call.
 - Ignore any credit-card offer that requires you to spend money up-front.
 - **Make certain you get your card back after making a purchase.** One habit to observe is to leave your wallet open in your hand until you get the card back. Also, make sure that you personally tear up any voided or cancelled sales slips, whether crossed out as cancelled.
 - **Always keep a list** of your credit cards, credit-card numbers and toll-free numbers in a safe, in case your cards are stolen or lost.
 - **Check your monthly statement** to make certain all charges are your own, and immediately notify the card issuer (FNB) of any errors or unauthorised charges within 30 days of your statement date.
- **Internet Banking Safety Tips**
 - Ensure that the site is secure
 - Ensure that the site is legitimate
 - Safeguard your bank cards and PINs
 - Keep your eBucks access details secret
 - Change your PINs and passwords regularly
 - Don't allow your browser software to save your password
 - Install and maintain anti-virus software
 - Shop securely online

For more safety tips in respect of telephonic and electronic banking, please refer to the Code of Banking Practice on our web site, www.fnb.co.za

- **Account Operating Information**

General obligations when you use the card and the PIN:

- Only the cardholder may use the card. The business and the cardholder must ensure that no one else uses the card.
- When the cardholder receives the card, he/she must sign the back of the card in ink immediately.
- When the card is issued to the cardholder, the cardholder may be given a PIN, which the cardholder may change at his/her discretion at any FNB ATM or FNB Outlet.

- When a card has been reissued to the cardholder, the PIN (if issued) the cardholder used for his/her previous card will still be valid. The cardholder may change this PIN at any FNB ATM or FNB Outlet.
- The cardholder must keep the card safe and the PIN (if issued) secret and separate from the card.
- The PIN will enable the cardholder to draw cash, transfer funds, make local deposits, make purchases (if required by the merchant) and otherwise operate the card at ATMs.
- The cardholder must only use the card during the period stated on the front of the card. After this period the card will be invalid.
- The business and the cardholder must not use the card for any illegal transactions. It is the responsibility of the business and the cardholder to determine that a transaction is lawful before the cardholder uses the card.
- When the card is used to buy goods or services from a merchant, the cardholder must sign a transaction voucher and/or apply his/her PIN, as required by the merchant. The cardholder must sign a cash withdrawal voucher when using the credit card to draw cash other than from an ATM.
- If the transaction takes place by mail order, telephone order or other access channel the cardholder will be asked for certain card related information before he/she may use these channels to transact.

• Fees and Charges

Pricing 2004

Charges and limits that have not been increased are highlighted in orange

FNB Business Credit Card Membership Fees (per annum unless otherwise stated)	
Gold	R175.00
Silver	R155.00
Aviation	R155.00
Office Plus	R155.00
Travel Lodge	R155.00
Buying Lodge	R135.00
Buying Credit	R135.00
FNB Credit Card Value-add Services	
Comprehensive Global Travel Insurance	No Charge
E-mail Statements	No Charge
Lost Card Protection	No Charge
Card Replacement	No Charge
<i>inContact</i> (SMS & e-mail)	No Charge
FNB Internet Banking - Except Payments	No Charge
eBucks Reward per R100 on qualifying spend	eB8
eBucks Rewards Annual Fee* (per annum, per card)	
Gold	R120.00
Silver	R120.00
Aviation	R120.00
Office Plus	R120.00
Travel Lodge	R120.00
Buying Lodge	R120.00
Buying Credit	R120.00
(Minimum monthly spend on qualifying transactions) – Max. charge of 20 Plastics	R0.00
Petro Card Offering	
Linked Petro Card	R105.00
Fuel Transaction Fee	R3.25
Petro Card Value-add Services	
AA Emergency Roadside Assistance	No Charge
Petro Plus Membership	No Charge
Payments and Purchases	
Credit Card Purchase	No Charge
Cheque Deposit	No Charge
Electron Transaction Fee	No Charge
Petro Plus Transaction Fee (% of Transaction Value)	2.5%
Electronic Funds Transfers	
Electronic Transfers (EFT)	
• IVR Smart Transfer to FNB	No Charge
• IVR Smart Transfer to a Third Party	R6.00
• Third Party Payments:	R6.00

• Inter-account Transfers	R3.00
Cash Deposit Fee	
• Flat Fee	R2.30
• Plus % of Transaction Value	0.85%
(No cash deposit fee will be charged on amounts less than R200.00)	
Cash Withdrawals	
BOB ATM	
• Flat Fee	R2.30
• Plus % of Transaction Value	0.85%
SASWITCH ATM	
• Flat Fee	R8.05
• Plus % of Transaction Value	0.85%
Counter Withdrawals - Maximum Charge of R50.00	
• Flat Fee	R16.00
• Plus % of Transaction Value	0.75%
Overseas Withdrawals: ATM and Counter Fee	
• Flat Fee	R19.00
• Plus % of Transaction Value	0.40%
Account Fees	
BOB ATM Enquiry	No Charge
Branch Balance Enquiry	No Charge
Internet Banking – Except Payments (Business Gold Only)	No Charge
Changes to account limits	No Charge
BOB ATM Mini-statement Print	R2.00
SASWITCH ATM Enquiry	R3.00
International Balance Enquiry	R3.00
Statement Reprint Request per Page	R3.50
Bank Cheque Administration Fee	R37.00
Voucher Retrieval	
• Local	R48.00
• International	R160.00
Special Arrangement Fee	R165.00
Late Payment Fee	R165.00
Over Limit Fee	R165.00
Unpaid Fee	R165.00
Declined Authorisation Fee	R2.65
Rejected Debit Order Handling Fee	R5.00
Card Delivery to Nearest FNB Outlet	No Charge
Card Courier Persona Delivery Fee	R100.00

E & OE

* Not applicable to Linked Petro Card and Petro Plus cards.

** This fee is subject to exchange rate fluctuations and may be reviewed quarterly.

Terms and Conditions apply. (See FirstRand Bank Limited Card Scheme Terms and Conditions).

The above pricing is valid until 31 October 2005. All prices are inclusive of VAT.

Finance Charges, Card Ledger Fees and Account Service Fees

- We may charge the business and debit the business control or the cardholder account with finance charges, account service fees and card ledger fees.
- The finance charges, account service fees and card ledger fees are not negotiable.
- Finance charges may include interest, additional finance charges, fees incurred from a money-lending transaction and fees for the recovery of the debt if the business/cardholder default with payment.
- Ledger fees are fees associated with the issue and use of the card and may include:
 - An annual card fee, which will be charged for each year or part of a year, whether or not the cardholder uses the card;
 - An over limit fee, which will be charged whenever the cardholder exceeds the credit limit on the card;
 - A late payment fee, which will be charged if the business pays the outstanding amount owing on the business control account after the due date for payment and
 - Other fees associated with the issue and use of the card.
- Account service fees may include:
 - A cash deposit fee, which will be charged when the business deposits cash into the business control or the cardholder account or pays these accounts in cash;

- ATM related fees;
- Electronic banking fees;
- A currency conversion fee, for transactions which take place outside the Common Monetary Area.
- Please note the list of the specific fees mentioned is not exhaustive. The business may obtain a copy of our full current pricing from any FNB Outlet, or by contacting our Card Division, or on our web site, www.fnb.co.za.
- Fees and charges are reviewed annually. We will send our full pricing list to the business in our annual pricing notice.
- Once debited to the business control or the cardholder account, fees and charges are non-refundable and will not be reversed.

- **Account Opening Documentation Required**

The following credit card account opening documents are required:

- Memorandum and Articles of Association
- Certificate of Incorporation – CM1
- Notice of Registered Office and Postal Address – CM22
- Letter from Auditor to confirm shareholding
- List of Authorised Signatories
- Company / Close Corporation Resolution (As per Addendum 1)
- Founding Statement and Certificate of Incorporation – CK1
- Amended Founding Statement – CK2 (If applicable)
- Partnership Agreement (If in existence)
- SARS Return (Optional)
- Certified true copies of all required Identity Documents
- Schedule of Directors – CM29
- Certificate of Change of Name
- Certificate to Commence Business
- Bank Statements
- Proof of Trade Name and Physical Address *e.g. Municipal Rates and Taxes, Utility Bill or Telkom Account (Cellphone accounts not accepted)*
- Summary of Latest Balance Sheet
- Full General Report (Business Bank Branch to complete)
- Latest Income Statement (Applicable to applicants from other Banks)

- **Address Change**

Should the physical address of the Business change, please inform us in writing of such change and supply us with proof of the new Business address (supply any document, not older than 3 months, that clearly states your name and residential address e.g. Bank Statement, Municipal Rates and Taxes Account, Mortgage Statement, Telkom Account, Utility Bill, Recent SARS Return).

- **Unique Identification Methods**

- If the card is lost or stolen, the business or the cardholder must contact us immediately to report the loss to ensure they are covered by Lost Card Protection. PIN-based transactions with a card reported as lost or stolen are not covered by Lost Card Protection.

- **Passing of Account Information**

We may:

- Perform a credit search on their credit profile with a registered credit bureau when assessing the granting of credit facilities to the business;
- Check their payment behaviour, at any time, by researching their profile at one or more registered credit bureaux;

- Disclose and record the existence of the business control account and how the business has conducted its account to any division or subsidiary within FirstRand Bank Limited which requests such information and with one or more registered credit bureaus. Other credit grantors may access this information when assessing the business' credit application with them.

- **Monthly Statement**

- We will send the business a monthly business control account statement that will show :
 - Each cardholder's transactions for the month;
 - Any interest, fees and charges;
 - The full amount owed to us and
 - The due date by which this amount must be paid.
- Unless the business lets us know, in writing, within thirty (30) days of the statement date that there is an error on the monthly statement issued to the business, the statement sent to you will be final and binding.
- Should the business not receive its monthly business control account statement, the business must bring this to the attention of our Card Division.
- If any transaction is incorrectly disputed, interest will accrue in the normal course on the transaction amount.
- When the business credit facility ends, the business will no longer receive its monthly statement.
- We will levy a charge as set out in the pricing table above known as the "Statement Reprint Request per Page" charge in the event you request a copy of your statement, in addition to the original monthly statement that we have sent to you.

- **Contact Details**

FNB Business Call Centre:

011 369 2832

Complaints Fax No:

011 352 9904

Physical Address:

3 First Place, Bank City, Cnr. Pritchard and Simmonds Street, Johannesburg

Postal Address:

P O Box 1420, Johannesburg, 2000

FNB web site:

www.fnb.co.za

E-mail:

fnbcard@fnb.co.za

Lost cards:

0800 110 132

eBucks Hotline:086 123 3000

eBucks web site:www.ebucks.com