



FNB 48 HOUR CASH ACCELERATOR PRODUCT RULES

(Date Last Amended: 1 March 2021)

These Product Rules must be read with the FNB Savings and Cash Investments Account General Terms and Conditions and the FNB General Terms and Conditions.

What is the minimum amount you must deposit into the account when you open it?	R100 000.00 (Hundred Thousand Rand).
What is the minimum required balance to earn interest?	Interest will not be earned on your account if the investment balance is less than R100 000.00 (Hundred Thousand Rand).
Can you withdraw down to R0 (Zero Rand)	Yes. However, your balance may not be less than R0 (Zero Rand).
What interest will you earn, how and when is it calculated and paid?	<p>You will earn interest at a rate determined by the bank. You can get information about the interest rates that apply to your account by visiting our website, via your Banker, by contacting us via our call centre, or visiting an FNB branch. Interest rates may change and will reflect on the statements we provide to you.</p> <p>Interest is calculated daily and capitalised monthly. You must tell us where we must pay the interest you have earned at the end of each month or it will automatically be reinvested into this account.</p> <p>Rates quoted by us are nominal interest rates per annum.</p>
Can you deposit money into the account at any time?	You can transfer or deposit money into the account at any time.
What is the notice period?	2 (Two) business days.
When can you withdraw money from the account?	Early withdrawal of funds from this account is not allowed. You must give us at least 2 (Two) business days' notice for any withdrawal. If the notice payment date falls on a Sunday or public holiday, we will pay on the next business day. Only one instruction is allowed at any given time.
What fees must you pay us?	<p>There is no monthly account fee applicable to this account however there are transactional fees that apply.</p> <p>For more information on all fees applicable to this account, please view our FNB Savings and Investments Pricing Guide on www.fnb.co.za or contact an FNB branch or call centre.</p>
How do you close your account?	You must give us at least 2 (Two) business days' notice if you want to withdraw money from the account or if you want to close your account.

You can give us notice in the following ways: Instruct an FNB branch or contact our call centre.

Note: A copy of the FNB Savings and Cash Investments Account General Terms and Conditions and the FNB General Terms and Conditions is available on www.fnb.co.za or from our call centre or at your FNB branch.