



Get the help
you need –
integrated advice
for you and
your family

FNB Premier
Annual Pricing Guide

1 July 2023 to 30 June 2024

Terms, conditions and earn rules apply.

First National Bank A division of FirstRand Bank Limited. An Authorised Financial Services and Credit Provider (NCRCP20). Reg. No. 1929/001225/06.

Get the best value



● Protect my family and assets against life events with**

- **Funeral Plan** - Cover up to R100 000 and add up to 21 family members on one plan
- **Life Cover** - Get life cover starting from R100 000 up to R1 000 000
- **Life Customised Policy** - Get cover up to R10 million**
- **Credit Life** - Protect your loved ones from your debt should the unexpected happen
- **Short term insurance** - If it's precious to you, we'll insure it, both inside and outside your home
- **Health cash plan** - Pays up to R3000 daily to cover your expenses when you're in hospital

● Access to a range of Savings & Invest offerings to address individual needs

- **Savings Account** with scheduled transfers at no charge
- **Money Maximizer** - Earn a money market fund related rates at no charge, plus your capital and quoted returns are fully guaranteed (included in the bundled fee pricing option)
- **Shares Zero** - Share trading offering at no charge
- **Tax-Free Savings Account**
- **Fixed Deposit**
- Access to free **Will** drafting
- Preferential rates for **seniors on fixed deposits**
- **Retirement annuity**

● Transact with FNB Premier Fusion Account or Current Account

- **Day to Day Bank account** with a Credit facility (Fusion) to help meet immediate financial shortfall and/or protect debit order
- Up to **30 days interest free** on FNB Fusion card purchases
- **R4000 cash** withdrawals and **Cash@Till™** at no charge
- **2 free eWallet** send on the app,
- **Unlimited electronic** transactions
- **Unlimited swipes**
- **Secure** online purchases with Virtual Card
- **50% discount on monthly fee** for spouse/partner and complimentary FNBy Account
- **FNB Global Account***

● Qualify for a range of solutions to address unique borrowing and repayment structure

- Premier Credit Card **included in bundles**
- Personal Loan with a **personalised interest rate**
- Revolving facility with a **flexible credit facility**
- **Home Loan** - 50% discount on attorney fees, 0.25% on main banked***
- **Vehicle Finance**

● Rewards and Connect benefits

* Fees are applicable to Foreign Exchange transactions. You may also be charged an annual card fee.

** Refer to Insure Infographic slide for all the require terms and conditions.

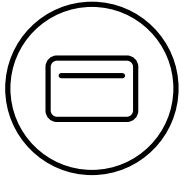
*** A further discount of 0.25% on personalised home loan interest rate when client becomes main banked according to our main bank rules.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

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Transact





Whatever your needs, we have the solution for you

Access a team of Premier Advisors and get integrated financial advice to support you on your financial journey. With a team of bankers available on chat 24/7 to help you manage your money plus innovative digital banking solutions with our award winning app. (Balance for rebate when you maintain R50 000 or more in your Fusion/Current Account for the billing cycle).



R230p.m.

FNB Fusion
Premier Account



R250p.m.

FNB Premier
Current Account

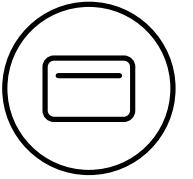



R115/R125p.m

FNB Fusion Premier account/
FNB Premier Current account
for your spouse/partner

We are also proud to offer you an **FNB Islamic Premier Account**, with similar value-adds, reward benefits and pricing as an FNB Premier Account. With Islamic Banking, you earn a competitive monthly profit share on your linked Islamic Savings Account. For more information, contact the Islamic Banking Suite on 087 578 6786.

Product comparison with an FNB Premier Account



	FNB Fusion Premier Account	FNB Premier Current Account	Fusion Premier / Premier Current Account for your spouse or partner	Premier Pay-As-You-Use (PAYU)*****
Monthly account fee	R230	R250	R115/R125*	R55
Products included in your discounted monthly fee	FNB Fusion Premier Account/Current Account Premier credit card account Credit card facility service fee 1 additional credit card (linked to your FNB Premier Credit Card) Virtual Cards at no additional cost – ideal for online shopping with added safety because its dynamic 3-digit CVV changes regularly Savings account with FNB Bank Your Change® FNB Global Account** 2 send money transactions per billing cycle via the FNB App**** FNB Connect added value: up to 2GB data, 30 voice minutes and 30 SMSs on your FNB Connect SIM card every month.*** No fee charge on withdrawals up to R4 000 per billing cycle. This includes withdrawals made using Cash@Till™, cardless cash withdrawals and at FNB ATMs**** No fee charge on FNB ATM deposits up to R4 000 per billing cycle****			

All international transactions displayed in this pricing guide will incur a 2% currency conversion.

* Available on both the FNB Fusion Premier Account and the FNB Premier Current Account (Only one spouse per main account holder. The Spousal account must be linked to a main account or standard pricing will apply.)
Overdraft / Fusion Facility Fee will be charged if R200 or more has been utilised.

** Fees are applicable to Foreign Exchange transactions. You may also be charged an annual card fee

*** Please visit fnb.co.za/fnb-connect for more information. Simply collect a Connect SIM card from your nearest branch. Account must be in good standing. Good standing means it's not overdrawn, in arrears or in default, and you are not undergoing sequestration or any legal process.

**** Per account billing cycle.

***** Not available to new sales

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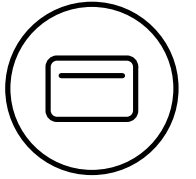
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- **Get eBucks Rewards**
and up to **8 complimentary SLOW Lounge** visits per year with up to 12 additional bonus visits per year when booking your flights with eBucks Travel
- **Purchase Protect**
Purchase Protect **offers cover for items purchased using your FNB Premier Virtual Credit Card** up to R10 000 per claim for 30 days from date of purchase at no extra cost to you
- **Unexpected medical expenses**
Pay off your medical expenses at an interest rate of prime
- **Automatic Debt Protection***
Protect your family from your outstanding debt with the Automatic Debt Protection feature, which pays out in the event of your death or permanent disability
- **Virtual cards**
Access to virtual cards at no extra cost – ideal for online shopping with added safety because its dynamic 3-digit CVV that changes regularly
- **Pay without a physical card**
Virtual cards can also be used for FNB Pay (Tap to Pay and Scan to Pay) and all partner wallet transactions, including Apple Pay, Google Pay, Samsung Pay, Fitbit Pay, Garmin Pay and SwatchPAY! without the need for a physical card
- **Global travel insurance**
at no cost to you to **cover your medical expenses** while traveling abroad
- **Manage your money**
with the **convenience of having your credit card** account paid on time, every time with the Auto Payment Solution
- **Personalised interest rate**
with up to **55 days interest free**
- **Access to a budget facility**
with **repayment periods from 6 to 60 months** for purchases over R200 and more

* First Rand Life Assurance Limited, a license Life Insurer.

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FNB Premier Credit Card

An FNB Premier Credit Card is more than just plastic in your wallet. It's the key to your lifestyle, unlocking new worlds and opening up an array of exclusive benefits, rewards, and features to help you along the way.

Credit facility fees

Credit facility service fee	R17*
Initiation fee (once-off)	Up to a maximum of R175

Credit card account fees

FNB Premier Credit Card monthly account fee	R82**
Additional card fees	No charge on 1 additional card, thereafter R18.50 per card linked to account
Credit card budget purchases	No charge

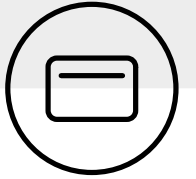


R99p.m.

**FNB Premier
Credit Card Account**

* Credit Facility service fee is charged monthly for the routine administration of maintaining your Credit Facility. This fee is included in the FNB Fusion Premier and Current Account monthly fee to manage and maintain the Credit Facility. The fee may be added to the outstanding balance and you may pay interest on the fee.

** Credit Card monthly account fee is charged monthly for the administration and maintenance of your Credit Card account. This fee is included in the FNB Fusion Premier and Current Account monthly fee to manage and maintain your credit card account. Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

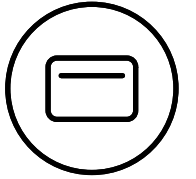


FNB Global Account

FNB Premier offers you an FNB Global Account to save and transact in foreign currency; whether you are saving for offshore travel, require quick access to manage currency risk or are receiving and making international payments occasionally - the FNB Global Account is the ideal choice.

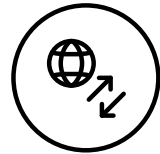
Other fees	GBP	USD	EUR
Annual card fee	£20	\$25	€23
Virtual card fee	No charge	No charge	No charge
Global Account Virtual Card	No charge		
Card swipes and international online card payments	No charge		
International ATM withdrawal*	£3	\$5	€4
Card replacement (lost, stolen or damaged)	£7	\$10	€8
Balance enquiry	£0.35	\$0.50	€0.40
Insufficient funds fee (ATM and Point-of-Sale transactions)	£0.50	\$0.80	€0.60
Currency conversion (when a specific currency card is used in a different currency zone)	Same Currency - No Charge Cross Currency 1%		

* Some ATMs overseas might also charge you a withdrawal fee over and above our fee



SA's Best Forex Provider

As SA's Best Foreign Exchange Provider¹, we offer a range of solutions to suit all your needs – whether you're sending or receiving money globally, traveling, saving in a foreign currency or investing offshore.



Global payments and receipts

You can save on fees and earn eBucks² when you **send and receive money worldwide** via online banking and the FNB App.



FNB Global account

Save and transact in foreign currency; whether you are saving for offshore travel, require quick access to manage currency risk or are receiving and making international payments – **the FNB Global account** is the ideal choice. Open an account via online banking or on the FNB App.



MoneyGram

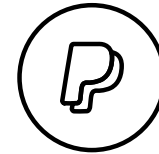
Send money to your loved ones abroad with MoneyGram via the FNB App, cellphone banking (*120*321#) and FNB ATMs. When using **MoneyGram** via the FNB App you can choose to send the money to your beneficiary via a mobile money wallet, bank account or for collection via the **MoneyGram** agent network in over 200 countries.



Travel smart

Get your FNB Global Debit Card linked to your FNB Global account to make sure you have access to funds while traveling abroad. (Cards are available for Dollar, Euro and Pound accounts.)

You can order foreign notes or a Multi-currency Cash Passport™ online and we'll deliver it to your door at no charge.³



PayPal

PayPal is the safe and easy way to pay and get paid when shopping online or making payments. FNB is the only bank in SA that offers the top-up and withdraw service to transfer funds to or from a PayPal account.

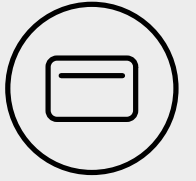
¹ Global Finance World's Best FX Providers 2017 – 2023.

² eBucks earned on Global Payment and Global Receipt transactions are subject to standard eBucks Reward earn rules. For more information, visit the eBucks website.

³ All foreign notes orders made via online banking will be delivered to customers at no charge.

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FNB Channel Islands

Transact offshore with FirstRand Bank's Guernsey-based branch, offers a range of transactional and savings accounts with attractive interest rates, in varying terms to match your specific needs.



Link your accounts

As a FNB Private Wealth Account holder, you can link your FNB Private Wealth and FNB Channel Islands Online Banking and FNB App profile to view your accounts from a single platform and make payments and transfers through the FNB App or Online Banking seamlessly.



Reach your financial goals

From transactional accounts to long and short-term savings accounts with market leading interest rates in GBP, USD and EUR, as well as our Joint accounts, we have a solution to help you reach your financial goals.



Diversify offshore

Diversify your wealth offshore – open an FNB Channel Islands Account. For more information on FNB Channel Islands Accounts, please contact your Private Advisor, the FNB Channel Islands Service Suite or visit www.fnbc.co.uk

For full details of the pricing options refer to the stand alone Global Accounts, FNB Channel Islands and Foreign Exchange Pricing Guides on FNB website.

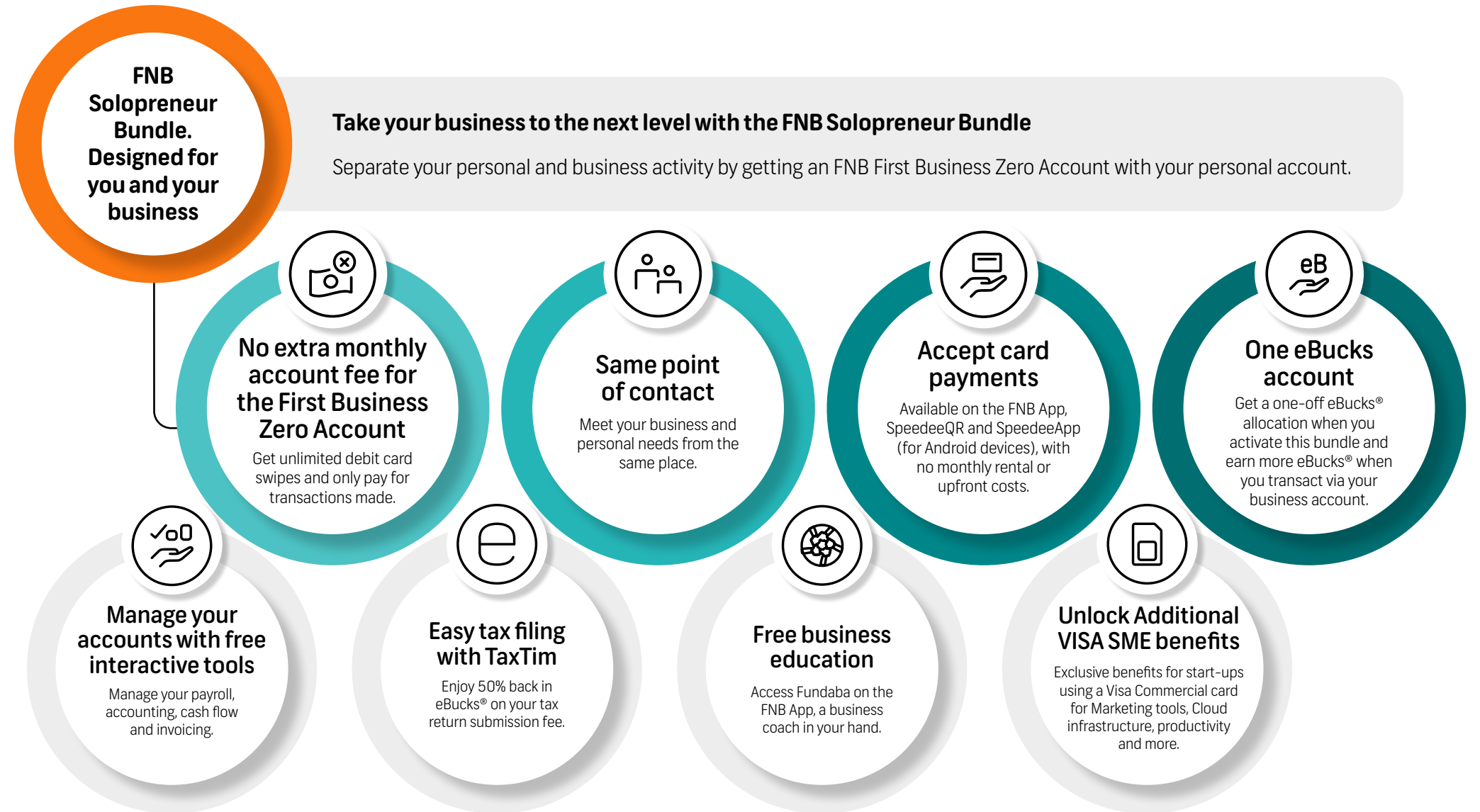
FNB Channel Islands is a participant in the Guernsey Banking Deposit Compensation Scheme. The Scheme offers protection for 'qualifying deposits' up to £50 000, subject to certain limitations. The maximum total amount of compensation is capped at £100 000 000 in any 5 year period. Full details are available on the Scheme's at website www.dcs.gg or on request. Contact info@fnbc.co.uk for more information

FirstRand Bank Limited Guernsey Branch trading as FNB Channel Islands is regulated by The Guernsey Financial Services Commission and licensed under The Banking Supervision (Bailiwick of Guernsey) Law, 2020.

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Benefits of an FNB Solopreneur Bundle





Invest

Save & invest to improve your financial future for you and your family.

Choose from our range of short and long-term savings and investment solutions to help you reach your financial goals and grow your financial portfolio. Build your emergency savings, tax-free, offshore, or towards retirement.

See our full range of Savings and Investment solutions including the corresponding fees and terms and conditions on the FNB website.



- **FNB Savings Account**

A **no fee FNB Savings account** linked to your current account. No transactional fees apply to your savings account.

- **FNB Money Maximiser***

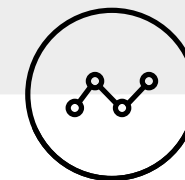
Earn a **money market fund related rate**, plus your capital and quoted returns are fully guaranteed.

With your Premier bundle you can start investing with FNB Money Maximiser.

* A minimum opening deposit of R100 000 is required to activate the account and must be maintained to continue earning interest. For transactional pricing on Money Maximiser, please refer to the 'Savings and Investments pricing guide' on our website.

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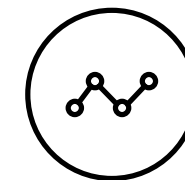


Tax-Free Shares

With the FNB Tax-Free Shares Account, you are invested in the Ashburton Top 40 ETF and Ashburton Midcap ETF. This gives you access to the top 100 companies on the JSE, offering you an instantly diversified portfolio. Enjoy all the benefits of investing while paying no tax on capital gains, dividends and interest earned.

General fees

Monthly account fee	No fee	
Trade option	First trading day of month / Delayed trades (Today at 15:00)	
Brokerage fees	First trading day	0.12% excl VAT
	Delayed trades (Today at 15:00)	0.6% (min of R50) excl VAT



Additional services

Share transfer (per counter) incl VAT

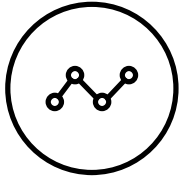
Account transfer in	No fee
Account transfer out	R135
Internal transfer	No fee
Portfolio move in	No fee
Portfolio move out	R100

Transaction fees

Transaction fees	Electronic	Telephone	Branch
Transfers	Free	R80	R80
Payments	R8.50	R80	R80

Share removal (per instruction)

R1 – R50 000		R990		R1 650
R50 000 – R2 000 000	Normal	R1 550	Fast Track	R2 750
R2 000 000+		R2 650		R4 800



FNB Investor Platform Fee Schedule

Annual administration fee for living annuities and endowment products (incl VAT)

Aggregated assets on the platform	All funds*	FNB Funds (1)	Ashburton Funds (2)	Ashburton Stable Income Fund (3)	Ashburton Stable Income Fund (4)	Ashburton Money Market Fund (5)
First R1 000 000	0.46%	0.29%	0.35%	0.12%	0.17%	0.17%
Next R2 000 000	0.35%	0.29%	0.35%	0.12%	0.17%	0.17%
Above R3 000 000	0.23%	0.29%	0.35%	0.12%	0.17%	0.17%

Annual administration fee for all other products** (excl VAT)

First R1 000 000	0.40%	0.25%	0.30%	0.10%	0.15%	0.15%
Next R2 000 000	0.30%	0.25%	0.30%	0.10%	0.15%	0.15%
Above R3 000 000	0.20%	0.25%	0.30%	0.10%	0.15%	0.15%

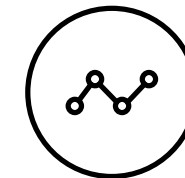
* Excluding 1, 2, 3, 4 and 5

** Not applicable to the Tax-Free Unit Trust product when invested in FNB and Ashburton Funds

FNB CIS Manco (RF) (Pty) Ltd is an approved manager of Collective Investment Schemes in terms of Collective Investments Scheme Control Act, 45 of 2002 by the Financial Sector Conduct Authority and is also a full member of the Association for Savings and Investment SA (ASISA). Ashburton Fund Managers (Proprietary) Limited is a licensed Financial Services Provider ("FSP") in terms of the Financial Advisory and Intermediary Services Act, 37 of 2002, FSP number 40169. FNB Investor Services Proprietary Limited (Reg number 2011/139123/07) is an authorised administrative financial services provider (FSP number 44341) ("FNB").

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FNB Investor Platform Fee Schedule (continued)

Personal share portfolio annual administration fee for all other products (excl VAT)

First R7 500 000	0.25%
Next R7 500 000	0.15%
Next R10 000 000	0.10%
Above R25 000 000	0.05%

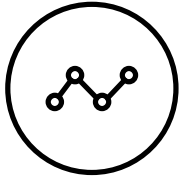
Personal share portfolio annual administration fee for living annuity (incl VAT)

First R7 500 000	0.29%
Next R7 500 000	0.17%
Next R10 000 000	0.12%
Above R25 000 000	0.06%

For the full Wealth and Investments pricing guide please visit [FNB Online Banking > Rates + Pricing > Overview > Invest](#)

For more information on the fee structure of the Horizon Series funds, please refer to the latest fund fact sheets available at www.fnb.co.za > Invest > For yourself > I know what I want > Unit Trusts
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FNB Investor Platform Fee Schedule (continued)

FNB Horizon Series annual asset management fees (excl VAT)

FNB Multi Manager Income	0.40%
FNB Global Equity	0.60%
FNB Growth Fund of Funds	0.86%
FNB Islamic Balanced Fund	1.25%
FNB Moderate Fund of Funds	0.79%
FNB Stable Fund of Funds	0.67%

FNB Multi Manager funds annual asset management fees (excl VAT)

FNB Multi Manager Balanced	0.75%
FNB Multi Manager Bond	0.75%
FNB Multi Manager Equity	0.7%
FNB Multi Manager Property	0.75%

FNB Core Range funds annual asset management fees (excl VAT)

FNB Core Balanced Fund	0.26%
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Ashburton Range funds annual asset management fees (excl VAT)

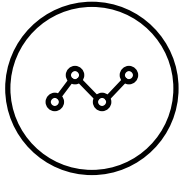
Ashburton Balanced Fund	0.60%
Ashburton Bond Fund	0.55%
Ashburton Diversified Income Fund	0.60%
Ashburton Equity Fund	0.60%
Ashburton Global Flexible Fund	0.85%
Ashburton Global Leaders ZAR Equity Feeder	0.55%
Ashburton GOVI Tracker Fund	0.30%
Ashburton Money Market Fund	0.30%
Ashburton Property Fund	0.60%
Ashburton SA Income Fund	0.55%
Ashburton Stable Income Fund	0.35%
Ashburton Targeted Return Fund	0.70%

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Planning for retirement

FNB understands that life changes as you move through different life stages and therefore has retirement solutions for clients who are 60 years and above, especially designed to helping you make the transition into this exciting new life stage. Retired individuals can now share in the benefits of a solution designed specifically to cater for your unique needs, post retirement.

Get more with our retirement solution

- Enjoy all the value that being an FNB Premier Client brings together with additional benefits that retirement brings. As an FNB Premier client, if you invest R300 000 you will get 50% off your monthly transactional account fee or invest R500 000 and get 100% off.

More Value – Less Fees

Get more

Earn preferential rates on your fixed deposits

More rewards

Double investment eBucks points

More help

Our team of bankers will still be available to help you manage your money

Advice session to ensure you are on track

Discounted executor fees apply to specific assets in your estate.

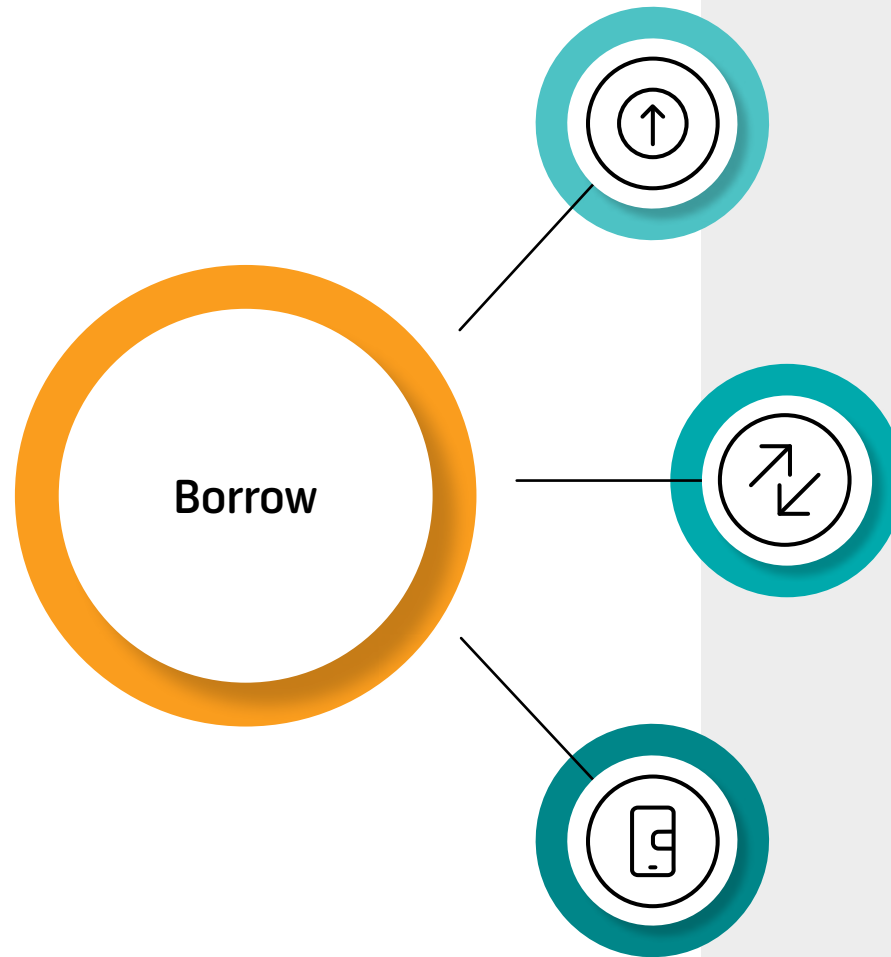
FNB offers smart devices at reduced rates and you can pay for them over a 24 month period with zero additional fees, interest or charges payable.



Lend

Personalisation of your lending plan with more convenience and flexibility.

There is no common solution for any single client, which is why our lending offering is adaptable, and a solution is always shaped in line with your changing needs and broader financial portfolio. Home Loans and Personal Loans.



● Overdraft/Fusion

- As a FNB Premier Current Account holder, you have **access to credit** in the form of an overdraft facility without having to pay initiation fees
- You **only pay for your facility** when you use it
- Your overdraft facility is a convenient credit facility that **helps you prepare for monthly cash flow shortages** with a personalised interest rate based on your individual credit profile. You also have the option of taking up debt protection

● FNB Revolving Facility

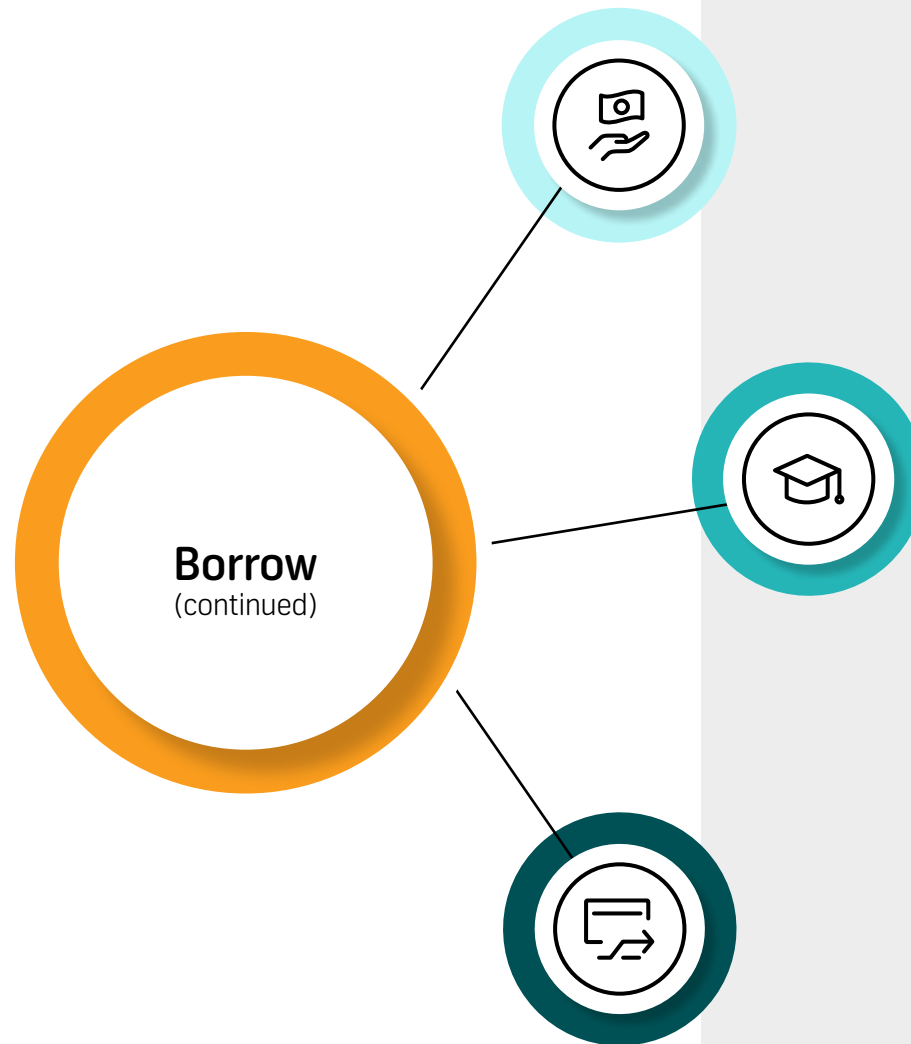
Our revolving facility offers you a credit facility that **helps you pay for unbudgeted expenses** over time and is linked to your FNB Premier Current Account which gives you access to funding 24/7.

Clients have a choice between two monthly repayment methods

- **Variable repayment** - clients only pay for what they use; repayments reduce as their balance reduces
- **Fixed repayment** - easy to budget for; client payments never change
- **Shortfall protection** protects the client's transactional account from excesses. Shortfall protection is optional at no cost. Clients can opt in and out of this functionality at any time*
- **Optional debt protection is available too** - a facility that helps you prepare for monthly cash flow shortages with a personalised interest rate based on your individual credit profile*

● FNB Temporary Loan

- Temporary loans are **quick and easy**. There are no forms to fill in and you can easily accept your loan via the FNB App and online banking
- This loan is **offered in line with the way you've managed your credit profile**. Once you've accepted the offer, funds are immediately available in your account



FNB Personal Loan

- A personalised interest rate
- A **payment break** every January**
- A **fixed and flexible monthly repayment** making it easy for budgeting, with no penalties for settling your loan early. Your repayment remains the same each month and you can choose your own repayment term between 1 and 66 months
- **Top up your existing loan** and pay no initiation fee

FNB Student Loan

Can be used for tuition fees, accommodation, equipment, other study material and devices. Features include:

- The FNB Student Loan can **payout an amount** ranging from R1000 to R300 000
- Interest rates **linked to prime from as low as prime** - 0.50%
- **Pay interest and fees for 12 months** plus capital thereafter
- **CPP covers the principal debtor** (the applicant) and the student
- **Repayments occur according to the customer's salary** frequency: weekly, fortnightly or monthly
- **No penalty fees** for early settlements

Credit switch

Consolidate your qualifying credit from various credit providers into **one convenient personal loan** and you could save every month with one set of fees, one reduced monthly repayment and one personalised interest rate*

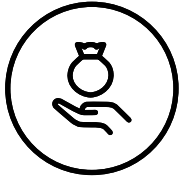
Credit is subject to qualifying criteria.

* Interest rate is based on your risk profile.

** On loan terms of over 6 months and where the account is not in arrears.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

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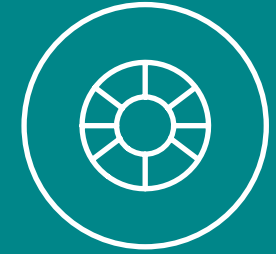
Home Loan



We offer finance solutions and tools to guide you through the entire home loan process with nav» Home on the FNB App.

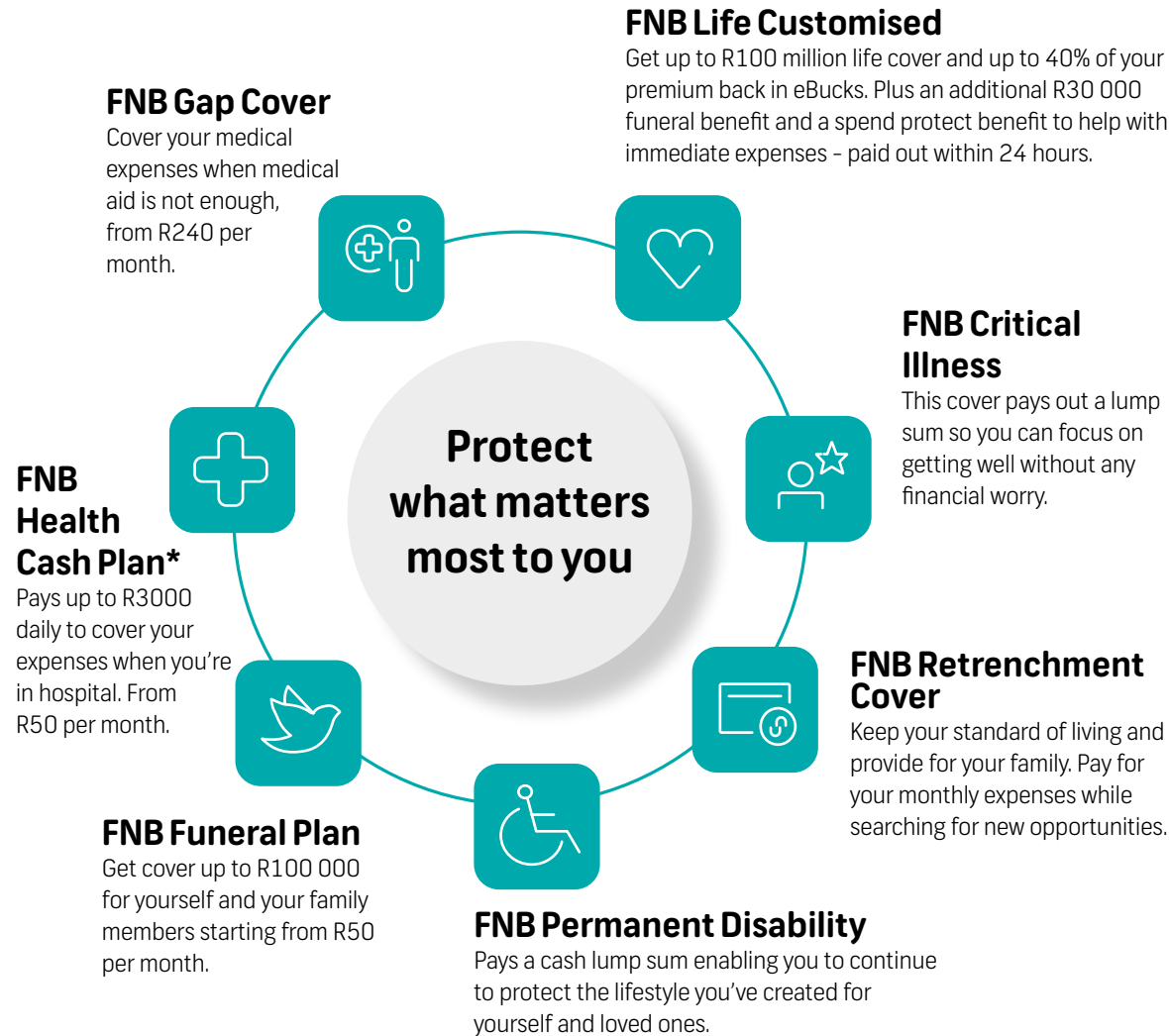
Create or buy the home you've always wanted with our pension backed lending solution. You can also use additional funds available in your loan account to fund solar energy solutions.

For more information and pricing refer to the FNB Home Loans pricing guide on fnb.co.za. Click on rates and pricing, then select pricing guide overview, then borrow and then choose FNB Home Loans pricing guide.



Insure

Let FNB help you prepare for life's uncertainties with FNB Insure, and get rewarded for it.



* This is not a medical scheme. Cover is not the same as that of a medical scheme nor is it a substitute for medical scheme membership. Terms, Conditions and Earn Rules apply. eBucks is embedded and earn depends on a qualifying criteria Certain benefits are dependent on your account and eBucks rewards level
Visit our website for more information

If it's precious to you, we'll insure it, both inside and outside your home, plus you can earn up to 15% of your premium back in eBucks, whether you claim or not.



Car insurance

Get cover tailored to your needs to help you get back on the road easily.



Home Contents

Comprehensive cover for your possessions in your home against theft, loss or damage.



Portable Possessions

Customise your cover for items you take out of your home so that you always have peace of mind.



Building insurance

Protects your home with cover that is more than just a payout. It not only covers the costs of repairing or replacing the physical building and permanent fixtures of your home but provides additional benefits to help you deal with the impact of damage or loss.



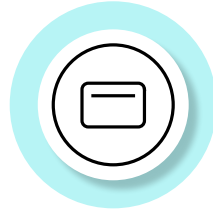
Purchase Protect

a value-added benefit for items purchased with your FNB Fusion®, Debit and Credit Virtual Card and covers tangible items against theft/damage for up to R12 500.

Lifestyle

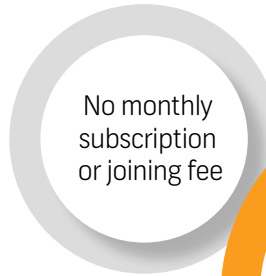


eBucks Rewards

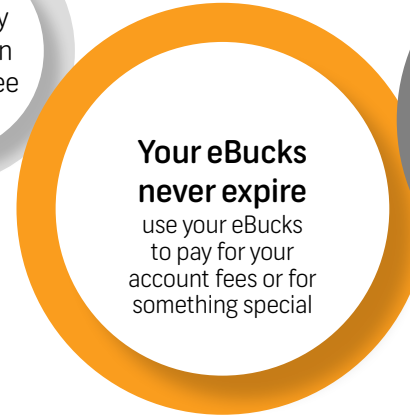


Bank with FNB

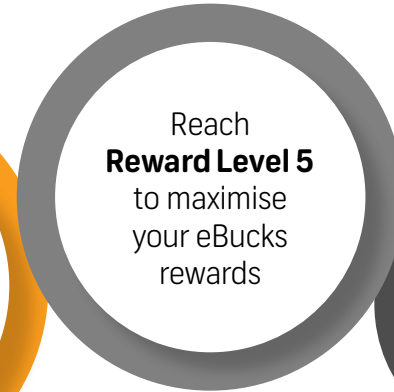
For 23 years, we've provided customers with eBucks rewards, **that can be used on the FNB App or with our online and in-store partners**



No monthly subscription or joining fee



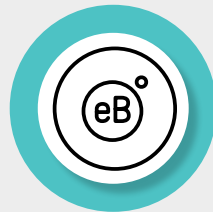
Your eBucks never expire
use your eBucks to pay for your account fees or for something special



Reach **Reward Level 5** to maximise your eBucks rewards



you could **earn up to 3X** your banking fees monthly



How to qualify for eBucks



Your account needs to be **active** and in **good standing**



Track your eBucks rewards on the FNB App

View your reward level & points or your monthly progress.

Follow these steps to track your rewards:
FNB App > eBucks > Earn > Track my rewards



Earning eBucks is Easy



Transact with our partners and get rewarded



Earn additional eBucks with Smart Spend

Track your Smart Spend and see how many eBucks you've earned during the month by visiting the FNB App > eBucks > Earn > Smart Spend



Use the **FNB App**

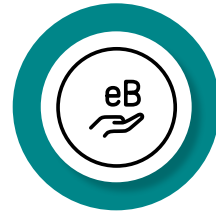
Reimagine rewards

Lookout for the latest updates on eBucks rewards programme from 01 July 2023. This is a summary and is not meant to be a comprehensive guide to the eBucks Rewards Programme earn rules. Please visit [eBucks.com](https://www.eBucks.com) for the comprehensive earn rules.

Terms, Conditions and Earn Rules apply. *Certain benefits are dependent on your account and eBucks rewards level

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eBucks Rewards

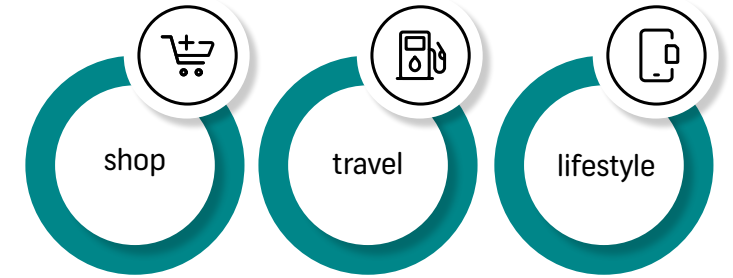


Earn eBucks in so many ways

Pay with your FNB Card or Virtual Card at our partners and get rewarded.



Your eBucks are automatically added to your account every month.



Spend your eBucks and save

Pay for your dream holiday, monthly essentials or gadgets at any of our online or in-store partners. You can use your eBucks to pay in full or in part. Use your eBucks to pay your account fees



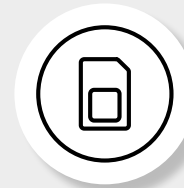
Up to 40%* discounts at the eBucks Shop

Select 'pay in eBucks' on the FNB App and switch the amount you spent in Rands to eBucks after you've purchased (selected partners only).



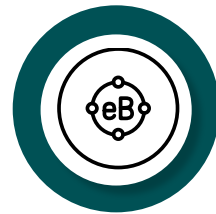
Up to 40%* off with eBucks Travel

Use eBucks when you book flights, travel packages and car hire using the FNB App or the eBucks website. Plus get access to SLOW lounge.



Get connected with FNB Connect

Get extra data monthly when you spend on your FNB Connect SIM card and are qualified for eBucks rewards at the time of purchase.



eBucks Partners

Earn and use eBucks at 30+ online or in-store partners, including value-added services like

Education 	Security 	Entertainment 	Vouchers 	Shopping
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Reimagine rewards
Lookout for the latest updates on eBucks rewards programme from 01 July 2023.
This is a summary and is not meant to be a comprehensive guide to the eBucks Rewards Programme earn rules.
Please visit eBucks.com for the comprehensive earn rules.

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5 reasons to love FNB Connect



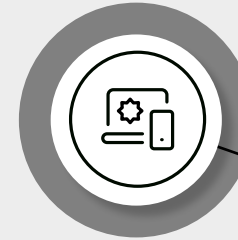
* A new to Connect customer is defined as a customer who activated their SIM Card on or after 1 Aug 2023.
 * Seniors receive EXTRA extra data every month.
 * Customers that do not qualify for eBucks will get extra data each month.
 * New FNB Banking Customer you will need to meet the existing customer qualifying criteria from month 3.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

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FNB Connect

helps you stay connected with up to 600MB FREE data, 35 voice minutes, and 35 SMSs every month on your FNB Connect SIM Card when you qualify for eBucks Rewards.



An Extra Data Reward

FREE extra data when you spend on your FNB Connect SIM Card during the month

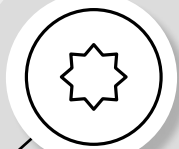
Qualifying Criteria

- 1 Spend a minimum amount on your FNB Connect SIM during the month
- 2 Qualify for eBucks at the time you spend

Extra benefit for New FNB Banking Customers*

For the first 2 months of your FNB Transactional Bank Account being opened all you need to do is

- 1 Have a network active FNB Connect SIM Card and ensure all FirstRand Bank accounts are active and in good standing



An Activation Reward

New* to FNB Connect customers get a FREE once-off data, voice minutes and SMS allocation loaded within 5 working days of activating your FNB Connect SIM Card

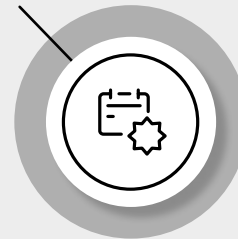
Qualifying Criteria

- 1 Have a network active FNB Connect SIM Card
- 2 Ensure all FirstRand Bank accounts are active and in good standing



FNB Connect Rewards

Existing FNB Banking Customers



A Monthly Reward

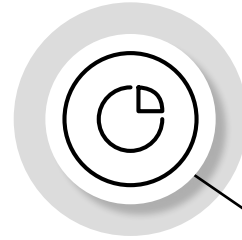
FREE monthly data, voice minutes and SMSs on your FNB Connect SIM Card every month

- 1 Have a network active FNB Connect SIM Card
- 2 Qualify for eBucks in order to get your FNB Connect Reward every month

nav» Money

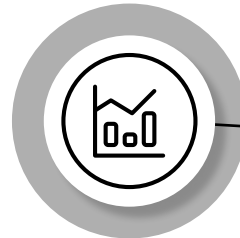
1. My net worth

Get a snapshot of what you own minus what you owe



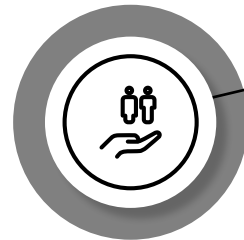
2. Track spend

View your auto-categorised spend to better understand your spending habits and change any potentially negative ones



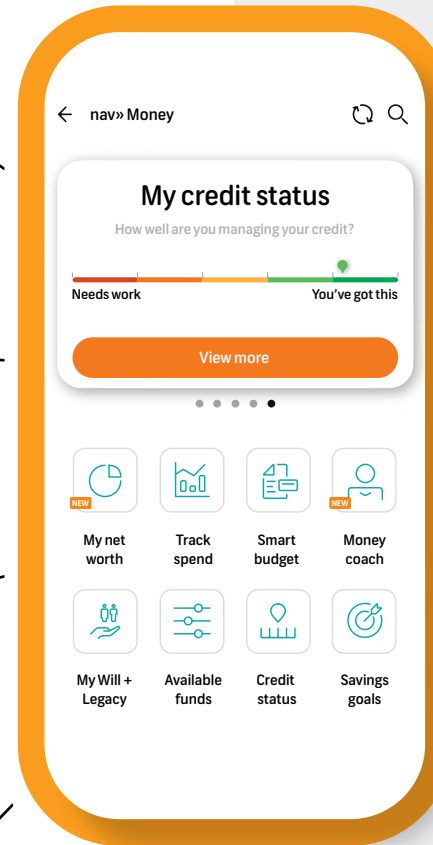
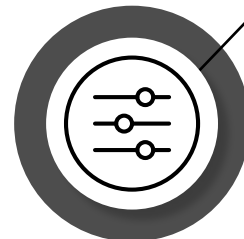
3. My Will + legacy

Protect your loved ones by creating a will and know in advance what they are left with after costs, taxes and debts



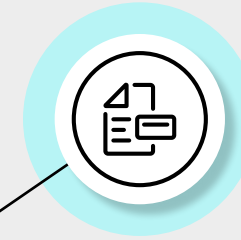
4. Available funds

Know how much you have left after upcoming payments until your next cash deposit



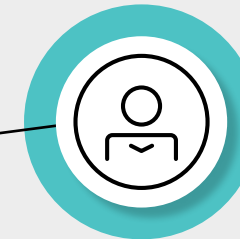
5. Smart budget

Tracking your regular expenses can help you spend less than you earn. Use smart budget to set alerts for your spending limits and get notified when you reach them



6. Money Coach

A smart money guide to help you improve your financial fitness. Complete the missions, earn badges and grow your financial knowledge



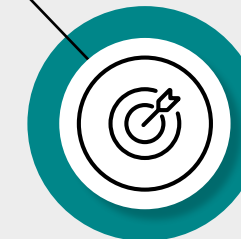
7. Credit status

This is an overview of how well you manage credit. You can also get personalised tips to improve your credit status and access your qualifying credit offers



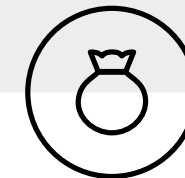
8. Savings goals

Set short term goals and save for them automatically. You can also monitor your savings progress here



Fees





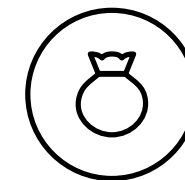
Bank charges

The following pages contain our standard fees for transactions that are not included in your monthly account fee or that you will be charged if you go over the limits outlined above.

These fees are applicable to: The FNB Fusion Premier Account, Current Account and Credit Card.

No charge transaction (applicable to Fusion and Current)

Card purchases	
Prepaid airtime purchases using FNB App and online channels	
Electronic payments	
Electronic transfers	
Internal debit orders	No charge
External debit orders	
Subscription to inContact, online banking, cellphone banking, telephone banking and the FNB App	
Subscription to eBucks rewards	
Savings account	



Bank charges (continued)

Please note that any transactions not included or in excess of the limits above will be charged as per the tables below.

Fees applicable on other products

Monthly FNB Fusion credit facility fee (applies to NCA clients with credit agreements concluded between 1 June 2007 and 6 May 2016)	R57.50
Monthly FNB Fusion credit facility fee (applies to NCA clients with credit agreements concluded since 6 May 2016)	R69
Monthly overdraft service fee (applies to NCA clients with credit agreements concluded between 1 June 2007 and 6 May 2016)	R57.50
Monthly overdraft service fee (applies to NCA clients with credit agreements concluded since 6 May 2016)	R69
Monthly rebate on FNB Fusion credit facility fee for facilities of R1 000 only (applies to NCA clients with credit agreements concluded between 1 June 2007 and 6 May 2016)	R27.50*
Monthly rebate on FNB Fusion credit facility fee for facilities of R1 000 only (applies to NCA clients with credit agreements concluded since 6 May 2016)	R39*
Monthly revolving facility service fee** (applies to NCA clients with credit agreements concluded between 1 June 2007 and 6 May 2016)	R57.50
Monthly revolving facility service fee** (applies to NCA clients with credit agreements concluded since 6 May 2016)	R69
Once-off revolving facility initiation fee** (applies to NCA clients with credit agreements concluded since 6 May 2016)	Up to R1207.50***
Home finance – application for new home loan monthly service fee These fees are in accordance with the National Credit Act 34 of 2005 as applicable to your home loan agreement. The fees quoted are VAT inclusive.	R69
Home finance – application for new home loan once-off initiation fee These fees are in accordance with the National Credit Act 34 of 2005 as applicable to your home loan agreement. The fees quoted are VAT inclusive. *Existing customers that enter into a new agreement will be charged a monthly service fee of R69 once approved.	R6 037.50
Personal loan monthly service fee	R69
Personal loan once-off initiation fee (no initiation fee when you top up your existing personal loan)	Up to R1207.50***

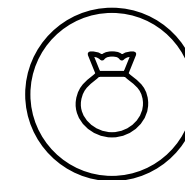
* Accounts must be in good standing

** Monthly revolving facility service fee and revolving facility initiation fee applicable to clients with revolving loans.

*** Up to R1207.50 (VAT included), depending on your loan amount

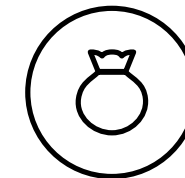
Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

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Bank charges (continued)

Transaction Type	Digital Banking (Cellphone banking, FNB App, telephone banking - IVR, FNB ATM and online banking)		FNB Branch	Telephone Banking (Assisted Consultant)	International Card Purchase Fee
	Best value				
Payments	R8.50		R80	R80	2% of transaction value (max. R100)
Real time Payments - Payshap & Instant Payment	FNB to Other Bank	<=R100	No charge		
		>R100	R0.65 per R100		
	FNB to FNB	Refer to electronic payment fee			
Internal debit order	No charge				
External debit order	R19				
Pay & Clear Now	R30		R30		



Bank charges (continued)

Cash withdrawals

FNB ATM	R2.40 per R100
Cash@Till™	No Charge
Cardless cash withdrawals	R1.20 per R100
Other banks' ATMs	R12 + R2.40 per R100*
FNB Branch	R80 + R3 per R100
International branch	R80 + R3 per R100**
International ATM	R80**

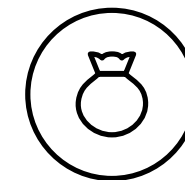
Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

* If you withdraw cash at another banks' ATM on the 1st, 3rd, 25th or 31st of the month, the R12 portion of the fee will be rebated.

** Additional 2% commission and conversion fee apply. Some ATMs overseas might charge a withdrawal fee.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

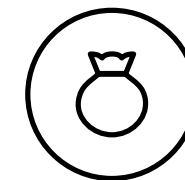
First National Bank A division of FirstRand Bank Limited. An Authorised Financial Services and Credit Provider (NCRCP20).



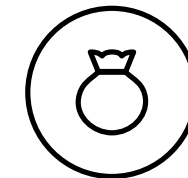
Bank charges (continued)

Debit order management	Best value	Digital channels (Online, FNB App and Cellphone Banking)	Telephone banking (consultant assisted)	FNB Branch (consultant assisted)
Stop Payment		No charge	R80	R80
Debit Order Dispute		R5	R47	R47
Transaction Type	Best value	Cash Deposits at FNB ATM	Cash deposit at FNB Branch	Deposit @Till
Deposits		R1.40 per R100	R80 + R3 per R100	Pricing is determined by the merchant and is subject to change*

Bank charges (continued)



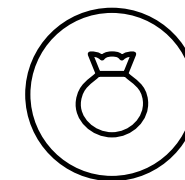
Transaction Type	Best value Digital Banking (eChannels and mobile channels)	FNB Branch and Telephone Banking (Consultant assisted)	Point-of-Sale (Premier Business Debit Cards only)	Other banks' ATMs, international Point-of-Sale (Consultant assisted)
Prepaid Purchases	FNB Connect prepaid airtime	No Charge		
	Prepaid Electricity	R0 < spend < R75	R0.50	R15
		R75.01 < spend < R150	R1.50	
	spend > R150.01	R3.00		
Balance Enquiries	No charge	R8	R1.90	R8
FNB Connect prepaid airtime purchase using eChannels and mobile channels	No charge			
Prepaid airtime purchase using other banks' ATMs	R15			
Prepaid airtime transaction fee (FNB App and Online)	No charge			
Prepaid airtime transaction fee (USSD)		spend < R10	R0.50	
		R10 < spend < R25	R1	
		spend > R25	R2	



Bank charges (continued)

Statements

Cellphone banking mini statement	No charge
FNB ATM transaction list	R4 (per statement)
Statements – online banking and FNB App (download/view/email)	No charge
Emailing/printing of statements – branch and telephone banking	R50 (per statement)
Printed statements (Smart kiosk)	R4 per page
Interim statements	R25 per page max (R50)
Posted Statements	R26



Bank charges (continued)

Additional statements (fee per month)

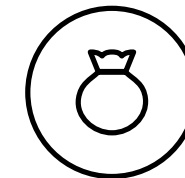
Online	Daily	R68
	Weekly	R31.50
	Twice-monthly	R18
Paper	Daily	R137
	Weekly	R59
	Twice-monthly	R31

Unsuccessful transactions (insufficient funds)

FNB ATM	No charge
Point-of-sale, scheduled payment and other banks' ATMs	R8
Insufficient funds fee (returned item debit order)	Thereafter R105 (per unpaid item 9 or more)*

* Applicable over a rolling 12 month period

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.



Bank charges (continued)

Copies of vouchers (deposit slips)

Online banking	No charge
Branch and telephone banking (consultant assisted)	R80

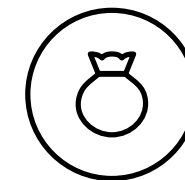
SLOW Lounge fees*

Domestic lounges	R300
International lounge	R480

* SLOW Lounge fees are applicable for every additional entry over and above complimentary entries, as well as for every entry where the cardholder does not qualify for complimentary entries due to the cardholders eBucks rewards level. For more information on SLOW Lounge visit fnb.co.za/slow-lounge.

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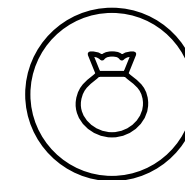


Bank charges (continued)

Transaction Type	Standard delivery	Urgent delivery	Scheduled delivery	International delivery	FNB Branch delivery
Card delivery fees	No charge	R265	R160	R760	No charge

Card replacement fees

Current Account Card/Fusion Card/Credit Card	R150
Temporary card	R120
FNB Petrol Card	R150



Bank charges (continued)

Convenience and value-added services

Buy LOTTO™/Powerball	R2.70*
Daily Lotto	R1
DStv payments***	R7
Cash swop fee	No charge
Payment honouring fee**	Honoured Value <R45: Charged at Honoured Value Honoured Value > R45: Charged at R45 per R100 (Max. R200)****
Common Monetary Area (CMA) cross-border receipt	R100 plus applicable cash deposit fee
Account confirmation letter/visa letter (online banking/FNB APP)	No Charge
Account confirmation letter/visa letter (branch)	R30
Online banking account verification	R3.54

Electronic subscriptions services (fee per month)

My limit alert	R3.80
Scheduled payment alert	R3.80

* LOTTO™ purchases are excluded from the Islamic Premier Current Account.

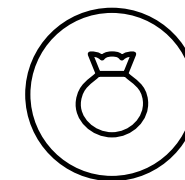
** A service fee is charged for each payment honoured where there is not enough money in your transactional account

*** Applicable to Buy tab

**** Customer transaction honoured for a value of R10. Fee charged R10. Customer transaction honoured for a value of R50. Fee charged R45.

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Bank charges (continued)

Balance alert (fee per month)

Monthly	R1.25
Weekly	R3.45
Daily	R16.50

Payment notifications

Email	No charge
SMS	No charge

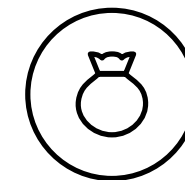
Other fees

Online banking password reset telephone banking (consultant assisted)	R80
Online banking payment history (older than 3 months)	R7
Online banking account verification fee (FNB and other banks' accounts)	R3.54
Monthly petrol card fee*	R24
Petrol card fuel purchases	R6.25
Monthly device payment fee	Device dependant
EFT Recall	R124
EFT Reversal: Single	R325.50
EFT Reversal: Batch	R683

* FNB Fusion Premier Account and Premier Current Account

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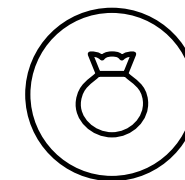
Bank charges (continued)

Credit card deposit fees

FNB ATM with Automated Deposit Terminal (ADT)	R1.40 per R100
FNB Branch and FNB ATM with envelope deposit facilities	R80 + R3 per R100
Deposit at till	Pricing determined by merchant and is subject to change*

Credit card linked account transfers and account payments

IVR Smart Transfer to FNB	No charge
Third party payments	R8.50
Telephone banking (consultant assisted)	R80
Transfers and payments at branch	R80
International card purchase fee	2% of transaction value (max R100)



Bank charges (continued)

Voucher retrieval requests

Local	R105
International	R295

Other credit card fees

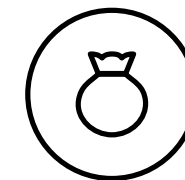
Declined transaction fee	R8
Card replacement fee	R150 per card

Credit card convenience fees

Pay2Cell	R8.50
Prepaid airtime transaction fee (APP and online)	No charge
Prepaid airtime transaction fee (Cellphone banking) – Transactions between R0.01 – R10	R0.50
Prepaid airtime transaction fee (Cellphone banking) – Transactions between R10.01 – R25	R1
Prepaid airtime transaction fee (Cellphone banking) – Transactions between R25.01 – R40	R1.50
Prepaid airtime transaction fee (Cellphone banking) – Transactions >R40	R2
Lotto™/Powerball, traffic fines*	R2.70
Prepaid Electricity	R2.70
Daily Lotto	R1
Uncapped ADSL fee	R2.50

* Payment fee which is dependent on account pricing option (Bundled vs PAYU).

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.



Bank charges (continued)

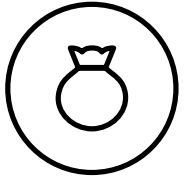
eWallet

Fees for sender

Send money from FNB Account to eWallet	R2 + R2.40 per R100
Reversal of incorrect 'Send Money to eWallet' transaction – telephone/branch	R75
Reversal of incorrect 'Send Money to eWallet' transaction – cellphone banking	R17.50
Reversal of incorrect 'Send Money to eWallet' transaction - App	R17.50

Fees for recipient

Monthly account fee	No charge
Withdraw cash from an FNB ATM, FNB Mini ATM or participating retailers	No charge
Purchases at participating retailers	No charge
Prepaid airtime transaction fee (Cellphone banking) (spend ≤ R10)	R0.50
Prepaid airtime transaction fee (Cellphone banking) (R10 < spend ≤ R25)	R1
Prepaid airtime transaction fee (Cellphone banking) (spend > R25)	R2
Prepaid electricity	R2.70



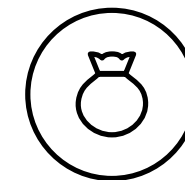
Bank charges (continued)

eWallet

Fees for recipient

Inactivity fee per month (after 6 months of inactivity)	R5.25
Transfer from your eWallet to your FNB Account	No charge
eWallet balance enquiry	No charge
eWallet mini-statement	No charge

Bank charges (continued)



MoneyGram*

Send amount (USD)	Send fee (USD)
\$0.01 - \$50	\$7
\$50.01 - \$100	\$10
\$100.01 - \$150	\$11
\$150.01 - \$200	\$13
\$200.01 - \$250	\$15
\$250.01 - \$300	\$17
\$300.01 - \$400	\$19
\$400.01 - \$500	\$24

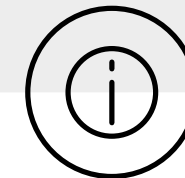
MoneyGram*

Send amount (USD)	Send fee (USD)
\$500.01 - \$600	\$29
\$600.01 - \$700	\$34
\$700.01 - \$800	\$39
\$800.01 - \$900	\$44
\$900.01 - \$1 000	\$49
\$1 000.01 - \$1 200	\$55
\$1 200.01 - \$1 500	\$63
\$1 500.01 - \$1 800	\$70

* MoneyGram fees exclude VAT.

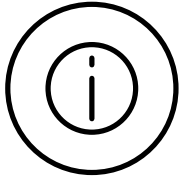
Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

Important information



Important Information

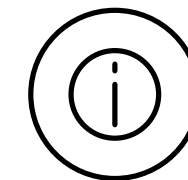
- These prices include VAT
- Interest rates are personalised to you and appear on the FNB Fusion Premier Account, FNB Premier Current Account and credit card statements
- Visit FNB's website for a copy of the terms, conditions and rules that govern our agreements
- If your credit facility goes into arrears, you will be liable for collection fees and loans in accordance with the National Credit Act
- Should you require further information on any Credit Card products or services, please contact credit card customer enquiries on 087 575 11 11 (standard rates apply)
- To manage and maintain the Credit Facility. The fee may be added to the outstanding balance and you may pay interest on the fee.
- Credit card monthly account fee is charged monthly for the administration to manage and maintain your credit card account.



The small print

Information on our products and prices

- FNB, a division of FirstRand Bank Ltd. reserves the right to change fees or introduce new fees from time to time. If we do this, though, we'll give you at least 20 business days' notice of these changes. You'll find these changes on FNB's website
- We strive to keep the information provided in the pricing guide as accurate as possible, and we will not be held responsible if an error or omission is found
- You must apply for each facility or product individually
- The granting of any facility or product is subject to you meeting the qualifying criteria of that product or facility
- Each facility or product has a set of terms and conditions for that specific facility or product. We agree on these terms and conditions with the applicant
- If there is disagreement between the product or facility specific terms and conditions and what's outlined in this pricing guide, we'll follow the product or facility-specific terms and conditions that apply to such a facility or product. FNB reserves the right to change the features of any product or facility at any time
- Fees quoted as "per R100" include parts thereof
- Where cellphone banking is referred to, standard network rates apply
- All fees quoted are VAT inclusive and are effective from 1 July 2023 - 30 June 2024



Standard terminology

If you want to compare FNB's fees with those of other banks, we have, as far as possible, used standard terminology throughout this pricing guide. In the case where we've used FNB-specific terminology, we've added this here showing the wording that other banks may use.

Glossary of terms

FNB term (As Used In Guide)	Standard terminology
Card purchase	Card transaction
Payment	Third party payment/stop order
Slimline devices	Mini ATMs
eChannels	Online banking, telephone banking, Interactive Voice Response (IVR) and FNB ATMs
Mobile channels	Cellphone banking and the FNB App

Contact us

For all your service related queries you can chat to us 24/7 via FNB App and SecureChat

For all your transactional queries and help to unlock reward benefits contact the Premier Service Suite

087 577 7000

For more information on how we can assist you to grow and manage your wealth through integrated advice set up a review with your Premier Advisor.

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