



Pricing Guide

1 December 2019 to 30 November 2020

Sms 31014 or Call 2224 1000 to find out how we can help you or visit www.fnb.co.ls

FNB Pricing Guide - 1 December 2019

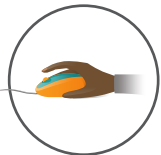
How can we help you

Bank better



Make Smarter Payments

Avoid queues, cash and cheques using our payments, transfer and collections functionality digitally using the Banking App, Online Banking or Online Banking EnterpriseTM.



Get Paid Electronically

Ask your customers to pay you directly into your account and reduce high cash deposit fees.



Use an FNB ATM with Deposits for cash deposits

Save time and money by using our ATM with Deposits terminals to make cash deposits. It's more convenient than going into an FNB branch, charges less and funds clear immediately.



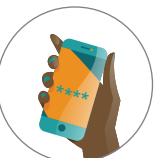
Use CashBack @ POS™ for cash withdrawals

Withdraw cash at a cheaper fee from participating retailers using CashBack@POS™ rather than using ATMs.



Cash In and Cash Out Lai Lai with CashPlus

Withdraw from your account or from your eWallet with ease at CashPlus agents. Deposit funds into an FNB account without stepping foot into a branch and save on fees.



Buy Prepaid Airtime using the FNB App for FREE

Using the FNB App to buy prepaid airtime is convenient, safe and completely FREE regardless of the pricing option you are on.



Cardless Withdrawals

Need cash but forgot your bank card? No problem. make a cardless withdrawal using Cellphone banking or the FNB APP. This will also minimize the risk of card skimming when using the ATM.



Get Email Statements

Keep track of your transactions electronically with email statements, delivered to your inbox for free. Plus, it's more secure and easier to file them.



Use your FNB Visa card instead of cash

An FNB Visa Card gives you the security of not having to carry cash with you and offers you the ability to do your transactions with ease.



Cross Border ADT

Save time and money by using our ATM with Deposits terminals to make cash deposits. It's more convenient than going into an FNB branch and funds clear immediately.



Check your balances using Digital Channels

Avoid penalty fees by checking your balance before you transact. Check on Cellphone Banking or the FNB App. It's free.



Align Salary Date and Account Cycle date

Minimise the risk of your fees bouncing and your account going into excess by asking to align your salary date and account cycle date (date your fees are charged). This will help you manage your account and budget for monthly fees.

Do more. Be more

with FNB Gold Lifestyle.

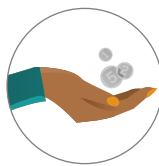


With FNB Gold, we help you manage your money, save it, protect it, grow it, borrow when you need to, and enjoy great rewards for doing all that.



Bank

- Withdraw cash at any CashBack @ POS enabled Retailers
- Free subscription to inContact on the FNB Banking App, notifying you of all transactions
- Free subscription to all digital channels
- Free emailed monthly statements
- Unlimited electronic transactions
- Free balance enquiries using the FNB App
- Cash In and Cash Out with ease at Cash Plus agents nationwide



Save

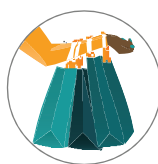
- A free Savings Account that earns you great interest rates
- Save while you spend with Bank Your Change®. We round up your card purchase value and transfer the difference from the purchase amount to your Savings Account



Borrow

Get a personalised and competitive interest rate

- You may apply for an Overdraft.
- You will only pay a service fee when you use your overdraft
- You may apply for a Personal Loan which is a short-term credit offering for which no forms are needed
- You may apply for a Credit Card
- You may apply for housing and vehicle finance



Spend

Unlimited free swipes when you use your card to pay

- Protection with Online Secure, giving you an OTP to protect your card's exclusivity
- Free Scheduled Payments to ensure you are on time with all your payments
- Free Scheduled Transfers to ensure you regularly fund your savings and investments
- Make secure payments with your chip & PIN Card

In the world of Gold you can:

Helpful ways to bank

Make the most out of your account and have access to a world of products and rewards

- Deposit your salary
- Switch debit orders
- Transact on the App
- Swipe card for purchases



Live

- The ability to apply for covers such as funeral, home, vehicle and credit life
- Free Comprehensive Global Travel Insurance when you purchase your return travel ticket(s) using your Gold Credit Card for flights and / or road

Premier Banking



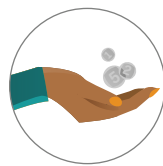
Your team
of **Premier**
bankers are available on
22241117

FNB Premier offers you the convenience of having all your banking in one place, with a dedicated team of Premier Bankers to take care of all your banking needs, access to benefits and so much more



Bank

- Access to a dedicated team of Premier Bankers to cater to your day-to-day banking requirements, reducing your need to go into a branch
- Unlimited free swipes when you use your Platinum Cheque
- Withdraw cash at any CashBack @POS enabled Retailers
- Free emailed monthly statements
- Unlimited electronic transactions
- Cash In and Cash Out with ease at Cash Plus agents nationwide



Save

- A free Savings Account that earns you great interest rates
- Save while you spend with Bank Your Change®. We round up your card purchase value and transfer the difference from the purchase amount to your Savings Account



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Get a personalised and competitive interest rate

- You may apply for an Overdraft.
- You will only pay a service fee when you use your overdraft
- You may apply for a Personal Loan which is a short-term credit offering for which no forms are needed
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In the world of Premier you can:

Helpful ways to bank

Make the most out of your account and have access to a world of products and rewards

- Deposit your salary
- Switch debit orders
- Transact on the App
- Swipe card for purchases



Live

- The ability to apply for covers such as funeral, home, vehicle and credit life
- Free Comprehensive Global Travel Insurance when you purchase your return travel ticket(s) using your Premier or Private Clients Credit Card for flights and / or road
- Get access to Domestic and International Slow Lounge with your FNB Premier or Private Clients Credit Card

Retail Segment

Bundle Pricing Options

Account Maintenance Fees	M
Platinum Unlimited Pricing Option	220
Gold Unlimited Pricing Option	110
Smart Value Bundle Pricing Option	62
Student Unlimited Pricing Option	20

Pricing Includes	Platinum Unlimited	Gold Unlimited	Smart Value Bundle	Student Unlimited
Payments				
FNB ATM, FNB APP, Online Banking, Cellphone Banking	FREE	FREE	Not Included	FREE
Scheduled Payments	FREE	FREE	Not Included	FREE
Internal Debit Order	FREE	FREE	FREE	FREE
External Debit Order	FREE	FREE	FREE	FREE
eWallet Send Money	7 FREE	5 FREE	3 FREE	2 FREE
Local Card Purchases	FREE	FREE	FREE	FREE
Prepaid Purchases and airtime				
FNB ATM, FNB APP, Online Banking, Cellphone Banking	FREE	FREE	FREE	FREE
Cash Withdrawals @ FNB ATMs	M6000 Free	M4000 Free	M2000 Free	M1000 Free
Linked Account Transfers				
FNB ATM, FNB APP, Cellphone Banking, Online and Scheduled Transfers	FREE	FREE	FREE	FREE
In-Contact	FREE	FREE	FREE	FREE

Retail Segment

Pay As You Use Pricing

Account Maintenance Fees		M
Bothebelele Account		FREE
Smart Account		12.00
Smart Gold Account		62.00
Gold Account		75.00
Non Resident Account		75.00
Platinum Account		125.00
Future Forward Account		FREE
Linked Account Transfers		
FNB App		5.50
Cellphone Banking, FNB ATM, Online Banking		5.50
Branch		150.00
Payments		
FNB ATM, FNB APP, Online Banking, Cellphone Banking		8.75
Scheduled Payments		
Establishment Fee		FREE
Amendment Fee		FREE
Payment Fee		8.75
Internal Debit Order		5.50
External Debit Order		22.65
Branch Payments		150.00
Cheque Payments		85.00
Bank Cheque		160.00
Stop Payments - Branch		70.00
Stop payments - Online Banking		5.25

Retail Segment

Pay As You Use Pricing (continued)

Card Purchases (Point of Sale)		M
Local		3.80
International		9.00 + 1.00%
Prepaid Purchases		
Prepaid Airtime: FNB App and Online Banking		2.40
Prepaid Airtime: Cellphone Banking		2.40
Prepaid Electricity : FNB App and Online Banking		6.30
Prepaid Electricity : Cellphone Banking		6.30
Balance Enquiries		
FNB ATM, Online, FNB App, Cellphone Banking		FREE
Branch		10.00
Point of Sale - Local		2.90
Point of Sale - International		11.60
Other Banks' ATM		9.05
Statements		
Provisional Statements		29.00 per statement
Interim Statements		22.00 per statement
Posted Statement		18.10
FNB ATM Mini Statement		4.10
E-Mailed Statement		FREE
Penalty Fees		
Unpaid Items		150.00
Inward Unpaid Charge		73.50
POS and FNB ATM Declined Transactions		17.20
Other Banks' ATM decline transaction		17.20
International POS and International ATM Declined Transactions		17.20
Failed Scheduled Payments		17.20
Deposit of Post-Dated-Cheques		70.00
Card Replacement Fee		116.00
Pin Replacement Fee		50.00

Retail Segment

Pay As You Use Pricing (continued)

Cheque and Deposit Books		M
Cheque Book (Pocket 40 Form)		125.00
Cheque Book (Pocket 200 Form)		240.00
Payment Notifications		
Email		1.05
SMS		1.65
FAX		7.00
Cash Withdrawals		
FNB ATM Cash - per M500		5.60
FNB ATM Cash - Bothebelele Account		1.20%
Other Banks' ATM		40.00
International ATM		40.00
Branch		47.5 + 0.65%
Cheque Encashed		47.5 + 0.65%
Cashback @ POS		3.80
Cardless Cash Withdrawal - per M500		5.60
Deposits		
Cheque Deposit	M52.50 + M15 per cheque (Maximum M120)	
Special Clearance Fees		190.00
Cash Deposits		
Bothebelele Account - Branch and ADT		FREE
Other - (1st Cash deposit free per month to a maximum value of M1.500)		
Subsequent Deposits: Branch		1.20%
Subsequent Deposits: ADT		1.00%
Lending and Trade Services		
Overdrafts Establishment fee	1.5% of the facility with a minimum of M250	
Personal Loans - Establishment fee	1.50% of the facility with a minimum of M100	
Home Loans-Establishment fee		M2 500

Retail Segment

Pay As You Use Pricing (continued)

Investment Accounts - Early redemption fees		M
Less than M500		50.00
Between M500 and M 999.99		100.00
Between M1,000.00 and M9,999.99		250.00
Between M10,000.00 and M100,000.00		750.00
Greater than M100,000.00		1000.00
Value Add Services		
Honouring Fees		M25.00 per M100.00 (max M200)
Cross Border Deposit Facilitation Fee (South Africa to Lesotho)		
Branch		90.00
ADT		20.00
Cash Plus		
Cash Out	M 0.00 - M 250.00	3.00
	M 250.01 - M 750.00	4.00
	M 750.01 - M 2,500.00	6.00
	M 2,500.01 - M 5,000.00	10.00
Cash Out from ewallet	M 0.00 - M 250.00	3.00
	M 250.01 - M 750.00	4.00
	M 750.01 - M 2,500.00	6.00
	M 2,500.01 - M 5,000.00	10.00
Cash In	M 0.00 - M 5,000.00	FREE
Prepaid Purchases		
Electricity		FREE
Airtime		FREE

Send money



We live in a global village. Right now, you have someone you love living in another city – or even another country.

We want to **help** you take care of them – and to **help** them take care of you.

And sometimes caring means giving money, right?

FNB's Send Money options allow you easy access to sending money in one of four ways – via Cellphone Banking, Online Banking, FNB ATMs and the FNB Banking App.

eWallet

Do you need to Send money instantly? eWallet is a convenient way to Send Money to anyone with a valid Lesotho cellphone number – even if that person doesn't have a bank account. Your money is received instantly at no cost to the recipient. Use Cellphone Banking, FNB APP or an FNB ATM. eWallet recipient can:

eWallet recipient can:

- withdraw some or all of the cash from any FNB ATM or CashPlus Agent
- buy prepaid airtime or electricity by dialing *120*277#

Fees	M
Send Money fee	
M1 - M100	12.00
M101 - M5,000	13.00
Cash Withdrawal Fee	
1st Withdrawal	FREE
Subsequent Withdrawals per M500	6.00
Balance Enquiry (FNB ATMs only)	FREE
Prepaid Airtime	FREE
Prepaid Electricity	6.30
Dormancy Fee	5.50
Ewallet reversal fee	10.00
Mini Statement	FREE

Business

and Corporate Segments

Single Fee Pricing Option for SMEs

Product Description

M

Account Maintenance Fee

249.00

Pricing includes

Electronic Debit Transactions*

20 Free

ATM Withdrawals

10 Free

Ewallet Sends

5 Free

ADT Deposits

M40,000 Free

Incontact

FREE

* Electronic Debit Transactions include: Electronic Payments & Transfers; Internal & External Debit Orders; and Prepaid & Card Purchases.

Business and Corporate Segments

Pay As You Use Pricing

Account Maintenance Fees		
Product Description		M
Business Cheque Account		140.00
Corporate Cheque		165.00
Money Market Account		70.00
Linked Account Transfers		
FNB App		5.50
Cellphone Banking, FNB ATM, Online Banking		5.50
Branch		150.00
Payments		
FNB ATM, FNB APP, Online Banking, Cellphone Banking		11.60
Scheduled Payments		
Establishment Fee		FREE
Amendment Fee		FREE
Payment Fee		11.60
Internal Debit Order		5.50
External Debit Order		22.65
Branch Payments		150.00
Cheque Payments - Government		74.00
Cheque Payments - non Government:		170.00
Bank Cheque		160.00
Stop Payments - Branch		70.00
Stop payments - Online Banking		5.25
eWallet Send Money	M1 - M100	12.00
eWallet Send Money	M101 - M5,000	13.00

Business and Corporate Segments

Pay As You Use Pricing *(continued)*

Card Purchases (Point of Sale)

Product Description	M
Local	3.80
International	9.00 + 1.00%

Prepaid Purchases

Prepaid Airtime: FNB App and Online Banking	2.40
Prepaid Airtime: Cellphone Banking	2.40
Prepaid Electricity : FNB App and Online Banking	6.30
Prepaid Electricity : Cellphone Banking	6.30

Balance Enquiries

FNB ATM, Online, FNB App, Cellphone Banking	FREE
Branch	10.00
Point of Sale - Local	2.90
Point of Sale - International	11.60
Other Banks' ATM	9.05

Statements

Provisional Statements	29.00 per statement
Interim Statements	22.00 per statement
Posted Statement	18.10
FNB ATM Mini Statement	4.10
E-Mailed Statement	FREE

Business and Corporate Segments

Pay As You Use Pricing *(continued)*

Penalty Fees

Product Description

M

Unpaid Items	150.00
Inward Unpaid Charge	73.50
POS and FNB ATM declined transaction	17.20
Other Banks' ATM declined transaction	17.20
International POS and ATM declined Transaction	17.20
Failed Scheduled Payments	17.20
Deposit of Post-Dated-Cheques	160.00
Card Replacement Fee	116.00
Pin Replacement Fee	50.00

Cheque and Deposit Books

Cheque Book (Pocket 40 Form)	125.00
Cheque Book (Pocket 200 Form)	240.00

Payment Notifications

Email	1.05
SMS	1.65
Fax	7.00

Cash Withdrawals

FNB ATM Cash - per M500	6.25
Other Banks' ATM	40.00
International ATM	40.00
Branch	M49.75 + 0.75%
Cheque Encashed	M49.75 + 0.75%
Non FNB Mini ATM	40.00
Cashback @ POS	3.80
Cardless Cash Withdrawal per M500	6.25

Business and Corporate Segments

Pay As You Use Pricing *(continued)*

Deposits		M
Cheque - Per Deposit (Non-Government)		M52.50 + M15 per cheque (Maximum M120)
Cheque - Per Deposit (Government)		30.00 + 7.50 per cheque
Cash Deposits		
Businesses with An Annual Turnover of <250 000		3 FREE cash deposits to a maximum total value of M20,000
		Subsequent Deposits: Branch 1.2%
		Subsequent Deposits: ADT 1.0%
Businesses with An Annual Turnover of >250 000		Branch 1.60% (Min M45)
		ADT 1.0%
Special Clearance Fee		M100 per M5 000 (Min M200)
Lending and Trade Services		
Local guarantees		2% per 6 months
Foreign guarantees		2% per 6 months
Overdrafts - Establishment fee		1% of Facility
Term loans - Establishment fee		1% of Facility
Commercial Property Finance - Establishment fee		1% of Facility
Value Add Services		
Honouring Fees		M25.00 per M100.00 (max M200)
Cross Border Deposit Facilitation Fee (South Africa to Lesotho)		
Branch		90.00
ADT		20.00
Queries		
Less than 1 month		0.00
Less than 3 month		5.25
Less than 6 month		7.85
More than 6 month		10.50

Business and Corporate Segments

Pay As You Use Pricing *(continued)*

Bank Reports		M
Bank Code request		60.00
Full General Report		75.00
Certificate of Balance		35.00
Auditors Report		185.00
Bank Confirmation		11.00
Support Letter		22.00
Account in Excess Report (Less than 50,000)		Pro rata of Establishment Fee + M500
Account in Excess Report (Greater than 50,000)		Judgemental
Extension of Facility period		Pro rata of Establishment Fee + M500
Retrieval of Records		
Less than 3 months		35 per Request
Older than 3 months		110.00 per request
Mandates and Special Signing arrangements		
Full General Powers (F16B)		FREE
Actions in terms of General Power of Attorney		FREE
Supplementary powers (F25 supp) per signature change		14.00
Cash Requisitions		
Coins to notes		
Packed		FREE
Unsorted		FREE
Coins Deposit		
Handling Fee: packed		FREE
Handling Fee: unpacked		FREE
Cash Requisitions		
Notes or Coins		
FNB Customer		FREE
Non FNB Customer		0.29 per 100
Other Fees		
Photocopying		14 per page
Manual Instruction Payments: Local		110.00
Manual Instruction Payments: Cross Border		165.00

WesBank

Vehicle and Asset Finance

Retail Clients		M
Monthly Service Fee		10
Processing Fee		1% of Cash Price
Minimum		2 200
Reload Fee		750
Telephone Charges (For Arrears Collection)		10
Statements		
Postage Fee		20
E-Mailed Statement		FREE
Provisional Statement		FREE
Amortization Schedule		FREE
Business and Corporate Clients		
Monthly Service Fee		35
Processing Fee		1% of Cash Price
Minimum		4 500
Reload Fee		750
Telephone Charges (For Arrears Collection)		10
Statements		
Postage Fee		20
E-Mailed Statement		FREE
Provisional Statement		FREE
Amortization Schedule		200.00 (Auditors)

Foreign Exchange

Product House

Product Description		M
Global Payments	Inward Swift (Receiving Money)	
	Commission	0.25% of Maloti Value
	SWIFT Fee Min.	75.00
	Max.	1, 580.00
	Outward Swift (Sending Money)	
	Commission	0.75% of Maloti Value
	SWIFT Fee Min.	260.00
	Max.	1, 800.00
Foreign Notes	Customers Buying – Bank Selling	
	Commission	3.37% of Maloti Value
	Minimum Charge	80.00
	Maximum Charge	No Maximum Value
	Customers Selling – Bank Buying	
	Commission	2.1% of Maloti Value
	Minimum Charge	80.00
	Maximum Charge	No Maximum Value
Customers Foreign	Transfer (between Accounts)	FREE
Currency Accounts	Global Payments (Sending Money)	5 Base currency per transaction
	Global Payments (Receiving Money)	5 Base currency per transaction
	Monthly Account Fee	FREE
	Transaction Charges	5 Base currency per transaction
Foreign Exchange Control	All Exchange Control Applications	
	Applications (per application)	1 670
	Urgent and/or complex applications	N/A
	Attestations & Follow-ups	16

Foreign Exchange

Product House *(continued)*

Product Description		M
Foreign Exchange Control	Customer Queries	
	Up to 3 months old	Free
	Older than 3 months	105.00
	Stop Payments	105.00
	Return of funds wrongly addressed to us	105.00
	Payment amendments	105.00
	Recall of funds already processed	105.00
Trade Services	Export Letters of Credit	
	Advising Fee	315.00
	L/C collected to negotiate at another bank	525.00
	Amendment	525.00 + SWIFT charge
	SWIFT	65.00
	Courier	Actual Cost
	Negotiation	0.50%
	Assignment of proceeds	0.75%
	Expired Unutilized Fee	210.00
	Confirmation Fee (dependent on perceived bank & country risk)	315.00
	Foreign Bills (Imports & Exports)	
	Commission	0.50% of value
	Minimum Charge	125.00
	Maximum Charge	1 350.00
	SWIFT	65.00
	Duplicate Documents	105.00
	Import Letters of Credit	
	Establishment	0.8% per 3 months
	Minimum Charge	685.00
	SWIFT	230.00
	Amendment	525.00
	Discrepant documents	525.00