



# FNB Lesotho Pricing Guide

Effective from 01 April 2022  
to 02 January 2023



Home

Gold Account

Platinum Account

Smart Gold Account

Digital

Save and Invest

Lend

Insure

eCommerce

Pricing

Home

Gold Account

Platinum Account

Smart Gold Account

Digital

Save and Invest

Insure

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eCommerce

Pricing







Pay As You Use Pricing

**M78**

Per Month

Bundled Pricing

**M115**


Per Month


# Get more value through banking at your fingertips with your FNB Gold Account


Enjoy more perks and savings with your FNB Gold Account. In light of your banking needs, a Gold Account gives you simple, safe, and flexible ways to do your everyday banking. This affordable account is easy to manage with a number of options to transact for **free** on our digital channels.





## Exclusive value for Gold Account holders on bundled pricing


- 


**M4000 FREE** withdrawals on bundled pricing
- 


**FREE** GeoPayments
- 

**FREE** subscription to the **FNB App, Online Banking, and Cellphone Banking**
- 

**FREE** inContact messages on the FNB App and Cellphone Banking
- 

**FREE** Point of Sale swipes
- 

**FREE** online payments
- 

**FREE** internal and external debit orders
- 

**FREE** electronic transfers between personal accounts



# Get personalised banking and a banker on call with your FNB Platinum Account

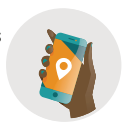
Enjoy more perks and savings with your FNB Platinum Account. In light of your banking needs, a Platinum Account gives you a personalised banking and a personal banker so you will not have to visit a branch. Travel and shopping globally made accessible.



## Exclusive value for Platinum Account holders on bundled pricing



**M6 000 FREE** withdrawals on bundled pricing



**FREE** GeoPayments



**FREE** subscription to the **FNB App, Online Banking, and Cellphone Banking**



**FREE** electronic transfers between personal accounts



**FREE** Point of Sale swipes



**FREE** online payments



**FREE** internal and external debit orders



**FREE** inContact messages on the FNB App and Cellphone Banking



# Get value for money and save on fees with your FNB Smart Gold Account



Save on fees and focus on things that matter the most, make your money go further and get free payments and debit orders. a Smart Gold Account gives you affordable and easy banking.

## Exclusive value for Smart Gold Account holders on bundled pricing



**M2 000 FREE** withdrawals on bundled pricing



**FREE** subscription to the **FNB App, Online Banking, and Cellphone Banking**



**FREE** internal and external debit orders



**FREE** Point of Sale swipes



**FREE** inContact messages on the FNB App and Cellphone Banking



**FREE** electronic transfers between personal accounts

# Banking at your fingertips with your Account on the FNB App

Banking is now simple, convenient and more accessible with the FNB Banking App. Access your finances instantly with just one click. Continue to save your time and money around the clock with our free banking solutions.



### Make electronic payments

- Make payments to FNB and non-FNB Accounts
- Pay your DSTV bill
- Pay your WASCO water bill
- Pay your LEC electricity bill

### Make prepaid purchases

- Buy Mobile Airtime with no data costs
- Buy prepaid electricity conveniently

### Conveniently update your login details

- Change your access credentials (username or password) at the touch of a button
- Enable or disable biometric authentication

### Make GeoPayments

- Pay or receive funds from a nearby FNB App user without the need for account details
- Split the bill between FNB recipients

### Cardless cash withdrawals

- Withdraw cash without your FNB debit card at all FNB ATMs and ADTs.

### Transfer funds

- Move funds between your own accounts in real-time

### Detailed transaction history

- Have access to your transaction history at all times

### Added security

- Authorise transactions and payments with a single tap

### Send eWallet

- Send and receive money to or from anyone with a Lesotho Mobile number

### Pay 2 Cell

- Make payments to an FNB account holder using only the recipients Cellphone number

### Link accounts

- Link an account or create a beneficiary via the FNB App

### Report fraud

- Report fraud or log a dispute via the App



# Your FNB Account savings options make saving for the things that matter most **easy and convenient**

Our wide range of savings and investment solutions provide you with the flexibility and access you need to grow and protect your money. These products have been centered around finding the right solution for you whether it's saving for immediate needs or long-term goals.

## Each swipe gets you **more savings**

With Bank Your Change®, your purchase amount is rounded up into your savings pocket. Want to save more than the rounded up amount? Its easy, simply top up to increase your savings each time you swipe.



## See your savings grow

Why wait to see how your savings have grown when you can do it whenever you want via the FNB App.

## Get instant access to your funds for unexpected expenses.

With Bank Your Change®, there is no need to queue to transfer your savings from your Savings Pocket to your Smart Gold Account. Simply do it via the FNB App.



## 32 Day Notice

With your 32 day Notice Account, the interest earned increases after 32 days, and again after 64 days. This gives you better returns over time. Ideal for savings towards specific goals, special occasions, or to grow your investment over time.

# Don't have Bank Your Change yet? This is how it works

- You buy goods to the value of M266.50 **using your FNB card.**
- M266.50 is **debited** from your account.
- The amount gets rounded up** to the nearest M1 (in this case M267)\*
- The difference (in this case M0.50) is **deposited into your linked Savings Account**
- You have **automatically saved** M0.50 with Bank Your Change®

## Access your money after a **fixed period**

Need to invest your money for a longer or fixed term? Your Gold Account gets you access to investment accounts with competitive interest rates.



### Flexi-Fixed Deposit

Need access to your investment within short notice? Then the Flexi-Fixed Deposit is ideal for you as a portion of the funds are available within a 24-hour period from initial request.

- Start investing from as little as M100.
- Make additional deposits at anytime during the investment period.
- Choose your investment period option from 3 months to 12 months.
- Get 2 penalty free withdrawals within your investment period which enables you to access up to 15% of your investment balance.



### Fixed Deposit

With your Gold Account, get an investment account with a fixed term and competitive returns over the period of your investment.

- Choose your investment term from 6 months to 60 months.

## Flexi-Fixed Deposit benefits

- **Re-invest or redirect interest**  
Interest can be reinvested in the account or paid out into another account
- **It's free**  
There are no monthly fees
- **Do it Online**  
Manage your account online
- **Guaranteed capital**  
Your original deposit is 100% guaranteed
- **Terms**  
Choose an investment period that is suited to your needs between 3 to 12 months



# Your FNB Account gets you access to a range of **lending solutions** to help you cater to your needs

Access credit to improve your lifestyle by selecting from a range of credit products, each designed to cater to your specific needs, with personalised interest rates and flexible repayment options. Get more with your FNB Account.



## Personal Loans

Want to ensure a bright future for your child, walk down the aisle in style, or finally take that dream holiday? With an FNB Personal Loan, you can achieve those hard to reach goals.



## WesBank Vehicle Finance

Thinking of getting a new set of wheels but don't know where to start turning this dream into a reality? Find the right ride and let us finance it for you at affordable rates through WesBank Vehicle Finance.



## Home Loans

### FNB Home Loan

Get a home loan with competitive interest rates whether you are buying your first home, expanding your investments or completing the construction of your home.



# Take care of those who matter most in difficult times with **affordable FNB Funeral Cover**



## FNB Funeral Cover

Want the most affordable funeral cover? Get FNB Funeral Cover for you and your immediate family.

FNB Funeral Cover extends cover to your extended family members because we understand that they are as much your family.

# Safeguard yourself against the unexpected loss or damage of your vehicle with **affordable FNB Motor Insurance.**



## FNB Motor Insurance

With your FNB Account get the right insurance to keep you in motion.

- Excess is set at a flat rate of minimum 5%
- Up to M2M third party liability cover for injury and death in accidents



## FNB Funeral Cover benefits

- **10% cash back** after five claim free years
- **Up to six children covered**
- **Double accident cover** for all immediate family members
- **Affordable** premiums

## FNB Motor Insurance benefits

- **20% cash discount** on your annual premiums when you have a car tracking device
- Covers against loss or damage resulting from **theft, hijacking & accidents**
- **Roadside Assistance** option available on all comprehensive cover

# Cover your house from the unexpected with **affordable House Insurance.**



## FNB House Insurance

Get affordable house cover for your house with FNB House Insurance. Cover extends to all types of structures.



## FNB House Contents Insurance

Your FNB Account helps you protect all your household contents with affordable premiums.

Whether as a house owner, joint owner or tenant, your FNB Account helps you get a more affordable house content Insurance.



### Benefits that keep your house covered

With FNB House insurance you get:

- Cover against accidental damage on your house and fittings
- Get tiered premiums as per your needs with 10% excess

### Benefits that keep your household contents insured

- Theft of personal belongings
- Damage to personal belongings because of natural disasters, power surges which cause damage to electronic appliances.



## What is e-Commerce?

The FNB e-Commerce platform facilitates you taking your business online to enhance your sales opportunities and expand your customer footprint using effective delivery channels.

## How does it work?

- Seamless on-boarding through a Relationship Manager and a dedicated Merchant Services team.
- Provides you with the ability to reconcile your online purchases, obtain customer reports and general day to day management which can assist you with your back-end processes.
- All the transactions are 3D secure therefore protecting you and your customers from potential card fraud.
- Merchant Services e-Commerce platform will enable your customers to make payments 24/7.

### e-Commerce

Debit % Commission (stand-alone, integrated and eCommerce)	Negotiable
Credit % Commission (stand-alone, integrated and eCommerce)	Negotiable
Device Rentals	Negotiable
eCommerce	
Setup Fee	M250 once off
Monthly Fee	M249 per month
Transactions Fees (all including refunds)	M0.50 per transaction
Pay Protector	M1.50 per realtime scrub
Vaulting	M250 per 1 000 cards
Bill Payments	M2.50 per transaction settled





# Retail Segment

## Bundle Pricing Options

Account Maintenance Fees	Bundled Pricing
Platinum Unlimited Pricing Option	M230.00
Gold Unlimited Pricing Option	M115.00
Smart Value Bundle Pricing Option	M65.00
Student Unlimited Pricing Option	M21.00

Pricing Includes	Platinum Unlimited	Gold Unlimited	Smart Value Bundle	Student Unlimited
<b>Payments Bundled Pricing</b>				
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
<b>Prepaid Purchases and airtime</b>				
FNB ATM, FNB APP, Online Banking, Cellphone Banking	FREE	FREE	FREE	FREE
Cash Withdrawals @ FNB ATMs	M6 000 Free	M4 000 Free	M2 000 Free	M1 000 Free
<b>Linked Account Transfers</b>				
FNB ATM, FNB APP, Cellphone Banking, Online and Scheduled Transfers	FREE	FREE	FREE	FREE
In-Contact	FREE	FREE	FREE	FREE



# Bothebelele Account

## Fees

Account opening fee	Free
First card issuance fee	Free
Monthly management Fee	Free
<b>Cash Withdrawals</b>	
ATM	1 Free withdrawal
Subsequent withdrawal-per M500	M5.60
<b>Cash deposits</b>	
ADT	Free
Branch	1.20%
Balance Enquiry	Free
POS Swipes	1 Free swipe and 3 free cash out payments monthly



# Retail Segment

## Pay As You Use Pricing *(continued)*

### Account Maintenance Fees

Bothebelele Account	FREE
Smart Account	M12.50
Smart Gold Account	M65.00
Gold Account	M78.00
Non Resident Account	M78.00
Platinum Account	M130.00
Future Forward Account	FREE

### Linked Account Transfers

FNB App, Online Banking	FREE
Cellphone Banking, FNB ATM	M5.50
Branch	M157.00

### Payments

FNB ATM, FNB APP, Online Banking, Cellphone Banking	M9.00
<b>Scheduled Payments</b>	
Establishment Fee	FREE
Amendment Fee	FREE
Payment Fee	M9.00
Internal Debit Order	M5.50
External Debit Order	M23.80
Branch Payments	M157.00
Stop Payments - Branch	M75.00
Stop payments - Online Banking	M5.50
Lesotho Wire	M20.00

### Card Purchases (Point of Sale)

Local	M3.50
International	M9.00 + 1.00%

### Prepaid Purchases

Prepaid Airtime: FNB App and Online Banking	M2.40
Prepaid Airtime: Cellphone Banking and ATM	M2.40
Prepaid Electricity: FNB App and Online Banking	M6.30
Prepaid Electricity: Cellphone Banking and ATM	M6.30

### Balance Enquiries

Branch	M10.50
Electronic	FREE
Local POS	M3.05
International POS	M12.15
Other Local Bank's ATM	M9.50

### Statements

ATM Mini	M4.30
Branch	M10.00 per page
Provisional	M10.00 per page
Posted	M19.00
Emailed	FREE

### Penalty Fees

Unpaid Fee	M40.00
Local POS	M18.00
Other Local Bank's ATM	M18.00
International POS	M18.00
International ATM	M18.00
Failed Scheduled Payment	M18.00
Card Replacement	M116.00
Pin Replacement	M50.00



### Payment Notifications

Email	M1.10
SMS	M1.70

### Cash Withdrawals

FNB ATM Cash - per M500	M5.60
FNB ATM Cash - Bothebele Account	FREE
Other Banks' ATM	M40.00
International ATM	M60.00
Branch	M47.50 + 0.65%
Cashback @ POS	M3.80
Cardless Cash Withdrawal - per M500	M5.60

### Cash Deposits

Bothebele Account - ADT	Free
Bothebele Account - Branch	1.20%
Other	1st Cash deposit free per month to a maximum value of M3,000
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% of the facility with a maximum of M300
Home Loans-Establishment fee	1% of the facility with a maximum of M5,000
<b>Monthly Service fee</b>	
Personal Loans	M10.00
Home Loans	M5.70

# Retail Segment

## Pay As You Use Pricing (continued)

### Investment Accounts - Early redemption fees

Less than M500	M50.00
Between M500 and M 999.99	M100.00
Between M1,000.00 and M9,999.99	M250.00
Between M10,000.00 and M100,000.00	M750.00
Greater than M100,000.00	M1000.00

### Value Add Services

Honouring Fees	M0-M200 : M25 above M200 : M200
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# 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

Send Money fee	
M1 - M5,000	M12.00
Cash Withdrawal Fee	
1st Withdrawal	FREE
Subsequent Withdrawals per M500	M6.00
Balance Enquiry (FNB ATMs only)	FREE
Prepaid Airtime	FREE
Prepaid Electricity	M6.30
Dormancy Fee	M5.50
Ewallet reversal fee	M10.50
Mini Statement	FREE



# Cash Plus

A convenient way to deposit and withdraw cash Cash Plus (lai lai) is a convenient way for both FNB and non-FNB customers to deposit and withdraw cash at an FNB Cash Plus Agent. Additional Cash Plus services include airtime and electricity purchases To find an Agent near to you, sms lailai to 31014.

## Cash Plus\*

Cash Out	M0.00 - M100.00	M2.50
	M101.00 - M500.00	M5.00
	M501.00 - M1,000.00	M7.50
	M1,001.00 - M2,500.00	M10.00
	M2,501.00 - M5000.00	M11.50
Cash Out from ewallet	M0.00 - M100.00	M2.50
	M101.00 - M500.00	M5.00
	M501.00 - M1,000.00	M7.50
	M1,001.00 - M2,500.00	M10.00
	M2,501.00 - M5000.00	M11.50
Cash In	M 0.00 - M 5,000.00	FREE
Prepaid Purchases		
Electricity		FREE
Airtime		FREE

\*Applies to transactional accounts



# Business & Commercial

Trust FNB Business & Corporate Banking for innovative solutions to grow your business.



# Business

## *and Corporate Segments*

### Single Fee Pricing Option for SMEs

#### Product Description

Account Maintenance Fee

M249.00

#### Pricing includes

Electronic Debit Transactions\*

20 Free

ATM Withdrawals

10 Free

eWallet Sends

5 Free

ADT Deposits

M40,000 Free

inContact

FREE

# Business and Corporate Segments

## *Pay As You Use Pricing*

Account Maintenance Fees		
Product Description		
Business Cheque Account		M147.00
Corporate Cheque		M173.00
Money Market Account		M73.00
Linked Account Transfers		
FNB App, Online Banking		FREE
Cellphone Banking, FNB ATM		M5.50
Branch		M157.00
Payments		
FNB ATM, FNB APP, Online Banking, Cellphone Banking		M12.00
Scheduled Payments		
Establishment Fee		FREE
Ammendment Fee		FREE
Payment Fee		M12.00
Internal Debit Order		M5.50
External Debit Order		M23.80
Branch Payments		M157.00
Stop Payments - Branch		M73.00
Stop payments - Online Banking		M5.50
eWallet Send Money	M1 - M100	M12.00
eWallet Send Money	M101 - M5,000	M12.00

# Business and Corporate Segments

## *Pay As You Use Pricing* (continued)

Card Purchases (Point of Sale)	
Product Description	
Local	M3.50
International	M9.00 + 1.00%
Prepaid Purchases	
Prepaid Airtime: FNB App and Online Banking	M2.40
Prepaid Airtime: Cellphone Banking and ATM	M2.40
Prepaid Electricity : FNB App and Online Banking	M6.30
Prepaid Electricity : Cellphone Banking and ATM	M6.30
Balance Enquiries	
Branch	M10.50
Electronic	FREE
Local POS	M3.05
International POS	M12.15
Other Local Bank's ATM	M9.50
Statements	
ATM Mini	M4.30
Branch	M10.00 per page maximum M60,00
Provisional	M10.00 per page maximum M60,00
Posted	M19.00
Emailed	FREE



# Business and Corporate Segments

## Pay As You Use Pricing *(continued)*

Penalty Fees	
Product Description	
Unpaid Fee	M40.00
Local POS	M18.00
Other Local Bank's ATM	M18.00
International POS	M18.00
International ATM	M18.00
Failed Scheduled Payment	M18.00
Inward Unpaid Charge	M77.00
Card Replacement	M116.00
Pin Replacement	M50.00
Payment Notifications	
Email	M1.10
SMS	M1.70
Fax	M7.20
Cash Withdrawals	
Branch	M55.00 + 0.80%
FNB ATM	M6.50 PER M500
Cardless Cash Withdrawal	M6.50 PER M500
Cash at Till	M3.80
Other Local Bank's ATM	M40.00
International ATM	M60.00

# Business and Corporate Segments

## Pay As You Use Pricing *(continued)*

Cash Deposits	
Businesses with an Annual Turnover of <240 000	1 FREE cash deposits to a maximum total value of M20 000 Subsequent Deposits: 0.5%
Businesses with an Annual Turnover of >240 000	Branch 1% (Min M45) ADT 1%
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	M0 - M200 : M25.00 M200 + : M200
Queries	
Less than 1 month	FREE
Less than 3 month	5.50
Less than 6 month	8.25
More than 6 month	11.00

# Business and Corporate Segments

## *Pay As You Use Pricing* (continued)

Bank Reports	
Bank Code request	63.00
Full General Report	78.00
Certificate of Balance	36.50
Auditors Report	190.00
Bank Confirmation	10.00
Support Letter	23.00
Account in Excess Report (Less than M50 000)	Pro rata of Establishment Fee + M525
Account in Excess Report (Greater than M50 000)	Judgemental
Extension of Facility period	Pro rata of Establishment Fee + M525
Retrieval of Records	
Less than 3 months	M36.75 per Request
Older than 3 months	M115.00 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	M14.00
Cash Requisitions	
Coins to notes	
Prepacked	FREE
Unsorted	FREE
Coins Deposit	
Handing Fee: prepacked	FREE
Handing Fee: prepacked	FREE
Cash Requisitions	
Notes or Coins	
FNB Customer	FREE
Non FNB Customer	M30.00 per M100.00
Other Fees	
Photocopying	M14.70 per page
Manual Instruction Payments: Local	M115.00



# WesBank

(Vehicle & Asset Finance)

Need help financing movable assets to grow your business? Contact your Relationship Manager for solutions suited for your business.



# WesBank

## Vehicle and Asset Finance

Retail Clients	
Monthly Service Fee	M10.00
Processing Fee	1% of Cash Price, maximum M4,000
Reload Fee	M750.00
Telephone Charges (For Arrears Collection)	M10.00
Statements	
Postage Fee	M20.00
E-Mailed Statement	FREE
Provisional Statement	FREE
Amortization Schedule	FREE
Business and Corporate Clients	
Monthly Service Fee	M35.00
Processing Fee	1% of Cash Price, minimum M4,500
Reload Fee	M750.00
Telephone Charges (For Arrears Collection)	M10.00
Statements	
Postage Fee	M20.00
E-Mailed Statement	FREE
Provisional Statement	FREE
Amortization Schedule	M200.00 (Auditors)



# Foreign Exchange

Trust FNB Forex when your needs go global.





# Foreign Exchange

## Product House

Product Description		
Global Payments	<b>Inward Swift (Receiving Money)</b>	
	Commission	0.25% of Maloti Value
	SWIFT Fee Min.	M75.00
	Max.	M1 580.00
	<b>Outward Swift (Sending Money)</b>	
	Commission	0.75% of Maloti Value
	SWIFT Fee Min.	M260.00
	Max.	M1 800.00
	Foreign Notes	<b>Customers Buying – Bank Selling</b>
Commission		3.37% of Maloti Value
Minimum Charge		M80.00
Maximum Charge		No Maximum Value
<b>Customers Selling – Bank Buying</b>		
Commission		2.1% of Maloti Value
Minimum Charge		M80.00
Maximum Charge		No Maximum Value
Customers Foreign		Transfer (between Accounts)
	<b>Currency Accounts</b>	
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	<b>All Exchange Control Applications</b>	
	Applications (per application)	M1 670.00
	Urgent and/or complex applications	N/A
	Attestations & Follow-ups	M16.00

# Foreign Exchange

## Product House *(continued)*

Product Description		
Foreign Exchange Control	Customer Queries	
	Up to 3 months old	Free
	Older than 3 months	M105.00
	Stop Payments	M105.00
	Return of funds wrongly addressed to us	M105.00
	Payment amendments	M105.00
	Recall of funds already processed	M105.00
	Trade Services	Export Letters of Credit
	Advising Fee	M315.00
	L/C collected to negotiate at another bank	M525.00
	Amendment	M525.00 + SWIFT charge
	SWIFT	M65.00
	Courier	Actual Cost
	Negotiation	0.50%
	Assignment of proceeds	0.75%
	Expired Unutilized Fee	M210.00
	Confirmation Fee (dependent on perceived bank & country risk)	M315.00
	Foreign Bills (Imports & Exports)	
	Commission	0.50% of value
	Minimum Charge	M125.00
	Maximum Charge	M1 350.00
	SWIFT	M65.00
	Duplicate Documents	M105.00
	Import Letters of Credit	
	Establishment	0.8% per 3 months
	Minimum Charge	M685.00
	SWIFT	M230.00
	Amendment	M525.00
	Discrepant documents	M525.00



# T's and C's

## The small print

- FNBL reserves the right to change fees or introduce fees from time to time. If we do this, we'll give you notice of these changes. You will find changes on [www.fnb.co.ls](http://www.fnb.co.ls), or at any branch.
- We strive to keep the information provided in the pricing guide as accurate as possible. However, we will not be held responsible if an error or omission is found, it is your duty to check and verify your bank statements and the fees actually charged.
- Fees quoted as "per M 100" or "per M 500" include parts thereof.
- All fees quoted are effective from 03 January 2021 to 02 January 2023. We may change the fees before the end of the effective date; you will be given notice of any changes.
- For products where Fees have not been explicitly quoted, PAYU pricing will apply.

\*PAYU (Pay As You Use)

\*L/C (Letters Of Credit)

\*ATM(Automated Teller Machine)

\*ADT(Automated Depositing Teller)

\*POS(Point Of Sale)





**FNB**