

Customer

Retail Segment



Bundle Pricing Options

	2022	2023	% Increase
Account Maintenance Fees:			
Platinum Unlimited Pricing Option	230	244	6.09%
Gold Unlimited Pricing Option	115	122	6.09%
Smart Value Bundle Pricing Option	65	68.50	5.38%
Student Unlimited Pricing Option	21	22	4.76%

Pricing Includes:	Platinum unlimited	Gold unlimited	Smart Value Bundle	Student unlimited
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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

FNB ATM, FNB APP, Online Banking, Cellphone Banking	FREE	FREE	FREE	FREE
Cash Withdrawals @ FNB ATMs*	6,000 Free	4,000 Free	2,000 Free	1,000 Free

Linked Account Transfers

FNB ATM, FNB APP, Cellphone Banking, Online and Scheduled Transfers	FREE	FREE	FREE	FREE
In-Contact	FREE	FREE	FREE	FREE

*Out of bundle to be charged using Retail Pay as you Use (PAYU) Rates

Bothebelele Pricing

	2022	2023	% Increase
Account opening fee	free	free	0%
First card issuance	free	free	0%
Monthly Management Fee	free	free	0%

Cash Withdrawals

ATM	1 free withdrawal	1 free withdrawal	0%
Subsequent withdrawal per 500	5.60	5.60	0%

Cash Deposit

ADT	Free	Free	0%
Branch	1.20%	1.20%	0%
Balance Enquiry	free	free	0%

POS swipes*	1 Free swipe and 3 free cash out payments monthly	1 Free swipe and 3 free cash out payments monthly	0%
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*Out of bundle to be charged using Retail Pay as you Use (PAYU) Rates

Retail Segments (PAYU)

Monthly Account Fees

PAYU

Smart	12.50	13.25	6.00%
Smart Gold	65.00	68.90	6.00%
Gold	78.00	82.50	5.77%
Platinum	130.00	137.00	5.38%
Non Resident	78.00	82.50	5.77%

Bundle

Student	21.00	22.00	4.76%
Smart Gold	65.00	68.50	5.38%
Gold	115.00	122.00	6.09%
Platinum	230.00	244.00	6.09%

Other

Future Forward	FREE	FREE	0.00%
Money Market	33.00	33.00	0.00%
Bothebelele	FREE	FREE	0.00%

Cash Deposits

Bothebelele Account - ADT	FREE	FREE	0.00%
Bothebelele Account-Branch	1.20%	1.20%	0.00%
Other accounts-Branch	1.20%	1.20%	0.00%
New Base fee	0.00	20.00	100.00%
Other accounts-ADT	1st Deposit FREE (Maximum 3000.00)	1st Deposit FREE (Maximum 3000.00)	No change
Thereafter	1.00%	1.00%	0.00%

Cash Withdrawals

Branch - Base Fee	47.50	50.00	5.26%
Rate	0.65%	0.68%	4.62%
FNB ATM per M500	5.60	5.60	0.00%
Cardless Cash Withdrawal per M500	5.60	5.60	0.00%
Bothebelele (Branch and ADT)	FREE	FREE	0.00%
Cash at Till	3.80	4.00	5.26%
Other Local Bank's ATM	40.00	42.50	6.25%
International ATM	60.00	63.00	5.00%

Payments

Cellphone and ATM	9.00	9.50	5.56%
App, Internet & Scheduled Branch	9.00	9.50	5.56%
Branch	157.00	165.00	5.10%
Lesotho wire (RTGS)	20.00	20.00	0.00%
Stop payments - Branch	73.00	73.00	0.00%
Stop payments - Online Banking	5.50	5.50	0.00%

Transfers

Cellphone and ATM	5.50	0.00	-100.00%
App, Internet & Scheduled Branch	FREE	FREE	0.00%
Branch	157.00	165.00	5.10%

Debit Orders

External Debit Orders	23.80	23.80	0.00%
Internal Debit Orders	5.50	5.80	5.45%

Purchases

Card Purchases

Local	3.50	3.50	0.00%
International: Base Fee	9.00	9.00	0.00%
Rate	1.00%	1.00%	

Prepaid Purchases

Airtime

Cellphone and ATM	2.40	2.50	4.17%
App, Internet & Scheduled	2.40	2.50	4.17%

Electricity

Cellphone and ATM	6.30	6.65	5.56%
App, Internet & Scheduled	6.30	6.65	5.56%

eWallet

Send Money	M20-M5 000 : 12.00	1-100	7.00	-41.67%
		101-500	10.00	-16.67%
		501-1000	13.00	8.33%
		1001-5000	15.00	25.00%
Cash Withdrawal (1st Withdrawal)	FREE	FREE	0.00%	
Cash Withdrawal (Subsequent Withdrawals) per M500	6.00	6.00	0.00%	
Balance Enquiry	FREE	FREE	0.00%	
Prepaid Airtime	FREE	FREE	0.00%	
Prepaid Electricity	6.30	6.65	5.56%	
Dormancy Fee	5.50	5.80	5.45%	
eWallet Reversal Fee	10.50	11.00	4.76%	
Mini Statement	FREE	FREE	0.00%	

Statements

ATM Mini	4.30	4.55	5.81%
Bothebelele ATM Mini	FREE	FREE	0.00%
Branch	10.00 per page	10.00 per page	0.00%
Provisional	10.00 per page	10.00 per page	0.00%
Posted	19.00	19.00	0.00%
Emailed	FREE	FREE	0.00%

Balance Enquiries

Branch	10.50	11.00	4.76%
Electronic	FREE	FREE	0.00%
Local POS	3.05	3.20	4.92%
International POS	12.15	12.85	5.76%
Other Local Bank's ATM	9.50	10.00	5.26%

Scheduled Payments Related Fees

Establishment Fee	FREE	FREE	0.00%
Amendment Fee	FREE	FREE	0.00%

Payment Notifications

Email	1.10	1.15	4.55%
SMS	1.75	1.85	5.71%
Fax	7.50	7.90	5.33%

Penalty Fees

Unpaid Fee	40.00	40.00	0.00%
Local POS	18.00	19.00	5.56%
Other Local Bank's ATM	18.00	19.00	5.56%
International POS	18.00	19.00	5.56%
International ATM	18.00	19.00	5.56%
Failed Scheduled Payment	18.00	19.00	5.56%
Card Replacement	116.00	123.00	6.03%
Pin Replacement	50.00	53.00	6.00%

Cash Plus

Cash Out

M 0.00 - 100.00	2.50	2.50	0.00%
M100.01 - 500.00	5.00	5.00	0.00%
M500.01 - 1,000.00	7.50	7.50	0.00%
M1000.01 - 2,500.00	10.00	10.00	0.00%
M 2,500.01 - 5,000.00	11.50	11.50	0.00%

Cash Out from ewallet

M0.00 - 100.00	2.50	2.50	0.00%
M100.01 - 500.00	5.00	5.00	0.00%
M500.01 - 1,000.00	7.50	7.50	0.00%
M1000.01 - 2,500.00	10.00	10.00	0.00%
M2,500.01 - 5,000.00	11.50	11.50	0.00%

Cash In

M 0.00 - 5,000.00	FREE	FREE	0.00%
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Prepaid Purchases

Electricity	FREE	FREE	0.00%
Airtime	FREE	FREE	0.00%

Lending and Trade Services

Overdrafts Establishment fee	1.50% of the facility with a minimum of 250	1.50% of the facility with a minimum of 250	0.00%
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Personal Loans - Establishment fee	1% of the facility with a maximum of 300	1% of the facility with a maximum of 300	0.00%
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Home Loans - Establishment fee	1% of the facility with a maximum of 5,000	1% of the facility with a maximum of 5,000	0.00%
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Monthly Fee - Home Loans	5.70	5.70	0.00%
Monthly Fee - Personal Loans	10.00	10.00	0.00%

Investment Accounts - Early redemption fees

Less than M500	50.00	50.00	0.00%
Between M500 and M999.99	100.00	100.00	0.00%
Between M1,000.00 and M9,999.99	250.00	250.00	0.00%
Between M10,000.00 and M100,000.00	750.00	750.00	0.00%
Greater than M100,000.00	1000.00	1000.00	0.00%

Value Add Services

POS honouring fees			
M0-M200	25.00	25.00	0.00%
M200+	200.00	190.00	-5.00%

Debit order honouring Fees			
M0-M200	25.00	25.00	0.00%
M200+	200.00	190.00	-5.00%

Account Confirmation Letter	0.00	0.00	0.00%
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Cash Out

M 0.00 - 100.00	2.50	2.50	0.00%
M100.01 - 500.00	5.00	5.00	0.00%
M500.01 - 1,000.00	7.50	7.50	0.00%
M1000.01 - 2,500.00	10.00	10.00	0.00%
M 2,500.01 - 5,000.00	11.50	11.50	0.00%

Cash Out from ewallet

M0.00 - 100.00	2.50	2.50	0.00%
M100.01 - 500.00	5.00	5.00	0.00%
M500.01 - 1,000.00	7.50	7.50	0.00%
M1000.01 - 2,500.00	10.00	10.00	0.00%
M2,500.01 - 5,000.00	11.50	11.50	0.00%

Cash In

M 0.00 - 5,000.00	FREE	FREE	0.00%
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Prepaid Purchases

Electricity	FREE	FREE	0.00%
Airtime	FREE	FREE	0.00%

Lending and Trade Services

Overdrafts Establishment fee	1.50% of the facility with a minimum of 250	1.50% of the facility with a minimum of 250	0.00%
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Personal Loans - Establishment fee	1% of the facility with a maximum of 300	1% of the facility with a maximum of 300	0.00%
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Home Loans - Establishment fee	1% of the facility with a maximum of 5,000	1% of the facility with a maximum of 5,000	0.00%
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Monthly Fee - Home Loans	5.70	5.70	0.00%
Monthly Fee - Personal Loans	10.00	10.00	0.00%

Investment Accounts - Early redemption fees

Less than M500	50.00	50.00	0.00%
Between M500 and M999.99	100.00	100.00	0.00%
Between M1,000.00 and M9,999.99	250.00	250.00	0.00%
Between M10,000.00 and M100,000.00	750.00	750.00	0.00%
Greater than M100,000.00	1000.00	1000.00	0.00%

Value Add Services

POS honouring fees			
M0-M200	25.00	25.00	0.00%

Business



Business and Corporate Segments (PAYU)

Transaction	2022	2023	% Increase
Monthly Account Fees			
PAYU			
Business	147.00	155.00	5.44%
Money Market	73.00	77.00	5.48%
Corporate	173.00	183.00	5.78%
Bundle			
SFPO	249.00	264.00	6.02%
Cash Deposits			
Turnover 0-250K p.a.			
	3 Deposits FREE (Maximum 20,000.00)	3 Deposits FREE (Maximum 20,000.00)	0.00%
Subsequent Deposits			
Branch	0.50%	0.50%	0.00%
ADT	0.50%	0.50%	0.00%
Turnover over 250 K			
Branch	1.60%	1.70%	6.25%
Minimum	4.500	47.00	4.44%
ADT	1.00%	1.06%	6.00%
Cash Withdrawals			
Branch			
Base Fee	55.00	58.00	5.45%
Rate	0.80%	0.85%	6.25%
FNB ATM per M500	6.50	6.90	6.15%
Cardless Cash Withdrawal per M500	6.50	6.90	6.15%
Cash at Till	3.80	4.00	5.26%
Other Local Bank's ATM	40.00	42.00	5.00%
International ATM	60.00	63.00	5.00%
Payments			
Cellphone and ATM	12.00	12.00	0.00%
App, Internet & Scheduled	12.00	12.00	0.00%
Branch	157.00	165.00	5.10%
Stop Payments - Branch	73.00	73.00	0.00%
Stop Payments - Online Banking	5.50	5.50	0.00%
Transfers			
Cellphone and ATM	5.50	0.00	-100.00%
App, Internet & Scheduled	0.00	0.00	0.00%
Branch	157.00	165.00	5.10%
Debit Orders			
External Debit Orders	23.80	23.80	0.00%
Internal Debit Orders	5.50	5.80	5.45%
Purchases			
Card Purchases			
Local	3.50	3.50	0.00%
International:			
Base Fee	9.00	9.00	0.00%
Rate	1.00%	1.00%	0.00%
Prepaid Purchases			
Airtime			
Cellphone and ATM	2.40	2.50	4.17%
App, Internet & Scheduled	2.40	2.50	4.17%
Electricity			
Cellphone and ATM	6.30	6.65	5.56%
App, Internet & Scheduled	6.30	6.65	5.56%
eWallet			
Send Money	M20-M5 000 : 12.00	1-100 101-500 501-1000 1001-5000	7.00 10.00 13.00 15.00
			-41.67% -16.67% 8.33% 25.00%
Cash Withdrawal per M500	6.00	6.00	0.00%
Balance Enquiry	FREE	FREE	0.00%
Prepaid Airtime	FREE	FREE	0.00%
Prepaid Electricity	6.30	6.65	5.56%
Dormancy Fee	5.50	5.80	5.45%
eWallet Reversal Fee	10.50	11.00	4.76%
Mini Statement	FREE	FREE	0.00%
Statements			
ATM Mini	4.30	4.55	5.81%
Branch	10 per page ;Max 60	10 per page ;Max 60	0.00%
Provisional	10 per page ;Max 60	10 per page ;Max 60	0.00%
Posted	19.00	19.00	0.00%
Emailed	FREE	FREE	0.00%
Balance Enquiries			
Branch	10.50	11.00	4.76%
Electronic	FREE	FREE	0.00%
Local POS	3.05	3.20	4.92%
International POS	12.15	12.85	5.76%
Other Local Bank's ATM	9.50	10.00	5.26%
Scheduled Payments Related Fees			
Establishment Fee	FREE	FREE	0.00%
Amendment Fee	FREE	FREE	0.00%
Payment Notifications			
Email	1.10	1.15	4.55%
SMS	1.75	1.85	5.71%
Fax	7.50	7.90	5.33%
Penalty Fees			
Unpaid Fee	150.00	140.00	-6.67%
Local POS	18.00	19.00	5.56%
Other Local Bank's ATM	18.00	19.00	5.56%
International POS	18.00	19.00	5.56%
International ATM	18.00	19.00	5.56%
Failed Scheduled Payment	18.00	19.00	5.56%
Card Replacement	116.00	123.00	6.03%
Pin Replacement	50.00	53.00	6.00%
Lending and Trade Services			
Local guarantees	2% per 6 Months	2% per 6 Months	0.00%
Foreign guarantees	2% per 6 Months	2% per 6 Months	0.00%
Overdrafts - Establishment fee	1.00%	1.00%	0.00%
Term loans - Establishment fee	1.00%	1.00%	0.00%
Monthly Fee - Term loans	10.00	10.00	0.00%
Monthly Fee - Commercial Property Finance	5.70	5.70	0.00%
Commercial Property Finance - Establishment fee	1.00%	1.00%	0.00%
Value Add Services			
Honouring fees			
M0-M200	25.00	25.00	0.00%
M200+	200.00	190.00	-5.00%
Queries			
Less than 1 Month	0.00	0.00	0.00%
Less than 3 Months	5.50	5.80	5.45%
Less than 6 Months	8.25	8.70	5.45%
More than 6 Months	11.00	11.60	5.45%
Bank Reports			
Bank Code request	63.00	66.50	5.56%
Full General Report	78.00	82.50	5.77%
Certificate of Balance	36.50	38.50	5.48%
Auditors Report	190.00	201.00	5.79%
Account/Bank Confirmation Letter	10.00	10.00	0.00%
Support Letter	23.00	24.00	4.35%
Account in Excess Report (Less than 50,000)	Pro rata of Establishment Fee	Pro rata of Establishment Fee	0.00%
Establishment			
Base Fee	525.00	555.00	5.71%
Account in Excess Report (Greater than 50,000)	Judgemental	Judgemental	0.00%
Extension of Facility period			
Establishment	Pro rata of Establishment Fee	Pro rata of Establishment Fee	0.00%
Base Fee	525.00	555.00	5.71%
Retrieval of Records			
Less than 3 Months per request	36.75	38.80	5.58%
Older than 3 Months per request	115.00	121.00	5.22%
Mandates and Special Signing arrangements			
Full General Powers (F16B)	0.00	0.00	0.00%
Actions in terms of General Power of Attorney	0.00	0.00	0.00%
Supplementary powers (F25 supp) per signature change	14.70	15.50	5.44%
Cash Conversions			
Coins to notes			
Prepacked	FREE	FREE	0.00%
Unsorted	FREE	FREE	0.00%
Coin Deposit			
Handling Fee: prepacked	FREE	FREE	0.00%
Handling Fee: unsorted	FREE	FREE	0.00%
Other Fees			
Photocopying per page	14.70	15.50	5.44%
Manual Instruction Payments: Local	115.00	121.00	5.22%
Manual Instruction Payments: Cross Border	170.00	179.00	5.29%

Business and Corporate Segments

Single Fee Pricing Option for SMEs

Transaction Type	2022 SFPO	2023 SFPO	% Increase
Account Maintenance Fee	249.00	264.00	6.02%
Pricing includes			
Electronic Debit Transactions*#	20 Free	20 Free	0%
FNB ATM Transactions (Included in Free Transactions)*#	10 Free	10 Free	0%
ADT Deposits#	40,000 Free	40,000 Free	0%
eWallet - Send money#	5 Free	5 Free	0%
Card Purchases	Included	Included	0%
Prepaid Purchases	Included	Included	0%
<i>#Out of bundle to be charged using Pay as you Use (PAYU) Rates below</i>			
Out of Bundle Charging			
ADT Cash Deposits	1.00%	1.06%	6.00%
Electronic Debits (per item charging)	PAYU	PAYU	0.00%
FNB - ATM and Card Purchases per 500	6.50	6.90	6.15%
eWallet - Send Money	12.00	1-100 101-500 501-1000 1001-5000	7.00 10.00 13.00 15.00
			-42% -17% 8% 25%

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

Foreign Exchange Product House

Global Payments			
Inward Swift (Receiving Money)			
Commission	0.25% of Maloti Value	0.25% of Maloti Value	0.00%
SWIFT Fee Min.	75	75	0.00%
Max.	1580	1580	0.00%
Outward Swift (Sending Money)			
Commission	0.75% of Maloti Value	0.75% of Maloti Value	0.00%
SWIFT Fee Min.	260	260	0.00%
Max.	1800	1800	0.00%
Outward Swift (CMA - 100k)	65	65	0.00%
Foreign Notes			
Customers Buying - Bank Selling			
Commission	3.37% of Maloti Value	3.37% of Maloti Value	0.00%
Minimum Charge	80	80	0.00%
Maximum Charge	No Maximum Value	No Maximum Value	0.00%
Customers Selling - Bank Buying			
Commission	2.1% of Maloti Value	2.1% of Maloti Value	0.00%
Minimum Charge	80	80	0.00%
Maximum Charge	No Maximum Value	No Maximum Value	0.00%
Customers Foreign Currency Accounts			
Transfer (between Accounts)	FREE	FREE	0.00%
Global Payments (Sending Money)	5 Base currency per transaction	5 Base currency per transaction	0.00%
Global Payments (Receiving Money)	5 Base currency per transaction	5 Base currency per transaction	0.00%
Monthly Account Fee	FREE	FREE	0.00%
Transaction Charges	5 Base currency per transaction	5 Base currency per transaction	0.00%
Foreign Exchange Control			
All Exchange Control Applications			
Applications (per application)	1670	1670	0.00%
Urgent and/or complex applications	N/A	N/A	0.00%
Attestations & Follow-ups	16	16	0.00%
Customer Queries			
Up to 3 months old	Free	Free	0.00%
Older than 3 months	105	105	0.00%
Stop Payments	105	105	0.00%
Return of funds wrongly addressed to us	105	105	0.00%
Payment amendments	105	105	0.00%
Recall of funds already processed	105	105	0.00%
Trade Services			
Export Letters of Credit			
Advising Fee	315	315	0.00%
L/C collected to negotiate at another bank	525	525	0.00%
Amendment	525.00 + SWIFT charge	525.00 + SWIFT charge	0.00%
SWIFT	65	65	0.00%
Courier	Actual Cost	Actual Cost	0.00%
Negotiation	0.50%	0.50%	0.00%
Assignment of proceeds	0.75%	0.75%	0.00%
Expired Unutilized Fee	210	210	0.00%
Confirmation Fee (dependent on perceived bank & country risk)	315	315	0.00%
Foreign Bills (Imports & Exports)			
Commission	0.50% of value	0.50% of value	0.00%
Minimum Charge	125	125	0.00%
Maximum Charge	1350	1350	0.00%
SWIFT	65	65	0.00%
Duplicate Documents	105	105	0.00%
Import Letters of Credit			
Establishment	0.8% per 3 months	0.8% per 3 months	0.00%
Minimum Charge	685	685	0.00%
SWIFT	230	230	0.00%
Amendment	525	525	0.00%
Discrepant documents	525	525	0.00%

WesBank

Retail Clients			
Monthly Service Fee	10	10	0%
Processing Fee			
% of Cash Price	1%	1%	0%
Maximum	4,000	4,000	0%
Reload Fee	750	750	0%
Telephone Charges (For Arrears Collection)	10	10	0%
Statements			
Postage Fee	20	20	0%
E-mailed Statement	0	0	0%
Provisional Statement	Free	Free	0%
Amortization Schedule	0	0	0%
Business and Corporate Clients			
Monthly Service Fee	35	35	0%
Processing Fee			
% of Cash Price	1%	1%	0%
Maximum	4,500	4,500	0%
Reload Fee	750	750	0%
Telephone Charges (For Arrears Collection)	10	10	0%
Statements			
Postage Fee	20	20	0%
E-mailed Statement	0	0	0%
Provisional Statement	Free	Free	0%
Amortization Schedule (Auditors)	M 200.00	M 200.00	0%