



Pricing Guide

1 December 2018 to 30 November 2019

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

Open an FNB Transactional or Cheque Account and get:

- FREE FNB Chip and PIN Visa Debit Card
- Electronic statements via SMS email or both
- ADT Cash Deposits
- Online purchases and transactions using your Visa Debit Card
- Buy airtime and electricity
- Pay for DStv using Cellphone or Online Banking
- Send money to any valid mobile number using eWallet



**FREE monthly
email statements**



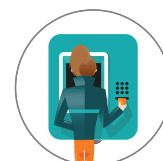
**FREE subscription to
FNB Cellphone Banking,
Online Banking, and
the FNB Banking App**



**Protection with Online Secure,
giving you a OTP to protect your
card's exclusivity**



**Swipes when you use
your Visa Debit Card**



**Linked account transfers on FNB
Cellphone Banking, Online Banking
and FNB ATMs**

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



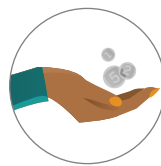
Your team
of **Premier**
bankers are available on
22241117

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.
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- Make secure payments with your chip & PIN Card

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	209
Gold Unlimited Pricing Option	105
Smart Value Bundle Pricing Option	59
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	FREE	FREE	FREE	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	1st 6 Free	1st 4 Free	1st 2 Free	1st 1 Free
Linked Account Transfers				
FNB ATM, FNB APP, Cellphone Banking, Online and Scheduled Transfers	FREE	FREE	Not Included	FREE
In-Contact	FREE	FREE	FREE	FREE

Retail Segment

Pay As You Use Pricing

Account Maintenance Fees		M
Bothebelele Account		FREE
Smart Account		11.50
Smart Gold Account		51.50
Gold Account		69.00
Non Resident Account		39.00
Platinum Account		115.00
Future Forward Account		FREE
Linked Account Transfers		
FNB App		FREE
Cellphone Banking, FNB ATM, Online Banking		5.25
Branch		63.00
Payments		
FNB ATM, FNB APP, Online Banking, Cellphone Banking		8.30
Scheduled Payments		
Establishment Fee		FREE
Amendment Fee		FREE
Payment Fee		8.30
Internal Debit Order		5.25
External Debit Order		21.50
Branch Payments		63.00
Cheque Payments		74.00
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		FREE
Prepaid Airtime: Cellphone Banking		2.25
Prepaid Electricity : FNB App and Online Banking		FREE
Prepaid Electricity : Cellphone Banking		5.95
Balance Enquiries		
FNB ATM, Online, FNB App, Cellphone Banking		FREE
Branch		9.00
Point of Sale - Local		2.80
Point of Sale - International		11.00
Other Banks' ATM		8.55
Statements		
Provisional Statements		27.00 per statement
Interim Statements		20.00 per statement
Posted Statement		16.90
FNB ATM Mini Statement		3.90
E-Mailed Statement		FREE
Penalty Fees		
Unpaid Items		150.00
Inward Unpaid Charge		73.50
POS and FNB ATM Declined Transactions		16.30
Other Banks' ATM decline transaction		16.30
International POS and International ATM Declined Transactions		16.30
Failed Scheduled Payments		16.30
Deposit of Post-Dated-Cheques		70.00
Card Replacement Fee		110.00
Pin Replacement Fee		47.00

Retail Segment

Pay As You Use Pricing (continued)

Cheque and Deposit Books		M
Cheque Book (Pocket 40 Form)		105.00
Cheque Book (Pocket 200 Form)		205.00
Payment Notifications		
Email		1.00
SMS		1.55
Cash Withdrawals		
FNB ATM Cash - per M500		5.60
FNB ATM Cash - Bothebelele Account		1.20%
Other Banks' 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		M45 + M10 per cheque (Max M100)
Special Clearance Fees		200.00
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		M 50.00 items <= M 50.00
		M 200.00 items > M 50.00
Cross Border Deposit Facilitation Fee (South Africa to Lesotho)		
Branch		85.00
ADT		20.00

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	11.50
M101 - M5,000	12.50
Cash Withdrawal Fee	
1st Withdrawal	FREE
Subesequent Withdrawals per M500	6.00
Balance Enquiry (FNB ATMs only)	FREE
Prepaid Airtime	FREE
Prepaid Electricity	6.00
Dormancy Fee	6.00
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

Internal Debit Orders

FREE

External Debit Orders

FREE

Electronic Payments

FREE

Electronic Transfers

FREE

ATM Withdrawals

FREE

ADT Deposits

FREE

Card Purchases

FREE

Incontact

FREE

* Electronic transactions include Internal and External Debit Orders, Electronic Payments, Electronic Transfers.

Business and Corporate Segments

Pay As You Use Pricing

Account Maintenance Fees		
Product Description		M
Business Cheque Account		132.50
Corporate Cheque		165.00
Money Market Account		59.00
Linked Account Transfers		
FNB App		FREE
Cellphone Banking, FNB ATM, Online Banking		5.25
Branch		63.00
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		5.25
External Debit Order		21.50
Branch Payments		63.00
Cheque Payments - Government		70.00
Cheque Payments - non Government:		155.00
Bank Cheque		160.00
Stop Payments - Branch		70.00
Stop payments - Online Banking		5.25
eWallet Send Money	M1 - M100	11.50
eWallet Send Money	M101 - M5,000	12.50

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	FREE
Prepaid Airtime: Cellphone Banking	2.25
Prepaid Electricity : FNB App and Online Banking	FREE
Prepaid Electricity : Cellphone Banking	5.95
Balance Enquiries	
FNB ATM, Online, FNB App, Cellphone Banking	FREE
Branch	9.00
Point of Sale - Local	2.80
Point of Sale - International	11.00
Other Banks' ATM	8.55
Statements	
Provisional Statements	27.00 per statement
Interim Statements	20.00 per statement
Posted Statement	16.90
FNB ATM Mini Statement	3.90
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	16.30
Other Banks' ATM declined transaction	16.30
International POS and ATM declined Transaction	16.30
Failed Scheduled Payments	16.30
Deposit of Post-Dated-Cheques	160.00
Card Replacement Fee	110.00
Pin Replacement Fee	47.00

Cheque and Deposit Books

Cheque Book (Pocket 40 Form)	105.00
Cheque Book (Pocket 200 Form)	205.00

Payment Notifications

Email	1.00
SMS	1.55
Fax	7.00

Cash Withdrawals

FNB ATM Cash - per M500	5.90
Other Banks' ATM	42.00
Branch	49.75 + 0.68%
Cheque Encashed	49.75 + 0.68%
Non FNB Mini ATM	42.00
Cashback @ POS	3.80
Cardless Cash Withdrawal - per M500	5.90

Business and Corporate Segments

Pay As You Use Pricing *(continued)*

Deposits		M
Cheque - Per Deposit (Non-Government)		50 + 10 per cheque (Maximum 120)
Cheque - Per Deposit (Government)		25.00 + 5.00 per cheque
Cash Deposits		
Businesses with An Annual Turnover of <250 000		3 FREE cash deposits to a maximum total value of 20,000
		Subsequent Deposits: Branch 1.2%
		Subsequent Deposits: ADT 1.0%
Businesses with An Annual Turnover of >250 000		Branch 1.55% (Min 40)
		ADT 1.0%
Special Clearance Fee		100 per 5 000 (Min 200)
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		50.00 items <= 50.00
		200.00 items > 50.00
Cross Border Deposit Facilitation Fee (South Africa to Lesotho)		
Branch		85.00
ADT		20.00
Queries		
	Less than 1 month	FREE
	Less than 3 month	5.25
	Less than 6 month	7.88
	More than 6 month	10.50

Business and Corporate Segments

Pay As You Use Pricing *(continued)*

Bank Reports		M
Bank Code request		55.65
Full General Report		72.35
Certificate of Balance		33.39
Auditors Report		178.08
Bank Confirmation		10.50
Support Letter		21.00
Account in Excess Report		0.25% min 500
Retrieval of Records		
Less than 3 months		33.4 per Request
Older than 3 months		105.70 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		13.35
Cash Conversions		
Coins to notes		
Prepacked		6.70 per 100
Unsorted		13.35 per 100
Coin Deposit		
Handling Fee: prepacked		0.79%
Handling Fee: unsorted		1.31%
Cash Requisitions		
Notes or Coins		
FNB Customer		FREE
Non FNB Customer		27.80 per 100
Other Fees		
Photocopying		13.36 per page
Manual Instruction Payments: Local		105.00
Manual Instruction Payments: Cross Border		157.50

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		FREE
E-Mailed Statement		FREE
Provisional Statement		7.50
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		7.50
Amortization Schedule		200.00 (Auditors)

Foreign Exchange

Product House

Global Payments

Inward Swift (Receiving Money)

Product Description	M
Commission	0.50% of Maloti Value
SWIFT Fee Min.	100.00
Max.	1,500.00
Outward Swift (Sending Money)	
Commission	0.70% of Maloti Value
SWIFT Fee Min.	250.00
Max.	1,700.00

Foreign Notes

Customers Buying – Bank Selling

Commission	3.50% of Maloti Value
Minimum Charge	100.00
Maximum Charge	No Maximum Value

Customers Selling – Bank Buying

Commission	2% of Maloti Value
Minimum Charge	100.00
Maximum Charge	No Maximum Value

Customers Foreign Currency Accounts | Customers Selling – Bank Buying

Transfer (between Accounts)	FREE
Global Payments (Sending Money)	Refer to SWIFT fees above
Global Payments (Receiving Money)	Refer to SWIFT fees above
Monthly Account Fee	FREE
Transaction Charges	5 per transaction

Foreign Exchange Control

All Exchange Control Applications

Applications (per application)	1 670
Urgent and/or complex applications	2 940
Attestations & Follow-ups	Min. 50.00 – Max. 170.00

Foreign Exchange

Product House (continued)

Foreign Exchange Control

Customer Queries

Product Description

M

Up to 3 months old	FREE
Older than 3 months	100.00
Stop Payments	Refer to SWIFT fees above

Trade Service

Export Letters of Credit

Advising Fee	300.00
L/C collected to negotiate at another bank	500.00
Amendment	500.00 + SWIFT charge
SWIFT	60.00
Courier	Actual Cost
Negotiation	0.50%
Assignment of proceeds	0.75%
Expired Unutilized Fee	200.00
Confirmation Fee (dependent on perceived bank & country risk)	300.00

Foreign Bills (Imports & Exports)

Commission	0.50% of value
Minimum Charge	120.00
Maximum Charge	1 285.00
SWIFT	60.00
Duplicate Documents	100.00

Import Letters of Credit

Establishment	0.8% per 3 months
Minimum Charge	650.00
SWIFT	220.00
Amendment	500.00
Discrepant documents	500.00