


Pricing Guide 2017.

Valid from 1 Dec 2016 to 30 Nov 2017.



FNB
First National Bank

how can we help you? 

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Smart and Smart Gold Account Pay-As-You-Use Transactional Pricing

Monthly Fee - Smart	M 11.00
Monthly Fee - Smart Gold	M 49.00

Linked Account Transfers

All Electronic Channels	M 5.00
Branch - All	M 50.00

Payments

FNB ATM, Online, Telephone, Scheduled Payments and Cellophone Banking	M 7.50
Internal Debit Order - Other	M 5.50
External Debit Order	M 21.50
Branch and Telephone Banking (Consultant)	M 50.00
Cheque Payments	M 60.00
Bank Cheque	M 130.00
Stop Payments - Branch	M 51.80
Stop Payments - Online	M 5.00
Scheduled Payments - Establishment	M 15.50
Scheduled Payments - Amendment	M 11.00
Send Money (eWallet)	M 11.50

eWallet Related Fees

Cash Withdrawal Fee (First withdrawal per send is free)	FREE
Balance Enquiry (FNB ATMs only)	FREE
Prepaid Airtime	FREE
Prepaid Electricity	M 5.65
Dormancy	M 5.00
Mini Statement	FREE

Card Purchases

Cheque and Debit Card Purchases - Other	M 3.60
International Cheque and Debit Card Purchases * +Percentage	M 8.00 0.75%
* International Currency Communication of 2.75% of the transaction value applies for international purchases	

Prepaid Purchases

Prepaid Airtime - Electronic Banking	M 2.15
Prepaid Electricity - Electronic Banking	M 5.65
Other Banks' ATM	M 7.75

Cash Withdrawals

FNB ATM Cash (Per M 500.00)	M 5.35
FNB Branch/Cheque Encashed	M 45.00
Other Banks' ATM	M 40.00
Non FNB Mini ATM	M 40.00
FNB Mini ATM (Per M 500.00)	M 4.20
Cash Advance - Local	M 40.00
Cash Advance - International	M 50.00

Cash Deposits

Cheque - Per Deposit	M 35.00
Branch Cash Deposit	1.55%
Min	M 26.50
Cross Border Branch Cash Deposit	M 85.00
ATM / ADT Cash Deposit	0.80%
Min	M 7.00
ENC Upliftment Fee	M 180.00

Balance Enquiries

FNB ATM, Online, Telephone	FREE
Point of Sale	M 2.50
Other Banks' ATM	M 7.75

Statements

Provisional Statement (Per Page)	M 13.00
Posted Statement	M 15.00
FNB ATM Mini Statement	M 3.50
E-Mailed Statement	FREE

Penalty Fees

Unpaid Items (Per Item)	M 225.00
Honouring Fees (Per Item)	M 170.00
Inward Unpaid Charge	M 62.50
POS and FNB ATM Declined Transaction	M 7.00
Other Banks' ATM Declined Transaction	M 9.50
POS Declined Transaction International	M 15.50
Failed Scheduled Payment	M 13.50
Deposit of Post-Dated Cheque	M 59.00
Card Replacement Fee	M 100.00
Pin Replacement Fee	M 40.00

Cheque and Deposit Books

Cheque Book (Pocket 40 Form)	M 80.00
Cheque Book (Pocket 200 Form)	M 170.00
Deposit Book	M 35.00

Payment Notifications

E-mail	M 0.90
SMS	M 1.40
Fax	M 6.10

Platinum and Gold Lifestyle Account Unlimited Transactional Pricing

Monthly Fee -Platinum Lifestyle	M 199.00
Monthly Fee - Gold	M 99.00

Linked Account Transfers

Electronic Channels - All	FREE
Branch - All	M 50.00

Payments

FNB ATM, Online, Telephone, Scheduled Payments and Cellophone Banking	FREE
Internal Debit Order - Other	FREE
External Debit Order	FREE
Branch and Telephone Banking (Consultant)	M 50.00
Cheque Payments	M 60.00
Bank Cheque	M 130.00
Stop Payments - Branch	M 51.80
Stop Payments - Online	M 5.00
Scheduled Payments - Establishment	M 15.50
Scheduled Payments - Amendment	M 11.00
Send Money (eWallet)	FREE

eWallet Related Fees	
Cash Withdrawal Fee (First withdrawal per send is free)	FREE
Balance Enquiry (FNB ATMs only)	FREE
Prepaid Airtime	FREE
Prepaid Electricity	M 5.65
Dormancy	M 5.00
Mini Statement	FREE
Card Purchases	
Cheque and Debit Card Purchases - Other	FREE
International Cheque and Debit Card Purchases *	FREE
Prepaid Purchases	
Prepaid Airtime - Electronic Banking	M 2.15
Prepaid Electricity - Electronic Banking	M 5.65
Other Bank's ATM	M 7.75
Cash Withdrawals	
FNB ATM (Per M 500.00) First 5 Free Per Month	M 5.35
FNB Branch/Cheque Encashed	M 45.00
Other Banks' ATM	M 40.00
Non FNB Mini ATM	M 40.00
FNB Mini ATM (Per M 500.00)	FREE
Cash Advance - Local	M 40.00
Cash Advance - International	M 50.00

Student Account Unlimited Transactional Pricing

Monthly fee	M 20.00
Linked Account Transfers	
All Electronic Channels	FREE
Branch - All	M 50.00
Payments	
FNB ATM, Online, Telephone, Scheduled Payments and Cellophone Banking	FREE
Send Money (eWallet)	FREE
Internal Debit Order	FREE
External Debit Order	FREE
Branch and Telephone Banking (Consultant)	M 50.00
Cheque Payments	M 60.00
Bank Cheque	M 130.00
Card Purchases	
Cheque and Debit Card Purchases	FREE
International Cheque and Debit Card Purchases	FREE
Prepaid Purchases	
FNB ATM, Online, Telephone	FREE
Other Bank's ATM	M 7.75
Cash Withdrawals	
FNB ATM (Per M 500.00) 1 Free per Month	M 5.35
FNB Mini ATM	FREE
Other Banks' ATM	M 40.00
Non FNB Mini ATM	M 40.00
Cash Advance - Local	M 40.00
Cash Advance - International	M 50.00

Business, Corporate Accounts and Money Market Pay-As-You-Use Transactional Pricing	
Monthly fee Business account	M 120.00
Monthly fee Corporate account	M 150.00
Money Market	M 50.00
Linked Account Transfers	
All Electronic Channels	M 5.00
Branch - All	M 50.00
Payments	
FNB ATM, Online, Telephone, Scheduled Payments and Cellophone Banking	M 10.50
Send Money (eWallet)	M 11.50
Internal Debit Order	M 5.50
External Debit Order	M 21.50
Branch and Telephone Banking (Consultant)	M 50.00
Cheque Payments - Government (Min 12.50 Max 150)	0.93%
Cheque Payments - Other Business (Min 45 Max 205)	1.65%
Bank Cheque	M 130.00
Stop Payments	
Branch and Telephone Banking (Consultant)	M 51.80
Online	M 5.00
Scheduled Payment Related Fees	
Establishment Fee	M 15.50
Amendment Fee	M 11.00
Card Purchases	
Cheque and Debit Card Payments	M 3.60
International Cheque and Debit Card Payments +Percentages	M 8.00 0.75%
Prepaid Purchases	
Prepaid Airtime - Electronic Banking	M 2.15
Prepaid Electricity - Electronic Banking	M 5.65
Other Bank's ATM	M 7.75
Balance Enquiries	
FNB ATM, Online, Telephone	FREE
Consultant Assisted	M 7.60
Point of Sale - Local	M 2.50
Point of Sale - International	M 10.00
Other Banks' ATM	M 7.75
Statements	
Provisional Statement (Per Page)	M 13.00
Posted Statement	M 15.00
FNB ATM Mini Statement	M 3.50
E-Mailed Statement	FREE
Penalty Fees	
Unpaid Items (Per Item)	M 225.00
Honouring Fees (Per Item)	M 170.00
Inward Unpaid Charge	M 62.50
POS and FNB ATM Declined Transaction	M 7.00
Other Banks' ATM Declined Transaction	M 9.50

POS Declined Transaction International	M 15.50
Failed Scheduled Payment	M 13.50
Deposit of Post-Dated Cheque	M 59.00
Effects Not Cleared (ENC)	M 180.00
Card Replacement Fee	M 100.00
Pin Replacement Fee	M 40.00
Cheque and Deposit Books	
Cheque Book (Pocket 40 Form)	M 80.00
Cheque Book (Pocket 200 Form)	M 170.00
Deposit Book	M 35.00
Cash Withdrawals	
FNB ATM - (Per M 500.00)	M 5.35
FNB Branch/Cheque Encashed - Base	M 45.00
FNB Branch/Cheque Encashed - Value	0.60%
FNB Mini ATM (Per M 500.00)	M 4.20
Non FNB Mini ATM	M 40.00
Other Banks' ATM	M 40.00
Cash Advance - Local	M 40.00
Cash Advance - International	M 50.00
Deposits	
Cheque - Per Deposit (Non-Government)	M 50.00
Cheque - Per Deposit (Government)	M 25.00
Branch Cash Deposit	1.55%
Min	M 40.00
Cross Border Branch Cash Deposit	M 85.00
ATM / ADT Cash Deposit	0.80%
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Cash Withdrawals	
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Card Replacement Fee	M 100.00
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Fax	M 6.10

The Small Print

FNB's Small Print is Straight Forward - Here We Go

- 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, 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 1 December 2016 to 30 November 2017. We may change the fees before the end of the effective date; you will be given notice of any changes.