

Pricing Guide 2018.

Valid from 1 Dec 2017 to 30 Nov 2018.



FNB
First National Bank

how can we help you?

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Retail Segment – Bundle Options

Bundle Options offer the benefit of a fixed-fee account through unlimited pricing options

PLATINUM, GOLD, STUDENT

Monthly Account Fees:	
Platinum Unlimited	M199.00
Gold Unlimited	M99.00
Student Unlimited	M20.00
Price Includes:	

Linked Account Transfers

FNB ATM, Online, Telephone and Scheduled Transfers	FREE
Cellphone Banking Transfers	FREE

Payments

FNB ATM, Online, Cellphone banking payments	FREE
Scheduled Payments	FREE
Send Money (eWallet)	FREE
Internal Debit Order	FREE
External Debit Order	FREE

Card Purchases

Card Purchases	FREE
International Card Purchases	FREE

Prepaid Airtime Purchases

FNB ATM, Online, Cellphone banking	FREE
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Cash Withdrawals

Gold: FNB ATM	1st 4 Free
Platinum: FNB ATM	1st 6 Free
Student: FNB ATM	1st 1 Free
In-Contact	FREE

SMART VALUE BUNDLE - NEW

Monthly Account Fees	M59.00
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Price Includes

Card swipes	FREE
Debit Orders	FREE
Transfers	FREE
2 FNB ATM withdrawals	FREE
Free ATM Deposits up to M1,000	FREE
Online Banking	FREE
Cellphone Banking	FREE
Send Money	FREE
Incontact	FREE

Retail Segment – Standard Pricing* (Pay as you use-PAYU)

* Standard Pricing does not apply to specific services provided under the Platinum/Gold/Student/Smart Value Bundle Options

Account Maintenance

Smart Pay-as-you-use	M11.00
Minimum balance for rebate	M5 000.00
Smart Gold Account	M49.00
Gold Pay-as-you-use	M65.00
Platinum Pay-as-you-us	M110.00

Linked Account Transfers

Electronic Channels All -Pay-As-You-Use	M5.25
Branch - All	M60.00

Payments

FNB ATM, Online, Cellphone Banking and Scheduled Payments	M7.90
Internal Debit Order	M5.25
External Debit Order	M21.50
Branch and Telephone Banking (Consultant)	M60.00
Cheque Payments	M70.00
Bank Cheque	M130.00
Stop Payments - Branch	M60.00
Stop payments - Online	M5.25
Scheduled Payments - Establishment	M16.30
Scheduled Payments - Amendment	M11.50
Send Money (eWallet)	M11.50

eWallet related fees

Cash Withdrawal (per send)	1st FREE
Subsequent withdrawals	M5.00
Balance Enquiry (FNB ATMs only)	M0.00
Prepaid Airtime	M0.00
Prepaid Electricity	M5.95
Dormancy	M5.00
Mini Statement	M0.00

Card Purchases

Card PaymentsM	3.80
International Card Payments	M8.40 + 0.80%
Fuel Purchases - Cheque Card	M5.00

Prepaid Purchases		
Prepaid Airtime: Electronic Banking	M2.25	
Prepaid Electricity : Electronic Banking	M5.95	
Other Banks ATM	M8.15	
Balance Enquires		
FNB ATM, Online, Cellphone Banking	-	
Point of Sale / Speedpoint	M2.65	
Other Banks' ATM	M8.15	
Statements		
Provisional Statements (Per Page)	M14.00	
Posted Statement	M16.00	
FNB ATM Mini Statement	M3.70	
E-Mailed Statement	M0.00	
Penalty Fees		
Unpaid Items	M150.00	
Inward Unpaid Charge	M70.00	
POS and FNB ATM Declined Transactions	M15.50	
Other Banks' ATM decline transaction	M15.50	
POS Declined Transaction International	M15.50	
Failed Scheduled Payments	M15.50	
Deposit of Post-Dated-Cheques	M59.00	
Card Replacement Fee	M105.00	
Pin Replacement Fee	M45.00	
Cheque and Deposit Books		
Cheque Book (Pocket 40 Form)	M88.00	
Cheque Book (Pocket 200 Form)	M170.00	
Payment Notifications		
Email	M0.95	
SMS	M1.45	
Fax	M6.40	
Cash Withdrawals		
ATM Cash - per M500	M5.60	
FNB Branch/Cheque Encashed	M47.5 + 0.65%	
Other Banks' ATM	M40.00	
Non FNB Mini ATM	M40.00	
Cash Advance - Local	M40.00	
	M5.60 per 500	
Cash Advance - International	M60.00	
Cashback @ POS - New	M3.80	
Cardless Cash Withdrawal - per M500.00	M5.60	

Cheque Deposits		
Cheque - Per Deposit		M45.00
ENC upliftment Fee		+5 per cheque M190.00
Cash Deposits		
One (1) free Cash deposit to a Maximum of M1,500 per month		
Otherwise:		
Branch Cash Deposits		1.2% of deposit amount
ATM Cash Deposits		0.8% of deposit amount
Lending and Trade Services		
Overdrafts-Establishment /Management fee		1.50% with a minimum of M100 and maximum of M2 500
Personal Loans - Establishment /Management fee		1% of the facility with a minimum of M250
Home Loans-Establishment /Management fee		M2 500
Investment Accounts - Early redemption fees		
Less than M500		M50.00
Between M500 and M 999.99		M100.00
Between M1000.00 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		M190.00
Cross Border Deposit Facilitation		M85.00

Commercial and Corporate Segment - Bundle Options

SME Business Bundle Option - New

Monthly Account Fee		M249.00
Unlimited Free Electronic Transactions *	Internal Debit Orders	FREE
	External Debit Orders	FREE
	Electronic Payments	FREE
	Electronic Transfers	FREE
Unlimited Free ATM Withdrawals		FREE
3 Free ADT Deposits		FREE
Unlimited Free Card Purchases		FREE
"Unlimited Free Prepaid Purchases	Prepaid Electricity	FREE
	Prepaid Airtime	FREE
Free Incontact		FREE

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

Commercial & Corporate Segment Standard Pricing*

* Standard Pricing does not apply to specific services provided under the SME Business Bundle Option

Account Maintenance	
Business Cheque	M125.00
Corporate Cheque	M155.00
Money Market	M55.00
Linked Account Transfers	
Electronic Channels - All	M5.25
Branch - All	M60.00
Payments	
FNB ATM, Online, Telephone, Cellphone Banking and Scheduled Payments	M11.05
Send Money (eWallet)	M1.50
Internal Debit Order	M5.25
External Debit Order	M21.50
Branch and Telephone Banking (Consultant)	M60.00
Cheque Payments - Government	M70.00
Cheque Payments - non Government:	
Minimum	M47.50
Maximum	M 250.00
Value component	1.75%
Bank Cheque	M137.80
Stop Payments - Branch	M60.00
Stop payments - Online	M5.25
Scheduled Payments - Establishment	M16.30
Scheduled Payments - Amendment	M11.55
Card Purchases	
Card Payments	M3.80
International Card Payments	M8.40
Value component	0.80%
Prepaid Purchases	
Prepaid Airtime: Electronic Banking	M2.25
Prepaid Electricity : Electronic Banking	M5.95
Other Banks ATM	M8.15
Balance Enquires	
FNB ATM, Online, Telephone	FREE
Consultant Assisted	M8.00
Point of Sale - Local	M2.65
Point of Sale - International	M10.50
Other Banks' ATM	M8.15

Statements	
Provisional Statements (Per Page)	M14.00
Posted Statement	M16.00
FNB ATM Mini Statement	M3.70
E-Mailed Statement	FREE
Penalty Fees	
Unpaid Items	M150.00
Inward Unpaid Charge	M70.00
POS and FNB ATM declined transactions	M15.50
Other Banks' ATM decline transaction	M15.50
POS Declined Transaction International	M15.50
Failed Scheduled Payments	M15.50
Deposit of Post-Dated-Cheques	M137.80
Card Replacement Fee	M105.00
Pin Replacement Fee	M45.00
Cheque and Deposit Books	
Cheque Book (Pocket 40 Form)	M88.00
Cheque Book (Pocket 200 Form)	M185.00
Payment Notifications	
Email	M0.95
SMS	M1.45
Fax	M 6.40
Cash Withdrawals	
ATM Cash per M500	M5.60
FNB Branch/Cheque Encashed - Base	M47.50
FNB Branch/Cheque Encashed - Value	M0.65%
Other Banks' ATM	M40.00
Non FNB Mini ATM	M40.00
Cash Advance - Local	M40.00
	M5.60 per 500
Cash Advance - International	M60.00
Cashback @ POS - New	M3.80
Cardless Cash Withdrawal	M5.60 per 500
Cheque Deposits	
Cheque - Per Deposit (Non-Government)	"Minimum = M50 Maximum = M100 Value component = M10 per cheque" M25.00+5 per cheque
Cheque - Per Deposit (Government)	
Effects Not Cleared	"Minimum = M200 Value component = M100 per M5 000"
Cash Deposits	
Turnover Less than M 250,000: One (1) free Cash Deposit to a Maximum of M20, 000.00 or three (3) free deposits, the sum of which is M20, 000.00 or less	
Otherwise:	
Branch Cash Deposits	1.2% of deposit amount
ATM Cash Deposits	0.8% of deposit amount

Bank Reports	
Bank Code request	M53.00
Full General Report	M68.90
Certificate of Balance	M31.80
Auditors Report	M169.60
Bank Confirmation	M10.00
Support Letter	M20.00
Interim Statement	M13.00 per page
Account in Excess Report	M500.00
Retrieval of Records	
Less than 3 months old	M31.80 per Request
Older than 3 months	M100.70 per request
Mandates and Special Signing arrangements	
Full General Powers(F16B)	M0.00
Actions in terms of General Power of Attorney	M0.00
Supplementary powers(F25 supp) per signature change	M12.72
Cash Conversions	
Coins to notes	
Prepacked	M6.36 per 100
Unsorted	M12.72 per 100
Coin Deposit	
Handling Fee: prepacked	0.75%
Handling Fee: unsorted	1.25%
Cash Requisitions	
Notes or Coins	
FNB Customer	M0.00%
Non FNB Customer	M26.50 per 100
Other Fees	
Photocopying	M12.72 per page
Manual Instruction Payments:Local	M100.00
Manual Instruction Payments: Cross Border	M150.00

Value Add Services	
Queries less than 1 month	M0.00
Queries less than 3 month	M5.00
Queries less than 6 month	M7.50
Queries more than 6 month	M10.00
Honouring Fees	M190.00
Cross Border Deposit Facilitation	M85.00
Lending and Trade Services	
Local guarantees (Cash secured)	2% per 6 months
Foreign guarantees (Cash secured)	2% per 6 months
Overdrafts - Establishment /Management fee	1% of Facility
Term loans - Establishment /Management fee	1% of Facility
WesBank	
Retail	
Monthly Service Fee	M10.00
Processing Fee (DOC FEE)	1% of Cash Price
Minimum Reload Fee	M2,200.00
Telephone Charges (For Arrears Collection)	M750.00
Statements	
Postage Fee	M20.00
E-Mailed Statement	M0.00
Provisional Statement	M7.50
Amortization Schedule	M0.00
Business and Corporate	
Monthly Service Fee	M35.00
Processing Fee (DOC FEE)	1% of Cash Price
Reload Fee	M4,500.00
Telephone Charges (For Arrears Collection)	M750.00
Statements	
Postage Fee	M20.00
E-Mailed Statement	M0.00
Provisional Statement	M7.50.00
Amortization Schedule	M200.00 (Auditors)

