



**Let us help you get  
more value for  
your money and  
save on fees**

**FNB Lesotho Pricing Guide**

Effective 01 February 2025 - 31 January 2026





# Individual Customer

## Bundle Pricing Options

	2024	2025	% Increase
<b>Platinum Unlimited Pricing</b>			
Base / Basic Option	257.00	271.10	5.49%
with M20k Retrenchment cover	270.00	284.85	5.50%
<b>Gold Unlimited Pricing</b>			
Base Option	128.00	135.00	5.47%
with M15k Retrenchment cover	160.00	168.80	5.50%
with M10k Retrenchment cover	135.00	142.40	5.48%
with M5k Retrenchment cover	75.00	79.10	5.47%
<b>Smart Value Bundle Pricing Option</b>	72.20	76.15	5.47%
<b>Smart Bundle (M5k Retrenchment cover)</b>	40.00	40.00	0.00%
<b>Student Unlimited Pricing Option</b>	23.15	24.40	5.40%

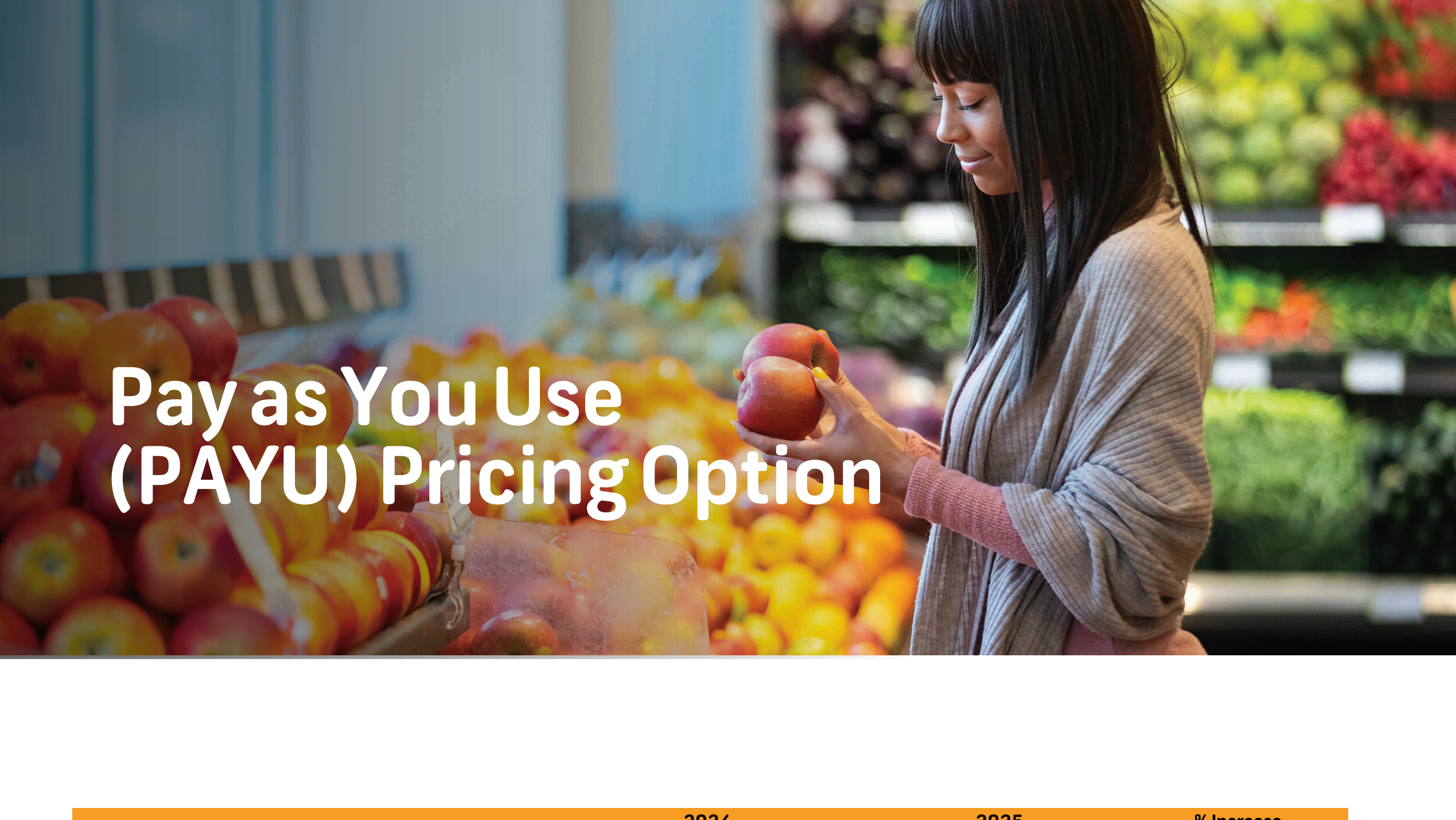
2025 Bundle Offering					
	Platinum unlimited (Basic and Retrenchment Cover)	Gold unlimited (Basic and Retrenchment Cover)	Smart Value Bundle	Smart Bundle	Student unlimited
Local Electronic Payments	FREE	FREE	FREE	FREE	FREE
Scheduled Payments	FREE	FREE	FREE	FREE	FREE
Internal Debit Order	FREE	FREE	FREE	FREE	FREE
External Debit Order	FREE	FREE	FREE	FREE	FREE
eWallet Send Money*	7 Free	5 Free	3 Free	2 Free	2 Free
Local Card Purchases	FREE	FREE	FREE	FREE	FREE
Prepaid Purchases					
FNB ATM, FNB APP, Online Banking, Cellphone Banking	FREE	FREE	FREE	FREE	FREE
Cash Withdrawals @ FNB ATMs*	6,000 Free	4,000 Free	2,000 Free	2,000 Free	1,000 Free
Linked Account Transfers – Electronic	FREE	FREE	FREE	FREE	FREE
Linked Account Transfers – In-Contact	FREE	FREE	FREE	FREE	FREE

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

	2024	2025	% Increase
<b>Bothebelele</b>			
Account opening fee	FREE	FREE	0.00%
First card issuance*	FREE	FREE	0.00%
Monthly Management Fee	FREE	FREE	0.00%
Minimum Account Balance	0.00	0.00	0.00%
Opening of account	FREE	FREE	0.00%
Closing of account	FREE	FREE	0.00%
Activation of dormant account	FREE	FREE	0.00%
<b>Cash Withdrawals</b>			
ATM	1 free withdrawal	1 free withdrawal	0.00%
Subsequent withdrawal per 500**	5.60	5.60	0.00%
<b>Cash Deposit</b>			
CashPlus	FREE	FREE	0.00%
ADT	FREE	FREE	0.00%
Branch	20.00 + 1.20% of cash value deposited	21.10 + 1.27% of cash value deposited	5.50%
<b>Balance Enquiry</b>			
FNB ATM, FNB APP, Online Banking, Cellphone Banking	FREE	FREE	0.00%
Branch	FREE	FREE	0.00%
ATM Mini Statement	FREE	FREE	0.00%
POS swipes*	1 Free swipe and 3 Free cash out payments monthly	1 Free swipe and 3 Free cash out payments monthly	0.00%

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

\*\*Fees quoted as "per M 100" or "per M 500" include parts thereof.



## Pay as You Use (PAYU) Pricing Option

	2024	2025	% Increase
<b>Monthly Account Fees</b>			
Smart	13.90	14.65	5.40%
Smart Gold	72.60	72.60	0.00%
Gold	86.80	91.55	5.47%
Platinum	144.00	151.90	5.49%
Non Resident	86.80	91.55	5.47%
Future Forward	FREE	FREE	NEW
Money Market	34.50	36.35	5.36%
Bothebelele	FREE	FREE	0.00%
Pocket Save	FREE	FREE	0.00%
<b>Account Opening and Closing Fees</b>			
Opening of account	FREE	FREE	0.00%
Closing of account	FREE	FREE	0.00%
Activation of dormant account	FREE	FREE	0.00%
<b>Card Issuance Fees</b>			
Debit Card Issuance: first card	FREE	FREE	0.00%
Card Replacement – non-personalised	129.00	130.00	0.78%
Card Replacement – personalised	129.00	136.10	5.50%
First PIN issuance	FREE	FREE	0.00%
Pin Replacement – branch	55.50	58.55	5.50%
Pin Replacement – self	FREE	FREE	0.00%
<b>Cash Deposits</b>			
CashPlus	FREE	FREE	0.00%
Branch cash deposit	20.00 + 1.20 per 100.00 or part thereof	21.1 + 1.26 per 100.00 or part thereof	5.50%
Auto Deposit Machine (ADT): 1st Deposit (Maximum M3,000)	FREE	FREE	0.00%
Thereafter additional ADT deposit fee	1.00%	1.05%	5.00%
<b>Cash Withdrawals</b>			
Branch	52.70 + 0.71 per 100.00 or part thereof	55.60 + 0.74 per 100.00 or part thereof	5.50%
FNB ATM	1.18 per 100.00 or part thereof (Min 5.60, Max 50.00)	1.24 per 100.00 or part thereof (Min 5.91, Max 52.75)	4.84%
Cardless Cash Withdrawal on FNB ATM	1.18 per 100.00 or part thereof (Min 5.60, Max 50.00)	M1.24 per 100 or part thereof (Min 5.91, Max 52.75)	4.84%
Cash at Till	4.00	4.20	5.00%
Other Local Bank's ATM	44.80	7.50, No Max	New Fee Structure
International ATM – transaction fee	66.40 + OIF	70.00 + OIF	5.42%
International ATM – optional issuer fee (OIF)	2% of withdrawal amount	2.11% of withdrawal amount	5.50%
International Card on FNB ATM	50.00	52.75	5.50%
Cash Plus			
M0.00 – M100.00	2.50	2.50	0.00%
M100.01 – M 500.00	5.00	5.00	0.00%
M500.01 – M 1,000.00	7.50	7.50	0.00%
M1000.01 – M 2,500.00	10.00	10.00	0.00%
M 2,500.01 – M 5,000.00	11.50	11.50	0.00%
<b>Local Payments and Transfers</b>			
Electronic transfers between own accounts	FREE	FREE	0.00%
Electronic transfers to another FNB account	10.00	10.00	0.00%
Electronic transfers to another local bank	10.00	10.55	5.50%
Electronic transfers from another bank	FREE	FREE	0.00%
Branch transfers between own accounts	173.00	182.50	5.49%
Branch transfers to another FNB account	173.00	182.50	5.49%
Branch transfers to another local bank	173.00	182.50	5.49%
Electronic transfers to another local bank (>M100k)	20.00	20.00	0.00%
Schedule payments – establishment	FREE	FREE	0.00%
Schedule payments – amendment	FREE	FREE	0.00%
Stop payments – branch	76.80	81.00	5.47%
Stop payments – online banking	5.70	6.00	5.26%
<b>Debit Orders</b>			
External Debit Orders	23.80	23.80	0.00%
Internal Debit Orders	5.80	2.90	-50.00%
<b>Purchases</b>			
Card Purchases Local	3.65	3.85	5.48%
Card Purchases International – transaction fee	9.00 + 1.00 per 100.00 or part thereof	9.45 + 1.00 per 100.00 or part thereof	0.00%
Card Purchases International – optional issuer fee (OIF)	2% of purchase amount	2.11% of purchase amount	5.50%
Banking – Electronic ( FNB APP, Cellphone Banking, Online)	2.60	1.30	-50.00%
Airtime – FNB ATM	2.60	1.30	-50.00%
Airtime – CashPlus	FREE	FREE	0.00%
Airtime – E-Wallet	FREE	FREE	0.00%
Electricity – Electronic ( FNB APP, Cellphone Banking, Online)	6.95	7.33	5.47%
Electricity – FNB ATM	6.95	7.33	5.47%
Electricity – CashPlus	FREE	FREE	0.00%
Electricity – E-Wallet	6.95	7.33	5.47%
<b>eWallet</b>			
Send Money			
M0.00 – M100.00	7.00	7.00	0.00%
M100.01 – M 500.00	10.00	10.55	5.50%
M500.01 – M 1,000.00	13.70	14.45	5.48%
M1000.01 – M 5,000.00	15.80	16.65	5.38%
Cash Withdrawal (1st Withdrawal at ATM)	FREE	FREE	0.00%
Cash Withdrawal (Subsequent Withdrawals) per M500	6.00	6.30	5.00%
Cash Withdrawal from CashPlus Agent			
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%
Balance Enquiry	FREE	FREE	0.00%
Prepaid Airtime	FREE	FREE	0.00%
Prepaid Electricity	6.95	7.33	5.47%
Dormancy Fee	0.00	0.00	0.00%
eWallet Reversal Fee	11.50	12.13	5.48%
Mini Statement	FREE	FREE	0.00%
<b>Statements and Bank Letters</b>			
Statement – Electronic Stamped on APP and Internet Banking	FREE	FREE	0.00%
Statement – E-mailed	FREE	FREE	0.00%
Statement – Cellphone	FREE	FREE	0.00%
Statement – ATM Mini	4.75	5.00	5.26%
Statement – Branch	10.00 per page (Max 60.00)	10.00 per page (Max 60.00)	0.00%
Statement – Provisional	10.00 per page	10.00 per page	0.00%
Statement – Posted	19.00	20.00	5.26%
Account Confirmation Letter – electronic	FREE	FREE	0.00%
Account Confirmation Letter – branch	10.00 per page	10.00 per page	0.00%
Proof of Payment – electronic ( FNB APP, Cellphone Banking, Online)	FREE	FREE	0.00%
<b>Balance Enquiries</b>			
Branch	11.50	12.10	5.22%
Electronic (FNB APP, Cellphone Banking, Online)	FREE	FREE	0.00%
Local POS	3.30	3.45	4.55%
International POS	13.50	14.20	5.19%
FNB ATM	FREE	FREE	0.00%
Other Local Bank's ATM	10.50	11.05	5.24%
Telephone	Third Party fee	Third Party fee	0.00%
<b>Payment Notifications</b>			
InContact (Account Holder)			
Email	FREE	FREE	0.00%
SMS	FREE	FREE	0.00%
Third party Notifications			
Email	1.20	1.25	4.17%
SMS	1.90	2.00	5.26%
<b>Penalty and Honouring Fees</b>			
EFT Payment reversal: FNB to FNB	FREE	FREE	0.00%
Other Local Banks	FREE	FREE	0.00%
Disputed transaction	FREE	FREE	0.00%
POS honouring fees - Less than M200	25.00	25.00	0.00%
More than M200	160.00	160.00	0.00%
Debit order honouring Fees: Less than M200	25.00	25.00	0.00%
More than M200	190.00	190.00	0.00%
Unpaid item Fee	40.00	40.00	0.00%
Declined Transactions			
FNB ATM (insufficient funds)	19.00	19.00	0.00%
Local POS	19.00	19.00	0.00%
Other Local Bank's ATM	19.00	19.00	0.00%
International POS	19.00	19.00	0.00%
International ATM	19.00	19.00	0.00%
Failed Scheduled Payment	19.00	19.00	0.00%
<b>Lending Fees</b>			
<b>Overdrafts</b>			
Application Fee	FREE	FREE	0.00%
Monthly Fee	FREE	FREE	0.00%
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%
Interest Rate	Individual risk based	Individual risk based	0.00%
Early Settlement	FREE	FREE	0.00%
Unutilised Limit penalty	FREE	FREE	0.00%
Renewal fee	1.50% of the facility with a minimum of 250	1.50% of the facility with a minimum of 250	0.00%
<b>Personal Loans</b>			
Application Fee	FREE	FREE	0.00%
Monthly Fee	10.00	10.55	5.50%
Establishment fee	1% of the facility with a maximum of 300.00	1% of the facility with a maximum of 300.00	0.00%
Interest Rate	Individual risk based	Individual risk based	0.00%
Early Settlement	NA	NA	0.00%
Unpaid instalment penalty	40.00	40.00	0.00%
<b>Home Loans</b>			
Application Fee	FREE	FREE	0.00%
Monthly Fee – Home Loans	5.70	6.01	5.50%
Home Loans-Establishment fee	1% of the facility with a maximum of 5,000.00	1% of the facility with a maximum of 5,000.00	0.00%
Interest Rate	Individual risk based	Individual risk based	0.00%
Early Settlement – Home Loans	FREE	FREE	0.00%
Unpaid instalment penalty	40.00	40.00	0.00%
Property valuation fees	Third party Services	Third Party services	
Bond cancellation fee	Third party Services	Third Party services	
Bond registration fee	Third party Services	Third Party services	
Property transfer	Third party Services	Third Party services	
<b>WesBank (Asset based Financing)</b>			
Monthly Service Fee	10.00	10.55	5.50%
Processing Fee	1% of Cash Price, Maximum 4,000.00	1% of Cash Price, Maximum 4,000.00	0.00%
Interest Rate	Individual risk based	Individual risk based	0.00%
Reload Fee	750.00	750.00	0.00%
Telephone Charges (For Arrears Collection)	10.00	10.00	0.00%
Statement – Postage Fee	20.00	20.00	0.00%
Statement – E-mailed	Free	Free	0.00%
Statement – Provisional	Free	Free	0.00%
Statement – Amortization Schedule	Free	Free	0.00%
Vehicle registration fee	Third party Services	Third Party services	
Vehicle de-registration fee	Third party Services	Third Party services	
<b>Save and Invest Fees (Deposits)</b>			
Minimum Interest paid to the customer on credit balance			
Fixed Deposit Accounts	Minimum 75% of the CBL rate	Minimum 75% of the CBL rate	0.00%
Call Deposit Accounts	Minimum 50% of the CBL rate	Minimum 50% of the CBL rate	0.00%
Savings Accounts	Minimum 30% of the CBL rate	Minimum 30% of the CBL rate	0.00%
Transactional Accounts	Minimum 30% of the CBL rate	Minimum 30% of the CBL rate	0.00%
Investment Accounts – Early redemption (maximum fees)			
M0.00 – M500	50.00	50.00	0.00%
M500 – M999.99	100.00	100.00	0.00%
M1,000.00 – M9,999.99	250.00	250.00	0.00%
M10,000.00 – M100,000.00	750.00	750.00	0.00%
Greater than M100,000.00	1,000.00	1,000.00	0.00%

\*\*Fees quoted as "per M 100" or "per M 500" include parts thereof.





# Business

## SME, Commercial and Corporate

	2024	2025	% Increase
Single Fee Pricing Option (SFPO) for SMEs			
Account Maintenance Fee	278.00	293.20	5.47%

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%

Out of Bundle Charging			
ADT Cash Deposits	1.06%	1.11%	4.72%
Electronic Debits (per item charging)	PAYU	PAYU	0.00
FNB - ATM and Card Purchases per 500**	6.90	7.25	5.07%
eWallet - Send Money			
Send Money			
M0.00 - M100.00	7.00	7.00	0.00%
M100.01 - M 500.00	10.00	10.55	5.50%
M500.01 - M 1,000.00	13.70	14.45	5.49%
M1000.01 - M 5,000.00	15.80	16.65	5.38%

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

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

\*\*Fees quoted as "per M 100" or "per M 500" include parts thereof.

# Pay as You Use (PAYU)

	2024	2025	% Increase
Monthly Account Fees			
PAYU			
Business	163.00	171.00	4.91%
Money Market	81.00	85.00	4.94%
Corporate	190.00	200.00	5.26%

Bundle			
SFPO	278.00	293.00	5.40%

Cash Deposits			
Turnover 0-250K p.a.			

	3 Deposits FREE (Maximum 20,000.00)	3 Deposits FREE (Maximum 20,000.00)	
Subsequent Deposits			0.00%
Branch	0.50%	0.50%	0.00%
Auto Deposit Machine (ADT)	0.50%	0.50%	0.00%

Turnover over 250 K			
Branch	1.7% (Min 47.00, No Max)	1.79% (Min 47.00, No Max)	0.00%
Auto Deposit Machine (ADT)	1.06%	1.11%	4.72%

Cash Withdrawals			
Branch/CIT	61.10 + 0.89 per 100.00 or part thereof	64.45 +0.93 per 100.00 or part thereof	5.48%
FNB ATM	6.90 per 500 or part thereof	6.90 per 500.00 or part thereof	0.00%
Cardless Cash Withdrawal on FNB ATM	6.90 per 500 or part thereof	6.90 per 500.00 or part thereof	0.00%
Cash at Till	4.00	4.20	5.00%
Other Local Bank's ATM	44.80	2% of withdrawal amount (Min 7.50, No Max)	New Fee Structure
International ATM - transaction fee	66.40 + oif	70.00 + oif	5.42%
International ATM - optional issuer fee (oif)	2% of withdrawal amount	2.11% of withdrawal amount	5.50%
International Card on FNB ATM	50.00	52.75	5.50%

Local Payments and Transfers			
Electronic transfers between own accounts	FREE	FREE	0.00%
Electronic transfers to another FNB account	10.00	10.00	0.00%
Electronic transfers to another local bank	10.00	10.55	5.50%
Electronic transfers from another bank	FREE	FREE	0.00%
Branch transfers between own accounts	173.00	182.50	5.49%
Branch transfers to another FNB account	173.00	182.50	5.49%
Branch transfers to another local bank	173.00	182.50	5.49%
Electronic transfers to another local bank (>M100k)	20.00	20.00	0.00%
Schedule payments - establishment	FREE	FREE	0.00%
Schedule payments - amendment	FREE	FREE	0.00%
Stop payments - branch	76.80	81.00	5.47%
Stop payments - online banking	5.70	6.00	5.26%

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

Purchases			
Card Purchases Local	3.65	3.85	5.48%
Card Purchases International - transaction fee	9.00 + 1.00 per 100.00 or part thereof	9.45 + 1.00 per 100.00 or part thereof	0.00%
Card Purchases International - optional issuer fee (oif)	2% of purchase amount	2.11% of purchase amount	5.50%
Airtime - Electronic ( FNB APP, Cellphone Banking, Online)	2.60	1.30	-50.00%
Airtime - FNB ATM	2.60	1.30	-50.00%
Airtime - CashPlus	FREE	FREE	0.00%
Airtime - E-Wallet	FREE	FREE	0.00%
Electricity - Electronic ( FNB APP, Cellphone Banking, Online)	6.95	7.33	5.47%
Electricity -FNB ATM	6.95	7.33	5.47%
Electricity - CashPlus	FREE	FREE	0.00%
Electricity - E-Wallet	6.95	7.33	5.47%

eWallet			
Send Money	7.00	7.00	0.00%
M0.00 - M100.00	10.00	10.55	5.50%
M100.01 - M 500.00	13.70	14.45	5.46%
M500.01 - M 1,000.00	15.80	16.65	5.38%
M1000.01 - M 5,000.00	FREE	FREE	0.00%
Cash Withdrawal (1st Withdrawal at ATM)	FREE	FREE	0.00%
Cash Withdrawal (Subsequent Withdrawals) per M500.00	6.00	6.30	5.00%
Balance Enquiry	FREE	FREE	0.00%
Prepaid Airtime	FREE	FREE	0.00%
Prepaid Electricity	6.95	7.33	5.47%
Dormancy Fee	0.00	0.00	0.00%
eWallet Reversal Fee	11.50	11.50	0.00%
Mini Statement	FREE	FREE	0.00%

Statements			
Statement - Electronic Stamped on APP and Internet Banking	FREE	FREE	0.00%
Statement - Emailed	FREE	FREE	0.00%
Statement - Cellphone	FREE	FREE	0.00%
Statement - ATM Mini	4.75	5.00	5.26%
Statement - Branch	10.00 per page (Max 60.00)	10.00 per page (Max 60.00)	0.00%
Statement - Provisional	10.00 per page	10.00 per page	0.00%
Statement - Posted	19.00	20.00	5.26%

Balance Enquiries			
Branch	11.50	12.10	5.22%
Electronic	FREE	FREE	0.00%
Local POS	3.30	3.45	4.55%
International POS	13.50	14.20	5.19%
FNB ATM	FREE	FREE	0.00%
Other Local Bank's ATM	10.50	11.05	5.24%

Scheduled Payments Related Fees			
Establishment Fee	FREE	FREE	0.00%
Amendment Fee	FREE	FREE	0.00%

Payment Notifications			
InContact (Account Holder)			

Email	FREE	FREE	0.00%
SMS	FREE	FREE	0.00%

Third party Notifications			
Email	1.20	1.25	4.17%
SMS	1.90	2.00	5.26%
Fax	7.90	7.90	0.00%

Penalty Fees			
Unpaid Fee	130.00	130.00	0.00%
Local POS	19.00	19.00	0.00%

Declined Transactions			
Other Local Bank's ATM	19.00	19.00	0.00%
International POS	19.00	19.00	0.00%
International ATM	19.00	19.00	0.00%
Failed Scheduled Payment	19.00	19.00	0.00%

Card Issuance Fee			
Debit card Issuance: First Card	FREE	FREE	0.00%
Card Replacement - non-personalised	129.00	130.00	0.78%
Card Replacement - personalised	129.00	136.10	5.50%
First PIN issuance	FREE	FREE	0.00%
Pin Replacement - branch	55.50	58.55	5.50%
Pin Replacement - self	FREE	FREE	0.00%

Lending and Trade Services			
Guarantees			

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			
Monthly Fee - Overdrafts	FREE	FREE	0.00%
Overdrafts - Establishment fee	1.00%	1.00%	0.00%

Term Loans			
Monthly Fee - Term loans	10.00	10.55	5.50%
Term loans - Establishment fee	1.00%	1.00%	0.00%
Early Settlement - Term Loans	FREE	FREE	0.00%

Commercial Property			
Monthly Fee - Commercial Property Finance	5.70	6.01	5.50%
Commercial Property Finance - Establishment fee	1.00%	1.00%	0.00%
Early Settlement - Property Loans	FREE	FREE	0.00%

WesBank (Asset based Financing)			
Monthly Service Fee	35	35	0%
Processing Fee	1% of Cash Price, Minimum 4,500	1% of Cash Price, Minimum 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	Free	Free	0%
Provisional Statement	Free	Free	0%
Amortization Schedule (Auditors)	200.00	200.00	0%

Value Add Services			
POS honouring fees M0-M200	25.00	25.00	0.00%
M200+	160.00	160.00	0.00%
Debit order honouring fees M0-M200	25.00	25.00	0.00%
M200+	190.00	190.00	0.00%
Account Confirmation Letter	FREE	FREE	0.00%

Queries			
Less than 1 Month	2.17	2.17	0.00%
Less than 3 Months	6.10	6.10	0.00%
Less than 6 Months	9.00	9.00	0.00%
More than 6 Months	12.00	12.00	0.00%

Bank Reports			
Bank Code request	69.50	73.30	5.47%
Full General Report	86.00	90.70	5.47%
Certificate of Balance	40.00	42.20	5.50%
Auditors Report	209.50	221.00	5.49%
Account/Bank Confirmation Letter	10.50	11.00	4.76%
Support Letter	25.00	26.35	5.40%
*Account in Excess Report (Less than 50,000)	Pro rata of Establishment Fee	Pro rata of Establishment Fee	0.00%
Establishment*			
Base Fee	580.00	611.90	5.50%
Account in Excess Report (Greater than 50,000)	Judgemental	Judgemental	0.00%
*Extension of Facility period	Pro rata of Establishment Fee	Pro rata of Establishment Fee	0.00%
Establishment*			
Base Fee	580.00	611.90	5.50%

Retrieval of Records			
Less than 3 Months per request	40.50	42.70	5.43%
Older than 3 Months per request	126.00	132.90	5.48%

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	16.20	17.05	5.25%

Cash Conversions			
Coins to notes			

Unpacked	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%

Merchant Services			
Merchant Commission rate:			
Debit Card	3.00%	3.00%	0.00%
Credit Card	3.00%	3.00%	0.00%
Foreign Card	3.00%	3.00%	0.00%
Device Rental	400.00	400.00	0.00%
Minimum Merchant Fee	350.00	350.00	0.00%

Other Fees			
Photocopying per page	16.20	17.05	5.25%
Manual Instruction Payments: Local	126.00	132.90	5.48%
Manual Instruction Payments: Cross Border	186.50	196.75	5.50%

Note: Fees quoted as "per 100.00" or "per 500.00" include parts thereof.





		2024	2025	% Increase
Product Description				
Global Payments	Outward Swift (Sending Money)			
	Outside CMA			
	Commission	0.75% of Maloti Value	0.75% of Maloti Value	0.00%
	SWIFT Fee Min.	260.00	260.00	0.00%
	Max.	1800.00	1899.00	5.50%
Global Receipts	Inward Swift (Receiving Money)			
	Outside CMA			
	Commission	0.25% of Maloti Value	0.25% of Maloti Value	0.00%
	SWIFT Fee Min.	75.00	75.00	0.00%
	Max.	1580.00	1666.90	5.50%
Customers Buying – Bank Selling				
Foreign Notes	Commission	3.37% of Maloti Value	3.37% of Maloti Value	0.00%
	Minimum Charge	80.00	80.00	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%
Customers Foreign Currency Accounts	Minimum Charge	80.00	80.00	0.00%
	Maximum Charge	No Maximum Value	No Maximum Value	0.00%
	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%
All Exchange Control Applications				
Foreign Exchange Control	Applications (per application)	1,670.00	1,670.00	0.00%
	Urgent and/or complex applications	N/A	N/A	0.00%
	Attestations & Follow-ups	16.00	16.00	0.00%
	Customer Queries			
	Up to 3 months old	Free	Free	0.00%
	Older than 3 months	105.00	105.00	0.00%
	Stop Payments	105.00	105.00	0.00%
	Return of funds wrongly addressed to us	105.00	105.00	0.00%
	Payment amendments	105.00	105.00	0.00%
	Recall of funds already processed	105.00	105.00	0.00%
Export Letters of Credit				
	Advising Fee	315.00	315.00	0.00%
	L/C collected to negotiate at another bank	525.00	525.00	0.00%
	Amendment	525.00 + SWIFT charge	525.00 + SWIFT charge	0.00%
	SWIFT	65.00	65.00	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	210.00	210.00	0.00%
	Confirmation Fee (dependent on perceived bank & country risk)	315.00	315.00	0.00%
Trade Services	Foreign Bills (Imports & Exports)			
	Commission	0.50% of value	0.50% of value	0.00%
	Minimum Charge	125.00	125.00	0.00%
	Maximum Charge	1,350.00	1,350.00	0.00%
	SWIFT	65.00	65.00	0.00%
	Duplicate Documents	105.00	105.00	0.00%
Import Letters of Credit				
	Establishment			
	Minimum Charge	0.8% per 3 months	0.8% per 3 months	0.00%
	SWIFT	685.00	685.00	0.00%
	Amendment	230.00	230.00	0.00%
	Discrepant documents	525.00	525.00	0.00%
Penalty Fees	Penalty Fees			
	Return of funds			
	Non CMA	150.00	150.00	0.00%
	CMA	FREE	FREE	0.00%



## T's and C's

All fees quoted are effective from 01 February 2025 to 31 January 2026.

We will tell you about a change in a product, services, interest or fees and charges in any of the following ways, 30 calendar days before the change;

- Website: [www.fnb.co.ls](http://www.fnb.co.ls)
- Newspaper
- Digital platforms
- Branches.

While we strive to keep the information provided in the pricing guide as accurate as possible, errors and omissions may happen.

- In the event of an incorrect price on a transaction or service, you will be notified by email, SMS or phone.
- For products where Fees have not been explicitly quoted, PAYU pricing will apply.
- Fees quoted as “per 100.00” or “per M500.00” include parts thereof.
- The currency in this Pricing Guide is in Maloti (LSL)

## Acronyms

- PAYU – Pay As You Use
- L/C – Letters Of Credit
- ATM – Automated Teller Machine
- ADT – Automated Depositing Teller
- POS – Point Of Sale
- CMA – Common Monetary Area (Countries; Lesotho, Eswatini, Namibia and South Africa)



**FNB Lesotho**