



2025 Bundle Offering

Bothebelele

Account opening fee

Monthly Management Fee

First card issuance*

Bundle Pricing Options

Base / Basic Option	257.00	271.10	5.49%
with M20k Retrenchment cover	270.00	284.85	5.50%
Gold Unlimited Pricing			
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%
Smart Value Bundle Pricing Option	72.20	76.15	5.47%
Smart Bundle (M5k Retrenchment cover)	40.00	40.00	0.00%
Student Unlimited Pricing Option	23.15	24.40	5.40%

2024

2025

2025

FREE

FREE

FREE

% Increase

% Increase

0.00%

0.00%

0.00%

	Platinum unlimited (Basic and Retrenchment Cover)	Gold unlimited (Basic and Retrenchment Cover)	Smart Value Bu	ndle 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

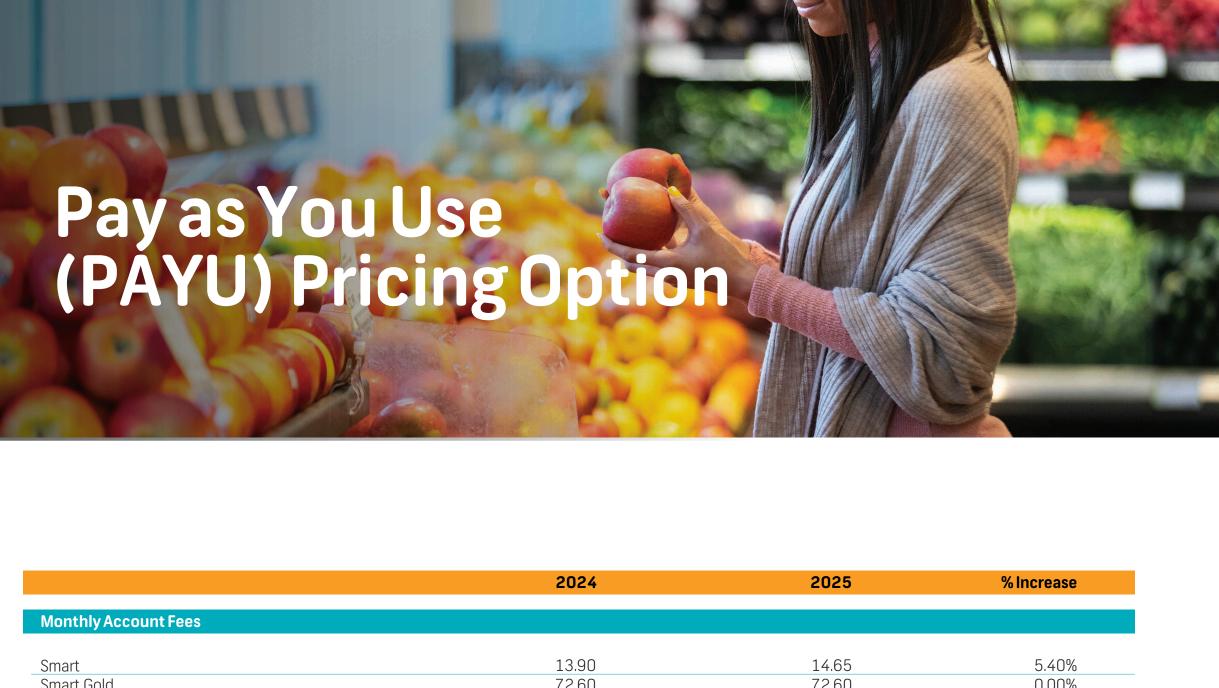
	I I\LL	11/66	0,0070
Minimum Account Balance	0.00	0.00	0.00%
Opening of account	FREE	FREE	0.00%
Closing of account	FREE	FREE	0.00%
Activation of dormant account	FREE	FREE	0.00%
Cash Withdrawals			
ATM	1 free withdrawal	1 free withdrawal	0.00%
Subsequent withdrawal per 500**	5.60	5.60	0.00%
Cash Deposit			
CashPlus	FREE	FREE	0.00%
ADT	FREE	FREE	0.00%
Branch	20.00 + 1.20% of cash	21.10 + 1.27% of cash	5.50%
	value deposited	value deposited	
Balance Enquiry			
FNB ATM, FNB APP, Online Banking, Cellphone Bankir	ng FREE	FREE	0.00%
Branch	FREE	FREE	0.00%
ATM Mini Statement	FREE	FREE	0.00%
POS swipes*	1 Free swipe and 3 free	1 Free swipe and 3 free	0.00%
	cash out payments	cash out payments	
	monthly	monthly	

2024

FREE

FREE

FREE



	2024	2025	% Increase
Monthly Account Fees Smart Smart Gold	13.90 72.60	14.65 72.60	5.40% 0.00%
Fold Platinum Non Resident Future Forward Monoy Market	86.80 144.00 86.80 FREE 34.50	91.55 151.90 91.55 FREE 36.35	5.47% 5.49% 5.47% NEW 5.36%
Money Market Bothebelele Pocket Save Account Opening and Closing Fees	FREE FREE	FREE FREE	0.00% 0.00%
Opening of account Closing of account Activation of dormant account Card Issuance Fees	FREE FREE FREE	FREE FREE FREE	0.00% 0.00% 0.00%
Debit Card Issuance: first card Card Replacement - non-personalised Card Replacement - personalised First PIN issuance Pin Replacement - branch Pin Replacement - self	FREE 129.00 129.00 FREE 55.50 FREE	FREE 130.00 136.10 FREE 58.55 FREE	0.00% 0.78% 5.50% 0.00% 5.50% 0.00%
Cash Deposits CashPlus	FREE	FREE	0.00%
Auto Deposit Machine (ADT): 1st Deposit Maximum M3,000) Thereafter additional ADT deposit fee Cash Withdrawals	20.00 + 1.20 per 100.00 or part thereof FREE 1.00%	21.1 + 1.26 per 100.00 or part thereof FREE 1.05%	5.50% 0.00% 5.00%
Pranch NB ATM Cardless Cash Withdrawal on FNB ATM	52.70 + 0.71 per 100.00 or part thereof 1.18 per 100.00 or part thereof (Min 5.60, Max 50.00) 1.18 per 100.00 or part thereof	55.60 + 0.74 per 100.00 or part thereof 1.24 per 100.00 or part thereof (Min 5.91, Max 52.75) M1.24 per 100 or part thereof (Min	5.50% 4.84%
Cash at Till Other Local Bank's ATM	(Min 5.60, Max 50.00) 4.00 44.80	5.91, Max 52.75) 4.20 2% of withdrawal amount (Min 7.50, No Max)	4.84% 5.00% New Fee Structure
nternational ATM - transaction fee nternational ATM - optional issuer fee (OIF) nternational Card on FNB ATM Cash Plus	66.40 + OIF 2% of withdrawal amount 50.00	70.00 + OIF 2.11% of withdrawal amount 52.75	5.42% 5.50% 5.50%
M0.00 - M100.00 M100.01 - M 500.00 M500.01 - M 1,000.00 M1000.01 - M 2,500.00 M 2,500.01 - M 5,000.00	2.50 5.00 7.50 10.00 11.50	2.50 5.00 7.50 10.00 11.50	0.00% 0.00% 0.00% 0.00% 0.00%
Local Payments and Transfers Electronic transfers between own accounts	FREE	FREE	0.00%
Electronic transfers to another FNB account Electronic transfers to another local bank Electronic transfers from another bank Branch transfers between own accounts Branch transfers to another FNB account	10.00 10.00 FREE 173.00 173.00	10.00 10.55 FREE 182.50 182.50	0.00% 5.50% 0.00% 5.49% 5.49%
Branch transfers to another local bank Electronic transfers to another local bank (>M100k) Schedule payments - establishment	173.00 20.00 FREE	182.50 20.00 FREE	5.49% 0.00% 0.00%
Schedule payments - amendment Stop payments - branch Stop payments - online banking Debit Orders	FREE 76.80 5.70	FREE 81.00 6.00	0.00% 5.47% 5.26%
External Debit Orders nternal Debit Orders Purchases	23.80 5.80	23.80 2.90	0.00% -50.00%
Card Purchases Local Card Purchases International - ransaction fee Card Purchases International - optional issuer fee (OIF)	3.65 9.00 + 1.00 per 100.00 or part thereof 2% of purchase amount	3.85 9.45 + 1.00 per 100.00 or part thereof 2.11% of purchase amount	5.48% 0.00% 5.50%
Airtime - Electronic (FNB APP, Cellphone Banking, Online) Airtime - FNB ATM Airtime - CashPlus Airtime- E-Wallet	2.60 2.60 FREE FREE	1.30 1.30 FREE FREE	-50.00% -50.00% 0.00% 0.00%
Electricity - Electronic (FNB APP, Cellphone Banking, Online) Electricity - FNB ATM Electricity - CashPlus Electricity - E-Wallet	6.95 6.95 FREE 6.95	7.33 7.33 FREE 7.33	5.47% 5.47% 0.00% 5.47%
Send Money M0.00 - M100.00	7.00	7.00	0.00%
M100.01 - M 500.00 M500.01 - M 1,000.00 M1000.01 - M 5,000.00	10.00 13.70 15.80 FREE	10.55 14.45 16.65 FREE	5.50% 5.48% 5.38% 0.00%
Cash Withdrawal (1st Withdrawal at ATM) Cash Withdrawal (Subsequent Withdrawals) Der M500 Cash Withdrawal from CashPlus Agent	6.00	6.30	5.00%
M0.00 - 100.00 M100.01 - 500.00 M500.01 - 1,000.00 M1000.01 - 2,500.00	2.50 5.00 7.50 10.00	2.50 5.00 7.50 10.00	0.00% 0.00% 0.00% 0.00%
M2,500.01 - 5,000.00 Balance Enquiry Prepaid Airtime Prepaid Electricity	11.50 FREE FREE 6.95	FREE FREE 7.33	0.00% 0.00% 0.00% 5.47%
Dormancy Fee EWallet Reversal Fee Mini Statement Statements and Bank Letters	0.00 11.50 FREE	0.00 12.13 FREE	0.00% 5.48% 0.00%
Statement - Electronic Stamped on APP and nternet Banking Statement - Emailed	FREE FREE	FREE FREE	0.00% 0.00%
Statement - Cellphone Statement - ATM Mini Statement - Branch Statement - Provisional	FREE 4.75 10.00 per page (Max 60.00) 10.00 per page	FREE 5.00 10.00 per page (Max 60.00) 10.00 per page	0.00% 5.26% 0.00% 0.00%
Statement - Posted Account Confirmation Letter - electronic Account Confirmation Letter - branch	19.00 FREE 10.00 per page	20.00 FREE 10.00 per page	5.26% 0.00% 0.00%
Proof of Payment - electronic (FNB APP, Cellphone Banking, Online) Balance Enquiries	FREE	FREE	0.00%
Branch Electronic (FNB APP, Cellphone Banking, Online) Local POS	11.50 FREE 3.30	12.10 FREE 3.45	5.22% 0.00% 4.55%
nternational POS FNB ATM Other Local Bank's ATM Felephone	13.50 FREE 10.50 Third Party fee	14.20 FREE 11.05 Third Party fee	5.19% 0.00% 5.24% 0.00%
nContact (Account Holder) Email	FREE	FREE	0.00%
SMS Third party Notifications Email SMS	1.20 1.90	1.25 2.00	0.00% 4.17% 5.26%
Penalty and Honouring Fees EFT Payment reversal: FNB to FNB Other Local Banks	FREE FREE	FREE FREE	0.00% 0.00%
Disputed transaction POS honouring fees: Less than M200 More than M200 Debit order honouring Fees: Less than M200 More than M200	FREE 25.00 160.00 25.00 190.00	FREE 25.00 160.00 25.00 190.00	0.00% 0.00% 0.00% 0.00% 0.00%
Declined Transactions FNB ATM (insufficient funds)	19.00	40.00	0.00%
Local POS Other Local Bank's ATM International POS International ATM Failed Scheduled Payment	19.00 19.00 19.00 19.00 19.00	19.00 19.00 19.00 19.00 19.00	0.00% 0.00% 0.00% 0.00% 0.00%
Overdrafts Application Fee	FREE	FREE	0.00%
Monthly Fee Overdrafts Establishment fee nterest Rate Farly Settlement	FREE 1.50% of the facility with a minimum of 250 Individual risk based FREE	FREE 1.50% of the facility with a minimum of 250 Individual risk based FREE	0.00% 0.00% 0.00% 0.00%
Early Settlement Jnutilised Limit penalty Renewal fee	FREE FREE 1.50% of the facility with a minimum of 250	FREE FREE 1.50% of the facility with a minimum of 250	0.00% 0.00% 0.00%
Application Fee Monthly Fee Establishment fee	FREE 10.00 1% of the facility with a	FREE 10.55 1% of the facility with a	0.00% 5.50%
nterest Rate Early Settlement Unpaid instalment penalty	maximum of 300.00 Individual risk based NA 40.00	maximum of 300.00 Individual risk based NA 40.00	0.00% 0.00% 0.00% 0.00%
Home Loans			
Application Fee	FREE 5.70	FREE 6.01	0.00%
Application Fee Monthly Fee - Home Loans Home Loans-Establishment fee nterest Rate Early Settlement - Home Loans	FREE 5.70 1% of the facility with a maximum of 5,000.00 Individual risk based FREE	6.01 1% of the facility with a maximum of 5,000.00 Individual risk based FREE	0.00% 5.50% 0.00% 0.00% 0.00%

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

Telephone Charges (For Arrears Collection)

Statement - Amortization Schedule

Save and Invest Fees (Deposits)

Minimum Interest paid to the customer on

Fixed Deposit Accounts

Savings Accounts
Transactional Accounts

Investment Accounts - Early redemption

M1,000.00 - M9,999.99

M10,000.00 - M100,000.00

Greater than M100,000.00

M0.00 - M500

M500 - M999.99

Call Deposit Accounts

10.00

4,000.00

750.00

10.00

20.00

Free

Free

Free

50.00

100.00

250.00

750.00

1,000.00

1% of Cash Price, Maximum

Individual risk based

Third party Services

Third party Services

Minimum 75% of the CBL rate

Minimum 50% of the CBL rate

Minimum 30% of the CBL rate

Minimum 30% of the CBL rate

Monthly Service Fee

Statement - Postage Fee

Statement - Emailed

Statement - Provisional

Vehicle registration fee Vehicle de-registration fee

Processing Fee

Interest Rate

credit balance

(maximum fees)

Reload Fee

5.50%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

10.55

4,000.00

750.00

10.00

20.00

Free

Free

Free

50.00

100.00

250.00

750.00

1,000.00

1% of Cash Price, Maximum

Individual risk based

Third Party services

Third Party services

Minimum 75% of the CBL rate

Minimum 50% of the CBL rate

Minimum 30% of the CBL rate

Minimum 30% of the CBL rate



Business SME, Commercial and Corporate

ricingincludes		293.20	5.47%
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%
ADT Cash Deposits Electronic Debits (per item charging)	PAYU	PAYU	0.00
ADT Cash Deposits Electronic Debits (per item charging) FNB - ATM and Card Purchases per 500**			
ADT Cash Deposits Electronic Debits (per item charging) FNB - ATM and Card Purchases per 500** eWallet - Send Money	PAYU	PAYU	0.00
ADT Cash Deposits Electronic Debits (per item charging) FNB - ATM and Card Purchases per 500** eWallet - Send Money Send Money	PAYU 6.90	PAYU 7.25	0.00 5.07%
ADT Cash Deposits Electronic Debits (per item charging) FNB - ATM and Card Purchases per 500** eWallet - Send Money	PAYU	PAYU	0.00
ADT Cash Deposits Electronic Debits (per item charging) FNB - ATM and Card Purchases per 500** eWallet - Send Money Send Money M0.00 - M100.00	PAYU 6.90 7.00	PAYU 7.25 7.00	0.00 5.07% 0.00%

2024

2025

% Increase

Electronic Debits (per item charging) FNB - ATM and Card Purchases per 500**	PAYU 6.90	PAYU 7.25	0.00 5.07%
eWallet - Send Money Send Money M0.00 - M100.00 M100.01 - M 500.00 M500.01 - M 1,000.00	7.00 10.00 13.70	7.00 10.55 14.45	0.00% 5.50% 5.49%
M1000.01 - M 5,000.00 #Out of bundle to be charged using Pay as you Use (PAYU) *Electronic Debit Transactions include: Electronic Paymer	15.80 Rates nts & Transfers; Internal & External Debi	16.65	5.49% 5.38%
*Fees quoted as "per M 100" or "per M 500" include parts	s thereof.		
PayasY	ou Us	e (PAYU)	
Monthly Account Fees	2024	2025	% Increase
Business Money Market	163.00 81.00	171.00 85.00	4.91% 4.94%
Corporate Bundle	190.00	200.00	5.26%
Cash Deposits Curnover 0-250K p.a.	278.00	293.00	5.40%
Subsequent Deposits	3 Deposits FREE (Maximum 20,000.00)	3 Deposits FREE (Maximum 20,000.00)	0.00%
Branch Auto Deposit Machine (ADT)	0.50% 0.50%	0.50% 0.50%	0.00% 0.00%
Branch Auto Deposit Machine (ADT)	1.7% (Min 47.00, No Max) 1.06%	1.79% (Min 47.00, No Max) 1.11%	0.00% 4.72%
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 Cardless Cash Withdrawal on FNB ATM Cash at Till	6.90 per 500 or part thereof 6.90 per 500 or part thereof 4.00	6.90 per 500.00 or part thereof 6.90 per 500.00 or part thereof 4.20	0.00% 0.00% 5.00%
Other Local Bank's ATM International ATM - transaction fee International ATM - optional issuer fee (oif) International Card on FNB ATM			5.50% ew Fee Structure 5.42% 5.50%
ocal Payments and Transfers Electronic transfers between own accounts	FREE	FREE	0.00%
Electronic transfers to another FNB account Electronic transfers to another local bank Electronic transfers from another bank Branch transfers between own accounts Branch transfers to another FNB account	10.00 10.00 FREE 173.00 173.00	10.00 10.55 FREE 182.50 182.50	0.00% 5.50% 0.00% 5.49% 5.49%
Branch transfers to another FNB account Branch transfers to another local bank Electronic transfers to another local bank (>M100k) Schedule payments - establishment	173.00 173.00 20.00 FREE	182.50 182.50 20.00 FREE	5.49% 5.49% 0.00%
Schedule payments - amendment Stop payments - branch Stop payments - online banking	FREE FREE 76.80 5.70	FREE FREE 81.00 6.00	0.00% 0.00% 5.47% 5.26%
External Debit Orders Internal Debit Orders	23.80 5.80	23.80 5.80	0.00% 0.00%
Card Purchases Local Card Purchases International -	3.65 9.00 + 1.00 per 100.00 or	3.85 9.45 + 1.00 per 100.00 or part thereof	5.48% 0.00%
ransaction fee Card Purchases International - ptional issuer fee (oif)	part thereof 2% of purchase amount	2.11% of purchase amount	5.50%
uirtime - Electronic (FNB APP, Cellphone Banking, Online) uirtime - FNB ATM uirtime - CashPlus uirtime - E-Wallet	2.60 2.60 FREE FREE	1.30 1.30 FREE FREE	-50.00% -50.00% 0.00% 0.00%
lectricity - Electronic (FNB APP, Cellphone Banking, Inline) lectricity -FNB ATM	6.95 6.95	7.33 7.33	5.47% 5.47%
lectricity - CashPlus lectricity - E-Wallet Wallet	FREE 6.95	FREE 7.33	0.00% 5.47%
M0.00 - M100.00 M100.01 - M 500.00 M500.01 - M 1,000.00	7.00 10.00 13.70 15.80	7.00 10.55 14.45 16.65	0.00% 5.50% 5.46% 5.38%
M1000.01 - M 5,000.00 Cash Withdrawal (1st Withdrawal at ATM) Cash Withdrawal (Subsequent Withdrawals) per	FREE	FREE	0.00%
dalance Enquiry Prepaid Airtime Prepaid Electricity	6.00 FREE FREE 6.95	6.30 FREE FREE 7.33	5.00% 0.00% 0.00% 5.47%
Oormancy Fee Wallet Reversal Fee Vini Statement	0.00 11.50 FREE	0.00 11.50 FREE	0.00% 0.00% 0.00% 0.00%
statements Itatement - Electronic Stamped on APP and Internet Banking Itatement - Emailed	FREE FREE	FREE FREE	0.00% 0.00%
tatement - Emailed tatement - Cellphone tatement - ATM Mini tatement - Branch tatement - Provisional	FREE FREE 4.75 10.00 per page (Max 60.00) 10.00 per page	FREE FREE 5.00 10.00 per page (Max 60.00) 10.00 per page	0.00% 0.00% 5.26% 0.00% 0.00%
tatement - Posted Balance Enquiries	19.00	20.00	5.26%
lectronic ocal POS nternational POS NB ATM	11.50 FREE 3.30 13.50 FREE	12.10 FREE 3.45 14.20 FREE	5.22% 0.00% 4.55% 5.19% 0.00%
other Local Bank's ATM Scheduled Payments Related Fees	10.50	11.05	5.24%
Establishment Fee Amendment Fee ayment Notifications	FREE FREE	FREE FREE	0.00% 0.00%
Email SMS	FREE FREE	FREE FREE	0.00% 0.00%
Third party Notifications Email	1.20	1.25	4.17% 5.26%
SMS Fax renalty Fees	1.90 7.90	2.00 7.90	0.00%
Unpaid Fee Local POS Peclined Transactions	130.00 19.00	130.00 19.00	0.00% 0.00%
Other Local Bank's ATM International POS International ATM Failed Scheduled Payment	19.00 19.00 19.00 19.00	19.00 19.00 19.00 19.00	0.00% 0.00% 0.00% 0.00%
Debit card Issuance: First Card	FREE	FREE	0.00%
Card Replacement - non-personalised Card Replacement - personalised Card Replacement - personalised Card Replacement - branch Card Replacement - self	129.00 129.00 FREE 55.50 FREE	130.00 136.10 FREE 58.55 FREE	0.78% 5.50% 0.00% 5.50% 0.00%
ending and Trade Services Guarantees	FREE	FREE	0.00%
ocal guarantees oreign guarantees	2% per 6 Months 2% per 6 Months	2% per 6 Months 2% per 6 Months	0.00% 0.00%
Nonthly Fee - Overdrafts Overdrafts - Establishment fee	FREE 1.00%	FREE 1.00%	0.00% 0.00%
Term Loans Monthly Fee - Term loans Term loans - Establishment fee	10.00 1.00%	10.55 1.00%	5.50% 0.00%
arly Settlement - Term Loans Commercial Property	FREE 5.70	FREE 6.01	0.00%
Monthly Fee - Commercial Property Finance Commercial Property Finance - Establishment fee arly Settlement - Property Loans VesBank (Asset based Financing)	5.70 1.00% FREE	6.01 1.00% FREE	5.50% 0.00% 0.00%
Monthly Service Fee Processing Fee	35 1% of Cash Price, Minimum 4,500	35 1% of Cash Price, Minimum 4,500	0%
teload Fee felephone Charges (For Arrears Collection) ftatements Postage Fee F-mailed Statement	750 10 20 Free	750 10 20 Free	0% 0% 0%
E-mailed Statement Provisional Statement Amortization Schedule (Auditors) Yalue Add Services	Free Free 200.00	Free Free 200.00	0% 0% 0%
OS honouring fees MO-M200 M200+ lebit order honouring fees MO-M200	25.00 160.00 25.00	25.00 160.00 25.00	0.00% 0.00% 0.00%
M200+ Account Confirmation Letter	190.00 FREE	190.00 FREE	0.00% 0.00%
Less than 1 Month	217	217	0.00%

EIIIdii	1.20	1.20	4.1770
SMS	1.90	2.00	5.26%
Fax	7.90	7.90	0.00%
Tux	7100	7100	0.0070
Penalty Fees Penal			
Uppoid Foo	120.00	120.00	0.00%
Unpaid Fee	130.00	130.00	0.00%
Local POS	19.00	19.00	0.00%
Dealined Transactions			
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%
railed Scheduled Fayment	13.00	13.00	0.0070
Card Issuance Fee			
Dalait agual laguagaga Fiyat Cayal	רחרר	רחרר	0.000/
Debit card Issuance: First Card	FREE	FREE	0.00%
Card Replacement - non-personalised	129.00	130.00	0.78%
	129.00	136.10	5.50%
Card Replacement - personalised			
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			
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%
1 0101 ₀ 11 ₀ ualante000	270 per e mentro	270 por o morrano	0.0070
Overdrafts			
Maratlali - Faa Orranduafta	רחרר	רחרר	0.00%
Monthly Fee - Overdrafts	FREE	FREE	0.00%
Overdrafts - Establishment fee	1.00%	1.00%	0.00%
Term Loans Term Loans			
Monthly Foo Torm loons	10.00	10.55	5 5 O 0 /
Monthly Fee - Term loans			5.50%
Term loans - Establishment fee	1.00%	1.00%	0.00%
Early Settlement - Term Loans	FREE	FREE	0.00%
Larry Settlement - Term Loans	TILL	TILL	0.0070
Commercial Property			
,			
	5.70	0.04	5.500/
Monthly Fee - Commercial Property Finance	5.70	6.01	5.50%
Commercial Property Finance - Establishment fee	1.00%	1.00%	0.00%
		FREE	0.00%
Early Settlement - Property Loans	FREE	FREE	0.00%
WesBank (Asset based Financing)			
Woodanii (Moodadaa Manonii 6)			
Monthly Service Fee	35	35	0%
Processing Fee	1% of Cash Price, Minimum	1% of Cash Price, Minimum	
1 1000331118 1 00			00/
	4,500	4,500	0%
Reload Fee	750	750	0%
Telephone Charges (For Arrears Collection)	10	10	0%
	10	10	U 70
Statements			
Postage Fee	20	20	0%
E-mailed Statement			0%
	Free	Free	
Provisional Statement	Free	Free	0%
Amortization Schedule (Auditors)	200.00	200.00	0%
/ IIII of tization contoatio (Mattero)	200100	200100	0,70
Value Add Services			
DOC honouring food MO MOOO	25.00	25.00	0.000
POS honouring fees MO-M200	25.00	25.00	0.00%
M200+	160.00	160.00	0.00%
Debit order honouring fees MO-M200	25.00	25.00	0.00%
M200+	7 / / / / / /	190.00	0.00%
	190.00		
Account Confirmation Letter	190.00 FREE	FREE	0.00%
		FREE	0.00%
Account Confirmation Letter		FREE	0.00%
		FREE	0.00%
Account Confirmation Letter		FREE	0.00%
Account Confirmation Letter Queries	FREE		
Account Confirmation Letter Queries Less than 1 Month	FREE 2.17	2.17	0.00%
Account Confirmation Letter Queries	FREE		
Account Confirmation Letter Queries Less than 1 Month Less than 3 Months	2.17 6.10	2.17 6.10	0.00% 0.00%
Account Confirmation Letter Queries Less than 1 Month Less than 3 Months Less than 6 Months	2.17 6.10 9.00	2.17 6.10 9.00	0.00% 0.00% 0.00%
Account Confirmation Letter Queries Less than 1 Month Less than 3 Months	2.17 6.10	2.17 6.10	0.00% 0.00%

Statement - Electronic Stamped on APP and Internet Banking Statement - Emailed Statement - Cellphone Statement - ATM Mini Statement - Branch Statement - Provisional	FREE	FREE	0.00%
	FREE	FREE	0.00%
	FREE	FREE	0.00%
	4.75	5.00	5.26%
	10.00 per page (Max 60.00)	10.00 per page (Max 60.00)	0.00%
	10.00 per page	10.00 per page	0.00%
Statement - Posted Balance Enquiries Branch Electronic	19.00	20.00	5.26%
	11.50	12.10	5.22%
	FREE	FREE	0.00%
Local POS International POS FNB ATM Other Local Bank's ATM Scheduled Payments Related Fees	3.30	3.45	4.55%
	13.50	14.20	5.19%
	FREE	FREE	0.00%
	10.50	11.05	5.24%
Establishment Fee Amendment Fee Payment Notifications	FREE	FREE	0.00%
	FREE	FREE	0.00%
InContact (Account Holder) Email SMS	FREE	FREE	0.00%
	FREE	FREE	0.00%
Third party Notifications Email SMS Fax	1.20	1.25	4.17%
	1.90	2.00	5.26%
	7.90	7.90	0.00%
Penalty Fees Unpaid Fee Local POS	130.00	130.00	0.00%
	19.00	19.00	0.00%
Other Local Bank's ATM International POS International ATM Failed Scheduled Payment	19.00	19.00	0.00%
	19.00	19.00	0.00%
	19.00	19.00	0.00%
	19.00	19.00	0.00%
Debit card Issuance: First Card Card Replacement - non-personalised Card Replacement - personalised First PIN issuance Pin Replacement - branch Pin Replacement - self Lending and Trade Services	FREE	FREE	0.00%
	129.00	130.00	0.78%
	129.00	136.10	5.50%
	FREE	FREE	0.00%
	55.50	58.55	5.50%
	FREE	FREE	0.00%
Guarantees Local guarantees Foreign guarantees	2% per 6 Months	2% per 6 Months	0.00%
	2% per 6 Months	2% per 6 Months	0.00%
Monthly Fee - Overdrafts Overdrafts - Establishment fee	FREE	FREE	0.00%
	1.00%	1.00%	0.00%
Monthly Fee - Term loans Term loans - Establishment fee Early Settlement - Term Loans	10.00	10.55	5.50%
	1.00%	1.00%	0.00%
	FREE	FREE	0.00%
Monthly Fee - Commercial Property Finance Commercial Property Finance - Establishment fee Early Settlement - Property Loans	5.70	6.01	5.50%
	1.00%	1.00%	0.00%
	FREE	FREE	0.00%
Monthly Service Fee Processing Fee Reload Fee	35 1% of Cash Price, Minimum 4,500 750	35 1% of Cash Price, Minimum 4,500 750	0% 0% 0%
Telephone Charges (For Arrears Collection) Statements Postage Fee E-mailed Statement Provisional Statement Amortization Schedule (Auditors)	10	10	0%
	20	20	0%
	Free	Free	0%
	Free	Free	0%
	200.00	200.00	0%
POS honouring fees MO-M200 M200+ Debit order honouring fees MO-M200 M200+ Account Confirmation Letter	25.00	25.00	0.00%
	160.00	160.00	0.00%
	25.00	25.00	0.00%
	190.00	190.00	0.00%
	FREE	FREE	0.00%
Less than 1 Month Less than 3 Months Less than 6 Months More than 6 Months Bank Reports	2.17	2.17	0.00%
	6.10	6.10	0.00%
	9.00	9.00	0.00%
	12.00	12.00	0.00%
Bank Code request Full General Report Certificate of Balance Auditors Report Account/Bank Confirmation Letter	69.50	73.30	5.47%
	86.00	90.70	5.47%
	40.00	42.20	5.50%
	209.50	221.00	5.49%
	10.50	11.00	4.76%
Support Letter "Account in Excess Report (Less than 50,000) F Establishment" Base Fee Account in Excess Report (Greater than 50,000)	25.00 Pro rata of Establishment Fee 580.00 Judgemental Pro rata of Establishment Fee 580.00	26.35 Pro rata of Establishment Fee 611.90 Judgemental Pro rata of Establishment Fee 611.90	5.40% 0.00% 5.50% 0.00% 5.50%
Retrieval of Records Less than 3 Months per request Older than 3 Months per request	40.50	42.70	5.43%
	126.00	132.90	5.48%
Full General Powers (F16B) Actions in terms of General Power of Attorney Supplementary powers (F25 supp) per signature change Cash Conversions	0.00	0.00	0.00%
	0.00	0.00	0.00%
	16.20	17.05	5.25%
Coins to notes Prepacked Unsorted Coin Deposit Handling Fee: prepacked Handling Fee: unsorted	FREE FREE FREE FREE	FREE FREE 0.00 FREE FREE	0.00% 0.00% 0.00% 0.00%
Merchant Services Merchant Commission rate: Debit Card Credit Card Foreign Card Device Rental	3.00%	3.00%	0.00%
	3.00%	3.00%	0.00%
	3.00%	3.00%	0.00%
	400.00	400.00	0.00%
Other Fees Photocopying per page	350.00	350.00	0.00% 5.25%

16.20

126.00 186.50

17.05

132.90 196.75

5.25%

5.48% 5.50%

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Photocopying per page
Manual Instruction Payments: Local
Manual Instruction Payments: Cross Border



		2024	2025	% Increase			
	Product Description						
	Outward Swift (Sending Money)						
	Outside CMA						
lobal Payments	Commission	0.75% of Maloti Value	0.75% of Maloti Value	0.00%			
	SWIFT Fee Min. Max.	260.00 1800.00	260.00 1899.00	0.00% 5.50%			
	IVIAX.	1000.00	1099.00	3.30%			
	Inward Swift (Receiving Money) Outside CMA						
lobal Receipts	Commission	0.25% of Maloti Value	0.25% of Maloti Value	0.00%			
, o. a	SWIFT Fee Min. Max.	75.00 1580.00		0.00% 5.50%			
	Manual Global receipts	150.00	150.00	0.00%			
		Customers Buying - Ba	nk Selling				
	Commission	3.37% of Maloti Value	3.37% of Maloti Value	0.00%			
	Minimum Charge Maximum Charge	80.00 No Maximum Value	80.00 No Maximum Value	0.00% 0.00%			
	Maximum Gharge	ivo Maximum value	NO Maximum value	0.00%			
oreign Notes		Customers Selling - Ba	nk Buying				
	Commission	2.1% of Maloti Value	2.1% of Maloti Value	0.00%			
	Minimum Charge	80.00	80.00	0.00%			
	Maximum Charge Transfer (between Accounts)	No Maximum Value FREE	No Maximum Value FREE	0.00%			
ustomers Foreign	Global Payments (Sending Money)	5 Base currency per transaction	5 Base currency per transaction	0.00%			
urrency Accounts	Global Payments (Receiving Money)	5 Base currency per transaction	5 Base currency per transaction	0.00%			
	Monthly Account Fee Transaction Charges	FREE 5 Base currency per transaction	FREE 5 Base currency per transaction	0.00%			
	Transaction onanges	, '		0.0070			
		All Exchange Contr	ol Applications				
	Applications (per application) Urgent and/or complex applications	1,670.00	1,670.00	0.00%			
	Attestations & Follow-ups	N/A 16.00	N/A 16.00	0.00%			
		Customer Que					
				2.224			
oreign Exchange ontrol	Up to 3 months old Older than 3 months	Free 105.00	Free 105.00	0.00% 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 Recall of funds already processed		105.00 105.00	0.00%			
	Necali of funds direday processed			0.00%			
		Export Letters of	Credit				
	Advising Fee	315.00	315.00	0.00%			
	L/C collected to negotiate at another bank Amendment	525.00 525.00 + SWIFT charge	525.00 525.00 + SWIFT charge	0.00% 0.00%			
	SWIFT	65.00	65.00	0.00%			
	Courier	Actual Cost	Actual Cost	0.00%			
	Negotiation	0.50%	0.50%	0.00% 0.00%			
	Assignment of proceeds Expired Unutilized Fee	0.75% 210.00	0.75% 210.00	0.00%			
	Confirmation Fee (dependent on perceived	315.00	315.00	0.00%			
	bank & country risk)	E 1 BU (1					
	Commission	Foreign Bills (Imports 8 0.50% of value	0.50% of value	0.00%			
	Minimum Charge	0.50% of Value 125.00	0.50% of value 125.00	0.00% 0.00%			
rade Services	Maximum Charge	1,350.00	1,350.00	0.00%			
	SWIFT Duplicate Documents	65.00 105.00	65.00 105.00	0.00% 0.00%			
	·			0,0070			
	Import Letters of Credit						
	Establishment Minimum Charge	0.00% 0	0.00%	0.00%			
	Minimum Charge SWIFT	0.8% per 3 months 685.00	0.8% per 3 months 685.00	0.00% 0.00%			
	Amendment	230.00	230.00	0.00%			
	Discrepant documents	525.00	525.00	0.00%			
		525.00	525.00	0.00%			
		Penalty Fees					
enalty Fees	Return of funds Non CMA	150.00	150.00	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
- 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 (Counties; Lesotho, Eswatini, Namibia and South Africa)



FNB Lesotho