



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

FNB Lesotho Pricing Guide

Effective 01 February 2024 - 31 January 2025



Retail

Bundle Pricing Options

	2023	2024	% Increase
Account Maintenance Fees:			
Platinum Unlimited Pricing Option			
Basic	M244.00	M257.00	5.33%
with M20k Retrenchment cover	-	M270.00	New
Gold Unlimited Pricing Option			
Basic	M122.00	M128.00	4.92%
with M15k Retrenchment cover	-	M160.00	New
with M10k Retrenchment cover	-	M135.00	New
with M5k Retrenchment cover	-	M75.00	New
Smart Value Bundle Pricing Option			
	M68.50	M72.20	5.40%
Smart Bundle			
with M5k Retrenchment cover	-	M40.00	New
Student Unlimited Pricing Option			
	M22.00	M23.15	5.23%

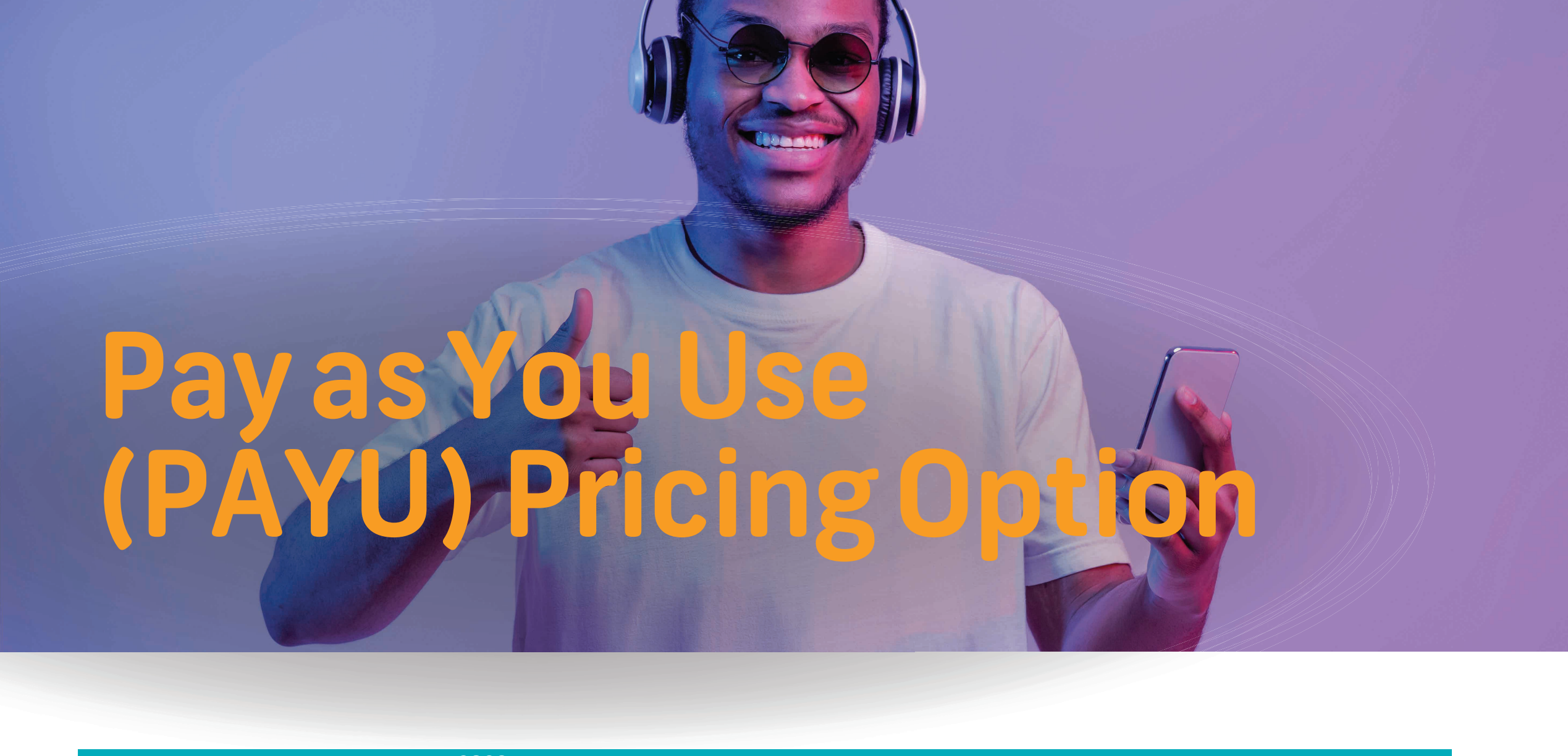
Pricing Includes:	Platinum unlimited (Basic and Retrenchment Cover)	Gold unlimited (Basic and Retrenchment Cover)	Smart Value Bundle	Student Unlimited	Smart Bundle
Payments					
FNB ATM, FNB APP, Online Banking, Cellphone Banking	FREE	FREE	Not applicable	FREE	Not applicable
Scheduled Payments	FREE	FREE	Not applicable	FREE	Not applicable
Internal Debit Order	FREE	FREE	FREE	FREE	Not applicable
External Debit Order	FREE	FREE	FREE	FREE	Not applicable
eWallet Send money*	7 FREE	5 FREE	3 FREE	2 FREE	Not applicable
Local Card Purchases	FREE	FREE	FREE	FREE	FREE
Prepaid Purchases					
FNB ATM, FNB APP, Online Banking, Cellphone Banking	FREE	FREE	FREE	FREE	Not applicable
Cash Withdrawals @ FNB ATMs*	M6,000 FREE	M4,000 FREE	M2,000 FREE	M1,000 FREE	2 FREE
Linked Account Transfers					
FNB ATM, FNB APP, Cellphone Banking, Online and Scheduled Transfers	FREE	FREE	FREE	FREE	FREE
In-Contact	FREE	FREE	FREE	FREE	FREE

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

Bothebelele	2023	2024	% Increase
Account opening fee	FREE	FREE	0%
First card issuance	FREE	FREE	0%
Monthly Management Fee	FREE	FREE	0%
Cash Withdrawals			
ATM	1 FREE withdrawal	1 FREE withdrawal	0%
Subsequent withdrawal	M5.60 per M500 or part thereof	M1.18 per 100 or part thereof, Min M5.60, Max M50	0%
Cash Deposit			
ADT	FREE	FREE	0%
Branch	1.20%	1.2%	0%
Balance Enquiry	FREE	FREE	0%
POS swipes*	1 FREE swipe and 3 FREE cash out payments monthly	1 FREE swipe and 3 FREE cash out payments monthly	0%

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

** Fees quoted as "per M100" or "per M500" include parts thereof.



	2023	2024	% Increase
Monthly Account Fees			
Platinum	M137.00	M144.00	5.11%
Gold	M82.50	M86.80	5.21%
Smart Gold	M68.90	M72.60	5.37%
Smart	M13.25	M13.90	4.91%
Money Market	M33.00	M34.50	4.55%
Future Forward	FREE	FREE	0.00%
Non Resident	M82.50	M86.80	5.21%
Cash Deposits			
Branch	M20.00 + 1.20%	M20.00 + 1.20%	0.00%
ADT	1st Deposit FREE, Max M3,000.00, Thereafter 1.00%	1st Deposit FREE, Max M3,000.00, Thereafter 1.00%	0.00%
CashPlus (Max M5,000.00 per transaction)	FREE	FREE	0.00%
Cash Withdrawals			
Branch	M50.00 + 0.68%	M52.70 + 0.71%	5.40%
FNB ATM	M5.60 per M500 or part thereof	M1.18 per 100 or part thereof, Min M5.60, Max M50	New pricing structure
Cardless Cash Withdrawal	M5.60 per M500 or part thereof	M1.18 per 100 or part thereof, Min M5.60, Max M50	New pricing structure
Cash at Till	M4.00	M4.00	0.00%
Other Local Bank's ATM	M42.50	M44.80	5.40%
International ATM	M63.00	M66.40	5.40%
CashPlus			
Less than M100.00	M2.50	M2.50	0.00%
M100.01 - M500.00	M5.00	M5.00	0.00%
M500.01 - M1,000.00	M7.50	M7.50	0.00%
M1000.01 - M 2,500.00	M10.00	M10.00	0.00%
M2,500.01 - M5,000.00	M11.50	M11.50	0.00%
Payments			
Cellphone ,ATM App, Internet & Scheduled	M9.50	M10.00	5.26%
Branch	M165.00	M173.00	4.85%
Lesotho wire (RTGS)	M20.00	M20.00	0.00%
Stop payments - Branch	M73.00	M76.80	5.21%
Stop payments - Online Banking	M5.50	M 5.70	3.64%
Transfers			
Cellphone and ATM	FREE	FREE	0.00%
App, Internet & Scheduled	FREE	FREE	0.00%
Branch	M165.00	M173.00	4.85%
Debit Orders			
External Debit Orders	M23.80	M23.80	0.00%
Internal Debit Orders	M5.80	M5.80	0.00%
Purchases			
Card Purchases			
Local	M3.50	M3.65	4.29%
International	M9.00 + 1.00%	M9.00 + 1.00%	0.00%
Prepaid Purchases			
Cellphone ,ATM, App, Internet			
Airtime	M2.50	M2.60	4.00%
Electricity	M6.65	M6.95	4.51%
CashPlus			
Electricity	FREE	FREE	0.00%
Airtime	FREE	FREE	0.00%
eWallet			
Send Money			
M20-M100	M7.00	M7.00	0.00%
M101-M500	M10.00	M10.00	0.00%
M501-M1000	M13.00	M13.70	5.40%
M1001-M5000	M15.00	M15.80	5.33%
Cash Withdrawal			
1st Withdrawal at ATM	FREE	FREE	0.00%
Subsequent per M500	M6.00	M6.00	0.00%
CashPlus			
Less than M100.00	M2.50	M2.50	0.00%
M100.01 - M500.00	M5.00	M5.00	0.00%
M500.01 - M1,000.00	M7.50	M7.50	0.00%
M1000.01 - M 2,500.00	M10.00	M10.00	0.00%
M2,500.01 - M5,000.00	M11.50	M11.50	0.00%
Balance Enquiry	FREE	FREE	0.00%
Prepaid Airtime	FREE	FREE	0.00%
Prepaid Electricity	M6.65	M6.95	4.51%
Dormancy Fee	M5.80	M0.00	-100%
eWallet Reversal Fee	M11.00	M11.50	4.55%
Mini Statement	FREE	FREE	0.00%
Statements			
ATM Mini	M4.55	M4.75	4.40%
Bothebelele ATM Mini	FREE	FREE	0.00%
Branch	M10.00 per page	M10.00 per page	0.00%
Provisional	M10.00 per page	M10.00 per page	0.00%
Posted	M19.00	M19.00	0.00%
Emailed	FREE	FREE	0.00%
Balance Enquiries			
Branch	M11.00	M11.50	4.55%
Electronic (Cellphone , ATM App, Internet)	FREE	FREE	0.00%
Local POS	M3.20	M3.30	3.12%
International POS	M12.85	M13.50	5.06%
Other Local Bank's ATM	M10.00	M10.50	5.00%
Scheduled Payments Related Fees			
Establishment Fee	FREE	FREE	0.00%
Amendment Fee	FREE	FREE	0.00%
Payment Notifications			
Account Holder			
Email	FREE	FREE	0.00%
SMS	FREE	FREE	0.00%
Third Party			
Email	M1.15	M1.20	4.35%
SMS	M1.85	M1.90	2.70%
Fax	M7.90	M7.90	0.00%
Penalty & Honouring Fees			
Unpaid fee	M40.00	M40.00	0.00%
Declined Transactions			
Local POS fee	M19.00	M19.00	0.00%
Other Local Bank's ATM	M19.00	M19.00	0.00%
International POS	M19.00	M19.00	0.00%
International ATM	M19.00	M19.00	0.00%
Failed Scheduled Payment	M19.00	M19.00	0.00%
Debit order honouring Fees			
Less than M200	M25.00	M25.00	0.00%
More than M200	M190.00	M190.00	0.00%
POS honouring fees			
Less than M200	M25.00	M25.00	0.00%
More than M200	M190.00	M160.00	-15.79%
Card Replacement	M123.00	M129.00	4.88%
Pin Replacement	M53.00	M55.50	4.72%
Investment Accounts - Early redemption fees			
Less than M500	M50.00	M50.00	0.00%
M500 - M999.99	M100.00	M100.00	0.00%
M1,000.00 - M9,999.99	M250.00	M250.00	0.00%
M10,000.00 - M100,000.00	M750.00	M750.00	0.00%
Greater than M100,000.00	M1000.00	M1000.00	0.00%
Statements & Bank Reports			
Postage Fee	M20.00	M20.00	0.00%
E-mailed Statement	FREE	FREE	0.00%
Provisional Statement	FREE	FREE	0.00%
Amortization Schedule	FREE	FREE	0.00%
Account Confirmation Letter	FREE	FREE	0.00%
Other Fees			
International Card Transaction Fee (OIF)	-	2% of transaction amount	New

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



	2023	2024	% Increase
Overdrafts			
Establishment fee	1.50% of the facility with a minimum of M250.00	1.50% of the facility with a minimum of M250.00	0.00%
Personal Loans			
Establishment fee	1% of the facility with a maximum of M300.00	1% of the facility with a maximum of M300.00	0.00%
Monthly Fee	M10.00	M10.00	0.00%
Early Settlement Fees	FREE	FREE	0.00%
Home Loans			
Establishment fee	1% of the facility with a maximum of M5,000.00	1% of the facility with a maximum of M5,000.00	0.00%
Monthly Fee	M5.70	M5.70	0.00%
Early Settlement Fees	FREE	FREE	0.00%
WesBank			
Establishment/Processing fee	1% of the facility with a maximum of M4,000.00	1% of the facility with a maximum of M4,000.00	0.00%
Monthly Service Fee	M10.00	M10.00	0.00%
Reload Fee	M750.00	M750.00	0.00%
Telephone Charges (Arrears collection)	M10.00	M10.00	0.00%
Statements			
Postage Fee	M20.00	M20.00	0.00%
E-mailed Statement	FREE	FREE	0.00%
Provisional Statement	FREE	FREE	0.00%
Amortization Schedule	FREE	FREE	0.00%

First National Bank of Lesotho Limited. A Subsidiary of First Rand EMA Holdings Limited and a member of the FirstRand group of Companies. An authorised Financial Services Provider. Reg No. 2008/1729.



Business

SME, Commercial and Corporate

	2023	2024	% Increase
Single Fee Pricing Option (SFPO) for SMEs			
Account Maintenance Fee	M264.00	M278.00	5.30%
Pricing includes			
Electronic Debit Transactions 10 FNB ATM Transactions Card Purchases Prepaid Purchases Electronic Payments Electronic Transfers Internal Debit Orders External Debit Orders	20 FREE	20 FREE	0.00%
ADT Deposits# eWallet - Send money#	M40,000 FREE 5 FREE	M40,000 FREE 5 FREE	0.00% 0.00%
#Out of bundle to be charged using Pay as you Use (PAYU) Rates			

Pay as You Use (PAYU)

	2023	2024	% Increase
Monthly Account Fees			
SME & Commercial	M155.00	M163.00	5.16%
Money Market	M 77.00	M81.00	5.19%
Corporate	M183.00	M190.00	3.83%
Cash Deposits			
Turnover below M250K p.a. Subsequent Deposits	3 Deposits FREE (Max 20,000.00)	3 Deposits FREE (Max 20,000.00)	0.00%
Branch	0.50%	0.50%	0.00%
ADT	0.50%	0.50%	0.00%
Turnover above M250K p.a.			
Branch	1.70%, Min M47.00	1.70%, Min M47.00	0.00%
ADT	1.06%	1.06%	0.00%
CashPlus (Max M20,000.00 per transaction)	FREE	FREE	0.00%
Cash Withdrawals			
Branch/CIT	M58.00 + 0.85%	M61.10 + 0.89%	5.34%
FNB ATM per M500	M6.90	M6.90	0.00%
Cardless Cash Withdrawal per M500	M6.90	M6.90	0.00%
Cash at Till	M4.00	M4.00	0.00%
Other Local Bank's ATM	M42.00	M44.20	5.24%
International ATM	M63.00	M66.40	5.40%
CashPlus			
Less than M100.00	M2.50	M2.50	0.00%
M100.01 - M500.00	M5.00	M5.00	0.00%
M500.01 - M1,000.00	M7.50	M7.50	0.00%
M1000.01 - M 2,500.00	M10.00	M10.00	0.00%
M2,500.01 - M5,000.00	M11.50	M11.50	0.00%
Payments			
Cellphone, ATM, App, Internet & Scheduled	M12.00	M12.00	0.00%
Branch	M165.00	M173.00	4.85%
Stop Payments - Branch	M73.00	M76.80	5.21%
Stop payments - Online Banking	M5.50	M5.70	3.64%
Transfers			
Cellphone, ATM, App, Internet & Scheduled	FREE	FREE	0.00%
Branch	M165.00	M173.00	4.85%
Debit Orders			
External Debit Orders	M23.80	M23.80	0.00%
Internal Debit Orders	M5.80	M5.80	0.00%
Purchases			
Card Purchases			
Local	M3.50	M3.65	4.29%
International	M9.00 + 1.00%	M9.00 + 1.00%	0.00%
Prepaid Purchases			
Cellphone , ATM, App, Internet			
Airtime	M2.50	M2.60	4.00%
Electricity	M6.65	M6.95	4.51%
CashPlus			
Airtime	FREE	FREE	0.00%
Electricity	FREE	FREE	0.00%
eWallet			
Send Money			
M20-M100	M7.00	M7.00	0.00%
M101-M500	M10.00	M10.00	0.00%
M501-M1000	M13.00	M13.70	5.40%
M1001-M5000	M15.00	M15.80	5.33%
Cash Withdrawal			
1st Withdrawal at ATM	FREE	FREE	0.00%
Subsequent per M500	M6.00	M6.00	0.00%
CashPlus			
Less than M100	M2.50	M2.50	0.00%
M100.01 - M500.00	M5.00	M5.00	0.00%
M500.01 - M1,000.00	M7.50	M7.50	0.00%
M1000.01 - M 2,500.00	M10.00	M10.00	0.00%
M2,500.01 - M5,000.00	M11.50	M11.50	0.00%
Balance Enquiry	FREE	FREE	0.00%
Prepaid Airtime	FREE	FREE	0.00%
Prepaid Electricity	M6.65	M6.95	4.51%
Dormancy Fee	M5.80	M0.00	-100%
eWallet Reversal Fee	M11.00	M11.50	4.55%
Mini Statement	FREE	FREE	0.00%
Statements			
ATM Mini	M4.55	M4.75	M4.40%
Branch	M10.00 per page ;Max M60.00	M10.00 per page ;Max M60.00	0.00%
Provisional	M10.00 per page ;Max M60.00	M10.00 per page ;Max M60.00	0.00%
Posted	M19.00	M19.00	0.00%
Emailed	FREE	FREE	0.00%
Balance Enquiries			
Branch	M11.00	M11.50	4.55%
Electronic	FREE	FREE	0.00%
Local POS	M3.20	M3.30	3.12%
International POS	M12.85	M13.50	5.06%
Other Local Bank's ATM	M10.00	M10.50	5.00%
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	M1.15	M1.20	4.35%
SMS	M1.85	M1.90	2.70%
Fax	M7.90	M7.90	0.00%
Penalty & Honoring Fees			
Unpaid Fee	M140.00	M130.00	-7.14%
Local POS	M19.00	M19.00	0.00%
Other Local Bank's ATM	M19.00	M19.00	0.00%
International POS	M19.00	M19.00	0.00%
International ATM	M19.00	M19.00	0.00%
Failed Scheduled Payment	M19.00	M19.00	0.00%
Card Replacement	M123.00	M129.00	4.88%
Pin Replacement	M53.00	M55.50	4.72%
Debit order honouring Fees			
Less than M200	M25.00	M25.00	0.00%
More than M200	M190.00	M190.00	0.00%
POS honouring fees			
Less than M200	M25.00	M25.00	0.00%
More than M200	M190.00	M160.00	-15.79%
Lending and Trade Services			
Guarantees			
Local	2% per 6 Months	2% per 6 Months	0.00%
Foreign	2% per 6 Months	2% per 6 Months	0.00%
Overdrafts - Establishment fee			
	1.00%	1.00%	0.00%
Term loans			
Establishment fee	1.00%	1.00%	0.00%
Monthly Fee	M10.00	M10.00	0.00%
Early Settlement	FREE	FREE	0.00%
Commercial Property Finance			
Establishment fee	1.00%	1.00%	0.00%
Monthly Fee	M5.70	M5.70	0.00%
Early Settlement	FREE	FREE	0.00%
WesBank			
Processing Fee	1% of Cash Price, Minimum M4,500	1% of Cash Price, Minimum M4,500	0.00%
Monthly Service Fee	M35.00	M35.00	0.00%
Reload Fee	M750.00	M750.00	0.00%
Telephone Charges (For Arrears Collection)	M10.00	M10.00	0.00%
Statements			
Postage Fee	M20.00	M20.00	0.00%
E-mailed Statement	FREE	FREE	0.00%
Provisional Statement	FREE	FREE	0.00%
Amortization Schedule (Auditors)	M200.00	M200.00	0.00%
Queries			
Less than 1 Month	-	M2.17	New
Less than 3 Months	M5.80	M6.10	5.17%
Less than 6 Months	M8.70	M9.00	3.45%
More than 6 Months	M11.60	M12.00	3.45%
Bank Reports			
Bank Code request	M66.50	M69.50	4.51%
Full General Report	M82.50	M86.00	4.24%
Certificate of Balance	M38.50	M40.00	3.90%
Auditors Report	M201.00	M209.50	4.23%
Account/Bank Confirmation Letter	M10.00	M10.00	0.00%
Support Letter	M24.00	M25.00	4.17%
Account in Excess Report			
Less than M 50,000			
Establishment	Pro rata of Establishment Fee	Pro rata of Establishment Fee	0.00%
Base Fee	M555.00	M580.00	4.50%
Greater than M50,000	Judgemental	Judgemental	0.00%
Extension of Facility period			
Establishment	Pro rata of Establishment Fee	Pro rata of Establishment Fee	0.00%
Base Fee	M555.00	M580.00	4.50%
Retrieval of Records			
Less than 3 Months per request	M38.80	M40.50	4.38%
Older than 3 Months per request	M121.00	M126.00	4.13%
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	M15.50	M16.20	4.52%
Cash Conversions			
Coins to notes			
Prepacked	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%
Other Fees			
Photocopying per page	M15.50	M16.20	4.52%
Manual Instruction Payments: Local	M121.00	M126.00	4.13%
Manual Instruction Payments: Cross Border	M179.00	M186.50	4.19%
International Card Transaction Fee (OIF)	-	2% of transaction amount	New

****Fees quoted as “per M100” or “per M500” include parts thereof.**

Foreign Exchange



	2023	2024	% Increase
Global Payments (Sending Money)			
Outward Swift			
Outside CMA			
Commission	0.75% of Maloti Value	0.75% of Maloti Value	0.00%
SWIFT Fee			
Minimum	M260.00	M260.00	0.00%
Maximum	M1,800.00	M1,800.00	0.00%
CMA >M100k	M65.00	M65.00	0.00%
Manual Zar CMA outwards	-	M150.00	New
Global Receipts (Receiving Money)			
Inward Swift			
Outside CMA			
Commission	0.25% of Maloti Value	0.25% of Maloti Value	0.00%
SWIFT Fee			
Minimum	M75.00	M75.00	0.00%
Maximum	M1,580.00	M1,580.00	0.00%
Within CMA			
FNB to FNB	FREE	FREE	0.00%
Non FNB to FNB	M65.00	M65.00	0.00%
Manual Global receipts	-	M150.00	New
Foreign Notes			
Customers Buying – Bank Selling			
Commission	3.37% of Maloti Value	3.37% of Maloti Value	0.00%
Minimum Charge	M80.00	M80.00	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%
Minimum Charge	M80.00	M80.00	0.00%
Maximum Charge	No Maximum Value	No Maximum Value	0.00%
Customers Foreign Currency Accounts			
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%
Foreign Exchange Control			
All Exchange Control Applications			
Applications	M1,670.00 per application	M1,670.00 per application	0.00%
Urgent and/or complex applications	N/A	N/A	0.00%
Attestations & Follow-ups	M16.00	M16.00	0.00%
Customer Queries			
Up to 3 months old	Free	Free	0.00%
Older than 3 months	M105.00	M105.00	0.00%
Stop Payments	M105.00	M105.00	0.00%
Return of funds wrongly addressed to us	M105.00	M105.00	0.00%
Payment amendments	M105.00	M105.00	0.00%
Recall of funds already processed	M105.00	M105.00	0.00%
Trade Services			
Export Letters of Credit			
Advising Fee	M315.00	M315.00	0.00%
L/C collected to negotiate at another bank	M525.00	M525.00	0.00%
Amendment	M525.00 + SWIFT charge	M525.00 + SWIFT charge	0.00%
SWIFT	M65.00	M65.00	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	M210.00	M210.00	0.00%
Confirmation Fee	Max M315.00	Max M315.00	0.00%
Foreign Bills (Imports & Exports)			
Commission	0.50%	0.50%	0.00%
Minimum Charge	M125.00	M125.00	0.00%
Maximum Charge	M1,350.00	M1,350.00	0.00%
SWIFT	M65.00	M65.00	0.00%
Duplicate Documents	M105.00	M105.00	0.00%
Import Letters of Credit			
Establishment	0.8% per 3 months	0.8% per 3 months	0.00%
Minimum Charge	M685.00	M685.00	0.00%
SWIFT	M230.00	M230.00	0.00%
Amendment	M525.00	M525.00	0.00%
Discrepant documents	M525.00	M525.00	0.00%
Penalty Fees			
Return of funds			
Non CMA	-	M150.00	New
CMA	FREE	FREE	0.00%



T's and C's

All fees quoted are effective from 01 February 2024 to 31 January 2025.

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 M100” or “per M500” include parts thereof.

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