

FNB CASH PLUS TERMS OF USE

This important document sets out your and our rights and duties to each other.
Read this document carefully and keep it for your records.
You must contact FNB if you do not understand any part of this document.

General FNB Cash Plus Rules

These rules form an agreement between you and us, First National Bank Botswana, whenever you use Cash Plus. You must read these rules carefully because they explain your and FNB's legal rights and duties to each other. If you use any of the services available on Cash Plus, you accept that these rules apply to you.

*Please take note that you use this service at your own risk. We make no warranty of any kind about the service to you or any other person.

FNB Cash Plus Services

The FNB Cash Plus services include, but are not limited to:

- Cash Withdrawals from an FNB account
- Cash Deposits into an FNB Account
- Buy prepaid services (Airtime and Electricity)
- e-Wallet withdrawals

FNB Cash Plus Withdrawal Using Cellphone Banking

When you withdraw funds using the Cash Plus service, you will need to do the following in order to enable the Agent to assist you for a successful withdrawal;

- Ensure that you are registered for Cellphone Banking;
- Dial *130*321# on your device and enter your Cellphone Banking PIN;
- Select Banking;
- Select 'Withdraw Cash'
- Enter amount you wish to withdraw
- You will get an OTP (One Time PIN) via SMS that expires in 60 minutes;
- Give the OTP to the Agent over the counter;
- Confirm to the Agent the amount you wish to withdraw from your account;
- Agent disburses the funds

FNB Cash Plus Withdrawals using the FNB Banking App

- Customer launches the FNB Banking App from their mobile device
- Customer selects 'Cardless Cash Withdrawal'
- Customer logs in by entering his/her Online Banking password
- Customer enters the amount he/she wishes to withdraw
- Customer presses 'continue' and confirms transaction
- Thereafter the Customer will receive the One Time PIN
- Customer gives the Agent the One Time PIN
- The Agent processes the transaction and disburses the required amount to the Customer

FNB Cash Plus Withdrawals using eWallet

The below steps will apply where the sender has not sent the Customer the One Time PIN, or the One Time PIN has expired.

- Dial *130*392# on your device and enter your e-Wallet PIN
- Select "Get Cash"
- You will get an OTP (One Time PIN) via SMS that expires in 16 hours.
- Give the OTP to the Agent to complete the transaction

The terms and conditions applicable to eWallet services apply. You may access these on www.fnbbotswana.co.bw

FNB Cash Plus Deposits

In order to deposit cash using the Cash Plus service, you will need to do the following;

- Produce your ID or Passport (for non-citizens) for verification before depositing;
- Upon verification, you will give your mobile number, recipient's account number to the Agent;
- Give the agent the amount that you wish to deposit into your account or recipient's account;
- The Agent will then ask you verification questions to establish the source of the funds and purpose of funds being deposited in the recipients account;
- Upon further confirmation by the Agent, you will then receive an OTP on your cellphone;
- Give it to the Agent for verification;
- Once the transaction is successful, you and the recipient will both receive confirmation SMS to the effect that the deposit is successful; if the amount deposited is above P101

Buy Prepaid Services

You can use the Cash Plus service channel to purchase airtime and electricity. You will achieve this by doing the following;

For prepaid electricity;

- Give the agent your electricity meter number and mobile number
 - Give them the amount you wish to purchase electricity for
 - The agent will then process the transaction
 - You will then receive the token on your device
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For airtime;

- Give the agent your mobile number
- Give them the amount you wish to purchase airtime for
- The agent will then process the transaction
- Airtime will be credited on your device

These rules will change from time to time

The Bank may, from time to time revise and update the Cash Plus Terms of Use; discontinue or otherwise modify, temporarily or permanently, the Cash Plus services and/or any part of Your access thereto. The Bank reserves the right to make any such changes effective immediately if necessary to maintain the integrity and security of Cash Plus and related systems and to comply with legislation, regulations and industry requirements.

Any changes made to the terms and conditions for Cellphone Banking or the FNB App in as far as they affect the Cash Plus service will apply.

We will tell you about changes that are important to the Cash Plus services by putting a notice about this on the service channels you use or if these are material changes, by sending you a notice by SMS.

If you don't agree to the changes you should not use the Cash Plus services after the changes have come into effect. If you use the Cash Plus services after we have given you this notice, we can assume that you have read, understood and agreed to these new rules.

How FNB will communicate with you

Any information or communication about the Cash Plus services may be availed to you on our website or the FNB service channels or SMS.

The Contact Centre will be available from 8am to 6pm on a Monday to Friday and on Saturday from 8am to 12pm. The Contact Centre will not be available on public holidays.

Limits Apply

Transaction and channel limits in place apply to the Cash Plus services.

There are daily and monthly deposits and withdrawal limits. These daily and monthly limits apply to all the Cash Plus services. If the limits are reached you will not be able to continue to use the Cash Plus services until twenty-four (24) hours has elapsed for the daily limit or thirty (30) days has elapsed for the monthly limit.

To understand the limits that apply, please visit www.fnbbotswana.co.bw, and search for 'Cash Plus' or contact the Contact Centre on 395 9881 for more information.

Fees and Charges

Cash Plus services incur charges; we will deduct these fees from the account holder's account. These charges can be viewed at www.fnb.co.bw, by searching for 'Cash Plus', or call 395 9881. These fees may change from time to time.

When you use the Cash Plus Deposit service, the Deposit service fee will be deducted from either the FNB account of the deposit initiator, or, in the event the deposit initiator does not have an FNB account, the service fee will be charged to the FNB account of the recipient.

The only transaction that does not attract a Service charge is the purchase of prepaid airtime and eWallet redemption. Purchasing prepaid electricity over the counter is free, whereas using Cellphone Banking and FNB App attracts charges.

Other Fees May Also Apply

When using any other services available on Cash Plus i.e. prepaid airtime and electricity, additional fees and standard mobile network operator fees will also apply to you.

The Cash Plus service is accessible through Cellphone Banking, FNB App and eWwallet. The terms and conditions of these related services apply to the Cash Plus service.
