First National Bank of Botswana Pricing Review

Revised Tariff Guide of frequently used services from August 2011

All prices are inclusive of VAT (12%)

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Personal Account Tariff Guide

Future Save Account	
Monthly Maintenance Fee	P100.00
Minimum balance Monthly maintenance fee will apply	P100.00 P11.25
if balance falls below P500.00 First 3 transactions per month	Free
The 4th and subsequent transaction will attract the stand fees paid by other customers using the Smart Account	ard
Poloko Account Monthly Maintenance Fee	
Minimum balance One free withdrawal per month and	P500.00
then each additional withdrawals at	P32.08
Future Forward Account	
Monthly Maintenance Fee Minimum balance	P50.00
The first four withdrawals free per month and then each additional withdrawal at	P5.35
	P5.35
Smart Account 1. Pay As You Use Pricing Option	
Monthly Account Fee Electron Debit Card Fee, inContact, FNB Cellphone	P11.25 Free
and Online Banking subscriptions	1100
Electronic Transactions External Debit Orders	P5.62
Visa Electron Debit Card Purchases (POS – Local) Visa Electron Debit Card Purchases (POS – Internation	P1.07 al) P6.18
Prepaid Purchases	Free P3.20
Local Stop Orders/scheduled payments	
FNB branch Other Botswana Banks	P4.54 P4.54
Account Payments via Cellphone	P3.21
ATM and Online Banking	P3.21
Scheduled payments Transaction/debit - per entry	P3.21 P6.35
Linked Account Transfers Cellphone	P3.41
ATM and Online Banking Scheduled Transfers	P3.41 P3.21
CashWithdrawals	
FNB ATM FNB Mini ATM	P2.25 P2.04
Cash Back at Point of Sale Deposits	P1.07
Cheques	Free
FNB ATM Cash Deposit (First P1,000 Free thereafter P0.37 per	P0.37
P100.00 or part thereof) Branch Cash Deposit	P0.37
(First P1,000 Free thereafter P0.37 per	
P100.00 or part thereof) Balance Enquiries	
FNB ATM Cellphone Banking	Free Free
Non FNB ATM Branch	P5.25 Free
FNB Branch Transactions	
Over the counter cash withdrawals Account Transfers	P43.42 Free
Other Bank's ATMs Cash Withdrawals	P6.09
International ATM Cash Withdrawal International over the counter cash withdrawal	P22.67 P61.74
Local over the counter cash withdrawal	P42.63
Other Account related fees Special Instructions	
Bank Cheque per cheque FNB customers	P42.00
Non FNB customers Incomplete / incorrect deposit	P68.25 P12.35
ENC Upliftment Fee/Special Clearance (per deposit)	
Statements Provisional Statement and/or Detailed Balance	
Enquiries (Online Banking) Emailing of monthly statements	P5.62 Free
Mini Statement (FNB ATM & Cellphone Banking) Historical Pre-Paid Statement (Cellphone Banking)	P1.87 Free
Provisional Statement (Branch and Telephone Banking	g) P5.62
Historical statement (per page) Additional statements (fee per month):	P22.45
Daily Weekly	P67.36 P22.45
Twice Monthly	P5.62
Penalty Fees Card Replacement Fee (per card)	P61.74
Deposit of Post Dated Cheques (per cheque) Dishonoured Payment – Debit Orders	P33.67 P133.88
(per item) for first five items	
and then each additional item in a 12 month period Honouring Fee per item (charged when	P160.36 P106.91
you exceed your account limit) for first five items and then each additional item in a 12 month period	P133.64
PIN Replacement fee Rejected / declined transaction POS + ATM (NON FNB	P26.73
Rejected transaction (Insufficient funds /	P4.49 P1.82
daily limit exceeded) - ATM	

	ue Added Services Payment Notifications (fee per notification)	
	Email SMS	P0.22 P0.22
_	Fax	P0.22 P2.50
	eign o Order plus SWIFT & fax charges	P123.17
	ctronic Pricing Option	
The Fee	nthly Account Fee monthly account fee includes Electron Debit Card inContact, FNB Cellphone and Online Banking	P11.34
	scription fees Electronic transactions listed below charged up to a maximum amount capped at: Debit card purchases	P47.25
•	(local and international) FNB ATM & FNB mini ATM cash withdrawal Cash back at FNB POS	
	Electronic account payments Electronic account transfers	
•	Internal debit orders External debit orders	
	Stop Orders asactions not included in the monthly cap are rged for separately:	
•	International debit card purchases Other bank ATM cash withdrawal	P6.42 P10.70
•	Cheques issued Branch cash withdrawals	P10.70 P10.70
	r fees are charged for at Pay-as-you-use rates	
Pay	nal Cheque Account As You Use Pricing Option	
The	nthly Account Fee monthly account fee includes Electron Debit	P11.34
Ban	d Fee, inContact, FNB Cellphone and Online king subscription fees eque Books	
Rec	forms ord (carbonised) 40 form	Free P11.34
Exte	c tronic Transactions ernal Debit Orders 1 Electron Debit Card Purchases (POS – Local)	P5.62 P1.07
Visa Prej	Electron Debit Card Purchases (POS – Internationa Daid chases	
Loc	al Stop Orders/Scheduled Payments FNB branch	P4.54
	Other Botswana Banks count Payments Via	P4.54
ATN	phone 1 and Online Banking eduled Payments	P3.21 P3.21 P3.21
Che	que payment ked Account Transfers	P6.35
ATN	phone 1 and Online Banking	P3.41 P3.41
Cas	eduled Transfers hWithdrawals	P3.21
FNE FNE	r the counter cash withdrawals / cheque encashment 3 ATM 3 Mini ATM	P2.25 P2.04
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	iques 8 ATM Cash Deposit (First P1 000 per menth free thereafter	Free
Brai	(First P1,000 per month free thereafter P0.37 per P100.00 or part thereof) nch Cash Deposit (First P1,000 per month free thereafter	P0.37 P0.37
	ance Enquiries	Free
Cell	phone Banking N FNB ATM	Free P5.25
Bra		P5.23 Free
Cas	h withdrawals Irrnational ATM Cash Withdrawal	P6.09 P22.67
Inte	rnational over the counter cash withdrawal	P61.74
	al over the counter cash withdrawal er Account related fees Special Instructions	P42.63
	Bank Cheque per cheque FNB customers	P42.00
	Non FNB customers Incomplete / incorrect deposit	P68.25 P12.35
	ENC Upliftment Fee/Special Clearance (per deposit) Scheduled Payment Setup (Online Banking)	P90.88 Free
	Scheduled Payment Setup (FNB Branch) Scheduled Payment Amendment Fee (Online Bankin Scheduled Payment Amendment (FNB Branch)	P10.70 g) Free P3.21
	tements hthly Statement	
Ema	ailing of monthly statements litional Paper Statement (fee per page)	Free Free
	Daily Weekly	P67.36 P22.45
Drop	Twice-Monthly visional Statement and/or Detailed Balance	P5.62 P5.62
PIU	i Statement (FNB ATM) i Statement (Cellphone Banking)	P1.87 P1.87
Min		L T'O \
Min Min Hist Pro	corical Pre-Paid Statement (Cellphone Banking) visional Statement (Branch and Telephone Banking corical statement (nor page)	
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Adving a codit 22% of value or part there or part the				
				P220.50
				0.25% of value
- Stop Orders - Anamachine included in the monthy cap are charged for separately: - Intermational debit card purchases P642 - Other bank AIM cash withdrawal P10270 - Breach cash withdrawal P10270 - Minimum P2038 - Free Banking Option (available on application) If rise Banking option is availed, no transaction free (fat ratio) - Minimum P20000 - Minimum P2000 - Minimum - P2000 - Minimum - Minimum P2000 - Min				P308.70 P7000.00
Transactions rot included in the monthly cap are charged for separately: - Mainum P2000.00 • International debit cap purchases P64.20 - Mainum P2000.00 • Other parks itsweid P107.00 - Mainum P2000.00 • Branch cash withdrawaids P107.00 - Mainum P2000.00 • If there Banking Option (swilled) contransaction for full ratio will be charged on this account provided the minimum balance does not al backer P6000.00. Should the balance fails below P6000.00 during the month. - Minimum P2000.00 • Minimum P2000.00 - Minimum P2000.00 - Minimum P2000.00 • Minimum P2000.00 - Minimum P2000.00 - Minimum P2000.00 • Minimum P2000.00 - Minimum P2000.00 - Minimum P2000.00 • Call Account - Minimum P2000.00 - Minimum P2000.00 • Call Account - Minimum P2000.00 - Minimum P2000.00 • Call Account - Minimum P2000.00 - Minimum P2000.00 • Call Account - Minimum P2000.00 - Minimum P2000.00 • Call Account - Minimum P2000.00 - Minimum P2000.00 • Call Account - Minimum P2000.00 - Minimum P2000.00	External debit orders		Confirming commission	0.5% of value or part thereof
charged for separately: Foreign Outward international debit carp publics Page 64 in Other bank ATM cash withdrawal P1070 is Banch cash withdrawal P1070 is Banch cash withdrawals P10700				P336.77 P7000.00
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				P396.64 P7000.00
A free Banking option is availed, no transaction fee (Hat rate) will be charged on this account provided the minimum balance des not fail below P5000.00 (Another the balance fail below P5000.00 (Another the balance fail below P5000.00 (Another the balance fail below P5000.00 (Another the balance fail below P500.00 (Another the balance fail below P50.00 (Another th		P10.70		0.7% per six months or part
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des not fail below P5000.00 00.			Revolving credit & standby Letters of Cred	
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Information Trust Co (ITC) charge P12.35 Monthly statements Free First Funding Loans Internal transfers Free Facility fee on approval 1.17% (ie. Debits or Credits from one FNB account to another FNB Free - Minimum P250.00 account in Pula, GBP, Rand, USD or Euro) Incoming SWIFT transfers 0.26% of Pula value - Maximum P3500.00 Incoming SWIFT transfers 0.26% of Pula value - Monthly statements - Minimum P89.81 - More and Local SWIFT bank transfer 0.32% of Pula value - Minimum - Minimum P30.87 - Minimum R117.60 Outward Local SWIFT bank transfer 0.32% of Pula value - Minimum R137.60 Outward Local SWIFT bank transfer 0.32% of Pula value - Maximum R534.56 - Minimum P61.74 British Pound British Pound				
Facility fee on approval 1.17% (iie. Debits or Credits from one FNB account to another FNB account in Pula, GBP, Rand, USD or Euro) - Minimum P250.00 account in Pula, GBP, Rand, USD or Euro) - Maximum P3500.00 Incoming SWIFT transfers 0.26% of Pula value Foreign Exchange & Trade - Personal - Maximum P336.77 Local & International transfers 0.32% of Pula value - Maximum P336.77 Inward Local SWIFT bank transfer 0.32% of Pula value Transfers to other banks by SWIFT, telex or drafts, 0.35% of amount 0.35% of amount - Maximum P150.35 - Minimum R117.60 Outward Local SWIFT bank transfer 0.32% of Pula value - Minimum R117.60 - Minimum P150.35 - Minimum R117.60 - Minimum P61.74 British Pound R534.56	Information Trust Co (ITC) charge		Monthly statements	Free
- Minimum P250.00 account in Pula, GBP, Rand, USD or Euro) - Maximum P3500.00 Incoming SWIFT transfers 0.26% of Pula value - Maximum P3500.00 - Minimum P89.81 Foreign Exchange & Trade - Personal - Maximum P336.77 Local & International transfer 0.32% of Pula value - Maximum P336.77 Inward Local SWIFT bank transfer 0.32% of Pula value - Maximum P336.77 - Minimum P30.87 and Travellers' Cheques (per transaction) 0.35% of amoun - Maximum P30.87 - Minimum R117.60 Outward Local SWIFT bank transfer 0.32% of Pula value - Maximum R534.56 - Minimum P61.74 British Pound British Pound		1 1 70		Free FNR
- Maximum P3500.00 Incoming SWIFT transfers 0.26% of Pula value - Minimum P89.81 - Moximum P89.81 - Maximum P89.81 - Maximum P89.81 - Maximum P89.81 - Maximum P30.87 - Minimum P30.87 - Minimum P30.87 - Minimum P30.87 - Maximum P30.87 - Minimum P30.87 - Maximum P30.87 - Minimum P30.87 - Minimum P30.87 - Maximum P30.87 - Minimum P30.87 - Maximum P30.87 - Minimum R17.60				
Foreign Exchange & Trade – Personal - Maximum P336.77 Local & International transfers 0.32% of Pula value Transfers to other banks by SWIFT, telex or drafts, 0.35% of amount and Travellers' Cheques (per transaction) 0.35% of amount and Travellers' Cheques (per transaction) - Maximum P150.35 - Minimum R117.60 Outward Local SWIFT bank transfer 0.32% of Pula value - Maximum R534.56 - Minimum P160.74 British Pound R534.56			Incoming SWIFT transfers	0.26% of Pula value
Local & International transfers South African Rand Inward Local SWIFT bank transfer 0.32% of Pula value Transfers to other banks by SWIFT, telex or drafts, 0.35% of amount and Travellers' Cheques (per transaction) - Maximum P150.35 - Minimum R117.60 Outward Local SWIFT bank transfer 0.32% of Pula value - Maximum R534.56 - Minimum P160.35 - Minimum R534.56 - Minimum P61.74 British Pound R534.56	Foreign Exchange & Trade - Devenuel			P89.81
Inward Local SWIFT bank transfer 0.32% of Pula value Transfers to other banks by SWIFT, telex or drafts, 0.35% of amoun and Travellers' Cheques (per transaction) - Minimum P30.87 and Travellers' Cheques (per transaction) - Maximum P150.35 - Minimum R117.60 Outward Local SWIFT bank transfer 0.32% of Pula value - Maximum R534.56 - Minimum P61.74 British Pound R534.56				P336.77
- Maximum P150.35 - Minimum R117.60 Outward Local SWIFT bank transfer 0.32% of Pula value - Maximum R534.56 - Minimum P61.74 British Pound	Inward Local SWIFT bank transfer 0.32%		Transfers to other banks by SWIFT, telex o	
Outward Local SWIFT bank transfer 0.32% of Pula value - Maximum R534.56 - Minimum P61.74 British Pound R534.56				
	Outward Local SWIFT bank transfer 0.32%	of Pula value	- Maximum	R534.56
- Maximum P308.70 Transfers to other banks by SWIFT, telex or 0.35% of amoun				or 0.05% (
	- maximum	P308.70	transfers to other banks by SWIFI, telex	Cor 0.35% of amount

drafts, and Travellers' Cheques (per transac	ction)
- Minimum	£10.66
- Maximum	£42.74
United States Dollars Transfers to other banks by SWIFT, telex or drafts, and Travellers' Cheques (per	0.35% of amount transaction)
- Minimum - Maximum	\$12.81 \$53.45
Euro	
Transfers to other banks by SWIFT, telex or drafts, and Travellers' Cheques (per	0.35% of amount transaction)
- Minimum - Maximum	€4.28 €37.38
Note: All fees are based on the Pula value of	
inclusive of VAT at 12%	
Property Finance	
Tender letter / Agreement in principle - FNB customers	P22.05
- Non FNB customers	P55.13
 FNB Commercial Non FNB Commercial 	P110.25 P132.30
Assessment fee	P55.13
Copy of title deed requests Copy of bond requests	P55.13 P55.13
Credit Cards Card Fees	
Annual card fee - Firstcard	P123.48
Additional authorised user Annual card fee - Gold	P123.48 P185.22
Annual card fee - Platinum	P210.00
Charge back fee (if transaction is found to I Monthly statement	be valid) P123.48 Free
History statement - per instance	P30.90
Interim statement ATM statement	P6.21 P1.82
Replacement card for other than stolen,	P85.00
Lost and damaged cards Application/ Admin Fee	P84.19
Balance enquiry at FNB ATM	P0.54
Penalty Fees Impound Card fee - Local	P246.96
Impound Card fee - International	P370.44
Impound Card Fee – Fax charges Impound Card fee introduction letter	P19.08 P39.29
Unpaid Cheque	P185.22
Over the Limit Fee - Minimum	2,73% P61.43
- Maximum Lost Card Fee	2.73%
Transaction Fees	P95.41
FNB ATM Withdrawal Non-FNB ATM Withdrawal - Local	P6.21 P8.93
Non-FNB ATM Withdrawal - International	P43.19
Declined transaction FNB Branch over the counter withdrawal	P3.74 P30.90
Non FNB over the counter withdrawal	P43.19
Budget / Consolidation of debt fee International over the counter withdrawal	P85.00 2.21%
Minimum	P56.12
Lost Card Protection Credit Life Insurance 0.	P29.61 16% of revolving balance
PIN Request	P33.67
Self Select PIN Bank Cheque	Free P61.74
FNB Stop Order	P11.22
NON FNB Stop Order Balance enquiry at Non FNB ATM	P11.22 P3.71
International POS Purchase	Free
Local POS Purchase	Free
Ewallet	
Sending fees P20 - 1000	P8.00
P1001 - 2000 more than - 2000	P8.00 P8.00
Withdrawal fees	
1st withdrawal P20 - P500 P501 - P1000	Free Free
P1001 - P1500	Free
P1501 2nd withdrawal and subsequent	Free
P20 - P500	Free
P501 - P1000 P1001 - P1500	Free Free
P1501	Free
Other Fees Prepaid Purchase	P1.00
Balance Enquiry	Free
Send Money (OnSend) Dormancy Fee	P2.00 P5.00
Monthly Fee	Free

WesBank **Transaction Fees**

Documentation Fee - Motor
Penalty Fees
Unpaid Cheque
Gaborone collections
Out of town collections
Gaborone Repossessions
Out of town Repossessions
Legal fees
Repossessions Release
Handling Fee for sold repossession
Storage and Insurance per agreement
Valuation fee
Customer Services

Arrears letter	P11.00
Statement copies sent to Auditors	P30.00
Issuing of cheque for refund to non FNB	P30.00
Issuing of cheque for refund to FNB	Free
Cross Border authority letter	P11.00
Change of ownership	P11.00
Final letter of settlements	P11.00
Faxing of copies of documents	P17.00

Business Account Tariff Guide

P750.00 P165.00

P400.00 P500.00 P800.00

P1200.00

P110.00 P550.00

P200.00 P400.00

Business Account Commercial Account		P39.3 P39.3
Cheque Books		P39.3
40 forms 200 forms		Fre
40 form carbonised		Fre P10.8
100 form carbonised	_	P22.6
Vetting of privately printed cheque Electronic Transactions	S	P123.4
Internal Debit Orders		P5.6
External Debit Orders CSF Negotiable to a maximum of		P25.4 P25.4
ocal Stop Orders/Scheduled p	ayments	
FNB branch Other Botswana Banks		P4.4 P4.4
visa Electron Debit Card Purchases		P3.2
Visa Electron Debit Card Purchases Account Payments	(POS – International)	P5.8
ATM and Online Banking		P3.1
Scheduled Payments Cheque payment		P3.2 P25.4
Cheque Service Fee		
- Minimum - Maximum		P7.6 P25.4
Linked Account Transfers		120.4
ATM and Online Banking Scheduled Transfers		P3.2 P3.2
Cash Withdrawals		FJ.Z
FNB ATM		P2.2
FNB Mini ATM Cheque Encashment over the cour	nter	P2.1 P0.2
CHF - P0.21 per P100		
Maximum Deposits		P267.2
Cheques		Fre
FNB ATM Cash deposit Branch Cash Deposits	P0.32 per P100 or pa P0.32 per P100 or pa	
Balance Enquiries		
FNB ATM Branch		PO.5 Fre
Non FNB ATM		P5.2
Other Bank's ATMs Cash withdrawals		P5.3
nternational ATM Cash Withdrawa		P22.6
International over the counter cash Other Account related fees	n withdrawal	P61.7
Special Instructions		
Bank Cheque per cheque FNB customers		P44.9
Non FNB customers		P44.9 P72.9
Incomplete / incorrect deposit ENC Upliftment Fee/Special Cle		P12.3 P86.5
Scheduled Payment Setup (On		Foo.5 Fre
Scheduled Payment Setup (FN		P10.1
Scheduled Payment Amendme Scheduled Payment Amendme		Fre P3.0
Statements		Fre
Monthly Statement Emailing of monthly statements		Fre
Additional Paper Statement (fee pe	er month)	007.0
Daily (Min per account) Weekly		P67.3 P22.4
Twice-Monthly	11	P10.5
Provisional Statement and/or Deta Balance Enquiries (Online Banking)		P5.6
Mini Statement (FNB ATM)		P1.8
Provisional Statement (Branch) Historical statement (per page)		P5.6 P22.4
Stop Payments		
FNB Branch Penalty Fees		P123.4
Declined Transaction (POS) local		P4.5
Declined Transaction (POS) interna ATM Declined Transaction Internati		P5.2 P 5.2
Dishonoured Payment – Cheques	lorial	P235.2
(per item) for first 5 items and ther	n each additional	P247.4
item in a 12 month period Dishonoured Payment – Debit Orc	ders	r247.4
(per item) for first 5 items and ther		P133.6
item in a 12 month period Card Replacement Fee (per card)		P152.7 P61.7
Deposit of Post Dated Cheques (pe	er cheque)	P33.6
Value Added Services Payment Notification (fee per notif	ication)	
Email		P0.2
SMS Fax		P0.2 P2.4
	es	P123.1
Foreign Stop Order plus SWIFT & fax charge Advances & Loans		
Stop Order plus SWIFT & fax charge Advances & Loans Overdrafts - Facility fee		1.10
Stop Order plus SWIFT & fax charge		1.12
Stop Örder plus SWIFT & fax charge Advances & Loans Overdrafts - Facility fee - Maximum	hen you exceed	1.12 P101.8 P127.2

Certificate of balance	P56.1
Audited info provided First Loans	P308.7
Facility fee on approval	1.109
- Minimum	P525.0
- Maximum	P1000
Information Trust Co (ITC) charg Notice of excess	ge P12.3
- Minimum	P35.6
- Maximum	P86.5
Foreign Exchange & Trade	
Local & International tran	sfers
Local SWIFT bank transfer	0.32% of Pula valu
- Minimum	P61.7
 Maximum International SWIFT bank tra 	P308.7 Ansfer 0.32% of Pula valu
- Minimum	P89.8
- Maximum	P370.4
Inward foreign transfers	0.27% of Pula valu
- Minimum	P89.8
- Maximum SWIFT cost	P336.7 P111.3
Foreign Exchange	1 111.0
Purchases of foreign notes	3% of the Pula valu
- Minimum	P15.7
Sale of foreign notes - Minimum	3% of the Pula valu P15.7
Purchase – Travellers' cheques	0.26% of Pula valu
- Minimum	P56.1
- Maximum	P561.2
Sale – Travellers' cheques - Minimum	2.65% of Pula valu P56.6
- Minimum - Maximum	P56.6 P566.6
Sale of foreign drafts	0.26% of Pula valu
- Minimum	P56.6
- Maximum	P566.6
Purchase of foreign drafts - Minimum	0.26% of Pula valu P56.6
- Maximum	P566.6
Guarantees	
Guarantees Establishment	1
Every subsequent 6 month perio	
Amendments Commission	P200.0
Lattern of Credit	
Letters of Credit Foreign Inward	
Advising a credit	P224.7
Payment and / or negotiation	0.25% of the Pula valu
- Minimum	P308.7
- Maximum	P15000.0
Amendments Commission Confirming Commission	P112.2 0.5% of Pula value per 6 month
Commission	or part there
- Minimum	P336.0
 Maximum Foreign Outward 	P15000.0
	0.55% of Pula value per six month
-	and every six months thereafter of
	tension of 6 months or part thereous
- Minimum - Maximum	P396.6 P15000.0
	nt LC 0.59% per six months or pa
	thered
- Minimum	P374.8
- Maximum	P15000.0
Revolving Credit & standby Letter	s of Credit 0.7% per six month or part thereafte
- Minimum	P374.8
- Maximum	P15000.0
SWIFT cable cost	P111.3
Amendments Extensions	0.55% of the Pula valu
If the validity extends into a new	
- Minimum	P392.7
- Maximum	P15000.0
	5% of the Pula value per 6 months (
cnarge	d on increased part thereof amou only sig
- Minimum	P396.6
- Maximum	P15000.0
All other amendments (Minimur	
Drawings (Sight / Usuance)	0.26% of Pula valu
– Minimum – Maximum	P61.7 P370.4
- Maximum Request for cancellation (if app	
Courier of documents	P95.4
Overseas bank charges	
All average of the later	which an
All overseas bank charges are fo	r the accounts of the applicant
All overseas bank charges are fo Note:All fees are based on the P	
Note:All fees are based on the P	ula value of the exchange
	ula value of the exchange Services
Note:All fees are based on the P	ula value of the exchange Services are as follows:
Note:All fees are based on the Po Foreign Currency Account Account services fees currently Deposits Deposits of foreign cash	ula value of the exchange Services are as follows: Fre 3
Note:All fees are based on the P Foreign Currency Account Account services fees currently Deposits Deposits of foreign cash A charge will be levied on depos	ula value of the exchange Services are as follows: 7re 3 its of Travellers
Note:All fees are based on the Po Foreign Currency Account Account services fees currently Deposits Deposits of foreign cash A charge will be levied on depos Cheques & Foreign Cheques as	ula value of the exchange Services are as follows: 3 its of Travellers follows;
Note:All fees are based on the Po Foreign Currency Account Account services fees currently Deposits Deposits of foreign cash A charge will be levied on depos Cheques & Foreign Cheques as South African Rand	ula value of the exchange Services are as follows: its of Travellers follows; (ZAR) R78.5
Note:All fees are based on the Po Foreign Currency Account Account services fees currently Deposits Deposits of foreign cash A charge will be levied on depos Cheques & Foreign Cheques as	ula value of the exchange Services are as follows: its of Travellers follows; (ZAR) R78.5 (USD) \$28.0
Note:All fees are based on the P Foreign Currency Account Account services fees currently Deposits Deposits of foreign cash A charge will be levied on depos Cheques & Foreign Cheques as South African Rand United States Dollars	ula value of the exchange Services are as follows: its of Travellers follows; (ZAR) R78.5 (USD) \$28.0

Free 3% Free

R112.25 \$28.04 £16.85

(ZAR) (USD)

(GBP)

Withdrawals in Foreign currency Withdrawals in Pula

South African Rand United States Dollars

British Pounds

Charges for dormant / non- active accounts

Euro (Only charged when account		€22.45 nds
withdrawn from the accoun Amendment Fee for Outg		
South African Rand	(ZAR)	R89.78
United States Dollars British Pounds	(USD) (GBP)	\$22.45 £10.57
Euro	(EUR)	€16.85
Monthly statements Internal transfers		Free Free
(i.e. Debits or Credits from ou account in Pula, GBP, Rand,		
Incoming SWIFT transfers		0.26% of Pula value
- Minimum		P89.81
- Maximum		P336.77
South African Rand Transfers to other banks by	SWIFT, telex or	0.35% of amount
drafts, and Travellers' Cheq		
 Minimum Maximum British Pound 		R117.60 R534.56
Transfers to other banks by	SWIFT, telex or	0.35% of amount
drafts, and Travellers' Chequ	ues (per transaction)	
- Minimum - Maximum		£10.66 £42.74
United States Dollars		
Transfers to other banks by telex or drafts, and Traveller		0.35% of amount
(per transaction)	s cheques	
- Minimum		\$12.81
 Maximum Transfers to other banks by 	CW/IFT tolou ou due fito	\$53.45
and Travellers' Cheques (pe		€4.30
- Maximum		€37.38
Note: All fees are based on t	he Pula value of the e	exchange and are
inclusive of VAT at 12%		
Property Finance	a principi-	
Tender letter / Agreement in - FNB customers	r principie	P22.05
- Non FNB customers		P55.13
- FNB Commercial		P110.25
 Non FNB Commercial Assessment fee 		P132.30 P55.13
Copy of title deed requests		P55.13
Copy of bond requests		P55.13
Credit Cards		
Card Fees Annual card fee - Firstcard		P165.00
Additional authorised user		P165.00
Monthly statement History statement - per inst	2000	Free P30.90
Interim statement	ance	P30.90 P6.21
Application/ Admin Fee		P84.19
Penalty Fees Impound Card fee - Local		P246.96
Impound Card fee - Intern	ational	P370.44
Impound Card Fee – Fax ch Impound Card fee introduc		P19.08 P39.29
Unpaid Cheque	tionietter	P185.22
Over the Limit Fee		001 (0
 Minimum Maximum on amount 	over limit	P61.43 3%
Lost Card Fee		P95.41
Transaction Fees Declined transaction		P3.74
FNB Branch over the count	er withdrawal	P30.90
Non FNB over the counter w		P43.19
International over the coun – Minimum	ter withdrawal	P56.12
 Maximum on amount 	over limit	2%
Charge back fee (if transact	ion is found to be va	
Lost Card Protection Credit Life Ins	0.16%	P29.61 of revolving balance
Bank Cheque	0.10701	P61.74
FNB Stoporder Non FNB Stoporder		P11.22 P11.22
International POS		Free Free
Local POS		Free
WesBank		
Transaction Fees Documentation Fee - Moto	r 0.75% Min	P1500.00
Penalty Fees		
Unpaid Cheque Gaborone Collections		P165.00 P400.00
Out of town collections		P400.00
Gaborone Repossessions		P800.00
Out of town Repossessions Legal fees		P1200.00
Repossessions Release		P110.00
Handling Fee for sold repos		P550.00
Storage and Insurance per a Valuation fee	aRieement	P200.00 P400.00
Customer Services		
Cross Border deals per agre	ement	P2000.00
Documents Fee Arrears Letter		P1500.00 P11.00
Statement copies sent to A		P30.00
Issuing of cheque for refun		P30.00
Issuing of cheque for refun Cross Border authority lette		Free P11.00
Change of ownership		P11.00
Final letter of settlements	inte	P11.00
Faxing of copies of docume	111.5	P17.00

