

# First National Bank of Botswana Pricing Review

## Revised Tariff Guide of frequently used services from August 2011

All prices are inclusive of VAT (12%)

### Personal Account Tariff Guide

#### Future Save Account

<b>Monthly Maintenance Fee</b>	
Minimum balance	P100.00
Monthly maintenance fee will apply if balance falls below P500.00	P11.25
First 3 transactions per month	Free
The 4th and subsequent transaction will attract the standard fees paid by other customers using the Smart Account	

#### Poloko Account

<b>Monthly Maintenance Fee</b>	
Minimum balance	P500.00
One free withdrawal per month and then each additional withdrawals at	P32.08

#### Future Forward Account

<b>Monthly Maintenance Fee</b>	
Minimum balance	P50.00
The first four withdrawals free per month and then each additional withdrawal at	P5.35

#### Smart Account

<b>1. Pay As You Use Pricing Option</b>	
Monthly Account Fee	P11.25
Electron Debit Card Fee, inContact, FNB Cellphone and Online Banking subscriptions	Free

<b>Electronic Transactions</b>	
External Debit Orders	P5.62
Visa Electron Debit Card Purchases (POS – Local)	P1.07
Visa Electron Debit Card Purchases (POS – International)	P6.18
Prepaid Purchases	Free
Purchases	P3.20

<b>Local Stop Orders/scheduled payments</b>	
FNB branch	P4.54
Other Botswana Banks	P4.54

<b>Account Payments via Cellphone</b>	
ATM and Online Banking	P3.21
Scheduled payments	P3.21
Transaction/debit – per entry	P6.35

<b>Linked Account Transfers</b>	
Cellphone	P3.41
ATM and Online Banking	P3.41
Scheduled Transfers	P3.21

<b>Cash Withdrawals</b>	
FNB ATM	P2.25
FNB Mini ATM	P2.04
Cash Back at Point of Sale	P1.07

<b>Deposits</b>	
Cheques	Free
FNB ATM Cash Deposit	P0.37
(First P1,000 Free thereafter P0.37 per P100.00 or part thereof)	

<b>Branch Cash Deposit</b>	
(First P1,000 Free thereafter P0.37 per P100.00 or part thereof)	P0.37

<b>Balance Enquiries</b>	
FNB ATM	Free
Cellphone Banking	Free
Non FNB ATM	P5.25
Branch	Free

<b>FNB Branch Transactions</b>	
Over the counter cash withdrawals	P43.42
Account Transfers	Free

<b>Other Bank's ATMs</b>	
Cash Withdrawals	P6.09
International ATM Cash Withdrawal	P22.67
International over the counter cash withdrawal	P61.74
Local over the counter cash withdrawal	P42.63

<b>Other Account related fees</b>	
<b>Special Instructions</b>	
Bank Cheque per cheque	
FNB customers	P42.00
Non FNB customers	P68.25
Incomplete / incorrect deposit	P12.35
ENC Upliftment Fee/Special Clearance (per deposit)	P90.88

<b>Statements</b>	
Provisional Statement and/or Detailed Balance Enquiries (Online Banking)	P5.62
Emailing of monthly statements	Free
Mini Statement (FNB ATM & Cellphone Banking)	P1.87
Historical Pre-Paid Statement (Cellphone Banking)	Free
Provisional Statement (Branch and Telephone Banking)	P5.62
Historical statement (per page)	P22.45

<b>Additional statements (fee per month):</b>	
Daily	P67.36
Weekly	P22.45
Twice Monthly	P5.62

<b>Penalty Fees</b>	
Card Replacement Fee (per card)	P61.74
Deposit of Post Dated Cheques (per cheque)	P33.67
Dishonoured Payment – Debit Orders (per item) for first five items	P133.88

<b>and then each additional item in a 12 month period</b>	
Honouring Fee per item (charged when you exceed your account limit) for first five items	P106.91
and then each additional item in a 12 month period	P133.64
PIN Replacement fee	P26.73

<b>Rejected / declined transaction POS + ATM (NON FNB)</b>	
Rejected transaction (Insufficient funds / daily limit exceeded) – ATM	P4.49

<b>Rejected transaction (Insufficient funds / daily limit exceeded) – ATM</b>	
	P1.82

#### Value Added Services

<b>Payment Notifications (fee per notification)</b>	
Email	P0.22
SMS	P0.22
Fax	P2.50

<b>Foreign</b>	
Stop Order plus SWIFT & fax charges	P123.17

#### 2. Electronic Pricing Option

<b>Monthly Account Fee</b>	
The monthly account fee includes Electron Debit Card Fee, inContact, FNB Cellphone and Online Banking subscription fees Electronic transactions listed below are charged up to a maximum amount capped at:	P47.25

- Debit card purchases (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
- Transactions not included in the monthly cap are charged for separately:
- International debit card purchases
  - Other bank ATM cash withdrawal
  - Cheques issued
  - Branch cash withdrawals

All other fees are charged for at Pay-as-you-use rates

#### Personal Cheque Account

<b>1. Pay As You Use Pricing Option</b>	
Monthly Account Fee	P11.34

<b>The monthly account fee includes Electron Debit Card Fee, inContact, FNB Cellphone and Online Banking subscription fees</b>	
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<b>Cheque Books</b>	
40 forms	Free
Record (carbonised) 40 form	P11.34

<b>Electronic Transactions</b>	
External Debit Orders	P5.62
Visa Electron Debit Card Purchases (POS – Local)	P1.07
Visa Electron Debit Card Purchases (POS – International)	P6.18
Prepaid Purchases	Free
Purchases	P3.20

<b>Local Stop Orders/Scheduled Payments</b>	
FNB branch	P4.54
Other Botswana Banks	P4.54

<b>Account Payments Via Cellphone</b>	
ATM and Online Banking	P3.21
Scheduled Payments	P3.21
Cheque payment	P6.35

<b>Linked Account Transfers</b>	
Cellphone	P3.41
ATM and Online Banking	P3.41
Scheduled Transfers	P3.21

<b>Cash Withdrawals</b>	
Over the counter cash withdrawals / cheque encashment	P16.21
FNB ATM	P2.25
FNB Mini ATM	P2.04
Cash Back at Point of Sale	P1.07

<b>Deposits</b>	
Cheques	Free
FNB ATM Cash Deposit	P0.37
(First P1,000 per month free thereafter P0.37 per P100.00 or part thereof)	

<b>Branch Cash Deposit</b>	
(First P1,000 per month free thereafter P0.37 per P100.00 or part thereof)	P0.37

<b>Balance Enquiries</b>	
FNB ATM	Free
Cellphone Banking	Free
NON FNB ATM	P5.25
Branch	Free

<b>Other Bank's ATMs</b>	
Cash withdrawals	P6.09
International ATM Cash Withdrawal	P22.67
International over the counter cash withdrawal	P61.74
Local over the counter cash withdrawal	P42.63

<b>Other Account related fees</b>	
<b>Special Instructions</b>	
Bank Cheque per cheque	
FNB customers	P42.00
Non FNB customers	P68.25
Incomplete / incorrect deposit	P12.35
ENC Upliftment Fee/Special Clearance (per deposit)	P90.88

<b>Scheduled Payment Setup (Online Banking)</b>	
Scheduled Payment Setup (FNB Branch)	P10.70
Scheduled Payment Amendment Fee (Online Banking)	Free
Scheduled Payment Amendment (FNB Branch)	P3.21

<b>Statements</b>	
Monthly Statement	Free
Emailing of monthly statements	Free
Additional Paper Statement (fee per page)	
Daily	P67.36
Weekly	P22.45
Twice-Monthly	P5.62

<b>Provisional Statement and/or Detailed Balance</b>	
Mini Statement (FNB ATM)	P1.87
Mini Statement (Cellphone Banking)	P1.87
Historical Pre-Paid Statement (Cellphone Banking)	Free
Provisional Statement (Branch and Telephone Banking)	P5.62
Historical statement (per page)	P22.45

<b>Stop Payments</b>	
FNB Branch	P123.48

<b>Penalty Fees</b>	
Declined Transaction (POS & ATM) Local	P4.49

<b>Declined Transaction (POS &amp; ATM) international</b>	
Dishonoured Payment – Cheques (per item) for first 5 items	P5.25
and then each additional item in a 12 month period	P235.20
Dishonoured Payment	P267.28
– Debit Orders (per item) for first 5 items	P133.63

<b>and then each additional item in a 12 month period</b>	
PIN Replacement fee	P160.36
Rejected transaction (Insufficient funds / daily limit exceeded) – ATM	P26.73
First Card Issue Fee / Replacement due to faulty magnetic strip	P1.82
Card Replacement Fee (per card) – Lost or damaged	Free
Deposit of Post Dated Cheques (per cheque)	P61.74
	P33.67

<b>Value Added Services</b>	
<b>Payment Notifications (fee per notification)</b>	
Email	P0.22
SMS	P0.22
Fax	P2.50

<b>Foreign</b>	
Stop Order plus SWIFT & fax charges	P123.17

#### 2. Electronic Pricing Option

<b>Monthly Account Fee</b>	
The monthly account fee includes Electron Debit Card Fee, inContact, FNB Cellphone and Online Banking subscription fees Electronic transactions listed below are charged up to a maximum amount capped at:	P11.34

- Debit card purchases (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

Transactions not included in the monthly cap are charged for separately:

- International debit card purchases
- Other bank ATM cash withdrawal
- Cheques issued
- Branch cash withdrawals

<b>International debit card purchases</b>	
(local and international)	P6.42
Other bank ATM cash withdrawal	P10.70
Cheques issued	P10.70
Branch cash withdrawals	P10.70

All other fees are charged for at Pay-as-you-use rates

#### 3. Free Banking Option (available on application)

If Free Banking option is availed, no transaction fee (flat rate) will be charged on this account provided the minimum balance does not fall below P5000.00. Should the balance fall below P5000.00 during the month then all charges (as per Tariff Guide) become payable for the month.

Free Banking does not cover Foreign transactions, non FNB ATM withdrawals and cash deposit fees. All other charges are as per tariff guide.

#### Call Account

<b>Electronic Transactions</b>	
<b>Account Payments</b>	
Cellphone, ATM and Online Banking	Free
Scheduled Payments	Free

<b>Linked Account Transfers to Cellphone, ATM and Online Banking</b>	
Scheduled Transfers to	Free

<b>Deposits</b>	
Cheques	Free
FNB ATM Cash deposit	Free
(P0.38 per P100.00 or part thereof)	P0.38

<b>FNB Branch Transactions</b>	
Cash Withdrawals	Free
Account Transfers	Free
Cash Deposits	Free
(P0.38 per P100.00 or part thereof)	P0.38

<b>Other Account related fees</b>	
<b>Special Instructions</b>	
ENC Upliftment Fee/Special Clearance (per deposit)	P90.88
Bank Cheque per cheque	
– FNB customers	P42.00
– Non FNB customers	P68.25

<b>Advances &amp; Loans</b>	
Overdrafts – Facility fee	1.12%
Certificate of balance	P56.12
Audited info provided	P308.70
Honouring Fee per item (charged when you exceed your account limit) for first 5 items	P106.91
and then each additional item in a 12 month period	P133.64

<b>First Loans</b>	
Administration fee on application	P56.12
Facility fee on approval	1.17%
– Minimum	P25.00
– Maximum	P4000.00

<b>Notice of excess</b>	
– Minimum	P35.65
– Maximum	P86.00
Information Trust Co (ITC) charge	P12.35

<b>First Funding Loans</b>	
Facility fee on approval	1.17%
– Minimum	P250.00
– Maximum	P3500.00

<b>Foreign Exchange &amp; Trade – Personal</b>	
<b>Local &amp; International transfers</b>	
Inward Local SWIFT bank transfer	0.32% of Pula value
– Minimum	P30.87
– Maximum	P150.35

<b>Outward Local SWIFT bank transfer</b>	
– Minimum	0.32% of Pula value
– Maximum	P61.74
International SWIFT bank transfer	0.32% of Pula value
– Minimum	P89.81
– Maximum	P336.77

<b>Inward foreign transfers</b>	
– Minimum	0.27% of Pula value
– Maximum	P89.81
SWIFT cost	P111.30

<b>Foreign Exchange</b>	
<b>Purchases of foreign notes</b>	
– Minimum	3% of the Pula value
– Maximum	P15.75
<b>Sale of foreign notes</b>	
– Minimum	3% of the Pula value
– Maximum	P15.75

<b>Purchase – Travellers' cheques</b>	
– Minimum	0.26% of Pula value
– Maximum	P56.12
<b>Sale – Travellers' cheques</b>	
– Minimum	2.65% of Pula value
– Maximum	P56.66

<b>Sale of foreign drafts</b>	
– Minimum	0.26% of Pula value
– Maximum	P56.66
<b>Purchase of foreign drafts</b>	
– Minimum	0.26% of Pula value
– Maximum	P56.66

<b>Guarantees</b>	
Establishment	1.00%
every subsequent 6 month period	0.55%
Amendments Commission	P200.00

<b>Letters of Credit</b>	
<b>Foreign Inward</b>	
Advising a credit	P220.50
Payment and / or negotiation	0.25% of value
– Minimum	P308.70
– Maximum	P7000.00
Confirming commission	0.5% of value or part thereof
– Minimum	P336.77
– Maximum	P7000.00

<b>Foreign Outward</b>	
Establishment (sight LCs)	0.55% per six months or part thereof
– Minimum	P396.64
– Maximum	P7000.00
Establishment Deferred payment LC	0.7% per six months or part thereof
– Minimum	P493.92
– Maximum	P7000.00
Revolving credit & standby Letters of Credit	0.7% per six months or part thereof
– Minimum	P396.64
– Maximum	P7000.00
SWIFT cable cost	P111.30

<b>International SWIFT bank transfer</b>	
– Minimum	0.32% of Pula value
– Maximum	P89.81

<b>Inward foreign transfers</b>	
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drafts, and Travellers' Cheques (per transaction)	
- Minimum	£10.66
- Maximum	£42.74

#### United States Dollars

Transfers to other banks by SWIFT, telex or drafts, and Travellers' Cheques (per transaction)	0.35% of amount
- Minimum	\$12.81
- Maximum	\$53.45

#### Euro

Transfers to other banks by SWIFT, telex or drafts, and Travellers' Cheques (per transaction)	0.35% of amount
- Minimum	€4.28
- Maximum	€37.38

Note: All fees are based on the Pula value of the exchange and are inclusive of VAT at 12%

#### Property Finance

Tender letter / Agreement in principle	
- FNB customers	P22.05
- Non FNB customers	P55.13
- FNB Commercial	P110.25
- Non FNB Commercial	P132.30
Assessment fee	P55.13
Copy of title deed requests	P55.13
Copy of bond requests	P55.13

#### Credit Cards

##### Card Fees

Annual card fee - Firstcard	P123.48
Additional authorised user	P123.48
Annual card fee - Gold	P185.22
Annual card fee - Platinum	P210.00
Charge back fee (if transaction is found to be valid)	P123.48
Monthly statement	Free
History statement - per instance	P30.90
Interim statement	P6.21
ATM statement	P1.82
Replacement card for other than stolen, lost and damaged cards	P85.00
Application/ Admin Fee	P84.19
Balance enquiry at FNB ATM	P0.54
<b>Penalty Fees</b>	
Impound Card fee - Local	P246.96
Impound Card fee - International	P370.44
Impound Card Fee - Fax charges	P19.08
Impound Card fee introduction letter	P39.29
Unpaid Cheque	P185.22
Over the Limit Fee	2.73%
- Minimum	P61.43
- Maximum	2.73%
Lost Card Fee	P95.41
<b>Transaction Fees</b>	
FNB ATM Withdrawal	P6.21
Non-FNB ATM Withdrawal - Local	P8.93
Non-FNB ATM Withdrawal - International	P43.19
Declined transaction	P3.74
FNB Branch over the counter withdrawal	P30.90
Non FNB over the counter withdrawal	P43.19
Budget / Consolidation of debt fee	P85.00
International over the counter withdrawal	2.21%
Minimum	P56.12
Lost Card Protection	P29.61
Credit Life Insurance	0.16% of revolving balance
PIN Request	P33.67
Self Select PIN	Free
Bank Cheque	P61.74
FNB Stop Order	P11.22
NON FNB Stop Order	P11.22
Balance enquiry at Non FNB ATM	P3.71
International POS Purchase	Free
Local POS Purchase	Free

#### Ewallet

<b>Sending fees</b>	
P20 - 1000	P8.00
P1001 - 2000	P8.00
more than - 2000	P8.00

#### Withdrawal fees

1st withdrawal P20 - P500	Free
P501 - P1000	Free
P1001 - P1500	Free
P1501	Free
2nd withdrawal and subsequent P20 - P500	Free
P501 - P1000	Free
P1001 - P1500	Free
P1501	Free

#### Other Fees

Prepaid Purchase	P1.00
Balance Enquiry	Free
Send Money (OnSend)	P2.00
Dormancy Fee	P5.00
Monthly Fee	Free

#### WesBank

##### Transaction Fees

Documentation Fee - Motor	P750.00
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##### Penalty Fees

Unpaid Cheque	P165.00
Gaborone collections	P400.00
Out of town collections	P500.00
Gaborone Repossessions	P800.00
Out of town Repossessions	P1200.00

##### Legal fees

Repossessions Release	P110.00
Handling Fee for sold repossession	P550.00
Storage and Insurance per agreement	P200.00
Valuation fee	P400.00

##### 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

#### Monthly Account Fee

Business Account	P39.36
Commercial Account	P39.36

#### Cheque Books

40 forms	Free
200 forms	Free
40 form carbonised	P10.80
100 form carbonised	P22.67
Vetting of privately printed cheques	P123.48

#### Electronic Transactions

Internal Debit Orders	P5.62
External Debit Orders	P25.49
CSF Negotiable to a maximum of	P25.49

#### Local Stop Orders/Scheduled payments

FNB branch	P4.49
Other Botswana Banks	P4.49
Visa Electron Debit Card Purchases (POS - Local)	P3.20
Visa Electron Debit Card Purchases (POS - International)	P5.88

#### Account Payments

ATM and Online Banking	P3.15
Scheduled Payments	P3.21
Cheque payment	P25.49
Cheque Service Fee	
- Minimum	P7.65
- Maximum	P25.49

#### Linked Account Transfers

ATM and Online Banking	P3.21
Scheduled Transfers	P3.21

#### Cash Withdrawals

FNB ATM	P2.25
FNB Mini ATM	P2.14
Cheque Encashment over the counter	P0.21
CHF - P0.21 per P100	
Maximum	P267.28

#### Deposits

Cheques	Free
FNB ATM Cash deposit	P0.32 per P100 or part thereof
Branch Cash Deposits	P0.32 per P100 or part thereof

#### Balance Enquiries

FNB ATM	P0.54
Branch	Free
Non FNB ATM	P5.25

#### Other Bank's ATMs

Cash withdrawals	P5.35
International ATM Cash Withdrawal	P22.67
International over the counter cash withdrawal	P61.74

#### Other Account related fees

<b>Special Instructions</b>	
Bank Cheque per cheque	P44.90
FNB customers	P72.96
Non FNB customers	P12.35
Incomplete / incorrect deposit	P86.55
ENC Unliftment Fee/Special Clearance (per deposit)	Free
Scheduled Payment Setup (Online Banking)	P10.19
Scheduled Payment Setup (FNB Branch)	Free
Scheduled Payment Amendment Fee (Online Banking)	Free
Scheduled Payment Amendment (FNB Branch)	P3.06

#### Statements

Monthly Statement	Free
Emailing of monthly statements	Free
Additional Paper Statement (fee per month)	
Daily (Min per account)	P67.36
Weekly	P22.45
Twice-Monthly	P10.50
Provisional Statement and/or Detailed Balance Enquiries (Online Banking)	P5.62
Mini Statement (FNB ATM)	P1.82
Provisional Statement (Branch)	P5.62
Historical statement (per page)	P22.45

#### Stop Payments

FNB Branch	P123.48
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#### Penalty Fees

Declined Transaction (POS) local	P4.50
Declined Transaction (POS) International	P5.25
ATM Declined Transaction International	P5.25
Dishonoured Payment - Cheques (per item) for first 5 items and then each additional item in a 12 month period	P235.20
Dishonoured Payment - Debit Orders (per item) for first 5 items and then each additional item in a 12 month period	P247.40

Card Replacement Fee (per card)	P133.63
Deposit of Post Dated Cheques (per cheque)	P152.72
	P61.74
	P33.67

#### Value Added Services

Payment Notification (fee per notification)	
Email	P0.21
SMS	P0.22
Fax	P2.49
<b>Foreign</b>	
Stop Order plus SWIFT & fax charges	P123.17

#### Advances & Loans

Overdrafts - Facility fee	
- Minimum	1.12%
- Maximum	
Honouring Fee per item (charged when you exceed your account limit) for first 5 items and then each additional item in a 12 month period	P101.82
	P127.28

Certificate of balance	P56.12
Audited info provided	P308.70

#### First Loans

Facility fee on approval	1.10%
- Minimum	P525.00
- Maximum	P10000
Information Trust Co (ITC) charge	P12.35
Notice of excess	
- Minimum	P35.65
- Maximum	P86.55

#### Foreign Exchange & Trade

##### Local & International transfers

Local SWIFT bank transfer	0.32% of Pula value
- Minimum	P61.74
- Maximum	P308.70
International SWIFT bank transfer	0.32% of Pula value
- Minimum	P89.81
- Maximum	P370.44
Inward foreign transfers	0.27% of Pula value
- Minimum	P89.81
- Maximum	P336.77
SWIFT cost	P111.30

##### Foreign Exchange

Purchases of foreign notes	3% of the Pula value
- Minimum	P15.75
Sale of foreign notes	3% of the Pula value
- Minimum	P15.75
Purchase - Travellers' cheques	0.26% of Pula value
- Minimum	P56.12
- Maximum	P561.28
Sale - Travellers' cheques	2.65% of Pula value
- Minimum	P56.66
- Maximum	P566.62
Sale of foreign drafts	0.26% of Pula value
- Minimum	P56.66
- Maximum	P566.62
Purchase of foreign drafts	0.26% of Pula value
- Minimum	P56.66
- Maximum	P566.62

#### Guarantees

##### Guarantees

Establishment	1%
Every subsequent 6 month period	0.55%
Amendments Commission	P200.00

#### Letters of Credit

##### Foreign Inward

Advising a credit	P224.70
Payment and / or negotiation	0.25% of the Pula value
- Minimum	P308.70
- Maximum	P15000.00
Amendments Commission	P112.26
Confirming Commission	0.5% of Pula value per 6 months or part thereof
- Minimum	P336.00
- Maximum	P15000.00

##### Foreign Outward

Establishment (sight LCs)	0.55% of Pula value per six months and every six months thereafter or extension of 6 months or part thereof
- Minimum	P396.64
- Maximum	P15000.00
Establishment Deferred Payment LC	0.59% per six months or part thereof
- Minimum	P374.85
- Maximum	P15000.00
Revolving Credit & standby Letters of Credit	0.7% per six months or part thereafter
- Minimum	P374.85
- Maximum	P15000.00
SWIFT cable cost	P111.30

##### Amendments

Extensions	0.55% of the Pula value
If the validity extends into a new 3 month period	
- Minimum	P392.70
- Maximum	P15000.00
Increase in amounts	0.55% of the Pula value per 6 months or charged on increased part thereof amount
only sight	
- Minimum	P396.64
- Maximum	P15000.00
All other amendments (Minimum)	P113.40
Drawings (Sight / Usance)	0.26% of Pula value
- Minimum	P61.74
- Maximum	P370.44
Request for cancellation (if approved by beneficiary)	P617.40
Courier of documents	P95.45

#### Overseas bank charges

All overseas bank charges are for the accounts of the applicant

Note: All fees are based on the Pula value of the exchange

#### Foreign Currency Account Services

Account services fees currently are as follows:	
Deposits	Free
Deposits of foreign cash	3%
A charge will be levied on deposits of Travellers Cheques & Foreign Cheques as follows:	
South African Rand (ZAR)	R78.54
United States Dollars (USD)	\$28.04
British Pounds (GBP)	£16.85
Euro (EUR)	€22.45
Pula (BWP)	Free
Withdrawals in Foreign currency	3%
Withdrawals in Pula	Free
<b>Charges for dormant / non - active accounts</b>	
South African Rand (ZAR)	R112.25
United States Dollars (USD)	\$28.04
British Pounds (GBP)	£16.85

Euro (EUR)	€22.45
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(Only charged when account is reactivated or funds withdrawn from the account)

#### Amendment Fee for Outgoing Payments

South African Rand (ZAR)	R89.78
United States Dollars (USD)	\$22.45
British Pounds (GBP)	£10.57
Euro (EUR)	€16.85

Monthly statements	Free
Internal transfers	Free

(i.e. Debits or Credits from one FNB account to another FNB account in Pula, GBP, Rand, USD or Euro)

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 drafts, and Travellers' Cheques (per transaction)	0.35% of amount
- Minimum	R117.60
- Maximum	R534.56

#### British Pound

Transfers to other banks by SWIFT, telex or drafts, and Travellers' Cheques (per transaction)	0.35% of amount
- Minimum	£10.66
- Maximum	£42.74

#### United States Dollars

Transfers to other banks by SWIFT, telex or drafts, and Travellers' Cheques (per transaction)	0.35% of amount
- Minimum	\$12.81
- Maximum	\$53.45

Transfers to other banks by SWIFT, telex or drafts, and Travellers' Cheques (per transaction)	0.35% of amount
- Minimum	€4.30
- Maximum	€37.38

Note: All fees are based on the Pula value of the exchange and are inclusive of VAT at 12%

#### Property Finance

Tender letter / Agreement in principle	
- FNB customers	P22.05
- Non FNB customers	P55.13
- FNB Commercial	P110.25
- Non F	