

# First National Bank of Botswana

## Revised Commercial Tariff Guide of Frequently Used Services

Effective 1 October 2023



(a) Accessibility Facilitation Charges	Charge (Pula)
(i) Cash Withdrawals	
Cash@Till	Free
FNB ATM/ Cardless withdrawal / Mini ATM Cash Withdrawal	Up to P500 = P2.65 Above P500 = P5.25
Other Banks ATM	Up to P500 = P7.90 Above P500 = P10.50
International ATM Withdrawal (Cash Advance)	P 29.20
(ii) FNB Branch	
Flat (Over The Counter withdrawal) +	P 38.95
Cash handling fee (per P100)	P 0.33
(iii) Card Purchases	
Card Purchases Local	P 3.75
Card Purchases International	P 7.40
(iv) Linked Account Transfers	
FNB (Electronic) – ATM, Online, Cellphone, Tel. & Scheduled	P 3.75
FNB Branch	P 37.20
(v) Payments	
FNB (Electronic) – ATM, Online, Cellphone, Tel. & Scheduled	P 3.85
Internal Debit Order	Free
External Debit Order	P 33.30
Cheque Payment	P 37.94
FNB Branch	P 38.40
Stop Payments – Branch	P 160.15
Stop order to other banks (International)	P 155.70
(vi) Point of Sale Machines	
POS Installation	P 335.00
Rentals	
Rentals per month (Stand alone)	P 135.00
Per month (Integrated System)	P 1,225.00
Commission charged on sales	
Minimum POS monthly turnover	No minimum
Maximum POS monthly turnover	5.00%
(vii) Scheduled Payment Related Fees	
Establishment and Amendment (App and Online Banking)	Free
Establishment (FNB Branch)	P 14.15
Amendment (FNB Branch)	P 3.95
(viii) Online Banking Enterprise	
Monthly Fee	P 98.64
Electronic Payments	P 4.57
Local Transfers to own account within the same Bank	P 3.77
Balance enquiry single account	Free
Balance enquiry multiple accounts	Free
Statement Request	Free
Cheque Book Request	Free
(ix) Prepaid Purchases	
Airtime	Free
Electricity	Free
(x) Balance Enquiries	
Electronic (FNB ATM, Online Banking, Cellphone)	Free
Other Bank's ATM	Free
POS	Free
(xi) Statements	
Cellphone Statement	Free
Posted Statement	Free
Branch - interim bank statement	P 7.07
Historical Branch Statements	P 30.15
Copies of Deposit Slips	P 30.00
Incomplete deposit slip	P 15.95
Additional Statements	
Daily	P 83.60
Weekly	P 28.90
Bi-Monthly	P 13.25
(xii) Convenience and Value Adds	
Send Money using eWallet	P 10.00
(xiii) Payment Notifications	
E-mail	Free
SMS	Free
Fax	Free
(b) Investment / Intermediation Charges	
(i) Term Deposits	
Balances Penalty	
50,01-200,00	P 56.65
200,01-1,000,00	P 113.45
1,000,01-10,000,00	P 283.70
10,000,01-100,000,00	P 849.50
100,000,01-500,000	Negotiable
500,000,01+	Negotiable
*2% of the balance over the remaining period to maturity.	
Early redemption fees should not be deducted from the principal. In the event that the 2% interest penalty is larger than the interest earned, the maximum fee will default to the interest earned.	
(ii) Current Accounts	
PAYU	
Gold Cheque Account	P 51.50
Non-Profit Cheque Account	P 51.50
Islamic Finance Cheque Account	P 64.90
Platinum Cheque Account	P 64.90
Cashman	P 81.10
Corporate/RMB Cheque Account	P 81.10
Enterprise Cheque Account	P 81.10
(iii) Call Account	
Linked Account Transfers via Banking App, Cellphone, ATM and Online Banking and Scheduled Transfers	Free
Branch transactions	
Over-the-counter-cheque deposits	Free
Over the counter deposit other banks cheques	Free
Cash Deposit at Branch	
Flat fee	P 3.46
ad val per P 100	P 0.48
Branch Transfers	Free
(iii) Deposits	
Cash Deposit at ATM	
ad val per P 100	P 0.41

Cash Deposit at Branch	
Flat fee	P 5.40
ad val per P 100	P 0.43
Cheque Deposit – Branch	Free
(iv) Foreign Currency Accounts	
Monthly maintenance	Free
Monthly bank statements	Free
Interim bank statements	P 7.07
Copies of old bank statements	P 30.15
Over-the-counter cheque deposits	Free
Deposit of Foreign Cheques, Travellers' Cheques and drafts	
South African Rand (ZAR)	R 97.30
United States Dollars (USD)	\$ 34.50
British Pounds (GBP)	£ 20.60
Euro (EUR)	€ 27.80
Pula (BWP)	Free
Dormant account charges	
South Africa Rand (ZAR)	R 147.50
United States Dollars (USD)	\$ 36.75
British Pounds (GBP)	£ 22.15
Euro (EUR)	€ 29.45
Amendments (outgoing SWIFT transfers)	
South Africa Rand (ZAR)	R 112.40
United States Dollars (USD)	\$ 28.10
British Pounds (GBP)	£ 13.64
Euro (EUR)	€ 21.30
Amendments (incoming SWIFT transfers)	Free
Other***	
Deposit of foreign cash	3.19% of Pula value
Withdrawals in Foreign Currency	3.19% of Pula value
Withdrawals in Pula	Free
Incoming SWIFT transfers:	0.26% of Pula value
- Minimum	P 116.70
- Maximum	P 443.15
Transfer to other banks by SWIFT, Telex or drafts, and travellers cheques (per transaction)	
South Africa Rand:	0.35% of amount
- Minimum	R 154.55
- Maximum	R 702.55
British Pound:	0.36% of amount
- Minimum	£ 13.75
- Maximum	£ 56.20
United States Dollars:	0.36% of amount
- Minimum	\$ 16.75
- Maximum	\$ 70.25
Euro:	0.36% of amount
- Minimum	€ 5.60
- Maximum	€ 49.15
(c) Advances/ Loans – Business	
(i) Business Loans: First Loans	
Application	Free
Processing/Arrangement/facility Fee	1.32%
- Minimum	P 652.25
- Maximum	1.32%
Insurance administration	Free
Early repayment penalty	P 0.00
Tender letter/Agreement in principle	
- FNB Customers	P 27.40
- Non FNB Customers	P 68.45
- FNB Commercial	P 136.90
- Non FNB Commercial	P 164.30
Assessment fee	P 68.45
Copy of title deed requests	P 68.45
Copy of bond requests	P 68.45
(ii) Overdrafts:	
Authorised facility arrangement	1.17%
- Minimum	P 1,116.55
- Maximum	1.17%
Excess notice	
- Minimum	P 44.30
- Maximum	P 110.90
Renewal of facility	
- Minimum	P 1,121.80
ITC enquiry	P 14.85
CRB enquiry	P 4.75
Unutilised Facility Fee	1.17%
(iii) Commercial building loans:	
Processing/Arrangement fee	1.17%
Processing payments	P 325.30
Early repayment penalty	As per central bank policy
(iv) WesBank:	
Documentation fee (Loan processing)	1.14%
- Minimum	P 1,904.65
- Maximum	P 7,204.20
Facility fee	Negotiable
Penalty Fees	
- Unpaid cheque	P 0.00
Legal fees	
- Repossessions release	P 139.55
- Handling fee for sold repossessions	P 706.25
- Storage and insurance per agreement	P 256.05
Valuation fees	
- Cross border deals per agreement	P 2,565.80
- Document fee	P 1,925.65
- Arrears letter	P 14.15
- Statement copies sent to auditors	P 37.75
- Issuing of cheque for refund from non-fnb	P 37.75
- Issuing of cheque for refund to fnb	Free
- Cross border authority letter	P 13.90
- Change of ownership	P 13.90
- Final letter of statement	P 13.90
- Faxing of copies of documentations	P 21.50
- Emailing of statements	Free
(v) Credit Card (Business)	
Joining – Application/Administration Fee	P 109.70
Advance facility fee	0.25%

Bundled pricing: (Annual card fee)	P 216.15
Own bank ATM withdrawal	P 7.75
Other local bank ATM withdrawal	P 11.05
International bank ATM withdrawal	P 28.60
Additional Authorized User	P 216.15
Voucher retrieval per voucher already paid	P 0.00
Lost card/replacement Fee	P 94.55
Copy of history statement	P 38.00
Declined transaction	P 0.00
Branch over the counter cash withdrawal	
FNB	P 35.65
Other local bank	P 0.00
International bank	2.32%
- Minimum	P 66.10
- Maximum	P 627.00
Point of Sale purchases	
Own bank	Free
Other Local bank	Free
International bank	Free
Lost card protection insurance	P 37.80
Over the limit cash advance	3.26%
- Minimum	P 104.80
- Maximum	P 129.00
Interim bank statement	P 7.75
Impound credit card	
International	Free
Local	Free
Introduction letter for international bank	Free
Other***	
Monthly statement	Free
Impound card fee – Fax charges	Free
Unpaid Cheque/Debit Order	P 230.85
FNB Stop order	P 14.00
NON FNB Stop order	P 14.00
(d) Trade Facilitation Charges (Business)	
(vi) Foreign Exchange Charges	
Local SWIFT bank transfer Outwards	0.33% of Pula value
- Minimum	P 83.40
- Maximum	P 400.40
International SWIFT Bank transfer (Manual)	0.33% of Pula Value
- Minimum	P 120.65
- Maximum	P 500.50
International SWIFT bank transfer (Online)	0.25% of Pula value
- Minimum	P 83.40
- Maximum	P 389.25
Purchase of foreign notes	3.10% of Pula value
- Minimum	P 20.55
Sale of foreign notes	3.10% of Pula value
- Minimum	P 20.55
Bills negotiated and returned unpaid:	
- Foreign cheque	Free
Inward SWIFT bank transfer	0.36%
- Minimum	P 83.40
- Maximum	P 400.40
Draft request to stop	
SWIFT cable cost	P 147.30
Other***	
Inward foreign transfers	0.27% of Pula value
- Minimum	P 119.55
- Maximum	P 456.05
(i) Letters of Credit (inward – exports) (Business)	
Advising commission	P 303.60
Confirming commission	0.25% of the Pula value per 6 months opt
- Minimum	P 435.80
- Maximum	0.25% of the Pula value per 6 months opt
Amendments (other than extensions)	P 151.25
Cancellation	P 800.85
Extension of tenure	0.56% of the Pula value
- Minimum	P 511.65
- Maximum	0.56%
Document examination	Free
Other**	
Payment and /or negotiation	0.25% of the Pula value
- Minimum	P 414.85
- Maximum	0.25%
(ii) Letters of Credit (outwards – imports)(Business)	
Establishment of letter of credit (Sight)	0.56% of Pula value
- Minimum	P 533.90
- Maximum	0.56%
Establishment of letter of credit (Issuance)	0.60% of Pula value
- Minimum	P 621.05
- Maximum	0.60%
LC/Guarantee Drafting	P 591.75
SWIFT cost on establishment (Cable costs)	P 145.70
Extension or renewal of letter of credit	0.56% of Pula value
- Minimum	P 533.90
- Maximum	0.56%
Increase of amount of letter of credit	0.56% of Pula value
- Minimum	P 533.90
- Maximum	0.56%
Drawing commission on letter of credit	0.27% of Pula value
- Minimum	P 83.40
- Maximum	0.27%
Amendment of letter of credit	P 153.45
Couriering of documents Local	P 129.00
Couriering of documents International	P 288.55
Revolving and standby letter of credit	0.76% of the Pula value
- Minimum	P 506.10
- Maximum	0.76%
Cancellation	P 800.85
Document checking	P 672.90

Note: Overseas bank charges are for the accounts of the applicant. All fees based on the Pula value of the exchange

Foreign Bills (collection charges)	
Outward collection handling	P 133.45
Issuance/Remitting fee	P 333.65
Clean Bills	0.30%
Inward collection handling	P 100.05
Presenting fee	P 300.30
Extension After Maturity	P 166.80
Cable charges	Prime + Margin
Other***	
GPO Financing	prime +10% max
Invoice Discounting	prime +10% max
(iii) Bonds/Guarantees/Indemnities	
Guarantees	
Shipping guarantees (bill of lading indemnities)	
Establishment	1.18%
Quarterly commission	0.61%
Increase of amounts	1.18%
Extension of tenure:	1.18%
Minimum	P 567.25
Amendment	P 333.65
Property Guarantees	
Establishment fee	1.18%
Subsequent	0.61%
Commission on guarantee	0.61%
Extension of tenure	
Minimum	1.18%
Amendment	P 567.25
Assessment fee	P 333.65
Other Guarantees:	
Establishment fee	1.29%
Other***	
Every subsequent 6 month period	0.61%
Amendments commission	P 266.95
Semi Annual Commission	Bond value based
Bonds	
Performance/Tender Bonds	
Establishment:	1.18%
Minimum	P 567.25
Maximum	Bond value based
Semi Annual Commission	Bond Value based
(e) Payment and Clearing Charges	
(i) Cheque Book Forms	
Standard cheque book:	
20 to 50 pages (40 Forms)	P 56.76
101 and above (200 Forms)	P 115.54
Vetting of Privately printed cheque books/forms	P 155.99
Issue of bank cheque-per cheque leaf:	P 78.35
(ii) Deposit books	
20 – 50 pages	Free
51-100 pages	Free
101 and above	Free
(iii) Account Services	
Investigations on transactions	Free
Certificate of Balance	P 70.05
Audited info provided	P 417.10
Certificate covering interest paid (ITW9)	Free
Balance of account only	Free
Full bank history report	P 61.65
Notification advices	Free
Reactivation of administrator	Free
Alternative pricing options on request	Free
Activation of dormant account	Free
Closing of account	Free
Paypal Withdrawal Service	1.68%
(iv) eWallet	
Withdrawal, Cash@Till, POS Purchase with Cashback	
All transactions	Free
eWallet Reversal	P 2.30
Electronic Branch	P 11.30
Prepaid purchases	
Airtime	Free
Electricity	Free
Other	
Balance enquiry	Free
Monthly fee	Free
Dormancy fee	P 0.00
(v) Penalty/Other Fees	
Unpaid Debit Orders (per item)	P 285.00
Unpaid Cheque (per item)	P 300.00
Honouring Fee (Charged per item in excess of your account limit)	
- Debit Orders & Cheques	P 115.00
- Cheques	P 115.00
- Card Purchases	P 75.00
Inward Unpaid Item	P 0.00
Deposit of Post-Dated Cheque	P 41.95
Lost card protection insurance	P 0.00
POS Declined Transaction Fee	P 0.00
Failed Scheduled Transaction Fee	P 0.00
Additional card issued	Free
Card Replacement Fee - Chip and Pin	P 79.95
Auditor's Information Charge	Free
Transaction Referencing	P 3.05
(f) Cash Plus	
eWallet Cash Out	
All transactions	Free
Cash out of FNB Account	
P 25 – P 250	P 2.50
P 251 – P 500	P 5.00
P 501 – P 1 000	P 7.50
P 1 001 – P 2 000	P 10.00
P 2 001 – P 5 000	P 15.00
P 5001 – P 9 000	P 20.00
Cash Deposit into FNB Account	0.31 per 100
Prepaid Electricity Purchase	Free
Prepaid Airtime Purchase	Free