

**Personal
Account**

Pricing Guide

August 2011



FNB

First National Bank

how can we help you?

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FUTURE SAVE ACCOUNT

Monthly Maintenance Fee

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

Monthly Maintenance Fee

Minimum balance	P500.00
One free withdrawal per month and 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

SMART ACCOUNT

1. Pay As You Use Pricing Option

Monthly Account Fee	P11.25
Electron Debit Card Fee, inContact, FNB Cellphone and Online Banking subscriptions	Free

Electronic Transactions

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

Local Stop Orders/scheduled payments

FNB branch	P4.54
Other Botswana Banks	P4.54

Account Payments via

Cellphone	P3.21
ATM and Online Banking	P3.21
Scheduled payments	P3.21
Transaction/debit - per entry	P6.35

Linked Account Transfers

Cellphone	P3.41
ATM and Online Banking	P3.41
Scheduled Transfers	P3.21

Cash Withdrawals

FNB ATM	P2.25
FNB Mini ATM	P2.04
Cash Back at Point of Sale	P1.07

Deposits

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

Branch Cash Deposit (First P1,000 Free thereafter P0.37 per P100.00 or part thereof)	P0.37
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Balance Enquiries

FNB ATM	Free
Cellphone Banking	Free
Non FNB ATM	P5.25
Branch	Free

FNB Branch Transactions

Over the counter cash withdrawals	P43.42
Account Transfers	Free

Other Bank's ATMs

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

Other Account related fees

Special Instructions

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

Statements

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)	P5.62
Historical statement (per page)	P22.45
Additional statements (fee per month):	
Daily	P67.36
Weekly	P22.45
Twice Monthly	P5.62

Penalty Fees

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
and then each additional item in a 12 month period	P160.36
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
Rejected / declined transaction POS + ATM (NON FNB)	P4.49
Rejected transaction (Insufficient funds / daily limit exceeded) - ATM	P1.82

Value Added Services

Payment Notifications (fee per notification)

Email	P0.22
SMS	P0.22
Fax	P2.50

Foreign

Stop Order plus SWIFT & fax charges P123.17

2. Electronic Pricing Option

Monthly Account Fee P11.34

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 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

PERSONAL CHEQUE ACCOUNT

1. Pay As You Use Pricing Option

Monthly Account Fee P11.34

The monthly account fee includes Electron Debit Card Fee, inContact, FNB Cellphone and Online Banking subscription fees

Cheque Books

40 forms Free

Record (carbonised) 40 form P11.34

Electronic Transactions

External Debit Orders P5.62

Visa Electron Debit Card Purchases (POS – Local) P1.07

Visa Electron Debit Card Purchases (POS – International) P6.18

Prepaid Free

Purchases P3.20

Local Stop Orders/Scheduled Payments

FNB branch P4.54

Other Botswana Banks P4.54

Account Payments Via

Cellphone P3.21

ATM and Online Banking P3.21

Scheduled Payments P3.21

Cheque payment P6.35

Linked Account Transfers

Cellphone P3.41

ATM and Online Banking P3.41

Scheduled Transfers P3.21

Cash Withdrawals

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

Deposits

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

Balance Enquiries

FNB ATM	Free
Cellphone Banking	Free
NON FNB ATM	P5.25
Branch	Free

Other Bank's ATMs

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

Other Account related fees

Special Instructions

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

Statements

Monthly Statement	Free
Emailing of monthly statements	Free
Additional Paper Statement (fee per page)	
Daily	P67.36
Weekly	P22.45
Twice-Monthly	P5.62
Provisional Statement and/or Detailed Balance	P5.62
Mini Statement (FNB ATM)	P1.87
Mini Statement (Cellphone Banking)	P1.87
Historical Pre-Paid Statement (Cellphone Banking)	Free
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 & ATM) Local	P4.49
Declined Transaction (POS & ATM) international	P5.25
Dishonoured Payment – Cheques	P235.20

(per item) for first 5 items	
and then each additional item in a 12 month period	P267.28
Dishonoured Payment	P133.63
- Debit Orders (per item) for first 5 items	
and then each additional item in a 12 month period	P160.36
PIN Replacement fee	P26.73
Rejected transaction (Insufficient funds	
/ daily limit exceeded) - ATM	P1.82
First Card Issue Fee / Replacement	Free
due to faulty magnetic strip	
Card Replacement Fee (per card) – Lost or damaged	P61.74
Deposit of Post Dated Cheques (per cheque)	P33.67

Value Added Services

Payment Notifications (fee per notification)

Email	P0.22
SMS	P0.22
Fax	P2.50

Foreign

Stop Order plus SWIFT & fax charges	P123.17
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2. Electronic Pricing Option

Monthly Account Fee	P11.34
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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:

Debit card purchases (local and international)	P47.25
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	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

Electronic Transactions

Account Payments

Cellphone, ATM and Online Banking	Free
Scheduled Payments	Free

Linked Account Transfers to

Cellphone, ATM and Online Banking	Free
Scheduled Transfers to	Free

Deposits

Cheques	Free
FNB ATM Cash deposit (P0.38 per P100.00 or part thereof)	P0.38

FNB Branch Transactions

Cash Withdrawals	Free
Account Transfers	Free
Cash Deposits (P0.38 per P100.00 or part thereof)	P0.38

Other Account related fees

Special Instructions

ENC Upliftment Fee/Special Clearance (per deposit)	P90.88
Bank Cheque per cheque	
- FNB customers	P42.00
- Non FNB customers	P68.25

ADVANCES & LOANS

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 and then each additional item in a 12 month period	P106.91 P133.64

First Loans

Administration fee on application	P56.12
Facility fee on approval	1.17%
- Minimum	P525.00
- Maximum	P4000.00
Notice of excess	
- Minimum	P35.65
- Maximum	P86.00
Information Trust Co (ITC) charge	P12.35

First Funding Loans

Facility fee on approval	1.17%
- Minimum	P250.00
- Maximum	P3500.00

FOREIGN EXCHANGE & TRADE – PERSONAL

Local & International transfers

Inward Local SWIFT bank transfer	0.32% of Pula value
- Minimum	P30.87
- Maximum	P150.35
Outward 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

Establishment	1.12%
every subsequent 6 month period	0.55%
Amendments Commission	P200.00

Letters of Credit

Foreign Inward

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

Foreign Outward

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

Amendments

Extensions	0.55% of the Pula value
If the validity extends into a new 3 month period	
- Minimum	P385.88
- Maximum	P5000.00
Increase in amounts	0.58% of the Pula value

	per 6 months or charged on increased part thereof amount only sight	
- Minimum		P396.64
All other amendments (Minimum)		P111.30
Drawings (Sight / Usance)	0.26% of Pula value	
- Minimum		P61.74
- Maximum		P370.44
Courier of documents		P95.41

Overseas bank charges

All overseas bank charges will be for the beneficiary unless agreement is made by 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 from FNB accounts		Free
Deposits of foreign cash		3.0%
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

Charges for dormant / non-active accounts

South African Rand	(ZAR)	R112.25
United States Dollars	(USD)	\$28.04
British Pounds	(GBP)	£16.85
Euro	(EUR)	€22.45

(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)	£11.24
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

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

Penalty Fees

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

Transaction Fees

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

Sending fees

P20 - P1000	P8.00
P1001 - P2000	P8.00
more than - P2000	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

Marketing & Communications

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