

Pricing Guide

August 2011





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FUTURE SAVE ACCOUNT Monthly Maintenance Fee Minimum balance P100.00 Monthly maintenance fee will apply P11.25 if balance falls below P500.00 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 P50.00 Minimum balance 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 Free and Online Banking subscriptions **Electronic Transactions** External Debit Orders P5.62 Visa Electron Debit Card Purchases (POS – Local) P1.07 P6.18 Visa Electron Debit Card Purchases (POS – International) Prepaid Free Purchases P3.20 Local Stop Orders/scheduled payments FNB branch P4.54 Other Botswana Banks P4.54 **Account Payments via** P3.21 Cellphone ATM and Online Banking P3.21 Scheduled payments P3.21 Transaction/debit - per entry P6.35 Linked Account Transfers P3.41 Cellphone ATM and Online Banking P3.41 P3.21 Scheduled Transfers Cash Withdrawals **FNB ATM** P2.25 FNB Mini ATM P2.04 Cash Back at Point of Sale P1.07 **Deposits** ChequesFree 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
Balance Enquiries FNB ATM Cellphone Banking Non FNB ATM Branch	Free Free P5.25 Free
FNB Branch Transactions Over the counter cash withdrawals Account Transfers	P43.42 Free
Other Bank's ATMs Cash Withdrawals International ATM Cash Withdrawal International over the counter cash withdrawal Local over the counter cash withdrawal	P6.09 P22.67 P61.74 P42.63
Other Account related fees Special Instructions Bank Cheque per cheque FNB customers Non FNB customers Incomplete / incorrect deposit ENC Upliftment Fee/Special Clearance (per deposit)	P42.00 P68.25 P12.35 P90.88
Statements Provisional Statement and/or Detailed Balance Enquiries (Online Banking) Emailing of monthly statements Mini Statement (FNB ATM & Cellphone Banking) Historical Pre-Paid Statement (Cellphone Banking) Provisional Statement (Branch) Historical statement (per page) Additional statements (fee per month): Daily Weekly Twice Monthly	P5.62 Free P1.87 Free P5.62 P22.45 P67.36 P22.45 P5.62
Penalty Fees Card Replacement Fee (per card) Deposit of Post Dated Cheques (per cheque) Dishonoured Payment – Debit Orders (per item) for first five items and then each additional item in a 12 month period Honouring Fee per item (charged when you exceed your account limit) for first five items	P61.74 P33.67 P133.88 P160.36 P106.91
and then each additional item in a 12 month period PIN Replacement fee Rejected / declined transaction POS + ATM (NON FNB) Rejected transaction (Insufficient funds / daily limit exceeded) - ATM	P133.64 P26.73 P4.49 P1.82
Value Added Services Payment Notifications (fee per notification) Email SMS Fax	P0.22 P0.22 P2.50

	Foreign Stop Order plus SWIFT & fax charges	P123.17
2.	Electronic Pricing Option Monthly Account Fee The monthly account fee includes Electron Debit Card	P11.34
	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) 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	P47.25
All o	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 other fees are charged for at Pay-as-you-use rates	P6.42 P10.70 P10.70 P10.70
	RSONAL CHEQUE ACCOUNT Pay As You Use Pricing Option Monthly Account Fee The monthly account fee includes Electron Debit Card Fee, inContact, FNB Cellphone and Online Banking subscription fees	P11.34
	Cheque Books	
	40 forms Record (carbonised) 40 form	Free P11.34
	Electronic Transactions External Debit Orders Visa Electron Debit Card Purchases (POS – Local) Visa Electron Debit Card Purchases (POS – International) Prepaid Purchases Local Stop Orders/Scheduled Payments FNB branch Other Botswana Banks	P5.62 P1.07 P6.18 Free P3.20 P4.54 P4.54
	Account Payments Via Cellphone ATM and Online Banking Scheduled Payments Cheque payment	P3.21 P3.21 P3.21 P6.35
	Linked Account Transfers Cellphone ATM and Online Banking Scheduled Transfers	P3.41 P3.41 P3.21

Cash Withdrawals	
Over the counter cash withdrawals / cheque encashment FNB ATM FNB Mini ATM Cash Back at Point of Sale	P16.21 P2.25 P2.04 P1.07
Deposits Cheques	Free
FNB ATM Cash Deposit (First P1,000 per month free thereafter P0.37 per P100.00 or part thereof)	P0.37
Branch Cash Deposit (First P1,000 per month free thereafter P0.37 per P100.00 or part thereof)	P0.37
Balance Enquiries	
FNB ATM Cellphone Banking NON FNB ATM Branch	Free Free P5.25 Free
	riee
Other Bank's ATMs Cash withdrawals International ATM Cash Withdrawal International over the counter cash withdrawal Local over the counter cash withdrawal	P6.09 P22.67 P61.74 P42.63
Other Account related fees Special Instructions Bank Cheque per cheque FNB customers Non FNB customers Incomplete / incorrect deposit ENC Upliftment Fee/Special Clearance (per deposit) Scheduled Payment Setup (Online Banking) Scheduled Payment Setup (FNB Branch) Scheduled Payment Amendment Fee (Online Banking) Scheduled Payment Amendment (FNB Branch)	P42.00 P68.25 P12.35 P90.88 Free P10.70 Free P3.21
Statements Monthly Statement Emailing of monthly statements	Free Free
Additional Paper Statement (fee per page) Daily Weekly Twice-Monthly Provisional Statement and/or Detailed Balance Mini Statement (FNB ATM) Mini Statement (Cellphone Banking) Historical Pre-Paid Statement (Cellphone Banking) Provisional Statement (Branch) Historical statement (per page)	P67.36 P22.45 P5.62 P5.62 P1.87 P1.87 Free P5.62 P22.45
Stop Payments FNB Branch	P123.48
Penalty Fees Declined Transaction (POS & ATM) Local Declined Transaction (POS & ATM) international Dishonoured Payment - Cheques	P4.49 P5.25 P235.20

(per item) for first 5 items	
and then each additional item in a 12 month period Dishonoured Payment - Debit Orders (per item) for first 5 items	P267.28 P133.63
and then each additional item in a 12 month period PIN Replacement fee Rejected transaction (Insufficient funds	P160.36 P26.73
/ daily limit exceeded) - ATM First Card Issue Fee / Replacement due to faulty magnetic strip	P1.82 Free
Card Replacement Fee (per card) – Lost or damaged Deposit of Post Dated Cheques (per cheque)	P61.74 P33.67
Value Added Services	
Payment Notifications (fee per notification) Fmail	P0.22
SMS	P0.22
Fax	P2.50
Foreign	540047
Stop Order plus SWIFT & fax charges	P123.17
2. Electronic Pricing Option	24.07
Monthly Account Fee	P11.34
Monthly Account Fee . The monthly account fee includes Electron Debit Card	P11.34
Monthly Account Fee The monthly account fee includes Electron Debit Card Fee, inContact, FNB Cellphone and Online Banking	P11.34
Monthly Account Fee 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 P47.25
Monthly Account Fee 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	
Monthly Account Fee 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)	
Monthly Account Fee 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) FNB ATM & FNB mini ATM cash withdrawal	
Monthly Account Fee 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)	
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Monthly Account Fee 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) FNB ATM & FNB mini ATM cash withdrawal Cash back at FNB POS Electronic account payments Electronic account transfers Internal debit orders	
Monthly Account Fee 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) FNB ATM & FNB mini ATM cash withdrawal Cash back at FNB POS Electronic account payments Electronic account transfers Internal debit orders External debit orders	
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Monthly Account Fee 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) FNB ATM & FNB mini ATM cash withdrawal Cash back at FNB POS Electronic account payments Electronic account transfers Internal debit orders External debit orders	
Monthly Account Fee 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) 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	P47.25 P6.42
Monthly Account Fee 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) 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	P47.25 P6.42 P10.70
Monthly Account Fee 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) 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	P47.25 P6.42

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 Par	vments

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

Cuoi i i i i i i i i i i i i i i i i i i	1.00
Account Transfers	Free
Cash Deposits	
(P0.38 per P100.00 or part thereof)	P0.38

Free

P56.12

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	P106.91
you exceed your account limit) for first 5 items	
and then each additional item in a 12 month period	P133.64

First Loans

Facility fee on approval	1.1/%
- 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	1.1/%
- Minimum	P250.00
- Maximum	P3500.00

FOREIGN EXCHANGE & TRADE - PERSONAL

Local & International transfers

Administration fee on application

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 Purchase - Travellers' cheques	P15.75 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 - Maximum	P56.66
Purchase of foreign drafts	P566.62 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 - Maximum	P308.70 P7000.00
Confirming commission	0.5% of value or part thereof
- Minimum	P336.77
- Maximum	P7000.00
Foreign Outward	
	55% per six months or part thereof
- Minimum	P396.64
- Maximum	P7000.00
Establishment Deferred payment LC	0.7% per six months or part
Minimum	thereof
- Minimum - Maximum	P493.92 P7000.00
Revolving credit & standby Letters of Cred	
noroning oronic a ottainably Editions of Oron	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 mont	•
- Minimum - Maximum	P385.88 P5000.00
Increase in amounts	0 58% of the Pula value

Increase in amounts

0.58% of the Pula value

per 6 months or charged o	on increased
part thereof amou	nt only sight

- Minimum	P396.64
All other amendments (Minimum)	P111.30
Drawings (Sight / Usuance)	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 exchang

FOREIGN CURRENCY ACCOUNT SERVICES

Account services fees currently are as follows:	
Deposits from FNB accounts	Free
Deposits of foreign cash	3.0%
A - leave will be levited as describe of Travelless/ Observes 9 Families	

A charge will be levied on deposits of Travellers' Cheques & Foreign Cheques as follows:

R78.54 South African Rand (ZAR) United States Dollars (USD) \$28.04 British Pounds (GBP) £16.85 (EUR) Furo €22.45 Pula (BWP) Free Withdrawals in Foreign currency 3% Free Withdrawals in Pula

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
Internal transfers		

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

- Maximum R534.56

British Pound

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

- Maximum United States Dollars

£42.74

Transfers to other banks by SWIFT, telex or drafts, and Travellers' Cheques (per transaction) - Minimum \$12.81 - Maximum \$53.45 Euro Transfers to other banks by SWIFT, 0.35% of amount telex or drafts, and Travellers' Cheques (per transaction) - Minimum €4.28 - Maximum €4.28 - Maximum €4.28 - Maximum £6.37.38 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 P55.13 - FNB Commercial P110.25 - Non FNB Customers P55.13 - FNB Commercial P132.30 - Assessment fee P55.13 - Copy of title deed requests P55.13 - Copy of title deed requests P55.13 - Copy of bord requests P55.13 - Copy of bord requests P55.13 - Card Fees Annual card fee - Firstcard P123.48 - Additional authorised user P123.48 - Additional aut		
Euro Transfers to other banks by SWIFT, 0.35% of amount telex or drafts, and Travellers' Cheques (per transaction) - Minimum 64.28 - Maximum 637.38 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 P55.13 - FNB Commercial P110.25 - Non FNB Commercial P132.30 Assessment fee P55.13 Copy of title deed requests P55.13 Copy of title deed requests P55.13 Copy of bond request P123.48 Additional authorised user P123.48 Annual card fee - Gold P185.22 Annual card fee - Flistcard P123.48 Monthly statement Free History statement P210.00 Charge back fee (if transaction is found to be valid) P123.48 Monthly statement - per instance P30.90 Interim statement ard for other than stolen, P85.00 Lost and damaged cards Application/ Admin Fee Balance enquiry at FNB ATM P05.44 Impound Card fee - Local Impound Card fee - International P370.44 Impound Card fee - Local Impound Card fee introduction letter P39.29 Unpaid Cheque P185.22 Over the Limit Fee 2,73% Lost Card Fee FNB ATM P61.43 - Maximum 2,73% Lost Card Fee FNB ATM FNB ATM P61.43 - Maximum 2,73% Lost Card Fee FNB ATM Withdrawal P61.43 - Maximum P61.43 - Mon-FNB ATM Withdrawal - Local P89.30 Doelined transaction Fee FNB ATM Withdrawal P30.90 Non-FNB ATM Withdrawal - International P37.47 - FNB Branch over the counter withdrawal P30.90 International over		
Transfers to other banks by SWIFT, 0.35% of amount telex or drafts, and Travellers' Cheques (per transaction) - Minimum 6.42.8 - Maximum 6.37.38 Note: All Fees are bosed 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 Copy of bond requests P55.13 CREDIT CARDS Card Fees Annual card fee - Firstcard P123.48 Additional authorised user 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 P62.1 ATM statement 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 P190.8 Impound Card fee - International P370.44 Impound Card fee introduction letter P39.29 Unpaid Cheque P185.22 Over the Limit Fee P39.29 Unpaid Cheque P185.20 Non-FNB ATM Withdrawal Local P89.3 Non-FNB ATM Withdrawal P62.1 Non-FNB ATM Withdrawal - Local P89.3 Non-FNB ATM Withdrawal - Local P89.3 Non-FNB ATM Withdrawal - International P83.19 Bolget / Consolidation of debt fee P85.00 International over the counter withdrawal P3.19 Budget / Consolidation of debt fee P85.00 International over the counter withdrawal P30.90 Non FNB B over the counter withdrawal P30.90 Non FNB B over the counter withdrawal P30.90 International over the counter withdrawal P30.90 In	- Maximum	
- Minimum . Maximum . G4.28 c37.38 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 . P55.13 . P55.13 . P108 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 . Copy of bond requests . P55.13 . Copy of bond requests . P55.13 . CARDITICARDS Card Fees . Annual card fee - Firstcard . P123.48 . Additional authorised user . P123.48 . Additional authorised user . P123.48 . Annual card fee - Gold . P123.48 . Annual card fee - First . P123.48 . Monthly statement . Free . P185.19 . P185.22 . P185.19 . P185.22 . P185.29 .	Transfers to other banks by SWIFT,	
PROPERTY FINANCE Tender letter / Agreement in principle - FNB customers - Non FNB customers - FNB Commercial - FNB Commercial - Non FNB Commercial - Non FNB Commercial - Non FNB Commercial - Non FNB Commercial - P132.30 Assessment fee - P55.13 Copy of title deed requests - P55.13 Copy of bond requests - P123.48 Additional authorised user - P123.48 Annual card fee - Faltium - P210.00 Charge back fee (if transaction is found to be valid) - P123.48 Annual card fee - Platinum - P61.23 Amonthly statement - Free - P185.22 - P182.48 Annual card fee - P185.20 - P182.48 Annual card fee or then stolen, - P85.00 Lost and damaged cards - P182.49 - P86.21 ATM statement - P182.49 - P86.21 ATM statement - P85.00 Lost and damaged cards - P84.19 Balance enquiry at FNB ATM - P0.54 Penalty Fees - P84.19 Balance enquiry at FNB ATM - P0.54 Penalty Fees - P19.08 - P19.0	- Minimum - Maximum	€4.28 €37.38
Tender letter / Agreement in principle - FNB customers - Non FNB customers - FNB Customers - FNB Commercial - FNB Commercial - Non FNB Commercial - P110.25 - Non FNB Commercial - P132.30 Assessment fee - P55.13 Copy of title deed requests - P55.13 Copy of bond requests - P123.48 Annual card fee - Firstcard - P123.48 Annual card fee - Firstcard - P123.48 Annual card fee - Gold - P185.22 Annual card fee - Platinum - P210.00 Charge back fee (if transaction is found to be valid) - P13.48 Monthly statement - Free - History statement - per instance - P30.90 Interim statement - P6.21 - ATM statement - P6.21 - ATM statement - 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 - Minpound Card fee - International - P370.44 - Minimum - Maximum - P61.43 - Minimum - Maximum - P61.43 - Non-FNB ATM Withdrawal - International - P8.31 - Declined transaction - P8.37 - FNB Branch over the counter withdrawal - P43.19 - Declined transaction - P37.4 - FNB Branch over the counter withdrawal - P43.19 - Dudget / Consolidation of debt fee - P85.00 - International over the counter withdrawal - P6.12 - Lost Card Protection - P29.61		
- Non FNB customers		
- FNB Commercial - Non FNB Commercial - P52.13 - Resessment fee - P55.13 - Resessment fee - P55.13 - Resessment fee - P55.13 - Resessment fee - Firstcard - Reses - Ranual card fee - Firstcard - Roll Additional authorised user - Roll Annual card fee - Bold - Roll Annual card fee - Platinum - P210.00 - Charge back fee (if transaction is found to be valid) - P123.48 - Ronnal card fee - Platinum - P620 - Roll Roll Roll Roll Roll Roll Roll Rol	- FNB customers	
- Non FNB Commercial Assessment fee P55.13 Copy of title deed requests P55.13 Copy of bond requests P55.13 Copy of bond requests P55.13 CREDIT CARDS Card Fees Annual card fee - Firstcard Additional authorised user Annual card fee - Gold P123.48 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 Application/ Admin Fee Balance enquiry at FNB ATM P0.54 Penalty Fees Impound Card fee - Local Impound Card fee - International Impound Card fee - International P370.44 Impound Card fee introduction letter P39.29 Unpaid Cheque Over the Limit Fee - Minimum - Minimum - P61.43 - Maximum Lost Card Fee FNB ATM Withdrawal - Local Non-FNB ATM Withdrawal - Local Non-FNB ATM Withdrawal - Local Non-FNB ATM Withdrawal - International P43.19 Declined transaction P3.74 FNB Branch over the counter withdrawal P43.19 Budget / Consolidation of debt fee International over the counter withdrawal P43.19 Budget / Consolidation of debt fee International over the counter withdrawal P56.12 Lost Card Protection		
Assessment fee P55.13 Copy of title deed requests P55.13 Copy of bond 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, 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 - International P370.44 Impound Card fee introduction letter P39.29 Unpaid Cheque P185.22 Over the Limit Fee P95.41 Transaction Fees FNB ATM Withdrawal - Local P8.93 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 P30.90 Non FNB over the counter withdrawal P43.19 Budget / Consolidation of debt fee P85.00 International over the counter withdrawal P56.12 Lost Card Protection P29.61		
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PIN Request Self Select PIN Bank Cheque FNB Stop Order NON FNB Stop Order Balance enquiry at Non FNB ATM International POS Purchase Local POS Purchase	P33.67 Free P61.74 P11.22 P11.22 P3.71 Free Free
EWALLET Sending fees P20 - P1000 P1001 - P2000 more than - P2000	P8.00 P8.00 P8.00
Withdrawal fees 1st withdrawal P20 - P500 P501 - P1000 P1001 - P1500 P1501 2nd withdrawal and subsequent	Free Free Free Free
P20 - P500 P501 - P1000 P1001 - P1500 P1501	Free Free Free Free
Prepaid Purchase Balance Enquiry Send Money (OnSend) Dormancy Fee Monthly Fee	P1.00 Free P2.00 P5.00 Free
WESBANK Transaction Fees Documentation Fee - Motor	P750.00
Penalty Fees Unpaid Cheque Gaborone collections Out of town collections Gaborone Repossessions Out of town Repossessions	P165.00 P400.00 P500.00 P800.00 P1200.00
Legal fees Repossessions Release Handling Fee for sold repossession Storage and Insurance per agreement Valuation fee	P110.00 P550.00 P200.00 P400.00
Customer Services Arrears letter Statement copies sent to Auditors Issuing of cheque for refund to non FNB Issuing of cheque for refund to FNB Cross Border authority letter Change of ownership Final letter of settlements Faxing of copies of documents	P11.00 P30.00 P30.00 Free P11.00 P11.00 P17.00

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