

Personal  
Account

# Pricing Guide

July 2013



**FNB**

First National Bank

how can we help you?

# Introduction

This Pricing Guide has been designed to assist you in understanding your bank charges and to help you make banking choices to best suit your lifestyle and budget.

**We believe in giving customers the choice of how they do their banking.**

FNB's electronic channels such as Online and Cellphone banking remain FREE of subscription fees.

This means that you can choose to bank using the internet, your cellphone, your Smartphone, tablet or Laptop - without worrying about additional subscription fees before you even start transacting!

The fees outlined in this guide are FNB's most common VAT inclusive prices effective from **1 July 2013**.

You can **SAVE** on your banking fees by following a few easy guidelines:

- At VISA and VISA electron enabled outlets, you should pay with your FNB Visa Cheque Card, Credit or Debit Card rather than cheques or cash. It's safer, cheaper and more convenient
- Withdraw cash using FNB ATMs instead of other banks' ATMs where an additional fee applies
- Avoid going into an FNB branch – use Online and Cellphone Banking or FNB ATMs to make payments, transfers or to check your balance
- Use an FNB ATM or depo24 to deposit your cash or alternatively ask others to deposit directly into your account by means of electronic funds transfer (EFT)
- Make sure that there is enough money in your account to cover all transactions. This way, you can always stay within your account limit and avoid penalty fees

# Personal Cheque Account

An FNB Personal Cheque Account is designed for day-to-day use, giving you easy access to your cash and helping you to manage your money.

There are three Pricing Options from which you can choose:  
(These are not available for business related use)

## 1. Unlimited Pricing Option

### Who is this option for?

This option is best for you if you want to know your fees up front and mainly transact through FNB's electronic channels.

### How does this option work?

For a fixed fee per month, you get **unlimited** \*qualifying electronic transactions, no matter how many you do. You also get **unlimited** FNB ATM cash withdrawals per month. Excluded are branch, cheque and other banks' ATM transactions as well as special instructions and penalty fees which are charged for separately.

## 2. Pay-As-You-Use Pricing Option

### Who is this option for?

This option is for you if your transactions vary from month to month and you do a combination of electronic and manual transactions.

### How does this option work?

You are charged for each transaction at the applicable fee. Please check Tariff Guide for more information.

## 3. Free Banking Account 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**. If the balance falls 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.

\*Qualifying electronic transactions refers to;

- Debit orders
- Card Purchases
- FNB ATM Withdrawals
- Electronic Prepaid Purchase
- Electronic Payments and Transfers

Electronic transactions above refer to transactions above via FNB Online Banking, Cellphone Banking and FNB ATMs.

## 1. PERSONAL ACCOUNT PRICING

### Unlimited Pricing Option

#### Monthly Fees

| Fee Description  | Smart Account | Cheque Accounts | Premier Account |
|--|---------------|-----------------|-----------------|
| Monthly Account Fee                                    | P32.00        | P60.00          | P125.00         |
| Subscription to Incontact Online and Cellphone Banking | Free          | Free            | Free            |

#### Transaction Fees

|                       | POS   | FNB Self Service* | Branch |
|-----------------------|-------|-------------------|--------|
| Card Purchases        | Free  | -                 | -      |
| FNB Prepaid Purchases | -     | Free              | -      |
| FNB Cash Withdrawals  | P1.13 | Free              | P45.19 |
| Transfers             | -     | Free              | P25.00 |
| Payments              | -     | Free              | P25.00 |

\* Online Banking, Cellphone Banking, ATM

All other transactions are as Pay As You Use pricing option

## 2. PAY AS YOU USE PRICING

### Monthly Fees

| Fee Description  | Smart Account | Cheque Accounts | Premier Account |
|--|---------------|-----------------|-----------------|
| Monthly Account Fee                                    | P11.93        | P12.02          | P12.02          |
| Subscription to incontact Online and Cellphone Banking | Free          | Free            | Free            |

### Transaction Fees

|                                | POS   | FNB Self Service* | Branch        |
|--------------------------------|-------|-------------------|---------------|
| Card Purchases (Local)         | P1.07 | -                 | -             |
| FNB Prepaid Purchases          | -     | Free/P3.20        | P45.19        |
| FNB Cash Withdrawals (local)** | P1.13 | P2.34             | P17.18/P45.19 |
| Transfers ***                  | -     | P4.54             | P17.18/P46.03 |
| Payments ***                   | -     | P4.54             | P17.18/P46.03 |

\*FNB Online Banking, Cellphone Banking, FNB ATM Smart account over the counter withdrawal **P45.19**

\*\*\*Smart Account transfer and payment at branch **P46.03**

| Other transaction fees payable on this pricing Option | FEE    |
|---|--------|
| <b>Purchases</b>                                      |        |
| International Card Purchases                          | P6.81  |
| <b>Cash Withdrawals</b>                               |        |
| Other Banks ATM (Local)                               | P6.46  |
| International ATM                                     | P23.58 |
| International Branch                                  | P65.44 |

Local over the counter cash withdrawal at other bank branches charged at **P45.19**

## OTHER TRANSACTIONAL FEES PAYABLE IRRESPECTIVE OF THE PRICING OPTION SELECTED

### PAYMENTS

FNB Branch P130.89

### SCHEDULED PAYMENT RELATED FEES

Establishment and Ammended Fees (Online Banking) **Free**  
 Establishment Fee (FNB Branch) P11.34  
 Ammendment Fee P3.40

### DEPOSITS

#### Cash Deposits

FNB Branch + ATM(per deposit) First P1000 **Free**,  
 thereafter 0.39 per P100  
 or part thereof

### CHEQUE DEPOSITS

FNB Branch **Free**  
 FNB ATM **Free**  
 ENC upliftment fee P96.33

### BALANCE ENQUIRIES

FNB Online Banking, Cellphone Bank and FNB **Free**  
 Other Bank's ATM P5.57  
 Branch **Free**

### STATEMENTS

Current Month e-statement **Free**  
 Posted/Printed statement **Free**

#### Additional Statement

Daily P71.40  
 Weekly P23.80  
 Fortnightly P11.13

Provisional statement/detailed balance P5.96  
 FNB ATM/Cellphone Banking Mini - Statement P1.98  
 Historical prepaid statement (cellphone banking) **Free**  
 Provisional statement (Branch) per page P5.96  
 Historical statement (Branch) per page P23.80  
 Copies of Deposit slips P23.80

### PENALTY FEES

Declined transactions/Insufficient Funds/limit exceeded  
 POS/ATM Local P4.76

### DECLINED TRANSACTIONS

Insufficient Funds/limit exceeded  
 POS/ATM International P5.57

|   |         |
|---|---------|
| Unpaid Cheques (per item)                     |         |
| First 5 items                                 | P249.31 |
| Thereafter subsequent items within 12 months  | P283.32 |
| Unpaid Debit orders (per item)                |         |
| First 5 items                                 | P141.65 |
| There after subsequent items within 12 months | P169.98 |
| Pin replacement fee (FNB Branch)              | P26.73  |
| Card replacement fee - Visa Chip and Pin      | P65.44  |
| Deposit of post - dated cheque (per cheque)   | P35.69  |

### CHEQUE BOOK FEE

|                |        |
|----------------|--------|
| Pocket 40 form | P10.00 |
|----------------|--------|

## CONVINIENCE AND VALUE ADDED SERVICE FEES

### Cardless Cash Withdrawals

#### Payment Notification

|       |       |
|-------|-------|
| Email | P0.23 |
| SMS   | P0.23 |
| Fax   | P2.65 |

### eWallet

#### Sending Fees

|                 |       |
|-----------------|-------|
| P20 - P1000     | P8.48 |
| P1001 - P2000   | P8.48 |
| more than P2000 | P8.48 |

### Withdrawal Fees

#### 1st Withdrawals

|               |      |
|---------------|------|
| P20 - P500    | Free |
| P501 - P1000  | Free |
| P1001 - P1500 | Free |

### Withdrawal Fees

#### 2nd Withdrawals & Subsequent

|               |       |
|---------------|-------|
| P20 - P500    | P1.00 |
| P501 - P1000  | P1.00 |
| P1001 - P1500 | P1.00 |
| P1501         | P1.00 |

## Other Fees

|                     |       |
|---------------------|-------|
| Prepaid Purchase    | Free  |
| Balance Enquiry     | Free  |
| Send Money (onsend) | P2.12 |
| Domancy Fee         | P5.30 |
| Monthly Fee         | Free  |

## FUTURE SAVE ACCOUNT

### Monthly Maintenance Fee **P11.25**

|   |                 |
|---|-----------------|
| Minimum balance   | P100.00         |
| Monthly maintenance fee will apply if balance falls below P100.00 |                 |
| First three transactions per month                                | Free            |
| The fourth and subsequent transaction will attract fees at        | P10.00 per item |

## POLOKO ACCOUNT

### Monthly Maintenance Fee **Free**

|  |         |
|--|---------|
| Minimum balance  | P500.00 |
| One free withdrawal per month and then each additional withdrawal at | P34.00  |

## FUTURE FORWARD ACCOUNT

### Monthly Maintenance Fee **Free**

|  |        |
|--|--------|
| Minimum balance  | P50.00 |
| The first four withdrawals free per month and then each additional withdrawal at | P5.67  |



### 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.

|   |              |
|---|--------------|
| <b>Electronic Transactions</b>  |              |
| Account Payments<br>Cellphone, ATM and Online Banking<br>Scheduled Payments | Free<br>Free |
| <b>Linked Account Transfers to</b>  |              |
| Cellphone, ATM and Online Banking<br>Scheduled Transfers to                 | Free<br>Free |
| <b>Deposits</b>   |              |
| Cheques   | Free         |
| <b>FNB Branch Transactions</b>  |              |
| Cash Withdrawals  | Free         |
| Account Transfers   | Free         |
| Cash Deposits<br>(P0.40 per P100.00 or part thereof)                        | P0.40        |
| <b>Other Account related fees</b>   |              |
| Special Instructions<br>ENC Upliftment Fee (per deposit)                    | P96.33       |
| Bank Cheque per cheque  |              |
| - FNB customers   | P44.52       |
| - Non FNB customers   | P72.35       |

## ADVANCES & LOANS

|   |          |
|---|----------|
| Overdrafts – Facility fee   | 1.18%    |
| Certificate of balance  | P59.49   |
| Audited info provided   | P327.22  |
| Honouring Fee per item (charged when you exceed your account limit) for first 5 items | P113.32  |
| And then each additional item in a 12 month period                                    | P141.66  |
| <b>First Loans</b>  |          |
| Administration fee on application   | P59.49   |
| Facility fee on approval  | 1.25%    |
| – Minimum   | P556.50  |
| – Maximum   | P4240.00 |
| <b>Notice of excess</b>   |          |
| – Minimum   | P37.79   |
| – Maximum   | P91.74   |
| Information Trust Co (ITC) charge   | P13.09   |

## INVESTMENT/INTERMEDIATION CHARGES

|  |         |
|--|---------|
| <b>Term deposits (less than 3 months)</b>  |         |
| Charges for breaking a term – Maximum      | 2%      |
| – Minimum                                  | P200.00 |
| <b>Term deposits (3 – 6 months)</b>        |         |
| Charges for breaking a term                | 2%      |
| <b>Term deposits (7 – 9 months)</b>        |         |
| Charges for breaking a term                | 2%      |
| <b>Term deposits (10 – 12 months)</b>      |         |
| Charges for breaking a term                | 2%      |
| <b>Term deposits (13 – 15 months)</b>      |         |
| Charges for breaking a term                | 2%      |
| <b>Term deposits (16 – 18 months)</b>      |         |
| Charges for breaking a term                | 2%      |
| <b>Term deposits (18 months and above)</b> |         |
| Charges for breaking a term                | 2%      |

## FIRST FUNDING LOANS

|                          |          |
|--------------------------|----------|
| Facility fee on approval | 1.24%    |
| – Minimum                | P265.00  |
| – Maximum                | P3500.00 |

## FOREIGN EXCHANGE & TRADE – PERSONAL

| <b>Local &amp; International transfers</b> |                     |
|--|---------------------|
| Inward Local SWIFT bank transfer           | 0.34% of Pula value |
| - Minimum                                  | P32.72              |
| - Maximum                                  | P159.37             |
| Outward Local SWIFT bank transfer          | 0.32% of Pula value |
| - Minimum                                  | P65.44              |
| - Maximum                                  | P327.22             |
| International SWIFT bank transfer          | 0.32% of Pula value |
| - Minimum                                  | P95.20              |
| - Maximum                                  | P392.67             |
| Inward foreign transfers                   | 0.27% of Pula value |
| - Minimum                                  | P95.20              |
| - Maximum                                  | P356.98             |
| SWIFT cost                                 | P117.98             |

| <b>Foreign Exchange</b>         |                      |
|---------------------------------|----------------------|
| Purchases of foreign notes      | 3% of the Pula value |
| - Minimum                       | P16.70               |
| Sale of foreign notes           | 3% of the Pula value |
| - Minimum                       | P16.70               |
| Purchase – Travellers' cheques  | 0.26% of Pula value  |
| - Minimum                       | P59.49               |
| - Maximum                       | P594.96              |
| Sale – Travellers' cheques      | 2.65% of Pula value  |
| - Minimum                       | P60.06               |
| - Maximum                       | P600.62              |
| Sale of foreign drafts          | 0.26% of Pula value  |
| - Minimum                       | P60.06               |
| - Maximum                       | P600.62              |
| Purchase of foreign drafts      | 0.26% of Pula value  |
| - Minimum                       | P60.06               |
| - Maximum                       | P600.62              |
| <b>Guarantees</b>               |                      |
| Establishment                   | 1.12%                |
| every subsequent 6 month period | 0.55%                |
| Amendments Commission           | P200.00              |

## FOREIGN CURRENCY ACCOUNT SERVICES

### Account services fees currently are as follows:

|                                 |        |
|---------------------------------|--------|
| Deposits from FNB accounts      | Free   |
| Deposits of foreign cash        | 3.0%   |
| Interim Bank Statements         | P5.96  |
| Copies of Historical Statements | P23.80 |

### A Charge Will Be Levied On Deposits Of Travellers' Cheques & Foreign

#### Cheques as follows:

|                                 |       |         |
|---------------------------------|-------|---------|
| South African Rand              | (ZAR) | R83.25  |
| United States Dollars           | (USD) | \$29.72 |
| British Pounds                  | (GBP) | £17.86  |
| Euro                            | (EUR) | €23.80  |
| Pula                            | (BWP) | Free    |
| Withdrawals in Foreign currency |       | 3%      |
| Withdrawals in Pula             |       | Free    |

#### Charges For Dormant / Non- Active Accounts

|                       |       |         |
|-----------------------|-------|---------|
| South African Rand    | (ZAR) | R118.99 |
| United States Dollars | (USD) | \$29.72 |
| British Pounds        | (GBP) | £17.86  |
| Euro                  | (EUR) | €23.80  |

*(Only charged when account is reactivated or funds withdrawn from the account)*

#### Amendment Fee for Outgoing Payments

|                       |       |         |
|-----------------------|-------|---------|
| South African Rand    | (ZAR) | R95.17  |
| United States Dollars | (USD) | \$23.80 |
| British Pounds        | (GBP) | £11.91  |
| Euro                  | (EUR) | €17.86  |
| 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                | P95.20              |
| - Maximum                | P356.91             |

### South African Rand

|   |                 |
|---|-----------------|
| Transfers to other banks by SWIFT, telex or drafts, and Travellers' Cheques (per transaction) | 0.35% of amount |
| - Minimum   | R124.66         |
| - Maximum   | R566.63         |

### British Pound

|   |                 |
|---|-----------------|
| Transfers to other banks by SWIFT, telex or drafts, and Travellers' Cheques (per transaction) | 0.35% of amount |
| - Minimum   | £11.30          |
| - Maximum   | £45.30          |

### United States Dollars

|   |                 |
|---|-----------------|
| Transfers to other banks by SWIFT, telex or drafts, and Travellers' Cheques (per transaction) | 0.35% of amount |
| - Minimum   | \$13.58         |
| - Maximum   | \$56.66         |

### Euro

|   |                 |
|---|-----------------|
| Transfers to other banks by SWIFT, telex or drafts, and Travellers' Cheques (per transaction) | 0.35% of amount |
| - Minimum   | €4.54           |
| - Maximum   | €39.62          |

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

## CREDIT CARDS

### Card Fees

|   |             |
|---|-------------|
| Annual card fee - Firstcard                           | P130.89     |
| Additional authorised user                            | P130.89     |
| Annual card fee - Gold                                | P196.33     |
| Annual card fee - Platinum and Private Clients        | P222.60     |
| Charge back fee (if transaction is found to be valid) | P130.89     |
| Monthly statement                                     | <b>Free</b> |
| History statement - per instance                      | P32.75      |
| Interim statement                                     | P6.58       |
| ATM statement   | P1.93       |
| Replacement card for other than stolen,               | P90.10      |
| Lost and damaged cards                                | P101.13     |
| Application / Admin Fee                               | P89.24      |
| Balance enquiry at FNB ATM                            | P1.93       |

### Penalty Fees

|                                      |         |
|--------------------------------------|---------|
| Impound Card fee - Local             | P261.78 |
| Impound Card fee - International     | P392.67 |
| Impound Card Fee - Fax charges       | P20.22  |
| Impound Card fee introduction letter | P41.65  |
| Unpaid Cheque                        | P196.33 |
| Over the Limit Fee                   |         |
| - Maximum                            | 2.89%   |
| - Minimum                            | P87.45  |

### Transaction Fees

|   |                            |
|---|----------------------------|
| FNB ATM Withdrawal                        | P6.58                      |
| Non-FNB ATM Withdrawal - Local            | P9.47                      |
| Non-FNB ATM Withdrawal - International    | P45.78                     |
| Declined transaction                      | P3.96                      |
| FNB Branch over the counter withdrawal    | P32.75                     |
| Non FNB over the counter withdrawal       | P45.78                     |
| Budget / Consolidation of debt fee        | P90.10                     |
| International over the counter withdrawal | 2.34%                      |
| Minimum                                   | P59.49                     |
| Lost Card Protection Insurance            | P31.39                     |
| Credit Life Insurance                     | 0.16% of revolving balance |
| PIN Request                               | P36.24                     |
| Self Select PIN                           | <b>Free</b>                |
| Bank Cheque                               | P65.44                     |
| FNB Stop Order                            | P11.89                     |
| NON FNB Stop Order                        | P11.89                     |
| Balance enquiry at Non FNB ATM            | P3.93                      |
| International POS Purchase                | <b>Free</b>                |
| Local POS Purchase                        | <b>Free</b>                |

**Marketing & Communications**

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