

First National Bank of Botswana

Retail Tariff Guide of Frequently Used Services

Effective from 1 April 2022



(a) Accessibility Facilitation Charges	Charge (Pula)
(i) Cash Withdrawals	
Cash @ Till	P 2.60
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 28.40
(ii) FNB Branch	
Flat (Over The Counter withdrawal) + cash handling fee (per P100)	P 31.52 P 0.28
(iii) Card Purchases	
Card Purchases Local	Free
Card Purchases International	P 7.20
(iv) Linked Account Transfers	
FNB (Electronic) - ATM, Online, Cellphone, Tel. & Scheduled	P 3.75
FNB Branch	P 50.89
(v) Payments	
App Payment, ATM, Online Banking	P 3.85
Cell Payment (Other)	P 5.00
Internal Debit Order	P 3.85
External Debit Order	P 7.05
Cheque Payment	P 8.05
FNB Branch	P 6.80
Stop Payments - Branch	P 151.10
Stop order to other banks (International)	P 146.90
(vi) Scheduled Payment Related Fees	
Establishment and Amendment (App and Online Banking)	Free
Establishment (FNB Branch)	P 13.35
Amendment (FNB Branch)	P 3.75
(vii) Prepaid Purchases	
Airtime	Free
Electricity	P 2.35
(viii) Balance Enquiries	
Electronic (FNB ATM, Online Banking, Cellphone)	Free
Other Bank's ATM	P 6.10
POS	P 2.85
(ix) Statements	
Current Month E-mailed Statement	Free
Posted Statement	Free
Branch - Interim Bank statement	P 7.05
Historical Branch Statements	P 28.45
Cellphone Statements	P 2.10
Copies of Deposit Slips	P 28.30
Incomplete deposit slip	P 15.05
Additional Statements	
Daily	P 79.50
Weekly	P 26.50
Bi-Monthly	P 13.25
(x) Convenience and Value Adds	
Send Money using eWALLET	P 9.90
(xi) Payment Notifications	
E-mail	Free
SMS	P 0.25
Fax	P 3.10
(b) Investment / Intermediation Charges	
(i) Term Deposit	
*2% of the balance over the remaining period to maturity.	
Early redemption fees should not be deducted from the principal. In the minimum fee will default to the interest earned.	
Balances Penalty	
50.01-200.00	P 55.05
200.01-1,000.00	P 110.15
1,000.01-10,000.00	P 275.45
10,000.01-100,000.00	P 824.80
100,000.01-500,000	P 1,135.45
500,000.01+	Negotiable
(ii) Current Accounts	
Pay as You Use	
Monthly Account fee	
Smart	P 13.95
Gold	P 19.40
FNBy	P 7.85
FNBy NEXT	P 10.45
Unlimited/ Bundled Pricing	
Monthly Account fee	
Smart	P 39.20
Gold	P 72.80
Platinum	P 157.20
Private Clients	P 268.40
(iii) Savings Accounts	
Future Save	
Monthly Account Fees	P 6.25
Minimum Account Balance	P 100.00
Minimum Account Balance for Fee Rebate	P 103.50
Free Transactions	2 Free
Fee per Transaction thereafter	P 11.30
Future Forward	
Monthly Account Fees	P 0.00
Minimum Account Balance	P 50.00
Minimum Account Balance for Fee Rebate	N/A
Free Transactions	4 Free
Fee per Transaction thereafter	P 6.60
Poloko	
Monthly Account Fees	P 0.00
Minimum Account Balance	P 500.00
Minimum Account Balance for Fee Rebate	N/A
Free Transactions	1 Free
Fee per Transaction thereafter	P 36.00
Other Products Monthly Maintenance Fee	
Student	P 6.11
Islamic	P 19.40
Non-Resident	P 19.40
Free Banking	P 19.40
(iv) Deposits	
Cash Deposit at ATM	
ad val per P 100	P 0.42
Cash Deposit at Branch	
Flat fee	P 5.25

ad val per P 100	P 0.42
Cheque Deposit Branch and ATM	Free
(v) Foreign Currency Accounts - Personal	
Monthly maintenance	N/A
Violation of minimum balance	N/A
Monthly bank statements	Free
Interim bank statements	P 7.05
Copies of old bank statements	P 28.45
Over-the-counter cheque deposits	Free
Amendments (incoming SWIFT transfers)	
Amendments (outgoing SWIFT transfers)	
South Africa Rand (ZAR)	R 109.10
United States Dollars (USD)	\$27.25
British Pounds (GBP)	£13.60
Euro (EUR)	€ 20.95
Other***	
Deposit of foreign cash	3.19% of Pula value
- Minimum	P 19.40
Withdrawals in Foreign Currency	3.19% of Pula value
- Minimum	P 19.40
Withdrawals in Pula	Free
Incoming SWIFT transfers:	0.26% of Pula value
- Minimum	P 104.95
- Maximum	P 407.14
Transfer to other banks by SWIFT, Telex or drafts, and travellers cheques (per transaction)	
South Africa Rand:	0.36% of amount
- Minimum	R 134.36
- Maximum	R 610.71
British Pound:	0.35% of amount
- Minimum	£12.98
- Maximum	£52.41
United States Dollars:	0.36% of amount
- Minimum	\$15.27
- Maximum	\$65.14
Euro:	0.35% of amount
- Minimum	€ 5.19
- Maximum	€ 45.29
Foreign Currency Account Card Fees	
Annual Card Fee:	
South Africa Rand (ZAR)	R 125.00
United States Dollars (USD)	\$8.00
British Pounds (GBP)	£6.50
Euro (EUR)	€ 7.00
Card Purchases	Free
International ATM Withdrawal Fee	
South Africa Rand (ZAR)	R 38.00
United States Dollars (USD)	\$2.40
British Pounds (GBP)	£1.80
Euro (EUR)	€ 2.00
Balance Enquiries (International ATMs):	
South Africa Rand (ZAR)	R 8.00
United States Dollars (USD)	\$0.50
British Pounds (GBP)	£0.40
Euro (EUR)	€ 0.45
Card Replacement Fee:	
South Africa Rand (ZAR)	R 140.00
United States Dollars (USD)	\$9.00
British Pounds (GBP)	£7.00
Euro (EUR)	€ 8.00
Insufficient Funds at Point of Sale:	
South Africa Rand (ZAR)	R 7.00
United States Dollars (USD)	\$0.45
British Pounds (GBP)	£0.35
Euro (EUR)	€ 0.40
(c) Advances/Loans	
Personal Loans	
First Loans	
Application	P 68.21
Processing/Arrangement/facility Fee	1.27%
- Minimum	P 625.00
- Maximum	P 4,825.00
Early repayment penalty	Free
First Funding Easy Loan	
Processing/Arrangement/facility Fee	1.30%
- Minimum	P 295.00
- Maximum	P 3,925.00
Property Finance	
Tender letter/Agreement in principle	
- FNB Customers	P 27.10
- Non FNB Customers	P 67.15
Assessment fee	P 67.15
Copy of title deed requests	P 67.15
Copy of bond requests	P 67.15
Processing/Arrangement	1.10%
- Minimum	P 685.00
- Maximum	P 50,000.00
Wesbank	
Documentation fee (Loan processing)	0.86%
- Minimum	P 949.50
- Maximum	0.86%
Legal fees:	
- Repossessions release	P 138.50
- Handling fee for sold repossessions	P 650.00
- Storage and insurance per agreement	P 236.00
- Valuation fee	Third Party fees
- Cross border deals per agreement	P 2,540.00
- Document fee	P 1,885.00
- Arrears letter	P 13.60
- Statement copies sent to auditors	P 37.75
- Issuing of cheque for refund to non-fnb	P 37.75
- Issuing cheque for refund to fnb	Free
- Cross border authority letter	P 13.90
- Change of Ownership	P 13.90
- Final letter of settlement	P 13.90
- Faxing of copies of documentations	P 21.50
- Emailing of statements	Free
Overdrafts:	
Authorised facility arrangement	1.27%
- Minimum	P 673.00

- Maximum	P 50 892.86
Excess notice:	
- Minimum	P 43.50
- Maximum	P 106.00
Renewal of facility	1.14%
- Minimum	P 650.00
ITC enquiry	P 15.20
CRB	P 5.95
(vii) Credit Cards	
Joining - Application/Administration Fee	P 102.00
Annual Card Fees	
Low income (Firstcard)	P 146.90
Medium income (Gold card)	P 206.70
High income (Platinum card)	P 236.10
High income (Private Clients card)	P 255.00
Other:	
Additional Authorized User	P 146.90
Voucher retrieval per voucher already paid	P 0.00
Card Replacement Fee	P 94.55
Copy of history statement	P 34.60
Cash withdrawal:	
Own ATM	P 7.55
Other local ATM	P 10.75
International ATM	P 49.30
Declined transaction	P 4.30
Branch over the counter cash withdrawal:	
Own bank	P 35.65
Other local bank	P 0.00
International bank:	
- Minimum	P 66.10
- Maximum	2.54%
Point of Sale purchases:	
Own bank	Free
Other Local bank	Free
International bank	Free
Lost card protection insurance	P 35.65
Outstanding balance on credit card insurance	0.16% of revolving balance
Fee for where balance is Over the limit	
- Minimum	P 95.45
- Maximum	3.05%
Balance enquiry:	
Own ATM	Free
Other local ATM	P 4.30
International ATM	P 4.30
Interim bank statement	P 7.55
Impound credit card:	
International	P 0.00
Local	P 0.00
Introduction letter for international bank	
Other***	P 0.00
Monthly statement	Free
Impound card fee - Fax charges	P 0.00
Unpaid Cheque/Debit Order	P 225.00
FNB Stop order	P 13.60
NON FNB Stop order	P 13.60
Self select PIN	Free
(c) Trade Facilitation Charges	
(i) Foreign Exchange Charges	
Local SWIFT bank transfer Outwards	0.33% of Pula value
- Minimum	P 75.55
- Maximum	P 367.25
International SWIFT bank transfer	0.33% of Pula value
- Minimum	P 110.00
- Maximum	P 455.00
International SWIFT bank transfer (Online)	0.25% of Pula value
- Minimum	P 73.45
- Maximum	P 335.80
Purchase of foreign notes	3.10% of Pula value
- Minimum	P 19.40
Sale of foreign notes	3.10% of Pula value
- Minimum	P 19.40
- Maximum	3.10% of Pula value
Bills negotiated and returned unpaid	
- Foreign cheque	No charge
Inward SWIFT bank transfer	0.36%
- Minimum	P 38.30
- Maximum	P 188.85
Draft request to stop	
SWIFT cable cost	P 139.00
Other***	
Inward foreign transfers	0.27% of Pula value
- Minimum	P 101.25
- Maximum	P 419.75
(ii) Letters of Credit (inward - exports)	
Advising commission	P 272.80
Confirming commission - Half yearly charge	0.51% of the Pula value per 6 months opt
- Minimum	P 425.00
- Maximum	0.51% of the Pula value per 6 months opt
Negotiation of documents	
Amendments (other than extensions)	P 141.65
Cancellation - If approved by beneficiary	P 703.10
Extension of tenure	0.56% of the Pula value
- Minimum	P 435.50
- Maximum	0.56% of the Pula value
Document examination - Other**	
Payment and/or negotiation	0.25% of the Pula value
- Minimum	P 364.10
- Maximum	0.25% of the Pula value
(iii) Letters of Credit (outward - imports)	
Establishment of letter of credit (Sight) - Half yearly charge	0.56% of the Pula value
- Minimum	P 453.85
- Maximum	0.56% of the Pula value
Establishment of letter of credit (Standard) - Half yearly charge	0.56% of the Pula value
- Minimum	P 453.85
- Maximum	0.56% of the Pula value
Establishment of letter of credit (Deferred) - Half yearly charge	0.71% of the Pula value
- Minimum	P 440.75

- Maximum	0.71% of the Pula value
SWIFT cost on establishment (Cable costs)	
Extension or renewal of letter of credit	0.56% of the Pula value
- Minimum	P 482.70
- Maximum	0.56% of the Pula value
Increase of amount of letter of credit	0.59% of the Pula value
- Minimum	P 466.95
- Maximum	0.59% of the Pula value
Drawing commission on letter of credit	
- Minimum	P 77.65
- Maximum	0.26% of the Pula value
Amendment of letter of credit	P 139.55
Couriering of documents	P 120.15
Revolving and standby letter of credit	0.71% of the Pula value
- Minimum	P 498.40
- Maximum	0.71% of the Pula value
Cancellation - If approved by beneficiary	P 724.00
Document checking	P 535.15
Overseas bank charges are for the accounts of the applicant.	
All fees based on the Pula value of the exchange	
(iv) Foreign Bills (collection charges)	
Outward collection handling	P 125.90
Documentary bills	P 314.80
Clean bills	0.31%
Inward collection handling	P 94.40
Documentary bills	P 299.05
Extension after maturity	P 157.40
Cable charges	Prime + Margin
(v) Bonds/Guarantees/Indemnities	
Guarantees:	
Shipping guarantees (bill of lading Indemnities)	
Establishment	1.14%
Quarterly commission	0.61%
Increase of amounts	1.14%
Extension of tenure	1.14%
Minimum	P 503.70
Amendment	P 293.80
(vi) Property Guarantees:	
Establishment fee	1.18%
Subsequent	0.59%
Commission on guarantee	0.61%
Extension of tenure	1.18%
Minimum	1.18%
Amendment	P 498.40
Assessment fee	P 293.80
(vii) Other Guarantees:	
Establishment fee	1.20%
Other***	
Every subsequent 6 month period	0.61%
Amendments commission	P 234.11
(viii) Bonds:	
Performance/Tender Bonds	
Establishment:	1.21%
- Minimum	P 550.90
- Maximum	no max dependent on value of bond
Quarterly commission	n/a
Amendments commission	P 234.11
(d) Payment And Clearing Charges	
(i) Cheque Book Forms	
Standard cheque book:	
20 to 50 pages (40 Forms)	P 57.77
101 and above (200 Forms)	P 114.86
Vetting of Privately printed cheque books/forms	P 155.99
Issue of bank cheque-per cheque leaf:	P 78.35
(ii) Deposit Books	
20 to 50 pages	Free
50 to 100 pages	Free
101 and Above	Free
(iii) Account Services	
Certificate of Balance	P 64.00
Audited info provided	P 351.55
Paypal Withdrawal Service	1.68%
(iv) eWallet	
Withdrawal, Cashback@POS, @POS Purchase with Cashback	
1st transaction	Free
subsequent transactions	P 1.15
ewallet Reversal	
Electronic	P 2.25
Branch	P 11.00
Pre Paid purchases	
Airtime	Free
Electricity	P 2.35
Balance enquiry	Free
Monthly fee	Free
Dormancy fee	P 0.00
(v) Penalty/Other Fees	
Unpaid Cheque	P 280.00
Unpaid Debit Order	P 160.00
Honouring Fee (Charged per item in excess of your account limit)	P 75.00
Inward Unpaid Item	P 0.00
Deposit of Post-Dated Cheque	P 41.95
Card Replacement Fee - Chip and Pin	P 77.65
POS Declined Transaction Fee	P 5.20
Failed Scheduled Transaction - Online/ Electronic	P 5.20
(e) Cash Plus	
eWallet Cash Out	
1st transaction	Free
Subsequent transactions	P 1.15
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
Cash Deposit into FNB Account	P 0.31 per P 100
Prepaid Electricity Purchase	Free
Prepaid Airtime Purchase	Free