

# First National Bank of Botswana Pricing Review

## Revised Tariff Guide of Frequently Used Services



Effective 01 September 2020. All prices are inclusive of VAT (12%)

### Retail Tariff Guide

(A) ACCESSIBILITY FACILITATION CHARGES		(iii) Savings Accounts		Copy of title deed requests		Bank Cheque		Documentary bills	
<b>(i) Cash Withdrawals</b>		<b>FUTURE SAVE</b>		P 64.00		P 75.00		P 285.00	
Cash @ Till	P 2.50	Monthly Account Fees	P 6.00	Copy of bond requests	P 64.00	Stop order	P 13.00	Extension after maturity	P 150.00
FNB ATM/ Cardless withdrawal / Mini ATM Cash Withdrawal	Up to P 500 = P 2.55 Above P 500 = P 5.00	Minimum Account Balance	P 100.00	Processing/Arrangement	1.08%	Self select PIN	Free	Cable charges	Prime + Margin
Other Banks ATM	Up to P 500 = P 7.55 Above P 500 = P 10.00	Minimum Account Balance for Fee Rebate	P 103.50	- Minimum	P 653.89				
International ATM Withdrawal (Cash Advance)	P 27.10	Free Transactions	2 Free	- Maximum	P 100,000.00				
<b>(ii) FNB Branch</b>		Fee per Transaction thereafter	P 11.10	<b>Penalty Fees:</b>					
Flat (Over The Counter withdrawal)	P 30.00	<b>FUTURE FORWARD</b>		unpaid cheque		NA			
Cash handling fee (per P100)	P 0.27	Monthly Account Fees	NA	<b>WesBank</b>					
<b>(iii) Debit Card Purchases</b>		Minimum Account Balance	P 50.00	Documentation fee (Loan processing)	0.85%				
Card Purchases Local	Free	Minimum Account Balance for Fee Rebate	NA	- Minimum	P 905.00				
Card Purchases International	P 6.90	Free Transactions	4 Free	- Maximum	0.85%				
<b>(iv) Internet Banking</b>		Fee per Transaction thereafter	P 6.30	<b>Legal fees:</b>					
Outward telegraphic transfers - RTGS	P 58.50	<b>POLOKO</b>		Repossessions release	P 132.00				
Detailed balance enquiries	P 6.20	Monthly Account Fees	NA	Handling fee for sold repossessions	P 621.00				
<b>(v) Linked Account Transfers</b>		Minimum Account Balance	P 500.00	Storage and insurance per agreement	P 225.50				
FNB (Electronic) - ATM, Online, Cellphone, Tel. & Scheduled	P 3.60	Minimum Account Balance for Fee Rebate	NA	Valuation fee	Third Party fees				
FNB Branch	P 50.00	Free Transactions	1 Free	Cross border deals per agreement	P 2,425.00				
<b>(vi) Payments</b>		Fee per Transaction thereafter	P 35.00	Document fee	P 1,800.00				
App Payment, ATM, Online Banking	P 3.70	<b>OTHER PRODUCTS MONTHLY MAINTENANCE FEE</b>		Arrears letter	P 13.00				
Cell Payment (Other)	P 4.80	Islamic	P 18.50	Statement copies sent to auditors	P 36.00				
Internal Debit Order	P 3.70	Non-Resident	P 18.50	Issuing of cheque for refund to non-FNB	P 36.00				
External Debit Order	P 6.75	Free Banking	P 18.50	Issuing cheque for refund to FNB	Free				
Cheque Payment	P 7.70	<b>(iv) Deposits</b>		Cross border authority letter	P 13.25				
FNB Branch	P 6.50	<b>Cash Deposit at ATM</b>		Change of Ownership	P 13.25				
Stop Payments - Branch	P 144.00	ad val per P 100		Final letter of settlement	P 13.25				
Stop order to other banks (International)	P 140.00	ad val per P 100		Faxing of copies of documentations	P 20.50				
<b>(vii) Scheduled Payment Related Fees</b>		ad val per P 100		Emailing of statements	Free				
Establishment and Amendment (App and Online Banking) Free		Cheque Deposit Branch and ATM	Free	<b>Overdrafts:</b>					
Establishment (FNB Branch)	P 12.75	<b>(v) Foreign Currency Accounts - Personal</b>		Authorised facility arrangement	1.25%				
Amendment (FNB Branch)	P 3.60	Monthly maintenance	Free	- Minimum	P 641.49				
<b>(viii) Prepaid Purchases</b>		Minimum Account Balance	Free	- Maximum	P 50,000.00				
Airtime	Free	Monthly bank statements	Free	<b>Excess notice:</b>					
Electricity	P 2.25	Interim bank statements	P 6.75	- Minimum	P 41.50				
<b>(ix) Balance Enquiries</b>		Copies of old bank statements	P 27.15	- Maximum	P 101.23				
Electronic (FNB ATM, Online Banking, Cellphone)	Free	Over-the-counter cheque deposits	Free	<b>Renewal of facility</b>					
Other Bank's ATM	P 5.85	<b>Dormant account charges</b>		- Minimum	P 619.80				
POS	P 2.75	South Africa Rand (ZAR)	R 126.50	<b>ITC enquiry</b>					
<b>(x) Statements</b>		United States Dollars (USD)	\$ 31.50	CRB	P 5.68				
Branch Interim Bank Statement	P 7.40	British Pounds (GBP)	£ 19.00	<b>(vii) Credit Cards</b>					
Current Month E-mailed Statement	Free	Euro (EUR)	€ 25.00	Joining - Application/ Administration Fee	P 97.50				
Posted Statement	Free	<b>Amendments (Incoming SWIFT transfers)</b>		ANNUAL CARD FEES					
Provisional Statements	P 6.75	South Africa Rand (ZAR)	R 104.00	Classic Card	P 140.00				
Historical Branch Statements	P 27.15	United States Dollars (USD)	\$ 26.00	Gold card	P 197.00				
Cellphone Statements	P 2.00	British Pounds (GBP)	£ 13.00	Platinum card	P 225.00				
Copies of Deposit Slips	P 27.00	Euro (EUR)	€ 20.00	Private Clients card	P 243.00				
Incomplete deposit slip	P 14.35	<b>Other ***</b>		<b>Other:</b>					
<b>Additional Statements</b>		Deposit of foreign cash	3.30% of amount	Additional Authorized User	P 140.00				
Daily	P 75.80	Withdrawals in Foreign Currency	3.30% of amount	Voucher retrieval per voucher already paid	NA				
Weekly	P 25.30	Withdrawals in Pula	Free	Card replacement Fee	P 90.10				
Bi-Monthly	P 12.65	Incoming SWIFT transfers:	0.26% of Pula value	Card Replacement Fee When Expired	Free				
<b>(xi) Convenience and Value Adds</b>		- Minimum	P 100.00	Branch Copy of history statement	P 33.00				
Send Money using eWallet	P 9.65	- Maximum	P 400.00	<b>Cash withdrawal:</b>					
<b>(xii) Payment Notifications</b>		<b>Transfer to other banks by SWIFT, Telex or drafts, &amp; travellers cheques (per transaction)</b>		Own ATM	P 7.20				
E-mail	Free	South African Rand:	0.35% of amount	Other local ATM	P 10.25				
SMS	P 0.25	- Minimum	R 132.00	International ATM	P 47.00				
Fax	P 2.99	- Maximum	R 600.00	Declined transaction	NA				
<b>(B) INVESTMENT / INTERMEDIATION CHARGES</b>		British Pound:	0.35% of amount	<b>Branch over the counter cash withdrawal:</b>					
<b>(i) Term Deposits - Consumer</b>		- Minimum	£ 12.75	Own bank	P 34.00				
*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 Balances Penalty		- Maximum	£ 51.50	Other local bank	NA				
50.01-200.00	P 52.50	United States Dollars:	0.35% of amount	International bank:					
200.01-1,000.00	P 105.00	- Minimum	\$ 15.00	- Minimum	P 63.00				
1,000.01-10,000.00	P 262.50	- Maximum	\$ 64.00	- Maximum	2.50%				
10,000.01-100,000.00	P 786.00	Euro:	0.35% of amount	<b>Point of Sale purchases:</b>					
100,000.01-500,000	P 1,082.00	- Minimum	€ 5.10	Own bank	Free				
500,000.01+	Negotiable	- Maximum	€ 44.50	Other Local bank	Free				
<b>(ii) Current Accounts</b>		Note: All fees are based on Pula value of the exchange and are inclusive of VAT at 12%		International bank	Free				
<b>Pay-As-You-Use (PAYU)</b>		<b>(vi) Advances/Loans</b>		Lost card protection insurance (Annual)	P 34.00				
<b>Monthly Account fee</b>		<b>Personal Loans: First Loans</b>		Outstanding balance on credit card insurance	0.16% of revolving balance				
Smart	P 13.30	Application	P 65.00	<b>Fee for where balance is Over the limit</b>					
Gold	P 18.50	Processing/Arrangement/facility Fee	1.25%	- Minimum	P 91.00				
FNBy	P 7.50	- Minimum	P 600.00	- Maximum	3.00%				
FNBy NEXT	P 10.00	- Maximum	P 4,600.00	<b>Balance enquiry:</b>					
<b>Bundled Pricing</b>		Insurance administration	Free	Own ATM	P 0.00				
<b>Monthly Account fee</b>		Early repayment penalty	Free	Other local ATM	P 4.10				
Smart	P 36.00	<b>First Funding Easy Loan</b>		International ATM	P 4.10				
Gold	P 66.90	Processing/Arrangement/facility Fee	1.28%	Interim bank statement	P 7.20				
Platinum	P 146.00	- Minimum	P 283.33	<b>Impound credit card:</b>					
Private Clients	P 250.00	- Maximum	P 3,742.04	Mini statement	P 2.00				
		Home Loans		International	NA				
		Tender letter/Agreement in principle		Local	NA				
		FNB Customers	P 25.83	Introduction letter for international bank	NA				
		Non FNB Customers	P 64.00	<b>Other***</b>					
		Assessment fee	P 64.00	Monthly statement	Free				
				Impound card fee - Fax charges	NA				
				Unpaid Cheque/Debit Order	P 215.00				
				<b>(C) TRADE FACILITATION CHARGES</b>					
				<b>(i) Foreign Exchange Charges</b>					
				Local SWIFT bank transfer Outwards	0.32% of Pula value				
				- Minimum	P 72.00				
				- Maximum	P 350.00				
				International SWIFT bank transfer	0.32% of Pula value				
				- Minimum	P 105.00				
				- Maximum	P 435.00				
				International SWIFT bank transfer (Online)	0.25% of Pula value				
				- Minimum	P 70.00				
				- Maximum	P 320.00				
				Purchase of foreign notes	3% of Pula value				
				- Minimum	P 18.50				
				- Maximum	P 18.50				
				Sale of foreign notes	3% of Pula value				
				- Minimum	P 18.50				
				- Maximum	P 62.50				
				<b>Bills negotiated and returned unpaid</b>					
				Foreign cheque	NA				
				Inward SWIFT bank transfer	0.35% of Pula Value				
				- Minimum	P 36.50				
				- Maximum	P 180.00				
				Draft request to stop	NA				
				SWIFT cable cost	P 132.50				
				<b>Other***</b>					
				Inward foreign transfers	0.27% of Pula value				
				- Minimum	P 96.50				
				- Maximum	P 400.00				
				<b>(ii) Letters of Credit (inward - exports)</b>					
				Advising commission	P 260.00				
				Confirming commission - Half yearly charge	0.5% of Pula value per 6 months opt				
				- Minimum	P 405.00				
				- Maximum	P 8,150.00				
				<b>Negotiation of documents</b>					
				Amendments (other than extensions)	P 135.00				
				Cancellation - If approved by beneficiary	P 670.00				
				Extension of tenure	0.55% of Pula value				
				- Minimum	P 415.00				
				- Maximum	P 5,950.00				
				<b>Document examination</b>					
				<b>Other**</b>					
				Payment and /or negotiation	0.25% of Pula value				
				- Minimum	P 347.00				
				- Maximum	P 8,400.00				
				<b>(iii) Letters of Credit (Outward - imports)</b>					
				Establishment of letter of credit (Sight) - Half yearly charge	0.55% of Pula value				
				- Minimum	P 432.50				
				- Maximum	P 8,450.00				
				Establishment of letter of credit (Standard) - Half yearly charge	0.55% of Pula value				
				- Minimum	P 432.50				
				- Maximum	P 8,450.00				
				Establishment of letter of credit (Deferred) - Half yearly charge	0.70% of Pula value				
				- Minimum	P 420.00				
				- Maximum	P 8,350.00				
				SWIFT cost on establishment (Cable costs)	P 133.00				
				Extension or renewal of letter of credit	0.55% of Pula value				
				- Minimum	P 460.00				
				- Maximum	P 5,800.00				
				Increase of amount of letter of credit	0.58% of Pula value				
				- Minimum	P 445.00				
				- Maximum	P 7,600.00				
				Drawing commission on letter of credit	0.26% of Pula value				
				- Minimum	P 74.00				
				- Maximum	P 445.00				
				Amendment of letter of credit	P 133.00				
				Couriering of documents	P 114.50				
				Revolving and standby letter of credit	0.70% of Pula value				
				- Minimum	P 475.00				
				- Maximum	P 8,450.00				
				Cancellation - If approved by beneficiary	P 690.00				
				Document checking	P 510.00				
				Overseas bank charges are for the accounts of the applicant.					
				All fees based on the Pula value of the exchange					
				<b>(iv) Foreign Bills (collection charges)</b>					
				Outward collection handling	P 120.00				
				Documentary bills	P 300.00				
				Clean bills	0.30%				
				Inward collection handling	P 90.00				
				<b>(v) Bonds/Guarantees/Indemnities</b>					
				<b>Guarantees:</b>					
				Shipping guarantees (bill of lading Indemnities)					
				Establishment	1.12%				
				Quarterly commission	0.60%				
				Increase of amounts	1.12%				
				Extension of tenure	1.12%				
				- Minimum	P 480.00				
				Amendment	P 280.00				
				<b>(vi) Property Guarantees:</b>					
				Establishment fee	1.16%				
				Subsequent	0.58%				
				Commission on guarantee	0.60%				
				Extension of tenure	1.16%				
				- Minimum	1.16%				
				Amendment	P 475.00				
				Assessment fee	P 280.00				
				<b>(vii) Other Guarantees:</b>					
				Establishment fee	1.18%				
				<b>Other***</b>					
				Every subsequent 6 month period	0.60%				
				Amendments commission	P 230.00				
				<b>(viii) Bonds:</b>					
				<b>Performance/Tender Bonds&lt;/</b>					