


Pricing Guide Personal 2017

Effective from 12th November 2017



FNB

First National Bank

how can we help you? 



A photograph of two women in a retail setting. The woman on the left is wearing a bright orange sleeveless top and has purple lipstick. The woman on the right is wearing a white dress with a ruffled shoulder and has purple lipstick. They are both looking at a smartphone held by the woman in white. A brown paper shopping bag with yellow handles is visible in the foreground. The background is blurred, showing what appears to be a store interior.

Introduction

We would like to help you make the most of your money. This pricing guide will help you understand how your bank fees are charged and which banking services you can enjoy for free.

If you would like to know more about your account fees or need any other information, please visit your nearest FNB Branch or call 395 9881.

a) ACCESSIBILITY FACILITATION CHARGES	
Cash Withdrawals	
Cash at Till	P 2.42
FNB ATM/ Cardless withdrawal	"P0.60 per P100 (Max P6.00)"
Mini ATM Cash Withdrawal	"P0.60 per P100 (Max P6.00)"
Other Banks ATM	"P4.00 + P0.60 per P100 (Max P8.00)"
International ATM Withdrawal	P 25.50
FNB Branch Withdrawals	
Withdrawal Fee (Flat)	P 29.00
Cash handling fee (per P100)	P 0.25
International Branch Withdrawal	P 67.73
Card Purchases	
Card Purchases Local	P 1.15
Card Purchases International	P 6.55
Online Banking	
Outward telegraphic transfers - RTGS	P 55.00
Detailed balance enquiries	P 6.10
Linked Account Transfers	
FNB (Electronic) - ATM, Online Banking, Cellphone Banking, Tel.	P 3.40
Scheduled Transfer	P 4.70
FNB Branch	P 47.64
Payments	
Banking App Payment	P 3.52
Payment at ATM	P 3.52
Cellphone Banking (Student)	P 4.35
Cellphone Banking (Other)	P 4.81
Online Banking Payment	P 3.52
Internal Debit Order	P 6.17
External Debit Order	P 6.39
Cheque Payment	P 7.21
FNB Branch Payment	P 6.15
Stop Payments - Online Banking	N/A
Stop Payments - Branch	P 135.00
Stop order to other banks (International)	P 135.13
Issue of Bank cheque per leaf	P 72.35
Scheduled Payment Related Fees	
Establishment and Amendment (Online Banking)	Free
Establishment Fee (FNB Branch)	P 12.20
Amendment Fee (FNB Branch)	P 3.64
Prepaid Purchases	
Airtime	Free
Electricity	P 2.15

Balance Enquiries	
Electronic (FNB ATM, Cellphone Banking, Banking App)	Free
Other Bank's ATM	P 5.57
POS	P 2.64
Branch - Interim Bank statement	P 7.00
Statements	
Current Month E-mailed Statement	Free
Posted Statement	Free
Provisional Statements	P 6.40
Historical Branch Statements	P 25.50
Cellphone Banking Statements	P 1.98
Copies of Deposit Slips	P 25.50
Incomplete deposit slip	P 13.50
FNB ATM Mini Statement	P 1.98
Additional Statements	
Daily	P 71.40
Weekly	P 23.80
Bi-Monthly	P 11.92
Payment Notifications	
E-mail	Free
SMS	P 0.24
Fax	P 2.82

b) INVESTMENT / INTERMEDIATION CHARGES

TERM DEPOSITS - Consumer

*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 minimum fee will default to the interest earned.

Balances	Maximum
Penalty	
50.01-200.00	P 51.00
200.01-1,000.00	P 102.00
1,000.01-10,000.00	P 255.00
10,000.01-100,000.00	P 764.00
100,000.01-500,000	P 1,018.00
500,000.01+	Negotiable.
CURRENT ACCOUNTS	
Pay As You Use (PAYU)	
Monthly Account fee	
Smart	P 12.45
Gold	P 12.88
Premier	P 12.88
Private Clients	Discontinued
Bundled Pricing	
Monthly Account fee	
Smart	P 34.50
Gold	P 64.27
Premier	P 133.91
Private Clients	P 235.67

SAVINGS ACCOUNTS	
FUTURE SAVE	
Monthly Account Fees	P 6.00
Minimum Account Balance	P 100.00
Minimum Account Balance for Fee Rebate	P 103.50
Free Transactions per month	2 Free
Fee per Transaction thereafter (Branch / ATM, Cash Withdrawal, Swipe, etc)	P 10.70
FUTURE FORWARD	
Monthly Account Fees	P 0.00
Minimum Account Balance	P 50.00
Minimum Account Balance for Fee Rebate	N/A
Free Transactions per month	4 Free
Fee per Transaction thereafter (Branch / ATM, Cash Withdrawal, Swipe, etc)	P 6.08
POLOKO	
Monthly Account Fees	P 0.00
Minimum Account Balance	P 500.00
Minimum Account Balance for Fee Rebate	N/A
Free Transactions per month	1 Free
Fee per Transaction thereafter (Branch / ATM, Cash Withdrawal, Swipe, etc)	P 34.00
OTHER PRODUCTS MONTHLY MAINTENANCE FEE	
Student	P 6.00
Staff	P 0.00
Islamic	P 11.18
Non-Resident	P 10.97
Free Banking	P 12.44

DEPOSITS	
Cash Deposit at ATM With Deposits	
Rounded per P100	P 0.40 per P100
Cash Deposit at Branch	
Rounded per P100	P 0.40 per P100
Minimum	P 5.00
Cheque Deposit at Branch and ATM	Free
ENC Upliftment Fee	P 103.00
Foreign Currency Accounts - Personal	
Monthly maintenance	N/A
Violation of minimum balance	N/A
Monthly bank statements	Free
Interim bank statements	P 6.39
Copies of old bank statements	P 25.50
Over-the-counter cash withdrawal	P 3.20
Over-the-counter cash deposits	P 3.20
Over-the-counter cheque deposits	Free
Deposit of Travellers Cheque and drafts	
South African Rand (ZAR)	R 88.50
United States Dollars (USD)	\$ 31.50
British Pounds (GBP)	£ 19.00
Euro (EUR)	€ 25.50
Pula (BWP)	Free
Dormant account charges	
South Africa Rand (ZAR)	R 123.15
United States Dollars (USD)	\$ 30.76
British Pounds (GBP)	£ 18.49
Euro (EUR)	€ 24.63
Amendments (incoming SWIFT transfers)	
Amendments (outgoing SWIFT transfers)	
South Africa Rand (ZAR)	R 101.50
United States Dollars (USD)	\$ 25.50
British Pounds (GBP)	£ 12.50
Euro (EUR)	€ 19.00
Other ***	
Deposit of foreign cash	3.30%
Withdrawals in Foreign Currency	3.30%
Withdrawals in Pula	Free
Incoming SWIFT transfers:	0.26% of Pula value
- Minimum	P 98.53
- Maximum	P 380.50
Transfer to other banks by SWIFT, Telex or drafts, and travellers cheques (per transaction)	
South Africa Rand (ZAR):	0.35% of amount
- Minimum	R 129.02
- Maximum	R 586.45
British Pound (GBP):	0.35% of amount
- Minimum	£ 12.00
- Maximum	£ 48.50
United States Dollars (USD):	0.35% of amount
- Minimum	\$ 14.50
- Maximum	\$ 60.40
Euro (EUR):	0.35% of amount
- Minimum	€ 4.85
- Maximum	€ 42.20
Note: All fees are based on Pula value of the exchange and are inclusive of VAT at 12%.	

Advances/Loans	
Personal Loans: First Loans	
Application	P 63.00
Processing/Arrangement/facility Fee	1.25%
- Minimum	P 594.00
- Maximum	P 4,506.25
Insurance administration	Free
Early repayment penalty	Free
First Funding Easy Loan	
Processing/Arrangement/facility Fee	1.28%
- Minimum	P 274.28
- Maximum	P 3,622.50
Property Finance	
Tender letter/Agreement in principle	
- FNB Customers	P 25.00
- Non FNB Customers	P 62.00
- FNB Commercial	P 125.00
- Non FNB Commercial	P 150.00
Assessment fee	P 62.00
Copy of title deed requests	P 62.00
Copy of bond requests	P 62.00
Processing/Arrangement	1.05%
- Minimum	P 633.00
- Maximum	P 100,000.00
WesBank	
Documentation fee (Loan processing)	0.85%
- Minimum	P 851.63
- Maximum	N/A
Facility fee	
- Minimum	N/A
- Maximum	N/A
Penalty Fees:	
- unpaid cheque	P 187.36
- local collections	N/A
- international collections	N/A
- local repossessions	N/A
- international repossessions	N/A
Legal fees:	
- repossessions release	P 124.90
- handling fee for sold repossessions	P 603.41
- storage and insurance per agreement	P 219.42
- valuation fee (3rd party fees)	
- cross border deals per agreement	P 2,271.00
- document fee	P 1,703.25
- arrears letter	P 12.49
- Statement copies sent to auditors	P 34.06
- issuing of cheque for refund to Non-FNB	P 34.06
- issuing cheque for refund to FNB	Free
- cross border authority letter	P 12.49
- Change of Ownership	P 12.49
- Final letter of settlement	P 12.49
- faxing of copies of documentations	P 19.30
- emailing of statements	Free

Overdrafts:	
Authorised facility arrangement	1.25%
- Minimum	P 621.00
- Maximum	P 50,000.00
Excess notice:	
- Minimum	P 40.00
- Maximum	P 98.00
Renewal of facility	
- Minimum	1.12%
	P 600.00
ITC enquiry	
	P 14.00
Credit Reference Bureau (CRB)	
	P 5.50
Credit Cards	
Joining – Application/Administration Fee	P 95.00
ANNUAL CARD FEE	
Classic card	P140.00
Gold card	P196.33
Platinum card	P222.60
Private Clients card	P237.00
Other:	
Additional Authorized User	P 140.00
Voucher retrieval per voucher already paid	P 135.47
Lost card/replacement Fee	P 90.10
Replacement fee other than stolen	P 90.10
Copy of history statement	P 32.75
Cash withdrawal:	
Own ATM	P 7.00
Other local ATM	P 10.00
International ATM	P 45.78
Declined transaction	P 3.96
Branch over the counter cash withdrawal:	
Own bank	P 33.90
Other local bank	P 45.78
International bank:	
- Minimum	P 61.57
- Maximum	2.50%
Point of Sale purchases:	
Own bank	Free
Other Local bank	Free
International bank	Free
Lost card protection insurance	P 33.50
Outstanding balance on credit card insurance	0.16% of revolving balance
PIN replacement Fee	P 34.00
Fee for where balance is Over the limit	
- Minimum	P 90.51
- Maximum	3.00%

Balance enquiry:	
Own ATM	P 1.93
Other local ATM	P 3.93
International ATM	P 3.93
Interim bank statement	P 7.00
Mini-statement at ATM	P 1.93
Impound credit card:	
International	P 406.41
Local	P 270.94
Introduction letter for international bank	P 43.11
Other***	
Monthly statement	Free
Impound card fee – Fax charges	P 21.50
Unpaid cheque	P 209.00
Bank Cheque	P 70.00
FNB Stop order	P 12.70
NON FNB Stop order	P 12.70
Self select PIN	Free

c) TRADE FACILITATION CHARGES

Foreign Exchange Charges

Local SWIFT bank transfer Outwards	0.32% of Pula value
- Minimum	P 69.50
- Maximum	P 337.00
International SWIFT bank transfer	0.32% of Pula value
- Minimum	P 101.50
- Maximum	P 418.50
Purchase of foreign notes	3% of Pula value
- Minimum	P 17.80
Sale of foreign notes	3% of Pula value
- Minimum	P 17.80
Purchase of travellers cheques	0.26% of Pula value
- Minimum	P 59.49
- Maximum	P 615.78
Purchase of foreign draft	0.26% of Pula value
- Minimum	P 60.06
- Maximum	P 600.62
Sale of foreign draft	0.26% of Pula value
- Minimum	P 62.15
- Maximum	P 600.62
Bills negotiated and returned unpaid	
Foreign draft	No charge
Foreign cheque	No charge
Inward SWIFT bank transfer	0.35%
- Minimum	P 34.80
- Maximum	P 169.90
Draft request to stop	
SWIFT cable cost	P 125.50
Other***	
Inward foreign transfers	0.27% of Pula value
- Minimum	P 95.20
- Maximum	P 380.50

Letters of Credit (inward - exports)	
Advising commission	P 249.20
Confirming commission - Half yearly charge	0.5% of the Pula value per 6 months opt
- Minimum	P 380.50
- Maximum	P 7,642.50
Negotiation of documents	
Amendments (other than extensions)	P 126.80
Cancellation - If approved by beneficiary	P 654.44
Extension of tenure	0.55% of the Pula value
- Minimum	P 409.03
- Maximum	P 5,650.00
Document examination	
Other**	
Payment and /or negotiation	0.25% of the Pula value
- Minimum	P 338.67
- Maximum	P 7,910.00
Letters of Credit (Outward - imports)	
Establishment of letter of credit (Sight)	
- Half yearly charge	0.55% of Pula value
- Minimum	P 420.44
- Maximum	P 7,910.00
Establishment of letter of credit (Standard)	
- Half yearly charge	0.55% of Pula value
- Minimum	P 420.44
- Maximum	P 7,910.00
Establishment of letter of credit (Deferred)	
- Half yearly charge	0.70% of Pula value
- Minimum	P 411.25
- Maximum	P 7,910.00
SWIFT cost on establishment (Cable costs)	P 125.70
Extension or renewal of letter of credit	0.55% of the Pula value
- Minimum	P 436.00
- Maximum	P 5,459.00
Increase of amount of letter of credit	0.58% of the Pula value
- Minimum	P 435.16
- Maximum	P 7,420.00
Drawing commission on letter of credit	0.26% of Pula value
- Minimum	P 69.70
- Maximum	P 418.60
Amendment of letter of credit	P 125.70
Couriering of documents	P 107.80
Revolving and standby letter of credit	.070% of the Pula value
- Minimum	P 448.20
- Maximum	P 7,910.00
Cancellation - If approved by beneficiary	P 674.00
Document checking	P 500.00

Overseas bank charges are for the accounts of the applicant.

*All fees based on the Pula value of the exchange

Foreign Bills (collection charges)	
Outward collection handling	P 113.00
Documentary bills	P 282.50
Clean bills	0.29%
Inward collection handling	P 84.75
Documentary bills	P 269.50
Extension after maturity	P 141.25
Cable charges	Prime + Margin
Bonds/Guarantees/Indemnities	
Guarantees:	
Shipping guarantees (bill of lading Indemnities)	
Establishment	1.12%
Quarterly commission	0.58%
Increase of amounts	1.12%
Extension of tenure	1.12%
Minimum	P 466.40
Amendment	P 274.28
Property Guarantees	
Establishment fee	1.12%
Subsequent	0.56%
Commission on guarantee	0.58%
Extension of tenure	1.16%
Minimum	1.16%
Amendment	P 466.40
Assessment fee	P 274.28
Other Guarantees	
Establishment fee	1.18%
Other***	
Every subsequent 6 month period	0.60%
Amendments commission	P 218.30
Bonds	
Performance/Tender Bonds	
Establishment:	1.15%
- Minimum	P 497.20
- Maximum	no max dependent on value of bond
Quarterly commission	N/A

d) PAYMENT AND CLEARING CHARGES	
Cheque Book Forms	
Standard cheque book:	
20 to 50 pages	P 10.71
Special cheque book:	
20 to 50 pages	P 13.00
Vetting of Privately printed cheque books/forms	P 140.00
Deposit Books	
20 to 50 pages	Free
50 to 100 pages	Free
101 and Above	Free
Account Services	
Certificate of Balance	P 59.49
Audited info provided	P 327.22
Stoppage of payment of a cheque	P 133.54
eWallet	
Send Money using eWallet	P 9.10
1st ATM withdrawal	Free
any subsequent ATM withdrawal	P 1.05
eWallet Reversal	
Electronic	P 2.05
Branch	P 10.00
Pre Paid purchases	
Airtime	Free
eWallet - Payment of bills	P 3.20
Balance enquiry	Free
Monthly fee	Free

Penalty/Other Fees	
Unpaid Cheque	
First 5	P 267.00
Thereafter	P 300.00
Unpaid Debit Orders (per item) - Branch	
First 5	P 152.00
Thereafter	P 182.00
Honouring Fee (Charged per item in excess of)	
First 2	P 121.40
Thereafter	P 146.62
Inward Unpaid Item	Free
Deposit of Post-Dated Cheque	P 38.23
Card Replacement Fee - Chip and Pin	P 70.00
Pin Replacement	P 28.33
Point of Sale (local) – other banks POS Device	P 1.20
FNB ATM Declined Transaction Fee	P 4.76
POS Declined Transaction Fee	P 4.93
Other Bank's ATM Declined Transaction Fee	P 4.76
International ATM Declined Transaction Fee	P 5.96
Failed Scheduled Transaction - Online/Electronic	P 4.93
e) OTHER CHARGES	
eBucks Rewards	
Dormancy fee	eB 7.50



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