

The bank that helps South Africans own homes

Get the help you need



FNB Home Loans Annual Pricing Guide

1 July 2023 - 30 June 2024

Easy, Aspire and Premier





Easy, Aspire and Premier Clients

Monthly Service Fee

New Customers	R69
Existing Customers	No change in fee*

New Home Loans

Once-off Initiation Fee	R6 037.50
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These fees are in accordance with the National Credit Act 34 of 2005 ('NCA') as applicable to your credit agreement.

The fees quoted are VAT inclusive.

The monthly service fee applicable to your home loan will be charged irrespective of the balance outstanding and will only cease when the bond is cancelled at the deeds office.

*Existing customers that enter into a new credit agreement will be charged a monthly service fee of R69.



Easy, Aspire and Premier Clients

Juristic entities (not falling within the ambit of the National Credit Act 34 of 2005) ('NCA')

Juristic person as defined in the NCA, includes a partnership, association or other body of persons, corporate or unincorporated, or a trust if:

- (a) there are three or more individual trustees; or
- (b) the trustee is itself a juristic person

Monthly Service Fee

New customers	R260*
Existing customers	No change in fee**

The fees quoted are VAT inclusive.

The monthly service fee applicable to your home loan will be charged irrespective of the balance outstanding and will only cease when the bond is cancelled at the deeds office.

*New customers that enter into a new credit agreement with effect from 1 July 2023 will be charged a monthly service fee of R260.

**Existing customers that entered into a new credit agreement with effect from 01 July 2023 will be charged a monthly service fee of R260.

Home Loan

Easy, Aspire and Premier Clients

Home loan solution created for your personal needs.

Rewards and benefits

- Up to 0.25% interest rate discount if you meet the main banked criteria*
- Get rewarded with up to R6 100 back in eBucks (when applying via any of the FNB internal sales channels)**
- Transfer additional funds into your account to save on interest
- Convenient access to additional funds available in your home loan account
- Earn eBucks points towards your reward level***

We are also proud to offer you FNB Islamic Residential Property Finance with similar value adds, rewards, benefits and pricing as an FNB customer. For more information contact the Islamic Suite on 087 57 867 86.



* Please refer to the website fnb.co.za to access the main banked rules which reflect the main banked criteria.

** The eBucks benefit on new home loan applications is calculated at 50% of your first successful home loan repayment and is capped at eB61 000.

*** Where reference is made to earn eBucks, please note that terms, conditions and earn rules apply.

Terms, Conditions and Product Rules apply.



First Home Finance

Easy, Aspire and Premier Clients

First Home Finance (formerly known as FLISP) is a once-off subsidy provided by the Department of Human Settlement to assist first-time qualifying home buyers to own homes. The approval is based on the National Housing Finance rules and approval of the subsidy by government.

How does it work?

First Home Finance can benefit the applicant as follows:

- The subsidy can be used as a deposit to cover any shortfall between the purchase price and the approved home loan amount
- If the subsidy is not used as a deposit, it can be used to reduce the initial home loan amount making the monthly repayment more affordable

What is the application process?

- Applicant identifies property, vacant serviced land (municipal services included) or development
- Signs an Offer to Purchase / Agreement of Sale for the residential property with the developer or seller
- Applicant to apply for financing of the property, vacant serviced land or development with the bank
- Bank assesses the application
- If approved, the bank grants an 'approval in principle letter' (AIP), this letter must accompany your application to the National Housing Finance Corporation (NHFC)
- Applicant completes First Home Finance forms, and submits the completed forms to the NHFC
- If the funds are approved, the NHFC will make payment directly to the home loan to reduce your monthly repayment

Subsidy Available (per income bands)

- This depends on the customers monthly income
- Monthly household gross income of between R 3 501 and R22 000 per month
- Subsidy ranges from R30 001 and R130 505

Contact Details

To apply for an FNB Home Loan

- Apply via nav» Home on the FNB App
- Call us on 087 730 1144
- Visit any of our branches

Private Clients and Private Wealth





Private Clients and Private Wealth

Pricing structure

Clients with credit agreements concluded prior to 1 June 2007, with a facility size of R500 000 or less

Monthly Service Fee	R5.75*
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Monthly Service Fee applies to NCA clients with credit agreements concluded between 1 June 2007 and 5 May 2016

Monthly Service Fee	R57.50*
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NCA clients with credit agreements concluded since 6 May 2016

Monthly Service Fee	R69
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Clients that fall within the ambit of the NCA

Once-off initiation fee on mortgage agreements	R6 037.50
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Once-off initiation fee on unsecured and secured credit facilities other than mortgage agreements (applies to clients that fall within the ambit of the NCA)	Up to R1 207.50
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The fees quoted are VAT inclusive.

The monthly service fee applicable to your home loan will be charged irrespective of the balance outstanding and will only cease when the bond is cancelled at the deeds office.

* Existing customers that enter into a new credit agreement will be charged a monthly service fee of R69.

Terms, Conditions and Product Rules apply.

First National Bank A division of FirstRand Bank Limited. An Authorised Financial Services and Credit Provider (NCRCP20).



Private Clients and Private Wealth

Juristic entities (not falling within the ambit of the National Credit Act 34 of 2005) ('NCA')

Juristic person as defined in the NCA, includes a partnership, association or other body of persons, corporate or unincorporated, or a trust if:

- (a) there are three or more individual trustees; or
- (b) the trustee is itself a juristic person

Pricing structure

Monthly service fee (applies to non-NCA clients as well as to clients with credit agreements concluded prior to 1 June 2007 with a facility greater than R500 000)

Monthly Service Fee	R260*
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Non-NCA clients with credit agreements concluded between 1 June 2007 and 28 February 2017

Monthly Service Fee	R210**
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Clients that do not fall within the ambit of the NCA

A once-off initiation fee will be charged on all mortgage agreements	R11 700***
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An initiation fee will be charged on all refinancing of mortgage agreements	R6 950
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A discretionary structuring fee may be charged on mortgage agreements (this is applicable to Single Facility and Structured Loans)
A structuring fee will be charged on all new and refinanced unsecured and secured credit facilities (this is only applicable to Securities Based Lending)

Non-NCA Juristic clients

Unpaid debit order fee - Single Facility® and Structured Loan	R200
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The fees quoted are VAT inclusive.

The monthly service fee applicable to your home loan will be charged irrespective of the balance outstanding and will only cease when the bond is cancelled at the deeds office.

* Existing customers on a monthly service fee of R240 or R245 will be charged a monthly service fee of R260 with effect from 1 July 2023. Only applicable to Single Facility®, Structured Loans and Securities Based Lending, not applicable to Wealth Home Loans.

* Wealth Home Loans customers on a monthly service fee of R240 or R245 that enter into a new credit agreement from 1 July 2023 will be charged a monthly service of R260.

* New customers that enter into a new credit agreement will be charged a monthly service fee of R260.

** Existing customers on a monthly service fee of R190 will be charged a monthly service fee of R210 with effect from 1 July 2023.

*** Fee not applicable to Securities Based Lending.

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Private Clients and Private Wealth

Home loan

A home loan solution created for your personal needs.

Rewards and benefits

- Up to 0.25% interest rate discount if you meet the main banked criteria*
- Get rewarded with up to R6 100 back in eBucks (when applying via any of the FNB internal sales channels)**
- Transfer additional funds into your home loan account to save on interest
- Convenient access to additional funds available in your home loan account
- Earn eBucks points towards your reward level***

Single Facility®

Convenient single account made up of your home loan and transactional account.

Rewards and benefits

- Up to 0.25% interest rate discount if you meet the main banked criteria*
- Get rewarded with up to R6 100 back in eBucks (when applying via any of the FNB internal sales channels)**
- No monthly lending fee on the transact bundle pricing option****
- Earn eBucks points towards your reward level***
- Personalised interest rate
- Immediate access to available funds in your account
- Consolidate debt into a single account
- Finance one or multiple properties

We are also proud to offer you FNB Islamic Residential Property Finance with similar value adds, rewards, benefits and pricing as an FNB customer. For more information contact the Islamic Suite on 0875786786

* Please refer to the website fnb.co.za to access the main banked rules which reflect the main banked criteria.

** The eBucks benefit on new home loan applications is calculated at 50% of your first successful home loan repayment and is capped at eB61 000. Terms, Conditions and Product rules apply.

*** Where reference is made to earn eBucks, please note that terms, conditions and earn rules apply.

****Applicable to Single Facility® individuals and joint bond holders. Not applicable to juristic account holders. To qualify for the waiving of the Single Facility® monthly lending fee, the Single Facility® account holder must be the owner of the property/properties that have been provided as security for the facility ("the mortgagor") and must have selected the FNB Private Clients/FNB Private Wealth Single Facility® Bundled pricing option. If there are two or more mortgagors, then only one of the mortgagors that is not the Single Facility® account holder must either have a FNB Private Clients/FNB Private Wealth Current Account or FNB Private Clients/FNB Private Wealth spouse or partner account. Should the Single Facility® account holder or the mortgagor fail to comply with this criteria, then the Single Facility® monthly lending fee will be charged. Should the Single Facility® account holder and/or the mortgagor remedy the non-compliance, then we may, at our discretion, waive the monthly lending fee. Single Facility® accounts in the name of trusts and juristic entities do not qualify for this benefit.

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Private Clients and Private Wealth

Private Clients Single Facility Transactional Fees	
FNB Private Clients Current Account/Single Facility Bundled pricing*	R450
FNB Private Clients Current Account for your spouse or partner**	R225
Pay-As-You-Use (PAYU) pricing option***	R130
Private Wealth Single Facility Transactional Fees	
FNB Private Wealth Current Account/Single Facility Bundled pricing*	R575
FNB Private Wealth Current Account for your spouse or partner**	R287.50
Pay-As-You-Use (PAYU) pricing option***	R130

* Applicable to Single Facility® individuals and joint bond holders. Not applicable to juristic account holders. To qualify for the waiving of the Single Facility® monthly lending fee, the Single Facility® account holder must be the owner of the property/properties that have been provided as security for the facility ("the mortgagor") and must have selected the FNB Private Clients/FNB Private Wealth Single Facility® Bundled pricing option. If there are two or more mortgagors, then only one of the mortgagors that is not the Single Facility® account holder must either have a FNB Private Clients/FNB Private Wealth Current Account or FNB Private Clients/FNB Private Wealth spousal or partner account. Should the Single Facility® account holder or the mortgagor fail to comply with this criteria, then the Single Facility® monthly lending fee will be charged. Should the Single Facility® account holder and/or the mortgagor remedy the non-compliance, then we may, at our discretion, waive the monthly lending fee. Single Facility® accounts in the name of trusts and juristic entities do not qualify for this benefit.

** In order to qualify for the waiver of the Securities Based Loan monthly service fee, the client must in addition to having an active Securities Based Loan, also hold either an active FNB Private Clients/FNB Private Wealth Cheque Account, FNB Private Clients/FNB Private Wealth Fusion account or a FNB Private Clients/FNB Private Wealth Single Facility® of which must be on a bundled pricing option. Should the client fail to comply with this, the Securities Based Loan monthly service fee will immediately be charged to the client's account. Should the client remedy any non-compliance to the Bank's satisfaction, the Bank, may at its sole discretion, elect to waive the future monthly service fee. This benefit does not apply to trusts and other juristic entities.

** To qualify for the waiver of the Secured Revolving Facility monthly service fee, the FNB Private Clients/FNB Private Wealth Cheque Account or the FNB Fusion Private Clients Account that is linked to the Secured Revolving Facility must be on a bundled pricing option. Should the client fail to comply with this criteria, then the Secured Revolving Facility monthly service fee will immediately be charged to the client's account. Should the client remedy the non-compliance, then the Bank may at its sole discretion, elect to waive the future monthly service fee.

*** Only one spouse per main account holder. The account must be linked to a main account or standard pricing will apply.

*** The Pay-As-You-Use pricing option is only available on Single Facility®. On this pricing option you are charged a monthly service fee and for each transaction at the applicable fee.

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Private Clients and Private Wealth

Structured Loan

An individual account for your property portfolio and assets such as cash, listed shares, unit trusts and local cash investments.

Rewards and benefits

- Up to 0.25% interest rate discount if you meet the main banked criteria*
- Get rewarded with up to R6 100 back in eBucks (when applying via any of the FNB internal sales channels)**
- Personalised interest rate
- Multiple repayment options
- Immediate access to available funds in your account
- Consolidate debt into a single account
- Finance one or multiple properties
- Earn eBucks points towards your reward level***

Securities Based Lending

Securities based lending solutions from FNB allow you to use your investments as security to access funds, at interest rates as low as prime minus 1%, without liquidating your growing investment portfolio. We offer a Term Loan and a Secured Revolving Facility.

Rewards and benefits

- Convenient access to funds on FNB's digital banking platforms
- Inexpensive access to funds without liquidating your investment portfolio
- Continue to enjoy returns and capital growth on your investment portfolio
- The ability to choose the lending solution that best suits your needs
- Flexible financing and structuring options, including repayment, amount and term.
- Earn eBucks points towards your reward level***
- Up to 0.25% interest rate discount if you meet the main banked criteria*
- No monthly service fee on the transact bundle pricing option****

* Please refer to the website fnb.co.za to access the main banked rules which reflect the main banked criteria.

** The eBucks benefit on new home loan applications is calculated at 50% of your first successful home loan repayment and is capped at eB61 000. Terms, Conditions and Product rules apply.

*** Where reference is made to earn eBucks, please note that terms, conditions and earn rules apply.

****In order to qualify for the waiver of the Securities Based Loan monthly service fee, the client must in addition to having an active Securities Based Loan, also hold either an active FNB Private Clients/FNB Private Wealth Cheque Account, FNB Private Clients/FNB Private Wealth Fusion account or a FNB Private Clients/FNB Private Wealth Single Facility® of which must be on a bundled pricing option. Should the client fail to comply with this, the Securities Based Loan monthly service fee will immediately be charged to the client's account. Should the client remedy any non-compliance to the Bank's satisfaction, the Bank, may at its sole discretion, elect to waive the future monthly service fee. This benefit does not apply to trusts and other juristic entities.

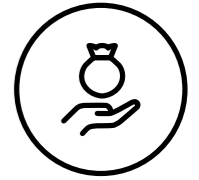
*****To qualify for the waiver of the Secured Revolving Facility monthly service fee, the FNB Private Clients/FNB Private Wealth Cheque Account or the FNB Fusion Private Clients Account that is linked to the Secured Revolving Facility must be on a bundled pricing option. Should the client fail to comply with this criteria, then the Secured Revolving Facility monthly service fee will immediately be charged to the client's account. Should the client remedy the non-compliance, then the Bank may at its sole discretion, elect to waive the future monthly service fee.

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Easy, Aspire, Premier, Private Clients and Private Wealth





Solar Energy Loan

Applying for financing for solar energy solutions to power your home with efficient energy stability has become a necessity to ensure reliable power supply, better control of your finances and managing your bills.

FNB now offers so much more when it comes to financing solar energy solutions. You can now apply for a solar energy loan to be added onto your Home Loan, Structured Loan or Single Facility® application.

How it works?

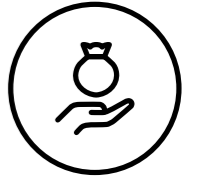
- When purchasing a new property, utilizing funds in an existing property or when switching a property from another institution, you can also apply for a solar energy loan to be added onto your application
- We will value your property at a higher amount to cater for the future installation of a solar energy system and will register a higher mortgage bond
- If you have an existing home loan, Single Facility® or Structured Loan and have equity in your property or access to a future use bond, then no new bond will need to be registered, however you will need to undergo a credit assessment and property valuation
- You must purchase your solar energy solution from an accredited service provider, as per the FNB accreditation criteria, in order to qualify for the solar energy loan

Important supplier accreditation includes

- The South African Photovoltaic Industry Association's (SAPVIA) PV GreenCard, and/or The Association for Renewable Energy practitioners' (AREP) P4 Certificate
- The provider you ultimately choose should also be able to provide you with a Certificate of Compliance (CoC) from a registered electrician after installation, and the electrician should be able to show you their Department of Labour registration certificate. These certificates are important for insurance purposes. As a final check, ask each prospective provider about their after-sales and technical support and maintenance costs

Rewards and benefits

You will also enjoy discounts of up to 20% of the retail price of the product when purchasing from the bank's preferred suppliers on the eBucks Shop.



Adhoc Property Valuation

Engage a professionally registered valuer at a rate and get a valuation certificate. Make sure that the price is right whether you are buying or selling. Even if you would just like to check how much insurance cover you need or to determine how much value your renovations could add.

Adhoc valuation fee

R2 100*

Navigation steps on the FNB App

1. Sign into the FNB App
2. Select nav-igate life
3. Select nav» Home
4. Select value estimate
5. Select request valuation
6. Consent to share details with the valuer and press continue
7. Customer will be contacted to arrange access

Get a free instant value estimate to get an idea of the property value in the area that you are interested in

Navigation steps on the FNB App

1. Sign into the FNB App
2. Select nav-igate life
3. Select nav» Home
4. Select value estimate
5. Select 'For a property' or 'For an area' and follow the commands



Pension Backed Loans

A pension backed loan from FNB allows you to buy, renovate or build the home of your dreams or even improve your home through alternative energy and energy saving solutions. A home is probably one of the biggest investments you will make. Fortunately, you can share the experience with professionals who can make the journey easier for you.

This is why we offer a solution such as our FNB Pension Backed Loan which allows you to own that property of your dreams whilst using your pension as security.

What is the FNB Pension Backed Loan?

The pension backed loan offered by FNB is secured against the member's fund value. You may qualify for the loan if you are a member of the Fund and there is an agreement in place between FNB, the Fund, the Fund Administrator and the employer.

Although it is allowed not all pension funds provide this benefit, the benefit would need to form part of the pension fund rules, so you would need to confirm this with your employer first.

Rewards and benefits

Earn eBucks points towards your reward level**

With a Pension Backed Loan, you can get the best possible rate. We make special arrangements with your fund to provide this benefit to you.

Our affordable rates

- 1 Linked interest rate*
- 2 Monthly service fee*
- 3 Risk benefit cover*
- 4 Once off initiation fee*

Contact Details

For more information

- Email: PensionBackedloans@fnb.co.za
- Call us on 087 730 1144/55
- SMS 'Home' to 30752 at no cost to you and we will call you back.

* As negotiated with your fund. Terms, conditions and rules apply.

** Where reference is made to earn eBucks, please note that terms, conditions and earn rules apply.

Contact us

Easy, Aspire and Premier Clients

087 730 1144

homeloans@fnb.co.za

Private Wealth

Please speak to your private advisor or contact the Private Wealth service suite on

087 730 6000

Pension Backed Lending

087 730 1144/55

PensionBackedloans@fnb.co.za

SMS 'Home' to 30752

at no cost to you and we will call you back.

Islamic Finance

087 578 6786

Private Clients

Please speak to your private advisor or contact the Private Clients service suite on

087 575 4727

