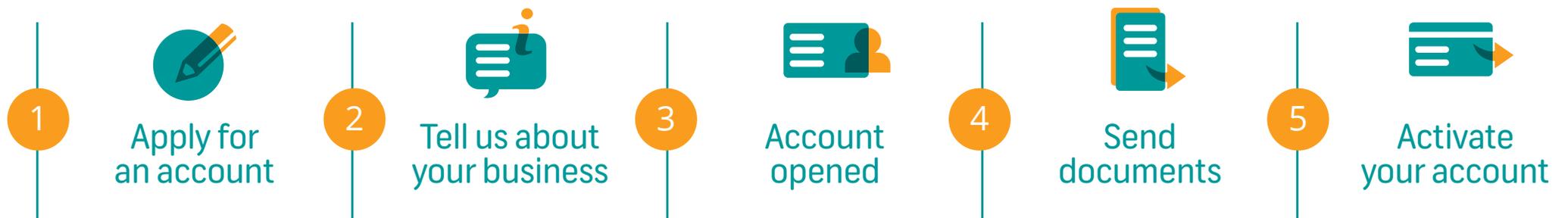


Applying online for a Business Cheque Account made easy

This guide aims to assist you in opening your FNB Business Account online. It describes what information we will need from you and also what you can expect from us.

This interactive guide has been structured as follows:



If at any point during the account opening process, you would like to speak to someone, please contact our Business Desk on 087 575 9479.

1

Click on "Switch" or "Apply" on fnb.co.za under "For my Business"

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Apply for
an account

1

Tell us about
your business

2

Account
opened

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Send
documents

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Activate your
account

5

Select this option:

- If you have 100% ownership by a single person
- Whether you have any other FNB account or not
- If you are:
 - Sole Proprietor
 - Single Member Close Corporation
 - Single Shareholder PTY (Ltd)
 - Single Shareholder Personal Liability Company (INC)



Timeline:

In real time



You:

Give your ID number; confirm that you are the sole owner of the business entity and select your entity type



We:

Create a new application for you

?

For multi-owned business:

If you have a multi-owned business, your business needs may be more complex, please click on 'Call me back' or visit your nearest FNB branch to apply for a new Business Cheque Account.

2

Tell us about your business

We need to know a little more about your business before we can open the account.

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Timeline:
In real time



You tell us:

- About yourself
- About your business
- How you want to engage with FNB through our Online platforms



We:

Create your Business Profile, link your personal details and give you a reference number

Account Opened

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Once your business profile has been created, our system instantly generates a new account number

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Timeline:
In real time



You:

- Register for Online Banking;
- Select some Value Added products that may be relevant to your business;
- Accept Pricing and Terms and Conditions.



We:

Open your Business Cheque Account and send you an SMS with your account number, and an email telling you what to do next

Send Documents

FICA/KYC legislation requires us to gather a few documents to verify you and your business. Depending on the nature of your business, we will need the following documents from you:

- Your identification documents
- Proof of entity operating address
- Entity registration documents
- Resolution document (which we will provide to you)

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Timeline:

You can upload your documents online immediately, or wait for us to contact you.



You:

Submit the required documents:

- Fastest option: upload on our website
- Alternatively, email your documents to accountopening@fnb.co.za (include your reference or account number)



We:

- Tell you exactly which documents are required (this differs by entity type)
- Will send you an email reminder if you don't immediately upload your documents.
- Verify the documents you submit to us.

Activate your account

5

Once your FICA/ KYC documents have been verified, you need to activate your account by depositing money into your account to start transacting.

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Timeline:

Your account is instantly activated after deposit of funds

You:

You deposit/ EFT money into your new account to activate it.

How?



- EFT (electronic transfer)
- FNB ATM
- FNB branch



We:

Will send you a notification confirming that your account has been activated.