We can help you make your money go even further. **Zero increase on monthly account fee.**

#Real**Help**

FNB Gold Pricing Guide

1 July 2020 – 30 June 2021

Terms, conditions and rules apply.

First National Bank **A division of FirstRand Bank Limited.**
An Authorised Financial Services and Credit Provider (NCRCP20). FSP 3071

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Important information

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Our golden **solutions**

R89 p.m.

FNB Fusion Gold

R109 p.m.

FNB Gold Unlimited

FNB Fusion Gold only:

Decrease in monthly account fee from R109 to R89 p.m.

Up 30 days interest-free on card purchases

You can use your credit facility for free up to R200 and only get charged a service fee of R69 when you spend R200 or more from 1 July 2020

Earn up to 100% of your monthly account fee back in cash when you have an FNB Fusion Gold account and all your personal loan debt with FNB

Get up to 1GB data, 30 voice minutes and 30 SMSs on your FNB Connect SIM depending on your reward level

Please note: We have replaced the fee waiver you previously received for meeting certain investment criteria with a monthly eBucks Reward. Visit www.ebucks.com or click on the eBucks link on the FNB App to read about the rewards criteria.

We are also proud to offer you an **FNB Islamic Gold Account**, with similar value-adds, reward benefits and pricing as a FNB Gold Account. With Islamic banking, you earn a competitive monthly profit share on your free Islamic savings account. For more information, contact the Islamic banking suite on 087 578 6786.

Our golden **solutions**

R89 p.m.

FNB Fusion Gold

R109 p.m.

FNB Gold Unlimited

Savings, investments and discounts:

Get a free savings account that offers a competitive interest rate

Bank Your Change® lets you save with every swipe

Your spouse or partner can get a FNB Fusion Gold Account for a discounted monthly account fee of R59p.m or get a FNB Gold Unlimited Account for a discounted monthly account fee of R79p.m. for the same banking experience and benefits that you have, regardless of their income.

No monthly account fee for FNBy Accounts for your kids under 18 years

No monthly fee on your Tax-Free Cash Deposit or Tax-Free Shares account

No monthly admin fees on your FNB Tax-Free Unit Trust

No monthly (platform) fee on your Retirement Annuity

No monthly (platform) fee on your Preservation Fund

Day-to-day banking:

Get cash using Cash@Till® at no extra charge to you for up to R3 000 per month

Free airtime and data purchases on all digital channels

Unlimited free card swipes

Free FNB ATM Cash Withdrawals up to R3 000 per month (including cardless cash)

Free Cash Deposits at FNB ATM up to R3 000 per month

2 FREE eWallet sends on the FNB App

No data costs when you bank on the FNB App

Free electronic payments

Access to a dedicated service suite 087 575 4653 to help manage your money

Get real-time help anytime day or night via Secure Chat® on the FNB App

Even more rewards:

FREE 300MB data, 30 voice minutes, 30 SMSs on your FNB Connect SIM depending on your reward level

Free membership to the eBucks Rewards programme

Earn up to 40% back in eBucks on your Netflix and Spotify® subscriptions (Family benefit)

Earn additional eBucks with Smart Spend when you use your FNB Fusion Gold Card or FNB Pay for your monthly spend

Earn up to 15% back in eBucks on health and beauty at Clicks

Earn and spend eBucks on food orders with the Mr D Food App

Enjoy 2-for-1 discounted offers on The ENTERTAINER

Earn up to 100% of your monthly FNB Fusion Gold Account or FNB Gold Cheque Account fee back in eBucks when you invest with FNB*

*The monthly fee waiver that one would previously receive for meeting a certain investment criteria, has been replaced with a monthly eBucks Reward. For more information, visit www.ebucks.com to read about the rewards criteria.

General fees

Account fees		
Monthly account fee		R109 for Gold Unlimited R89 for FNB Fusion Gold
Monthly account fee for spouse or partner [1]		R79 for Gold Unlimited R59 for FNB Fusion Gold
Cash withdrawals[2]	A combination of R3 000 per month, after which fees listed on the right apply	R2.00 per R100
Cash@Till®		Free
Cash deposits at FNB ATM (with deposits)		R3 000 per month[3]
Prepaid airtime and data purchases		Free prepaid airtime purchases via the FNB App or online banking
Online, cellphone banking and *inContact* subscriptions		Free
inContact notifications		Free
Pay with your card		Free
Mobile and eChannel transfers		Free
Mobile and eChannel payments		Free
Internal and external debit orders		Free

[1]FNB Gold Cheque Account and FNB Fusion Gold Account products are available to a gold customer's spouse or partner
[2]Includes FNB ATM, Cardless and Slimline withdrawals.
[3]Thereafter R1.10 per R100.

General fees

Petrol card	
Petrol card linked to a FNB Gold Cheque Account or a FNB Fusion Gold Account - monthly fee*	R20
Card purchases	
Commission and currency conversion fee on international card purchases	2.75% of transaction value
Petrol card fuel purchases	R5.75
Cash withdrawals	
Other banks' ATMs	R10.00 + R2.00 per R100
FNB Branch/Cheque	R80 + R2.50 per R100
International ATM (Additional 2.75% commission and conversion fee applies)	R80
International Branch (Additional 2.75% commission and conversion fee applies)	R80 + R2.50 per R100
Deposits	
Cash deposit at FNB Branch	R80 + R2.50per R100
Cheque deposit at FNB Branch and ATM	R60 + R11 per cheque (Max. R150)
ENC upliftment fee	R335
Special clearance fee	R335

* Can be linked to the FNB Fusion Gold Account or the FNB Gold Cheque Account

General fees

Linked account transfers	
FNB Branch or telephone banking (consultant assisted)	R80
Online or mobile channels	Free
Payments	
FNB Branch or telephone banking (consultant assisted)	R80
Bank cheque	R140
Online or mobile channels	Free
Cheque payments*	R150
Debit order management	
Stop payment – digital channels	Free
Stop payment – telephone banking (consultant assisted)	R26
Stop payment – branch	R80
Debit order dispute – FNB App and online banking	R5
Debit order dispute – telephone banking (consultant assisted)	R40
Debit order dispute – branch (consultant assisted)	R40

* Cheque book related fees are not applicable to FNB Fusion Gold Account.

General fees

Scheduled payment (establishment and amendment)		
Online		Free
Consultant assisted		R18
Prepaid airtime and data purchases		
Other banks' ATMs		R15
FNB Connect airtime using eChannels and mobile channels		Free
Prepaid airtime transaction fee (FNB ATM and cellphone banking)	Transactions between R0.01 – R10	R0.50
	Transactions between R10.01 – R25	R1.00
	Transactions greater than R25	R2.00
Balance enquiries		
Using mobile and eChannels		Free
Point-of-sale		R1.75
Other banks' ATMs, international point-of-sale, branch or telephone banking (consultant assisted)		R7.30

General fees

Statements	
Current month statement	Free
Cellphone banking mini-statement	Free
FNB ATM transaction list	R3.60
Posted statement	R26 (per statement)
Historical statements – online banking (downloads/view/email)	Free
Emailing of statements – FNB Branch and telephone banking	R40 (per statement)
Printing of statements – ATM with deposit facilities	R3.75 (per page)
Printing of statements – FNB Branch and telephone banking	R40 (per statement)
Interim/Provisional statements	R18.20 (per page)
Digi-zone statement	R25 (per statement)

General fees

Unsuccessful transactions (insufficient funds)	
FNB ATM	Free
Point-of-sale, scheduled payment and other banks' ATMs	R8.50
Item paid – insufficient funds[4]	R30 per R100 (Max R150.00)
Item unpaid – insufficient funds[5]	3 – Free 4th/5th – R25, thereafter R110
Card related fees	
Card replacement fee	R120
Courier delivery	Free
Branch delivery	Free
International delivery	R700
Urgent delivery	R250

[4]A service fee is charged for each payment honoured where there is not enough money in your transactional account.
[5]A service fee is charged for each payment honoured where there is not enough money in your transactional account. Counter applies over 12-month period, starting 1 July 2020. Counter carries over upon any product changes

General fees

Credit fees	
Overdraft initiation fee (once-off)	Free
FNB Revolving Facility initiation fee (once-off)	R155[6]
Overdrafts monthly fee (agreements before 6 May 2016) (only pay when you use R200 or more of your Overdraft)	R57.50
FNB Fusion Gold credit facility	R69
FNB Revolving Facility monthly fee[7] (applies to NCA clients with credit agreements between 1 June 2007 and 6 May 2016)	R57.50[6]
Overdrafts monthly fee (agreements since 6 May 2016) (only pay when you use R200 or more of your Overdraft)	R69
FNB Revolving Facility monthly fee (agreements since 6 May 2016)	R69[6]
Cheque book fees	
Pocket 40 Form*	R90
Copies of vouchers (deposit slips and cheques)	
Online banking	Free
Branch and telephone banking (consultant assisted)	R80

* Cheque book related fees are not applicable to FNB Fusion Gold Account.
[6]Revolving facility fees are applicable to clients who have revolving loans.
[7]This fee is only applicable if you utilise R200 and more.

General fees

Convenience and value-added services	
LOTTO™/Powerball, PayTV prepaid, electricity	R2.70
DStv payments	R7
iTunes, traffic fines	R2.70
Pay & clear now	R45
Common Monetary Area (CMA) cross-border receipt	R100 plus applicable Cash Deposit Fee
Account confirmation letter – online banking and FNB App	Free

Additional statements (fee per month)		
Online	Daily	R61
	Weekly	R29
	Twice-monthly	R16.10
Paper	Daily	R128
	Weekly	R53
	Twice-monthly	R26

General fees

Electronic subscriptions services (fee per month)	
My limit alert	R3.15
Scheduled payment alert	R3.15
Balance alert (fee per month)	
Monthly	R1.15
Weekly	R3.20
Daily	R15.50
Payment notifications	
Email	R0.95
SMS	R0.40
Fax	R8
Other fees	
Cheque book courier*	R310
Online banking account verification (FNB accounts and other banks' accounts)	R7
Online banking payment history (older than 3 months)	R7

* Cheque book related fees are not applicable to FNB Fusion Gold Account.

General fees

eWallet

Fees for sender		
Send money from FNB Account to eWallet		R2 + R2 per R100
Reversal of incorrect 'send money to eWallet' transaction – telephone/branch		R55
Reversal of incorrect 'send money to eWallet' transaction – cellphone banking		R15
Fees for recipient		
Monthly account fee		Free
Withdraw cash from an FNB ATM, FNB Mini ATM or participating retailers		1 free withdrawal for each payment received (limited to Max. 4 at any time)[7]
Purchases at participating retailers		Free
Prepaid airtime transaction fee (FNB ATM and cellphone banking)	Transactions between R0.01 – R10	R0.50
	Transactions between R10.01 – R25	R1.00
	Transactions greater than R25	R2.00
Electricity		R2.70
Inactivity fee per month (after 6 months of inactivity)		R4.95
Transfer from your eWallet to your FNB Account		Free

Home Finance

Application for new home loan monthly service fee	R69
Application for new home loan once-off initiation fee	R6 037.50

These fees are in accordance with the National Credit Act 34 of 2005 as applicable to your Home Loan Agreement.
The fees quoted are VAT inclusive.

General fees

MoneyGram[8]	
Send amount (USD)	**Send fee (USD)**
$0 - $50	$7
$50 - $100	$10
$100 - $150	$11
$150 - $200	$13
$200 - $250	$15
$250 - $300	$17
$300 - $400	$19
$400 - $500	$24
$500 - $600	$29
$600 - $700	$34
$700 - $800	$39

[8] MoneyGram fees exclude VAT.

General fees

MoneyGram[8]	
Send amount (USD)	**Send fee (USD)**
$800 - $900	$44
$900 - $1 000	$49
$1 000 - $1 200	$55
$1 200 - $1 500	$63
$1 500 - $1 800	$70
$1 800 - $2 500	$90
$2 500 - $5 000	$140
$5 000 - $7 500	$240
$7 500 - $8 000	$290

[8] MoneyGram fees exclude VAT.

Retirement solution

FNB understands that life changes as you retire. We are here to help as you venture into this new life stage. Retired individuals can now share in the benefits of a solution designed specifically to cater for your unique needs, post retirement.

Get more with our retirement solution

- Enjoy all the value that being a Gold client brings together with additional benefits that retirement brings.
- As an FNB Gold client, if you invest R150,000 you will get 50% off your monthly transactional account fee or invest R250,000 and get 100% off.

More Value - Less Fees		
Get more	**More rewards**	**More help**
Earn preferential rates on your Fixed Deposits	Double* investment eBucks points	Advice session to ensure you are on track
Protect your money with an FNB Living Annuity or Endowment		
Discounted estate administration fee		

*All other transactional pricing is aligned to that outlined in this guide.

Terms, conditions and rules apply.

FNB Gold **Credit Card**

Your FNB Gold Credit Card Account offers you a credit facility account as well as a transactional account which is linked to a single credit card.

Credit Card **benefits**

- **Unlimited free card swipes**
- **Personalised and competitive interest rates**
  based on your personal risk profile.
- **Earn eBucks rewards**
  on your credit card purchases.
- **Access to a budget facility**
  with repayment periods from 6 - 60 months for purchases over R200 or more.
- **The option for FNB to move**
  your unexpected medical transactions to budget, over 6 months, at a promotional interest rate of prime.
- **Access to exclusive FNB offers**
  from retailers, such as iStore, The Pro Shop and Cycle Lab.
- **Free Global Travel Insurance**
  covering you locally and internationally when you buy your return travel ticket(s) using your FNB Gold Credit Card for flights and/or road travel.
- **Free Automatic Debt Protection**

Credit card fees

Credit facility fees	
Credit facility service fee	R17
Initiation fee (once-off)	Up to a maximum of R175
Credit card account fees	
Credit Card monthly account fee	R34
Additional card fee	R17.50
Linked FNB Petro Card (per card linked to account)	R21
Purchases	
FNB Credit Card purchases	Free
FNB Credit Card budget purchases	Free
Fuel transaction fee (FNB Petro Cards only)	R5.75

Credit Facility Service Fee is the cost charged monthly for the routine administration of maintaining your credit facility.
Credit Card Monthly Account Fee is the cost charged monthly for the administration and maintenance of your credit card.

Credit card fees

Cash withdrawal fees	
FNB ATM	R2 per R100
Other banks' ATMs and mini ATMs	R10.00 + FNB ATM Fee
FNB mini ATM	R2 per R100
Branch (includes all financial institution branches and the purchase of foreign exchange)	R80 + R2.50 per R100
Cash on budget	R80 + R2.85 per R100
International (ATM and branch)[9]	R80 + R2.50 per R100
Cash@Till®	Free
Deposits	
FNB ATM with Automated Deposit Terminal (ADT)	R1.10 per R100
FNB Branch and FNB ATM with envelope deposits	R80 + R2.50 per R100

[9] This fee is subject to exchange rate fluctuations and may be reviewed quarterly. Some international ATM's charge an additional surcharge.

Credit card fees

Linked account transfers and account payments	
IVR Smart Transfer to FNB	Free
Linked account transfers	Free
Third party payments	R9.00
Telephone banking (consultant assisted)	R80
Transfers and payments at FNB Branch	R80
Voucher Retrieval Requests	
Local	R105
International	R295

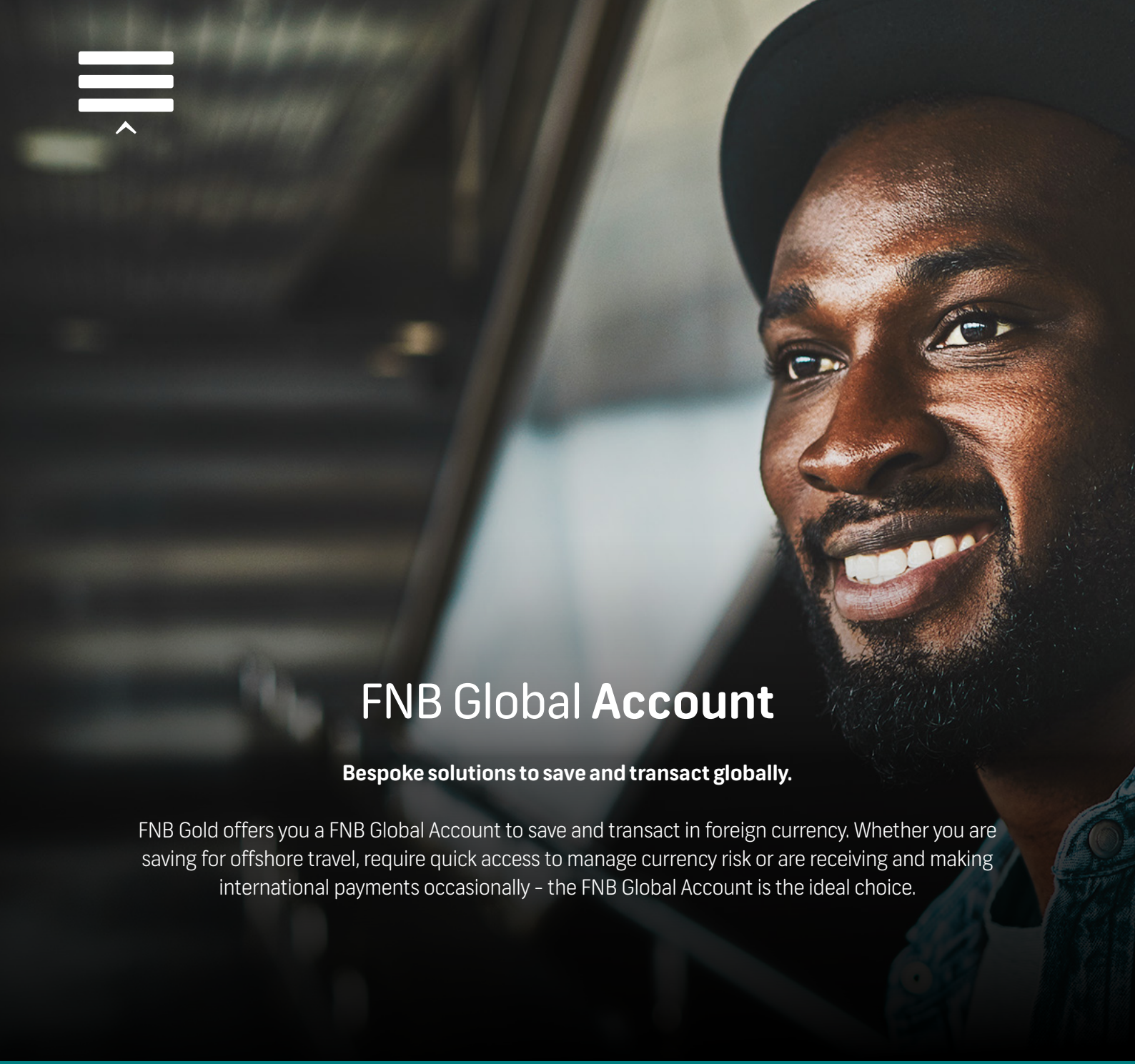
Credit card fees

Card related fees	
Declined transaction fee	R9.50
Courier delivery	Free
Urgent delivery	R250
Branch delivery	Free
International card delivery	R700
Credit card monthly rewards fee	Free
Card replacement fee	One free replacement per year, thereafter R120 per card

Credit card fees

Convenience fees		
Cardless cash withdrawal		R2.00 per R100
Pay2Cell		R8.50
LOTTO™/Powerball Purchase [10]		R2.70
Prepaid airtime transaction fee (FNB ATM and cellphone banking)	Transactions between R0.01 – R10	R0.50
	Transactions between R10.01 – R25	R1.00
	Transactions between R25.01 – R40	R1.50
	Transactions greater than R40	R2.00
Prepaid airtime transaction fee (FNB App and Online)		Free
Uncapped ADSL fee		R2.50
Prepaid electricity		R2.70
PayTV prepaid purchase		R2.70

[10] LOTTO™ is not available for Islamic accounts.



FNB Global **Account**

Bespoke solutions to save and transact globally.

FNB Gold offers you a FNB Global Account to save and transact in foreign currency. Whether you are saving for offshore travel, require quick access to manage currency risk or are receiving and making international payments occasionally – the FNB Global Account is the ideal choice.

FNB Global Account

Other fees	GBP	USD	EUR
Annual card fee	£15	$20	€17
Card swipes and international online card payments	Free		
International ATM withdrawal[14]	£3	$5	€4
Card replacement (lost, stolen or damaged)	£7	$10	€8
Balance enquiry	£0.35	$0.50	€0.40
Insufficient funds fee (ATM and Point-of-Sale transactions)	£0.50	$0.80	€0.60
Currency conversion (when a specific currency card is used in a different currency zone)	2.75%		

[14] Some ATMs overseas might charge a withdrawal fee.

Important information

The small print

Standard terminology

The small print

Our small print is straightforward.

Information on our products and prices

- FNB, a division of FirstRand Bank Ltd. reserves the right to change fees or introduce new fees from time to time. If we do this, though, we'll give you at least 20 business days' notice of these changes. You'll find these changes on FNB's website.
- We strive to keep the information provided in the pricing guide as accurate as possible, and should you have any queries kindly contact 087 575 9404.
- You must apply for each facility or product individually.
- The granting of any facility or product is subject to you meeting the qualifying criteria of that product or facility.
- Each facility or product has a set of terms and conditions for that specific facility or product. We agree on these terms and conditions with the applicant.
- If there is disagreement between the product or facility specific terms and conditions and what's outlined in this pricing guide, we'll follow the product or facility-specific terms and conditions that apply to such a facility or product.
- FNB reserves the right to change the features of any product or facility at any time.
- Fees quoted as "per R100" include parts thereof.
- Where cellphone banking is referred to, standard network rates apply.
- All fees quoted are VAT inclusive and are effective from 1 July 2020 - 30 June 2021.

Standard terminology

If you want to compare FNB's fees with those of other banks, we have, as far as possible, used standard terminology throughout this pricing guide. This is in line with Section 13 of the Code of Banking Practice (COBP). In the case where we've used FNB-specific terminology, we've added this here showing the wording that other banks may use.

Glossary of terms	
FNB term *(As Used In Guide)*	Standard terminology
Card purchase	Card transaction
Payment	Third party payment/stop order
Slimline devices	Mini ATMs
eChannels	Online banking, telephone banking, Interactive Voice Response (IVR) and FNB ATMs
Mobile channels	Cellphone banking and the FNB App

Contact us

For more information on our Gold banking solutions:

Visit **www.fnb.co.za** or call **087 575 4653**

Terms, conditions and rules apply.