

Gold Account & Gold Credit Card

Also available on the Islamic Gold Account.

Pricing Guide 1 July 2017 - 30 June 2018



FNB
First National Bank

Gold Account

R105 p.m.

We know that banking, saving, borrowing and having the lifestyle you want are some of the things you think about. We want you to have the Gold life.

The world of Gold gives you access to:



Gold Account

A Gold Account, giving you value and cost saving.



Gold Credit Card

You can now apply for a Gold Credit Card.



Savings & Investments

- We offer a range of savings products to suit your needs
- Get access to investment options such as the FNB Share Investor Account.



Loans

Apply for an Overdraft facility as well as a Temporary and Revolving Loan.



Home Finance

Apply for an FNB Home Loan.



FNB Banking App

Bank on the go with the FNB Banking App. It's easy and convenient.



FNB Connect

Get a Connect sim for flexible banking that you can control on the go.



Funeral Plan

Be there for your family when the time comes.



Rewards

Bank

- Unlimited free swipes when you use your Gold Account Card to pay
- Unlimited electronic transactions (debit orders, transfers, payments and prepaid airtime)
- Withdraw cash at Shoprite & Checkers, Pick n Pay, Boxer stores and selected Spar and Usave tills
- Free subscription to **inContact**. This means we'll SMS you every time more than R100 goes out of – or into – your account
- Free subscription to Cellphone Banking, Online Banking, Telephone Banking and the FNB Banking App. You pay only for the data you use
- Free emailed monthly statements

Save

- Monthly coupons on your FNB Banking App, offering discounts on a range of products from Shoprite & Checkers – with more retailers to come
- Access to a variety of other Savings and Investment solutions to meet your every need

Borrow

- You may apply for an Overdraft. You will only pay a service fee when you use R200 or more of your overdraft
- You may apply for a Revolving Loan, which lets you re-access your funds once you've paid 15% of your original loan amount
- You may qualify for a Temporary Loan, which is a short-term credit offering for which no forms are needed if applied for via Mobile or eChannels
- You may apply for a Personal Loan
- You may apply for housing and vehicle finance

Please note that Overdrafts are not offered on the Islamic Gold Account.



Free emailed monthly statements



Withdraw cash at Shoprite & Checkers, Pick n Pay, Boxer stores and selected Spar and Usave tills



Unlimited free swipes when you use your card to pay



Free subscription to *inContact*. We'll SMS you when more than R100 goes out of or into your account



Earn eBucks Rewards for everyday purchases

Live

- Free delivery of your Gold Account Card to your home or office
- Possibly qualify for a new smartphone, tablet or laptop at discounted prices – over a 24-month period with 0% interest
- Free subscription to eBucks Rewards*
- The ability to earn eBucks for doing everyday things, shopping at Shoprite & Checkers, filling up with fuel, using Uber domestically, purchasing Connect prepaid airtime, having a Connect contract or when you send or receive foreign currency through FNB Forex
- Earn up to 15% back in eBucks on your qualifying Connect contract or when purchasing Connect prepaid airtime
- The freedom to spend your eBucks on almost anything: fuel, electronics, appliances, travel, books, CDs, DVDs, flowers, outdoor equipment, fashion – you name it
- Get up to 40% discount on selected items from the eBucks Shop as well as up to 40% off local and international flights and domestic car hire through eBucks Travel.** This means that the more eBucks you earn, the more you save when you spend your eBucks – while getting a discount on your purchase at the same time. Sounds like a no-brainer to us!
- The ability to apply for funeral cover

Terms, Conditions and Rules apply.

* For more on eBucks Rewards, go to the eBucks website.

** Discounts exclude all taxes.

Islamic Gold Account

FNB is proud to offer you a Shari'ah-compliant Islamic Gold Account, with the same value-adds, reward benefits and pricing as a Gold Account. For more information, contact the Islamic Banking Service Suite on 087 578 6786*

Please note that Overdrafts are not offered on the Islamic Gold Account.

* Terms, Conditions and Rules apply.

Unlimited Pricing

FNB's pricing option for Gold Account customers offers the benefit of a fixed-fee account. This way, you always have a sense of what your costs are – and feel in control of what you're paying for.

Each month, you get:

- Unlimited free qualifying electronic transactions using Online Banking, Cellphone Banking, Telephone Banking and the FNB Banking App for transactions like debit orders, card purchases, payments and transfers
- To withdraw cash at Shoprite & Checkers, Pick n Pay, Boxer stores and selected Spar and Usave tills free of fees*
- Free Cash Withdrawals up to R5 000 per month
- Free cash deposits up to R5 000 per month (at an FNB ATM with Deposits)
- Free Prepaid Airtime Purchases

* Included in R5 000 cash withdrawal monthly limit.

Unlimited Pricing

Account Features

Monthly Account Fee*		R105
Cash Withdrawals**	A combination of R5 000 free per month, after which fees listed on the right apply	R1.85 per R100
Cash@Till®		R1.40
Cash Deposits at FNB ATM (with Deposits)		R5 000 per month, thereafter R0.90 per R100
Prepaid Airtime Purchases		Free
Online, Cellphone Banking and <i>inContact</i> Subscriptions		Free
<i>inContact</i> notifications		Free
Pay with your Card		Free
Mobile and eChannel Transfers		Free
Mobile and eChannel Payments		Free
Internal and External Debit Orders		Free
Current Month Emailed Statement		Free

* An additional monthly Exchange Control Administration Fee of R13 will be levied on Non-Resident Cheque.

** Includes FNB ATM, Cardless and Slimline withdrawals.

Other Fees

Petrol Card (Monthly Fee)	R17.50
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Card Purchases

Commission and Currency Conversion Fee on International Card Purchases	2.75% of transaction value
Petrol Card Fuel Purchases	R5

Cash Withdrawals

Other Banks' ATMs	R8 + R1.85 per R100
International ATM (Additional 2.75% Commission and Conversion fee applies)	R65
FNB Branch/Cheque	R60 + R1.90 per R100
International Branch (Additional 2.75% Commission and Conversion fee applies)	R60 + R1.90 per R100

Deposits

Cash Deposit at FNB Branch	R60 + R1.90 per R100
Cheque Deposit at FNB Branch and ATM	R45 + R5 per cheque
CMA* Cross-Border Receipt	R100 + applicable Cash Deposit Fees
ENC Upliftment Fee	R250
Special Clearance Fee	R115

* Common Monetary Area.

Linked Account Transfers

FNB Branch or Telephone Banking (Consultant Assisted)	R65
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Payments	
FNB Branch or Telephone Banking (Consultant Assisted)	R65
Bank Cheque	R110
Cancel Debit Orders (Stop Payments)	
Online or Mobile Channels	R5
Telephone Banking (Consultant Assisted)	R18.50
Branch	R55
Scheduled Payment (Establishment and Amendment)	
Online	Free
Branch	R16
Prepaid Airtime Purchases	
Other Banks' ATMs	R12.50
Balance Enquiries	
Using Mobile and eChannels	Free
Point-of-Sale	R1.50
Other Banks' ATMs, International Point-of-Sale, Branch or Telephone Banking (Consultant Assisted)	R5.50
Statements	
Cellphone Banking Mini Statement	Free
FNB ATM Transaction List	R3
Posted Statement	R16 (per statement)
Historical Statements older than 3 months – Online Banking	R6.50 (per statement)
Emailing of Statements – Branch and Telephone Banking	R16 (per statement)
Printing of Statements – ATM with Deposits	R3.50 (per page)
Printing of Statements – Branch and Telephone Banking	R25 (per statement)
Unsuccessful Transactions (Insufficient Funds)	
FNB ATM	Free
Point-of-Sale, Scheduled Payment, EDO and Other Banks' ATMs	R8.50
Item Paid – Insufficient Funds*	R27.50 per R100 (maximum R110)
Item Unpaid – Insufficient Funds*	R25.00 per R100 (maximum R100)
* A service fee is charged for each payment honoured where there is not enough money in your transactional account.	
Card Replacement Fees	
Chip & PIN Personalised Card	R140
Chip & PIN Non-Personalised Card	R90
FNB Petrol Card	R140

Credit Fees	
Revolving Loan Initiation Fee (once-off)	R150
Overdrafts Monthly Fee (accounts opened before 6 May 2016) (only pay when you use R200 or more of your Overdraft)	R57
Revolving Loan Monthly Fee (accounts opened before 6 May 2016)	R57
Overdrafts Monthly Fee (accounts opened from 6 May 2016) (only pay when you use R200 or more of your Overdraft)	R68.40
Revolving Loan Monthly Fee (accounts opened from 6 May 2016)	R68.40
Cheque Book Fees	
Pocket 40 Form	R80
Copies of Vouchers (Deposit Slips and Cheques)	
Online Banking	Free
Branch and Telephone Banking (Consultant Assisted)	R60
Convenience and Value Added Services	
LOTTO™/Powerball, Pay TV prepaid, iTunes, Electricity, Traffic Fines, Transport	R1.95
MultiChoice Payments	R6
Pay & Clear Now	R45
Cash Swaps	R10 per R1 000
Send Money	
Send Money to an eWallet	R10.95
Reversal of incorrect 'Send Money to eWallet' transaction	R50
Send Money to Zimbabwe/Mozambique	
Value: R20 – R1 000	R45
Value: R1 000.01 – R2 000	R70
Value: R2 000.01 – R3 000	R105

Additional Statements (Fee per month)		
Online	Daily	R53
	Weekly	R24
	Twice-monthly	R14
Paper	Daily	R112
	Weekly	R46
	Twice-monthly	R23

Electronic Subscriptions Services (Fee per month)	
My Limit Alert	R3.20
Scheduled Payment Alert	R3.20

Balance Alert (Fee per month)	
Monthly	R1.10
Weekly	R3.20
Daily	R16

Payment Notifications	
Email	R0.85
SMS	R1.25
Fax	R6.35

Other Fees	
Card Courier Fee	Free
Cheque Book Courier	R200
Optional Roadside Assistance (Monthly Fee)	R6.50
Online Banking Account Verification (FNB Accounts and Other Banks Accounts)	R6
Online Banking Payment History (older than 3 months)	R6

Gold Credit Card

R46 p.m.
Inc. Credit
Facility Service Fee

A credit card isn't just about credit. An FNB Gold Credit Card can assist you with your journey into a world where reality and rewards meet, where buying and benefits work together for you.



Protection with Online Secure, giving you an OTP to protect your card's exclusivity



Free emailed monthly statements



Free subscription to the FNB Banking App, Online Banking, Cellphone Banking and Telephone Banking



Free AA Emergency Roadside Assistance with a linked Petro Card

Bank

- Unlimited free swipes when you use your Gold Credit Card to pay
- Free subscription to *inContact*. This means we'll SMS you every time more than R100 goes out of – or into – your account
- Free subscription to the FNB Banking App, Online Banking, Cellphone Banking and Telephone Banking. You only pay for the data you use
- Free balance enquiries using Cellphone Banking, Online Banking, Telephone Banking and the FNB Banking App
- Free emailed monthly statements
- Free lost card protection and PIN replacement
- Free Auto Payment, offering you the convenience of having your account paid on time each month
- The ability to make secure payments with your chip & PIN Credit Card
- Protection from unauthorised online transactions with Online Secure, giving you a One Time PIN (OTP) to protect your card's exclusivity
- Free Automatic Debt Protection to settle the outstanding credit card debt in the event of death or permanent disability, with the option to sign up for FNB's Top-up Debt Protection Plan at an additional charge

Save

- Monthly coupons on your FNB Banking App, offering discounts on a range of products from Shoprite & Checkers – with more retailers to come
- Personalised and competitive interest rates based on your personal risk profile

Borrow

- Up to 55 days interest-free credit



Free Comprehensive Global Travel Insurance when you purchase your return travel ticket(s) using your Gold Credit Card



Live

- Free AA Emergency Roadside Assistance with a linked Petro Card
- Free Comprehensive Global Travel Insurance, covering you locally and internationally when you purchase your return travel ticket(s) using your Gold Credit Card
- The opportunity to purchase FNB's Lifestyle Protection, providing lifestyle cover in the event of your death or permanent disability
- Free linkage to eBucks Rewards*

Terms, Conditions and Rules apply.

** For more on eBucks Rewards, go to the eBucks website.*

Please note: Stand alone credit cards do not qualify for eBucks.

Gold Credit Card Fees	
Credit Card Monthly Account Fee	R31
Credit Facility Service Fee	R15
Additional Card Fees (per card linked to account)	R15.50
Linked Petro Card (per card linked to account)	R18
Initiation Fee (once-off)	R175

Purchases	
Credit Card Purchases*	Free
Credit Card Budget Purchases	Free
Fuel Transaction Fee (Petro Cards only)	R5

* International Currency Commission and Conversion of 2.75% of the transaction value applies for international purchases.

Cash Withdrawal Fees	
FNB ATM	R1.85 per R100
Other Banks' ATMs	R8 + FNB ATM Fee
FNB Mini ATM	R1.85 per R100
Other Banks' Mini ATMs	R8 + FNB ATM Fee
Branch (includes all Financial Institution Branches and the Purchase of Foreign Exchange)	R60 + R1.90 per R100
Cash on Budget	R65 + R2.75 per R100
International** (ATM and Branch)	R60 + R1.90 per R100
Cash@Till®	R1.40

** This fee is subject to exchange rate fluctuations and may be reviewed quarterly. Some international ATMs charge an additional surcharge.

Deposits	
FNB ATM with Automated Deposit Terminal (ADT)	R0.90 per R100
FNB Branch and FNB ATM with envelope deposits	R60 + R1.90 per R100
Linked Account Transfers and Account Payments	
IVR Smart Transfer to FNB	Free
Linked Account Transfers	R4
Third Party Payments	R7.80
Telephone Banking (Consultant Assisted)	R65
Transfers and Payments at Branch	R65
Voucher Retrieval Requests	
Local	R99
International	R290
Other Fees	
Declined Transaction Fee	R8.50
Section 129 Letter Fee	R59.79
Card Replacement Fee (per card) (One free card per year, thereafter R140 per card)	Free
Card Delivery to Home or Office	Free
Card Delivery by Appointment	R150
Card Delivery to the nearest FNB Branch	R250
International Card Delivery	As per courier quote
Credit Card Monthly Rewards Fee	Free
Convenience Fees	
Send Money to an eWallet (R20 - R3 000)	R10.95
Reversal of incorrect 'Send Money to eWallet' transaction	R50
Cardless cash withdrawal	R1.85 per R100
Pay2Cell	R4.25
LOTTO™/Powerball Purchase	R2.30
Prepaid Transaction Fee	R2.30
Uncapped ADSL Fee	R2.30

Important information

- The above pricing is inclusive of VAT
- Interest rates are personalised and appear on the credit card statement
- Visit FNB's website for a copy of the Terms, Conditions and Rules that govern our agreement
- If your Credit Facility goes into arrears, you will be liable for collection fees in accordance with the National Credit Act
- Should you require further information on any credit card products or services, please contact Credit Card Customer Enquiries on 087 575 1111

Law on Call Personal Plan

FNB's Law on Call Personal Plan offers professional legal help and advice for labour, civil and criminal matters, 24/7. We also draft up to 50 legal documents and contracts per year (e.g. rental agreement, antenuptial contract).

FNB's Law on Call Personal Plan offers:	
Lifetime cover	R2 000 000
Cover per matter	R100 000
The monthly premium (payment) is R75.	

The Small Print

Our Small Print is straightforward. Here we go:

Information on our products and prices

- First National Bank – a Division of FirstRand Bank Limited. An Authorised Financial Services and Credit Provider (NCRCP20), 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 we will not be held responsible if an error or omission is found.
- 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 a 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 2017 to 30 June 2018.

First National Bank – a division of FirstRand Bank Limited. An Authorised Financial Services and Credit Provider (NCRCP20). Terms, Conditions and Rules apply. Standard network rates apply.

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 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. So, FNB's term – as per this pricing guide – is "Card Purchase", while the standard terminology is

"Card Transaction"; FNB's term is "Payment", while the standard terminology equivalent is "Third Party Payment/ Stop Order". FNB uses the term "Slimline Devices" whereas other banks might call them Mini ATMs. FNB uses the term "eChannels", which refers to Online Banking, Telephone Banking Interactive Voice Response (IVR) and FNB ATMs. FNB's "Mobile Channels" refer to Cellphone Banking and the FNB Banking App.