

# FNB Fusion Premier, Cheque, Islamic Cheque, One Account & Credit Card



Pricing Guide 1 July 2017 – 30 June 2018



**FNB**  
First National Bank

# FNB Premier

FNB Premier offers you the convenience of having all your banking in one place, with a dedicated team of Premier Bankers to take care of all your banking needs, access to benefits and so much more.



Your team of Premier bankers is available 24/7 on 087 577 7000 or via Secure Chat™ on the FNB Banking App. To benefit from our Premier Cheque Account offering, you need to earn a gross income of R300 000 – R749 999 per year.

## Bank

- Access to a dedicated team of Premier Bankers to cater to your day-to-day banking requirements, reducing your need to go into a branch
- Unlimited free swipes when you use your Premier Cheque or Credit Card to pay
- 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 the FNB Banking App, Online Banking, Cellphone Banking and Telephone Banking; You pay only for the data you use
- Free balance enquiries using the FNB Banking App, Cellphone Banking and Online Banking
- Free emailed monthly statements
- Protection from unauthorised online transactions with Online Secure, giving you a One Time PIN (OTP) to protect your card's exclusivity

- The ability to make convenient and secure payments with your Contactless Card and FNB Pay

### **Additional features and services on your Premier Credit Card:**

- Free lost card protection and PIN replacement
- Free Auto Payment, offering you the convenience of having your account paid on time each month
- Free Automatic Debt Protection to settle your 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, for which there is a charge
- The opportunity to purchase FNB's Lifestyle Protection, providing lifestyle cover for your loved ones in the event of your death

## Save

- Monthly coupons on your FNB Banking App, offering discounts on a range of products from Dis-Chem and Shoprite & Checkers – with more retailers to come
- Pay no monthly fee when you maintain R50 000 or more in your Premier Cheque Account at all times throughout the month
- Global Account is offered in 9 currencies and is ideal should you have a need to save for travel purposes or to hedge against foreign currency movements. The account can be used to make and receive international payments
- Why pay for loyalty? Save on fees with free membership to the eBucks Rewards programme<sup>1</sup>

*Terms, Conditions and Rules apply.*

<sup>1</sup>For more on eBucks Rewards, go to the eBucks website.



Unlimited free swipes when you use your card to pay



Free AA Emergency Roadside Assistance on your FNB Fusion Premier Credit Card and on your linked Petro Card



The opportunity to purchase FNB's Lifestyle Protection, providing lifestyle cover for your loved ones in the event of your death



The freedom to spend your eBucks on almost anything: fuel, electronics, appliances, travel, books, CDs, DVDs, flowers, outdoor equipment, fashion – you name it

# Live

## Convenience

Get free delivery of your FNB Fusion Premier Card, Premier Cheque and Credit Card to your home or office

## Shopping

- Get discounts of up to 40% on selected deals at the eBucks Shop and eBucks Travel
- Earn eBucks back when shopping in store and online
- Earn up to 15% back in eBucks when you shop at Shoprite & Checkers

## Transport

- Earn up to 15% back in eBucks when you fill up with fuel at any fuel station or when using Uber domestically

## Connectivity

- Earn up to 15% back in eBucks on your qualifying Connect contract or when purchasing Connect prepaid airtime
- Have access to smartphones, tablets or laptops at discounted prices over a 24-month period with 0% interest

## Travel

- Get free Comprehensive Global Travel Insurance, keeping you covered for local and international travel when you purchase your return travel ticket(s) using your FNB Fusion Premier Card, Premier Cheque or Credit Card (Valid for customers under the age of 70 only)
- Get discounts of up to 40%<sup>2</sup> on selected local and international flights as well as domestic Avis car rental booked online through eBucks Travel

To best optimise your eBucks earnings, having a Premier Cheque Account in conjunction with a Premier Credit Card OR an FNB Fusion Premier Account is the way to go. This will mean that you can move up the eBucks reward levels quicker and earn more eBucks.

<sup>2</sup> Discounts exclude all taxes. Terms, Conditions and Rules apply. For more on eBucks Rewards, go to the eBucks website.

# Borrow

## FNB Fusion Premier Account

- Full transactional capability, allowing for salary deposits, Point of Sale Purchases, ATM withdrawals, EFT's, Debit Orders, etc. with a credit facility
- Linked credit card which gives you up to 30 days' interest free on your card purchases. Refer below for more details.

## Credit Card

- Up to 55 days interest-free credit
- Personalised and competitive interest rates based on your personal risk profile

## Overdraft<sup>3</sup>

As a Premier Cheque Account holder, you have access to credit in the format of an Overdraft Facility – free of initiation fees. The great news is that you only pay for your facility when you use it. Your overdraft is a safety net for your monthly cash flow shortages and it offers you a personalised interest rate based on your individual credit profile. You also have the option of taking up Debt Protection.

## Temporary Loans

Temporary Loans are quick and easy. There are no forms to be filled in, and you can easily accept your loan via Online Banking, FNB Banking App, Cellphone Banking and at an FNB ATM. This loan is offered to you in line with the way you've managed your credit profile. Once you've accepted the offer, funds are immediately available in your account.

<sup>3</sup> Please note that Overdrafts are not offered on the FNB Fusion Premier Account or on the Islamic Premier Cheque Account.

**NEW**

# FNB Fusion Premier Account

## R199 p.m.

The ultimate in simplicity. The FNB Fusion Premier Account combines a transactional account and credit facility with a linked credit card.

**The FNB Fusion Premier Account offers clients:**

- A fully functional transactional account with a linked credit card that allows you to:
  - Receive monthly income/salary into the account
  - Make all types of transactions: Point of Sale Purchases, ATM Withdrawals, EFT's, Debit Orders, payments etc.
- One account to manage all transactions
- One monthly account fee
- One card, one delivery, one card expiry to manage
- A single Credit Limit to maintain
- Up to 30 days' interest free on card purchases
- The ability to receive maximum rewards by only using one card
- Free AA Emergency Roadside assistance on your FNB Premier Fusion cards

Transaction Description	Fee
FNB Fusion Premier Account monthly fee	R199
Minimum balance required to be maintained in FNB Fusion Premier Account for your monthly account fee to be waived	R50 000
Online and Cellphone Banking subscriptions	Free
<i>inContact</i>	
Savings Account	
Petrol card	R17.50

**For detailed FNB Fusion Premier Account fees please refer to the Bundled Pricing Option below.**

# Premier Cheque and Credit Card Bundle

**R199** p.m. bundled  
Inc. Premier Cheque and Credit Card Monthly Account Fees, Premier Credit Card Facility Service Fee and Monthly Rewards Fee, saving you up to R84.50 p.m. in fees

As a Premier Cheque Account holder, you could enjoy great savings when you get the Premier Bundle – Premier Cheque Account and Credit Card. Bundled Pricing: Enjoy all-inclusive value with the Premier bundle at a single discounted fee, with your complete day-to-day banking product suite, as well as additional transactions.

**As a Premier Cheque Account client, one of three pricing options are available to you: a Pay-As-You-Use Pricing Option, an Unlimited Pricing Option and a Bundled Pricing Option. They are here to give you what you need – and at the right price for you.**

## Islamic Premier Cheque Account

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

*Terms, Conditions and Rules apply.*

## Pay-As-You-Use Pricing

If your transactions vary on a month-to-month basis and you do a combination of electronic and branch transactions, you might prefer to be charged for each transaction as you go.

## Unlimited Pricing

If you want to always have a sense of what your costs are, a fixed monthly fee might work for you. With Unlimited Pricing, you get:

- Unlimited free qualifying electronic transactions using Online Banking, Telephone Banking, and the FNB Banking App
- Withdrawals are free up to R7 000 every month on your Premier Cheque Account. This includes withdrawals made at FNB ATMs, cardless cash withdrawals and Cash@Till® withdrawals
- R7 000 free FNB ATM cash deposits every month on your Premier Cheque Account

## Bundled Pricing

If you want to pay a fixed monthly fee for your complete bundle of Premier products and maximise your rewards and benefits, this option gives you:

- A discounted monthly fee, which includes your Premier Cheque Account Fee, your Premier Credit Card monthly account and facility service fees, fees for up to one additional Credit Card (excl. Linked Petro Cards) as well as your membership to the eBucks Rewards programme
- Unlimited free qualifying electronic transactions using Online Banking, Telephone Banking and the FNB Banking App on your Premier Cheque Account
- Withdrawals are free up to R9 000 every month on your Premier Cheque Account. This includes withdrawals made at FNB ATMs, cardless cash withdrawals and Cash@Till® withdrawals.
- R9 000 free FNB ATM cash deposits every month on your Premier Cheque Account
- Free electronic prepaid purchases on your Premier Cheque Account

Fees applicable on your Premier Cheque Account for the Bundled, Unlimited and Pay-As-You-Use Pricing Options:

Transaction Description	Bundled	Unlimited	Pay-As-You-Use
<b>Monthly Fees</b>			
Monthly fee	R199	R185	R45
Minimum balance required to be maintained in your Premier Cheque Account for your monthly account fee to be waived (not applicable to One Account)	R50 000		
Online and Cellphone Banking subscriptions	Free		
<i>inContact</i>	Free		
Petrol card	R17.50		
One Account Monthly Account Fee	R364	R335	N/A
One Account Lending fee (once-off initiation fee)	R5 985		

<b>Card Purchases</b>			
Pay with your Card	Free		
Commission and currency conversion fee on international card purchases	2.75% of transaction value		
Petrol card purchases	Free		R5

<b>Cash Withdrawals</b>			
Cash@Till®			R1.40
Cardless cash withdrawals	R9 000 free, thereafter Pay-As-You-Use	R7 000 free, thereafter Pay-As-You-Use	R1.85 per R100
FNB ATM			R1.85 per R100
FNB Slimline	R1.85 per R100		
Other Banks' ATMs	R8 + R1.85 per R100		
International ATM (Additional 2.75% commission and conversion fee applies)	R65		
FNB Branch/cheque <sup>4</sup>	R60 + R1.90 per R100		
International Branch (Additional 2.75% commission and conversion fee applies)	R60 + R1.90 per R100		

<sup>4</sup> Cheque issuing related fees are not applicable to FNB Fusion Premier Account

<b>Linked Account Transfers</b>			
Using mobile channels	Free		R4
Using eChannels			R4
FNB Branch or Telephone Banking (Consultant Assisted)	R65		

Transaction Description	Bundled	Unlimited	Pay-As-You-Use
<b>Payments</b>			
Using mobile channels	Free		R7.80
Using eChannels			R7.80
FNB Branch or Telephone Banking (Consultant Assisted)		R65	
Bank cheque		R110	
Cheque payments <sup>5</sup>		R75	

<sup>5</sup> Cheque issuing related fees are not applicable to FNB Fusion Premier Account

<b>Debit Orders</b>			
Internal	Free		R4
External			R18

<b>Cancel Debit Order/Cheque (Stop Payment)</b>			
Online or mobile channels		R5	
Telephone Banking (consultant assisted)		R18.50	
Branch		R55	

<b>Scheduled Payment Related (Establishment and Amendment)</b>			
Online		Free	
Branch		R16	

<b>Deposits</b>			
Cash Deposit at FNB ATM	R9 000 free, thereafter R0.90 per R100	R7 000 free, thereafter R0.90 per R100	R0.90 per R100
Cash Deposit at FNB Branch		R60 + R1.90 per R100	
Cheque Deposit at FNB Branch and ATM		R45 + R5 per cheque	
ENC Upliftment fee and special clearance <sup>6</sup>		R250	

<sup>6</sup> Cheque issuing related fees are not applicable to FNB Fusion Premier Account

<b>Prepaid Airtime Purchases</b>			
Connect Prepaid Airtime using mobile and eChannels		Free	
Other Prepaid Airtime using mobile and eChannels	Free	R1.20	
Other Banks' ATMs		R12.50	

<b>Balance Enquiries</b>			
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	

Transaction Description	Bundled	Unlimited	Pay-As-You-Use
<b>Statements</b>			
Current month emailed statement		Free	
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 – Branch and Telephone Banking		R25	

<b>Unsuccessful Transactions (Insufficient Funds)<sup>7</sup></b>			
FNB ATM		Free	
Point-of-sale, scheduled payment, EDO and Other Banks' ATMs		R8.50	
Item unpaid – insufficient funds (Returned item Cheque or Debit order)		R100	

<sup>7</sup> Cheque issuing related fees are not applicable to FNB Fusion Premier Account

<b>Card Replacement Fees</b>			
Visa Cheque Card/chip & PIN Card		R140	
FNB Petrol Card		R140	

<b>Credit Fees<sup>8</sup></b>			
Overdraft monthly service fee (only pay when you use R200 or more of your Overdraft)		R68.40	
Rebate on Overdraft monthly service fee <sup>9</sup>		R23.40	

<sup>8</sup> Not applicable on FNB Fusion Premier and One Account

<sup>9</sup> Refer to Terms and Conditions of Credit agreement.

<b>Cheque Book Fees</b>			
Pocket 40 form		R80	

<b>Copies of Vouchers (deposit slips and cheques)<sup>10</sup></b>			
Online Banking		Free	
Branch and Telephone Banking (Consultant Assisted)		R60	

<sup>10</sup> Cheque issuing related fees are not applicable to FNB Fusion Premier Account



Transaction Description	Bundled	Unlimited	Pay-As-You-Use
<b>Convenience and Value Added Services</b>			
Buy LOTTO™/Powerball		R1.95	
Pay TV prepaid purchase/prepaid electricity		R1.95	
MultiChoice payments		R6	
Pay & Clear Now		R45	
Cash Swop		R10 per R1 000	
Payment Honouring Fee <sup>11</sup>		R110	
Common Monetary Area (CMA) Cross-Border Receipt		R100 plus applicable Cash Deposit Fee	

<sup>11</sup> A service fee is charged for each payment honoured where there is not enough money in your transactional account.

<b>Send Money</b>			
Send Money to an eWallet (R20 – R3 000)		R10.95	
Reversal of incorrect 'Send Money to eWallet' transaction		R50	

<b>Send Money to Zimbabwe/Mozambique</b>			
Value: R20 – R1 000		R45	
Value: R1 000.01 – R2 000		R70	
Value: R2 000.01 – R3 000		R105	

<b>Additional Statements (fee per month)</b>			
Online	Daily		R53
	Weekly		R24
	Twice-monthly		R14
Paper	Daily		R112
	Weekly		R46
	Twice-monthly		R23

<b>Electronic Subscriptions Services (fee per month)</b>			
My Limit Alert			R3
Scheduled payment alert			

<b>Balance Alert (fee per month)</b>			
Monthly			R1
Weekly			R3
Daily			R15

<b>Payment Notifications</b>			
Email			R0.85
SMS			R1.25
Fax			R6.35

Transaction Description	Bundled	Unlimited	Pay-As-You-Use
<b>Other Fees<sup>12</sup></b>			
Card courier fee		Free	
Cheque book courier		R200	
Online Banking password reset telephone banking (consultant assisted)		R60	
Online Banking account verification (FNB Accounts and other banks' accounts)		R6	
Optional Roadside Assistance		R6.50	
Wrongfully disputed debit order Fee (if disputed after 40 days and valid agreement exists)		R130	
Online Banking payment history (older than 3 months)		R6	

<sup>12</sup> Cheque issuing related fees are not applicable to FNB Fusion Premier Account.

# Premier Credit Card

## R80 p.m. Inc. Credit Facility Service Fee

A Premier Credit Card is more than just plastic in your wallet. It's the key to your lifestyle, unlocking new worlds and opening up an array of exclusive features and benefits.

Your Premier Credit Card is the ultimate key. It enables your lifestyle, combines longed for possibility with reality and gives you access to rewards and benefits that aim to help you along the way.

In a customer-centric context, you get to imagine and innovate in your everyday life – as well as initiate change in the world around you. You can best do this with a Premier Credit Card.

Premier Credit Card Fees	
Premier Credit Card monthly account fee	R65
Credit facility service fee	R15
Additional card fees (One free additional card, thereafter R16.50 per card linked to account)	Free
Linked Petro Card (per card linked to account)	R28
Initiation fee (once-off)	R175
Purchases	
Credit card purchases <sup>13</sup>	Free
Credit card budget purchases	Free
Fuel transaction fee (Petro cards only)	R5
Cash Withdrawal Fees	
FNB ATM	R1.85 per R100
Other Banks' ATMs	R8 + FNB ATM Fee
FNB Slimline ATM	R1.85 per R100
Branch (includes all Financial Institution Branches and the purchase of Foreign Exchange)	R60 + R1.90 per R100

<sup>13</sup> International Currency commission and conversion Fee of 2.75% of the transaction value applies for international purchases.

Cash Withdrawal Fees Continued	
Cash on Budget	R65 + R2.75 per R100
Cash@Till®	R1.40
International <sup>14</sup> (ATM and Branch)	R60 + R1.90 per R100

<sup>14</sup> 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 & 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
Card replacement fee (One free card per year, thereafter R140 per card)	Free
Card courier home/office delivery	Free
Card delivery by appointment	R150
Card delivery to nearest FNB Branch	R250
International delivery fee	As per courier quote
Section 129 letter fee	R59.79
Credit Card monthly rewards fee (free on the Bundled Pricing Option)	R18.50

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 (FNB ATM, Cellphone, Online & Telephone Banking)	R2.30
Uncapped ADSL fee	R2.30

### Important information

- The above pricing is inclusive of VAT
- If your Credit Facility goes into arrears, you will be liable for collection fees in accordance with the National Credit Act.
- 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
- Should you require further information on any credit card products or services, please contact Credit Card Client Enquiries on 087 577 7000

# 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, ante-nuptial contract).

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

## The Small Print

Our Small Print is straightforward. Here we go:

### 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 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 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 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. 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.