

Standalone Petro Card



Pricing Guide 1 July 2017 – 30 June 2018



FNB
First National Bank

Standalone Petro Card

R49 p.m.
Inc. Credit
Facility Service Fee

The FNB Standalone Petro Card has been designed to be the transactional tool for vehicle fuel and vehicle maintenance – as well as toll purchases. This card is perfectly positioned to assist you in your hour of need.



Free emailed monthly statements



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



Free AA Emergency Roadside Assistance



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

Bank

- Free subscription to *inContact*. This means we'll SMS you every time more than R100 goes in or out of your account
- Free subscription to Cellphone Banking, Online Banking, Telephone Banking and the FNB Banking App. 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 statements
- 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 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

Live

- Free AA Emergency Roadside Assistance, which includes free Roadside Repair Services, Tow-In Service, Courtesy Services & Stand by You Service

Monthly Fees	
Credit Card Monthly Account Fee	R34
Credit Facility Service Fee	R15
Additional credit card Fee	R18
Once-off initiation Fee (for new accounts only)	R175
Purchases	
Fuel Transaction Fee	R5
Credit Card Budget Purchases	Free
Deposits	
FNB ATM with Automatic Deposits Terminal (ADT)	R0.90 per R100
FNB Branch and FNB ATM with envelope deposits	R60 + R1.90 per R100
Voucher Retrieval Request	
Local	R99
International	R290
Other Fees	
Declined Transaction Fees	R8.50
Card Replacement Fee (one free replacement per year, thereafter R140 per card)	Free
International Card delivery	As per courier quote
Card delivery home or office	Free
Card Delivery by Appointment	R150
Card Delivery to nearest FNB Branch	R250
Section 129 Letter Fee	R59.79

Important information

- The above pricing is inclusive of VAT
- Visit FNB's website for a copy of the Terms, Conditions and Rules that govern our agreement
- If your Credit Card 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

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.

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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.