## FNB FIXED DEPOSIT ACCOUNT RULES

| **Amount you must deposit into the account when you open it** | R 10 000 (ten thousand rand) |
| **Your account may not fall below this balance** | R 10 000 (ten thousand rand) |
| **What interest will you earn, how and when is it calculated and paid?** | A FIXED interest rate. This means the interest you earn on your account will not change if there are fluctuations in the interest rate. Based on your instructions, interest will be paid to you at the end of the Fixed Period i.e. on maturity or monthly, quarterly or twice a year. Interest will be paid into the account of your choice. |
| **Can you deposit money into the account at any time?** | You are not allowed to make any deposits before the maturity date. |
| **Fees you must pay us** | Penalty fees will apply if you make an early withdrawal. Refer to “Withdrawals” section of these rules. |
| **The minimum amount of time the money must stay in your account** | For FIXED period, as per the agreed term invested for. Refer to confirmation letter which sets out the term and interest rate. |
| **When can you withdraw money from the account?** | Early withdrawal of funds is not allowed. You may only withdraw money from this account at the end of the fixed period. In extreme circumstances we may at our discretion allow an early withdrawal. However, an early withdrawal will attract penalty fees as determined by us from time to time. These penalty fees may reduce your capital amount. |
| **What happens at the end of the investment period/on maturity?** | You must tell us how to handle your funds on maturity. If we don’t receive any instructions from you, we will automatically reinvest your funds at the prevailing interest rate for the same time period as the matured investment. In the case of automatic re-investments, you have a 14 day grace period from the renewal date to change the investment instructions. |

**Note:** The Savings & Investment Account General Terms & Conditions also apply to you. A copy of these terms & conditions is available on www.fnb.co.za or from our call centre.
1. THIS DOCUMENT RECORDS YOUR AND OUR AGREEMENT
   - This agreement will apply to you if you are an individual and you have any account with First National Bank.
   - This agreement sets out the general terms & conditions that apply to your and our relationship.
   - You can do your banking or get information about your account using different banking channels. We may also provide you with payment mechanisms like a cheque book, a debit, cheque or petrol card so you can transact on your account. From time to time we may also make other services available to you. All of the above (banking channels, access mechanisms and services) are governed by their own rules. These rules will also apply to you if you use these products/services. To fully understand your and our rights and duties, you must read this agreement together with those rules. You must contact us if you don't understand any part of the rules.
   - If there is a conflict (difference) between this agreement and the rules, the rules will apply.
   - We can change this agreement or any of the rules at any time. We will tell you about any significant (important) changes to this agreement or the rules before we make the change. Unless you end the agreement before the date the change comes into effect (applies), we can assume that you agreed to the change.
   - The words “you” or “your” means the account holder and any person the account holder allows to operate on the account.
   - The words “us”, “our”, “we” or “the bank” only refers to First National Bank.

2. FEES YOU MUST PAY US
   - In return for providing you with banking products and services you must pay our fees as set out in the rules and in FNB’s latest Pricing Guide. (A copy is available on www.fnb.co.za or from any FNB branch.)
   - Unless we say otherwise all fees are non-refundable.
   - We may change our fees from time to time. We will advise you of this by giving you notice of the changes within a reasonable time before the change takes effect.

3. WHEN AND HOW WE WILL SEND YOU STATEMENTS
   - To help you to check the transactions on your account we may make account statements available to you or you can go to any FNB branch and ask for a statement. You must check your statements. Statements are not sent out on certain accounts.
   - We may either make your statements available electronically (e.g. on online banking) or we may send you your statements by email or by post.
   - We can charge you an additional fee for statements you request over and above those we normally give our customers.
   - Your statement will show all the transactions on your account for the period written on the statement. Transactions carried out, but not yet paid or deducted from your account will not appear on your statement.

4. YOU MUST CHECK YOUR STATEMENT CAREFULLY AND REPORT ANY MISTAKES
   - You must check each entry on your statement carefully as soon as you get your statement.
   - You must report any mistakes or transactions done without your permission to us within 30 (thirty) days from the date of the statement. If you don’t do this we can assume the entries and transactions shown on the statement were correct or done by you or with your permission. We will not be responsible for any loss or damage you suffer because you didn’t report errors or unauthorised transactions on time. If you receive inContact notifications you must report any unauthorised transactions to us within 24 hours to prevent further unauthorized transactions. If you don’t do this we can hold you responsible for those transactions.

5. HOW WE TREAT YOUR PERSONAL INFORMATION
   - We will treat your personal information as confidential and take all reasonable steps to protect your personal information. We will only disclose your personal information if:
     - the law requires us to do so;
     - it is in the public interest to do so;
     - our interests require disclosure; or
     - you have given us your consent.
   - To consider your application for any FNB products or services or maintain a relationship with you, you agree that we may - as part of our checking and account maintenance processes – do the following:
     - Get certain of your personal information from any other party (e.g. a credit bureau or a government agency).
     - Disclose some of your personal information to the parties to get the information we need. If we do this we will never disclose more information than we need to.

6. YOUR AND OUR ADDRESS FOR SENDING CORRESPONDENCE AND LEGAL NOTICES
   - We may communicate with you using any means (electronically, fax, paper).
   - We will send any communications (including statements) to the last postal; street; email address, telephone; cellphone or fax number we have on record for you or that is known. We may also communicate with you using our website, our banking channels (online, cellphone, telephone, ATM or our branches) or by means of a publication/advertisement in the media.
   - We will serve legal notices and summonses at the last street address we have on record for you. You choose this address as your domicile address for serving legal notices and summonses.
   - You must send us any legal notices or summonses to the following address, which we choose as our domicile: FNB Legal, 3rd Floor, No 1 First Place, Bank City, Johannesburg 2001.
   - You must immediately tell us if any of your addresses, phone or fax numbers change.
   - You can do this by contacting us, visiting any FNB Branch or by calling our call centre. (If you change your street address, you must give us proof of your new address.) It may take up to 7 (seven) days for the change to reflect on our systems.
   - So we can update your records you agree that we may get your addresses and contact numbers from other companies in the FirstRand Limited Group. We will only use this information as stated above.
   - Any correspondence we send to you by:
     - post, will be considered to have been received by you within 14 days from the date on which we posted it;
by fax, email or SMS, will be considered to have been received by you on the day it was sent, or in the case of a Saturday, Sunday or public holiday, on the next business day.

- Any notices or correspondence we make available on our website, our ATM network, our branches or in the media will be considered to have been received by you on the date it was published.

7. JURISDICTION AND COSTS
- We can bring any action against you under this or any other agreement we have with you in the Magistrate’s Court, even if the amount claimed exceeds the jurisdiction of that Court.
- You agree to pay all the expenses we spent in recovering any money you owe us, including, our legal costs on the attorney and client scale; collection charges; tracing fees, plus VAT. Attorney and own client scale means the rates actually charged by our attorneys. These rates may be higher than the rates the courts allow.

8. IF YOU APPOINT OTHER PERSONS TO USE YOUR ACCOUNTS YOU ARE RESPONSIBLE FOR THEIR ACTIONS
- If you complete the necessary bank form, we will allow another person to use your account. We refer to these persons as account users.
- You will be responsible for all debts account users incur including our fees and charges, any overdrawn amounts plus interest on those amounts. You will be responsible for anything they do or fail to do.
- There is risk involved in giving another person access to your account. You must consider if restrictions or limits must apply.
- You must provide correct and up to date information about the account users. You alone are responsible for deciding and checking what rights must be given to account users.
- You can cancel an account user’s rights at any time by completing the required bank forms. You will be liable for all transactions they made before you did this, including future dated payments and cheques.
- The rights you gave to any account user come to an end when you end their authority or where the law says so, such as on your death or if you become legally incompetent.

9. FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT 37 OF 2002 “FAIS” – REGULATORY DISCLOSURES
About the Financial Service Provider “FSP:

<table>
<thead>
<tr>
<th>Full name, registration number and FSP Number</th>
<th>First National Bank (&quot;FNB&quot;), a division of FirstRand Bank Limited Registration No. 1929/001225/06. FSP No. 3071</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physical and Postal Address</td>
<td>6th Floor, 1 First Place, Simmonds Street, Bankcity, 2001 P O Box 1153, Johannesburg, 2000</td>
</tr>
<tr>
<td>Contact details for general enquiries</td>
<td>Tel – 0860 11 22 44/ +27 11 369 1088 (International) website- <a href="http://www.fnb.co.za">www.fnb.co.za</a></td>
</tr>
<tr>
<td>Compliance officer</td>
<td>Tel – 011 371 7953 Fax – 011 371 2192</td>
</tr>
<tr>
<td>Complaints</td>
<td>Tel – 0860 11 22 44 Fax - (011) 632 2317</td>
</tr>
</tbody>
</table>

- FNB is approved as a FAIS Category I, II and III licensee. FNB is duly authorized by the Financial Services Board to provide FAIS financial services in respect of the following financial products:

  - Category I – Advice and Intermediary Services:
    - Long-Term Insurance Categories A, B1, B2 and C; Short-Term Insurance - Personal Commercial Lines; Long and Short Term Deposits, Pension Fund Benefits, Securities and Instruments: shares, money market, debentures and securitized debts, warrants, certificates and other instruments acknowledging debt, bonds, derivative instruments, participatory interest in Collective investment scheme, foreign currency denominated investments instrument, friendly society benefits

  - Category II – intermediary services:
    - Securities and Instruments: shares, money market, debentures and securitized debts, warrants, certificates and other instruments acknowledging debt, bonds, derivative instruments, participatory interest in Collective investment scheme, foreign currency denominated investments instrument.

  - Category III – intermediary services:
    - Securities and Instruments - Shares

FNB does hereby declare the following:
- FNB holds no financial interest in the product supplier, being “FNB Life”.
- FNB does hold prescribed professional indemnity insurance.
- FNB earns commission and/or remuneration, in accordance with the Long Term and Short Term Insurance Acts.
- It has a written mandate to act for the product supplier, being "FNB Life.
- The product supplier’s products are provided under a contractual agreement between the product supplier and FNB.
- FNB takes responsibility for the actions of its authorized representatives insofar as they are providing financial services (some of whom may be providing FAIS financial services under supervision).

About the Product Supplier

<table>
<thead>
<tr>
<th>Full name, registration number and FSP number</th>
<th>FNB Life, a division of Momentum Group Limited (&quot;FNB Life&quot;). Registration No. 1904/002186/06. FSP number: 6406</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physical and Postal Address</td>
<td>267(B) West Avenue, Centurion, 0157 P O Box 8757, Centurion, 0046</td>
</tr>
<tr>
<td>Contact details for enquiries</td>
<td>Tel – 0860 101 202 Fax – 012 675 3931 Email – <a href="mailto:customerservice@fnbinsurance.co.za">customerservice@fnbinsurance.co.za</a></td>
</tr>
<tr>
<td>Compliance officer</td>
<td>Tel – 082 389 0076 Fax – 0866 452 578</td>
</tr>
<tr>
<td>Complaints</td>
<td>Tel – 0860 101 202 Fax – 012 675 3931 Email – <a href="mailto:customerservice@fnbinsurance.co.za">customerservice@fnbinsurance.co.za</a></td>
</tr>
</tbody>
</table>

- FNB Life is approved as a FAIS Category I and IV licensee. FNB Life is duly authorized by the Financial Services Board to provide financial services in respect of the following financial products:

  - Category I – Advice and Intermediary Services:
    - Long Term Insurance categories A, B1, B2 and C
  - Short-Term Insurance – Personal and Commercial Lines; Short term Deposits, Pension Fund Benefits,
o Securities and Instruments – shares, money market instruments derivative instruments, Participatory interest in Collective investment schemes, Health service benefits.

- Category IV – Advice and Intermediary Services:
  o Long-term Insurance Category A.

- FNB Life does hereby declare that its products are provided by FNB to FNB customers under an agreement between it and FNB.

- The contact details of the FAIS Ombud are published on our website at www.fnb.co.za and in our product terms and conditions. You can also contact us on 0860 11 22 44 to get this information. You can request assistance from the Ombud if you believe that your complaint has not been resolved satisfactorily by us with 6 weeks of lodging your complaint. You need to refer the dispute to the Ombud within 6 months of the issue remaining unresolved with FNB.

10. GENERAL

- You must tell us immediately if you are placed under an administration order, are sequestrated.

- If your estate is provisionally or finally sequestrated or if you pass away, or become legally incompetent the full amount you owe us will be payable and access to the money in your account will be restricted.

- If we need to take legal action against you, one of our managers (who do not need to prove his appointment) will produce a certificate, which shows the amount you owe us. If you don’t agree with this certificate, you will have to prove that it is wrong.

- In the case of fraud, suspected fraud, or where the law forces us, we can freeze or close your account or stop a service without notice to you.

- If there is a dispute about any matter or record, our records (certified as correct by any FNB manager whose authority need not be proved) will serve as *prima facie* proof. This means it will be treated as correct unless you can prove it is not.

- Unless we agree to this, you may not cede (transfer) or pledge (promise) any of your rights or delegate (transfer) any of your duties under your and our agreement.

- While we may give you extra time to comply with your obligations or decide not to exercise some of our rights, you must not assume that this means that our agreement with you has been changed or that it no longer applies to you. We can still insist on the strict application of any or all of our rights at a later stage.

- Every clause of the agreement and rules is severable from the others. If one or more of the clauses is invalid it will not mean the rest of the agreement/rules are invalid. The rest of the agreement and rules will still apply.

- The headings in clauses in our agreement and rules are included for your reference only and must be not be used to interpret the agreement or rules.

- Unless it is clear from the context, in the rules and this agreement a reference to the singular includes the plural and vice versa.

- If you live outside the common monetary area (South Africa, Namibia, Swaziland, and Lesotho) additional rules apply to you. See our non-resident terms & conditions.

- The words “including or include” must be read as “including, but not limited to”.

- For purposes of interpreting the agreement or any rules any reference to FNB includes its successors and assigns, and any of its officers, agents, staff and authorised representatives acting on its authority.

- We may end this agreement at any time by giving you reasonable notice of this.

- We can change the terms and conditions that apply to you, the way you access your accounts, any services we provide. We can also add new rules, products or stop existing products at any time. We will only notify you of material changes and unless you cancel this agreement before the date on which the changes take effect, you will be bound to them.

- No changes to this agreement or any rules and no waiver (giving up) of any of our rights will be binding on us unless it is recorded in writing and signed or issued by our authorised representatives.

- If the law allows, we have the right, without notice to you, to combine any or all accounts that you may have with us and to set off any amount that you owe us against any amount you have in any of your accounts. However, we reserve the right to combine only some of your accounts and then we will be entitled to claim from you any amount for an account that has not been combined.

- In addition to this agreement, you will continue to be bound by any tacit (unspoken or implied) agreement between you and us about any account, the common law and by the present-day customs, procedures, practices and usage existing among bankers.

- Unless we say otherwise South African law will govern our relationship, the terms and conditions and rules without giving effect to any conflict of law provisions.
FNB SAVINGS AND CASH INVESTMENTS ACCOUNT GENERAL TERMS & CONDITIONS

1. For purposes of these rules, please note the following definitions and usage if words and/or groupings:

1.1. The words, “us”, “our”, “we” or “the Bank” only refers to First National Bank (“FNB”) and ‘you’ or “your” refers to the account holder;

1.2. The phrase “Common Monetary Area” refers to the grouping of South Africa, Lesotho, Swaziland and Namibia into a monetary union. The South African Rand is an accepted form of currency in all these countries;

1.3. Non-residents are considered to be natural persons who are neither permanently resident in South Africa; nor at any time during a relevant year of tax assessment physically present in South Africa in compliance with all three of the requirements of the physical presence test as determined by the South African revenue service (SARS);

1.4. Individuals who are leaving or have left South Africa for a period of time to work and/or live abroad are considered to be South African residents temporarily abroad. South Africans who have taken up permanent residence in another country are considered Non-resident.

1.5. Products Rules means the product specific terms and conditions which only apply to the product described therein.

2. We can change the required balances, minimum account opening deposits, fees, and/or penalty fees that apply to this account from time to time. Such changes will be reflected in the FNB Savings and Cash Investments Pricing Guide, available online or the FNB app, or at any FNB Branch and/or this agreement and/or our product information pages on our website, www.fnb.co.za.

3. In accordance with the Income Tax Act No. 58 of 1962, we recommend that you obtain independent tax advice from a suitably qualified tax professional in respect of any tax implications which you will be responsible for that may arise in connection with your FNB Savings and Cash Investments account(s). We will report information in respect of your FNB Savings and Cash Investments account(s) held with us in accordance with the Tax Administration Act No. 28 of 2011 and any international agreement administered under the Tax Administration Act. Income tax certificates are issued in accordance with rules and guidelines from the South African Revenue Service. You can request income tax certificates from any FNB branch or download them via FNB online banking. We may, at our discretion, send a certificate to you. You are responsible for ensuring that your contact details that are held with us are correct and up to date.

4. You are fully responsible for any tax implications arising from, or associated with, a FNB Savings and Cash Investments account(s) opened on behalf of a minor in terms of the Income Tax Act No. 58 of 1962. You agree that you, or the minor(s) for whom the FNB Savings and Cash Investments account(s) is/are opened, will not, at any stage, hold us liable and you hereby fully indemnify the Bank, and hold the Bank completely harmless, against all damages, claims and fines made against you, the minor(s) or the Bank, including all legal costs on an attorney-and-own-client scale, to the extent to which such damages, claims and fines arise out of or are connected to any taxation relating to your or the minor(s)’ FNB Savings and Investments account(s) with the Bank.

5. Once the minor attains the age of 16 years, the minor is entitled under section 87 of the Bank’s Act, 1990 to operate their account unassisted by the minor’s parent or legal guardian. Once this age is reached the parent or legal guardian will no longer have full authority on the minor’s account without the minor granting such authority. Both the minor and parent or legal guardian will need to visit a FNB branch with the minor’s identity document to update personal details, account holder contact details and signature cards.

6. If the minor no longer qualifies for a FNB Savings and Cash Investments account specifically designed for minors because of reaching age of majority, you agree that we can either automatically transfer the minor to another FNB Savings and Cash Investments account or freeze or close their account. We will give you reasonable notice before we do this.

7. Unless the account rules state otherwise, we will determine the interest rate that will be used to calculate interest on your investment and this rate will change from time to time. Unless we say otherwise changes to the interest rate will take effect immediately. You will only earn interest if the funds in your account are equal to or more than the account specific minimum opening balance that you are required to deposit and/or keep in your account. You can get information about the interest rates that apply to your account via your Banker, by contacting us via our call centre, by visiting your nearest FNB branch or by visiting our website. Interest rate changes are also shown on the statements we send you. The interest rate quoted will always reflect what you will earn on an annual basis. If the date on which your interest must be paid falls on a Sunday or public holiday, we will pay you the interest on the next business day.

8. We may, at our discretion, change interest rates offered on products for the purposes of promotions and competitions. Such interest rates will only be applicable to the product(s) specified in the promotion or competition and will only be valid for the period of the promotion and competition. Where preferential rates are normally offered, such preferences may or may not apply for promotions and competitions.

9. Unless specified otherwise in the Product Rules and/or Product information pages on our website, cash savings and investments as defined in the Bank’s Act, 1990 have a bank capital guarantee as banks are required to hold capital and liquidity reserves in order to provide this guarantee. Any money that you deposit with us in a cash savings and investment account will constitute a senior unsecured obligation of the bank which will be ranked on equal footing with our other existing senior unsecured obligations. In the normal course of business, we will repay the nominal amount and interest or profit share (at the interest rate/profit share rate agreed to under the terms of the deposit) on termination of the deposit.

10. Any receipt issued on the opening of the account is not transferable or negotiable. You may not pledge or cede (transfer) your rights arising from your savings or investment as security for loans without our consent. We will only consider cessions or pledges to registered South African Banks.

11. If any negotiable instrument (e.g. a cheque, bill of exchange, promissory notes etc.) is deposited in your account, the proceeds will be credited to your account immediately, but will only be available when the negotiable instrument has been honoured. If the negotiable instrument is dishonoured, your account will be debited accordingly and we will return the negotiable instrument to you at your risk. A fee may be charged to do this. You agree that we can clear cheques by making use of any clearing system. While acting in good faith and exercising reasonable care, we will not accept responsibility for ensuring that you have lawful title to negotiable instruments collected.
12. Some FNB Savings and Cash Investments accounts previously provided you with the option of taking up a chip and pin card linked to that specific account. In such instances the card may be used for: ATM cash deposits; ATM cash withdrawals, ATM account viewing and balance enquiry; purchasing of goods and services from suppliers who display the VISA logo; purchasing or transacting by mail order, telephone and/or electronically; purchasing of fuel (at retailers discretion) and registering for FNB online banking. The card may not however be used as a reference for recurring payments including debit orders, subscription fees and membership fees. To prevent someone from using your card without your permission you agree to take all reasonable steps to keep your card and personal identification number (PIN) safe. If you use your card outside of the Common Monetary Area you must comply with the relevant exchange control regulations. Any transaction or payment made in a currency other than South African Rands will be charged to your account at the VISA or MasterCard rate of exchange that applies on the date of settlement. The transaction will be shown on your account statement in Rands. We must report any transactions outside the Common Monetary Area to the South African Reserve Bank. You must not use the card to buy foreign lottery tickets and participate in online gambling activities. We have an obligation to decline any card transactions that relates to foreign lotteries or any gambling activities.

13. Transaction, monthly account, service, consultant assisted services, postage and card fees may apply to your account. These fees may reduce your capital amount and it is your responsibility to familiarize yourself with such fees and plan for them accordingly. You can obtain details of fees that apply to your account(s) from our Pricing Guides on our website, your nearest FNB branch, your banker or by contacting our call centre. We are entitled to change or increase the fees or the method that we apply in calculating these fees from time to time.

14. At our discretion, or as may be required by law, we may allow you to perform an early withdrawal or closure on your notice or fixed account(s). Where the product rules state that early withdrawals or an early closure are/is permitted, such withdrawals or closure will attract a penalty fee. Please see the latest Pricing Guide available on fnb.co.za or at your local FNB branch for the formula(s) of the calculations of these said fees.

15. Your account(s) should never become overdrawn. If your account(s) becomes overdrawn we may send you notification instructing you to pay the outstanding debit balance on your account(s). Should you not respond by paying the full outstanding amount within the period provided in the notification, we reserve the right to offset the outstanding balance by taking the funds owed to us by yourself from any of your other FNB bank accounts. We may also realise any security held with us for any amounts owed to us by yourself in order to apply set-off.

16. If your account is inactive for a period in excess of 45 (forty-five) months you will not be able to transact on it using self-service channels and you will need to visit your nearest FNB branch to activate it. Account activity rules however do not apply to Fixed Deposit accounts.

17. We are entitled to close an account if the balance falls below the required minimum balance and/or if the account remains inactive for a period of 60 (sixty) months or more. Once the account is closed, no interest or fees will accrue to that account. The credit balance on the account, which is not claimed by you by the time of closure of the account, will be written off and provided for separately. You retain the right to these unclaimed funds for a period of 60 (sixty) years from the day the account was closed provided that you produce original identification, complete the necessary forms supplied to you by us, and can prove the claim.

18. We may stop offering and terminate any Savings and Cash Investment product, in which case we will continue to support such a product for a reasonable period during our agreement will continue to apply. Unless there are changes to the product features or terms and conditions of the product(s) that have been closed to new business that impact you directly, we may decide not to communicate to you our decision to close the product to new business.

19. We will provide you with statements reflecting your debit and credit entries as well as the total credit or debit balance on your account(s) provided that you have opted to receive such statements. Statements are however not issued for Fixed Deposit accounts. Should you have selected to receive your statements and letters via post do note that this will attract a postage fee which will be levied against your account(s).

20. We reserve the right to monitor the use of your account(s) to ensure that it is line with product rules. Should your use of the account(s) be in breach of the product rules we reserve the right to close the account(s).

21. Should we suspect that your account has been used to commit any fraud, or has been used for any other illegal purpose, or the Bank is compelled to do so by law, we may close your account or refuse you access to your account without prior notification to you.

22. We recommend that you use InContact, a free SMS notification service offered by FNB as part of your account. InContact notifies you when there is any activity on your account shortly after it happens so that you will know if there are any unauthorised transactions on your account. This is so you can immediately take steps to prevent them and minimise your loss by contacting us. This is additional to any statement we send you. Because of this, if you decide not to sign up for or cancel InContact you agree that you alone will be responsible for those unauthorised transactions on that account.

23. It is important that you understand the features, benefits, terms and conditions, fees and tax implications of any financial product before you invest in it. You alone need to be satisfied that the product you have chosen meets your savings and investment needs and objectives.

24. We will notify you when the Product Rules of your product change. You are entitled to terminate the product or switch to another product if you do not wish to accept the variation. Such termination or switching will be subject to the applicable Product Rules and may attract early withdrawal and/or penalty fees in the case of fixed and notice deposit products.

25. If you reside outside of the Common Monetary Area additional rules may apply to you. Please refer to our FNB Non-Resident Centre to more fully understand these rules and how they are applicable to you.
26. You warrant that all information (including personal information and contact details), which you submit to us from time to time, is complete and accurate at all times. You must notify us immediately if there is any change in the information you submitted to us. We are not responsible or liable for any communications which is sent to you to an incorrect or outdated address. If we send any notifications to you using any of the contact details you provided us, we will treat it as received by you.

27. You should send any correspondence to or lodge any complaint with your FNB branch, your banker, via FNB online or via our FNB call centre. Visit www.fnb.co.za our website to review our complaints procedure.

28. These terms and conditions must be read in conjunction with the account specific Product Rules. The FNB General Terms & Conditions also apply to you. A copy of these Product Rules and the FNB General Terms & Conditions are available on our website or from our call centre.