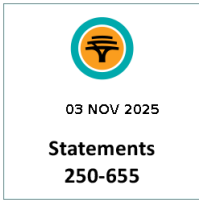




FNB Verified Statement 03/11/2025
Reference Number: SMTPK7397995
To verify this statement, please keep the above reference number and the client's ID number/business account number on hand. Visit www.fnb.co.za, select Contact us + Tools on the menu, followed by Verify Statement and follow the on-screen instructions. The reference number is valid for a minimum of 3 months.

BBST5 130038
MR LWANDO RUGA
105 MAKATALA HWY
GOMPO TOWN
EAST LONDON
5209



Street Address P O Box 13060
Vincent Park 5217
Universal Branch Code Vincent Park, Cnr Devereux Ave & Frere Rd
250655
fnb.co.za
Lost Cards 087-575-9406
Account Enquiries 087-575-9404
Fraud 087-575-9444
(087) 577-7000

Customer VAT Registration Number Not Provided
Bank VAT Registration Number 4210102051

FNB Premier Current Account : 63147426216
Tax Invoice/Statement Number : 5
Statement Period : 20 June 2025 to 19 July 2025
Statement Date : 19 July 2025

Statement Balances		Bank Charges		Interest Rate	
Opening Balance	939.35 Dr	Service Fees	445.98 Dr	Credit Rate**	Tiered
Closing Balance	198.17 Cr	Cash Deposit Fees	0.00	Debit Rate*	0.00%
# Inclusive of VAT @ 15.00%	66.68 Dr	Cash Handling Fees	0.00		
Total VAT (ZAR)	66.68 Dr	Other Fees	65.40 Dr		

Transactions in RAND (ZAR)

Date	Description	Amount	Balance	Accrued Bank Charges
25 Jun	#Debit Card Intl POS Unsuccess #Fee Declined Foreign Tr 4790125038427440	8.00	947.35	
01 Jul	#Debit Card Intl POS Unsuccess #Fee Declined Foreign Tr 4790125038427440	8.00	955.35	
07 Jul	#Debit Card Intl POS Unsuccess #Fee Declined Foreign Tr 4790125038427440	8.00	963.35	
09 Jul	FNB OB Pmt Nodida Investments	33,548.67 Cr	32,585.32 Cr	
09 Jul	ATM Cash 00212019 479012*7440	1,500.00	31,085.32 Cr	
09 Jul	ATM Cash Ssdeceas 479012*7440	1,000.00	30,085.32 Cr	
09 Jul	FNB App Transfer To Lwando	400.00	29,685.32 Cr	
09 Jul	Send Money App Dr Send Msimelelo Msimelelo	450.00	29,235.32 Cr	
09 Jul	Send Money App Dr Send Richard Madiba	250.00	28,985.32 Cr	10.10
09 Jul	Send Money App Dr Send Lucky Mduyana	200.00	28,785.32 Cr	7.40
10 Jul	FNB App Prepaid Airtime 0721969359	110.00	28,675.32 Cr	1.60
11 Jul	#Service Fees #Int Pyrm Fee-2304.00 Tem	57.60	28,617.72 Cr	
11 Jul	ATM Cash 06632033 479012*7440	300.00	28,317.72 Cr	
11 Jul	ATM Cash 00212016 479012*7440	350.00	27,967.72 Cr	5.40
11 Jul	POS Purchase Ngumbela Melisizwe 479012*7440 09 Jul	71.80	27,895.92 Cr	
11 Jul	POS Purchase Clicks Oxford Stree 479012*7440 09 Jul	122.99	27,772.93 Cr	
11 Jul	POS Purchase Debonairs 479012*7440 09 Jul	179.00	27,593.93 Cr	
11 Jul	POS Purchase Checkers Vincent 479012*7440 09 Jul	273.96	27,319.97 Cr	
11 Jul	POS Purchase Cash Converters Vin 479012*7440 09 Jul	398.64	26,921.33 Cr	
11 Jul	POS Purchase Pep 5714 El Hemming 479012*7440 09 Jul	439.00	26,482.33 Cr	
11 Jul	POS Purchase Cash Converters 479012*7440 09 Jul	1,394.21	25,088.12 Cr	
11 Jul	POS Purchase 2304.00 Temu.Com 479012*7440 09 Jul	2,304.00	22,784.12 Cr	
12 Jul	ATM Cash 06632196 479012*7440	2,000.00	20,784.12 Cr	54.00
12 Jul	ADT Cash Deposit 00671013 Lwado	1,000.00 Cr	21,784.12 Cr	
12 Jul	POS Purchase Woolworths 479012*7440 10 Jul	110.00	21,674.12 Cr	

Branch Number	Account Number	Date	DDA 07/94/OR/KM/KM/PA/P6/A6/LE/Y	FN
671	63147426216	2025/07/19	FNB PREMIER CURRENT ACCOUNT	

Transactions in RAND (ZAR) : 63147426216		FNB Verified Statement 03/11/2025				
Date	Description	Reference Number: SMTPK7397995		Amount	Balance	Accrued Bank Charges
To verify this statement, please keep the above reference number and the client's 16 digit business account number on hand. Visit www.fnb.co.za , select Contact us + Tools on the menu, followed by Verify Statement and follow the on-screen instructions. The reference number is valid for a minimum of 3 months.						
12 Jul	POS Purchase PNP Crp East London	479012*7440 10 Jul		227.27	21,446.85Cr	
12 Jul	POS Purchase Flm Balfour Park	479012*7440 10 Jul		460.19	20,986.66Cr	
12 Jul	POS Purchase Paystack *Under	479012*7440 09 Jul		499.00	20,487.66Cr	
12 Jul	POS Purchase 3010 Plumbink East	479012*7440 10 Jul		680.21	19,807.45Cr	
12 Jul	Byc Debit	63147426761		68.73	19,738.72Cr	
14 Jul	ATM Cash 00671013	479012*7440		500.00	19,238.72Cr	13.50
14 Jul	FNB App Transfer To Lwando			16,000.00	3,238.72Cr	
14 Jul	POS Purchase Jolly Fish	479012*7440 11 Jul		55.00	3,183.72Cr	
14 Jul	POS Purchase Shoprite Gilwell	479012*7440 11 Jul		107.97	3,075.75Cr	
14 Jul	POS Purchase Superspar Nicks El	479012*7440 11 Jul		112.66	2,963.09Cr	
14 Jul	POS Purchase Spar Buffalo Flat	479012*7440 11 Jul		124.98	2,838.11Cr	
14 Jul	POS Purchase 3010 Plumbink East	479012*7440 11 Jul		140.53	2,697.58Cr	
14 Jul	POS Purchase Cash Converters	479012*7440 11 Jul		400.00	2,297.58Cr	
14 Jul	ATM Cash 06632021	479012*7440		100.00	2,197.58Cr	2.70
15 Jul	#Service Fees #Int Pymt Fee-195.00 Edre			4.88	2,192.70Cr	
15 Jul	FNB App Transfer From Lwando Ruga			500.00Cr	2,692.70Cr	
15 Jul	#Debit Card POS Unsuccessful F #Fee Declined Purch Tran 4790125038427440			8.00	2,684.70Cr	
15 Jul	#Debit Card POS Unsuccessful F #Fee Declined Purch Tran 4790125038427440			8.00	2,676.70Cr	
15 Jul	POS Purchase Engen Ayoaya Fuel S	479012*7440 13 Jul		25.00	2,651.70Cr	
15 Jul	POS Purchase PNP Crp East London	479012*7440 12 Jul		277.95	2,373.75Cr	
15 Jul	POS Purchase Big Daddys Food	479012*7440 11 Jul		344.60	2,029.15Cr	
15 Jul	POS Purchase 195.00 Edreams +272	479012*7440 12 Jul		195.00	1,834.15Cr	
16 Jul	FNB App Transfer From Lwando			1,000.00Cr	2,834.15Cr	
16 Jul	POS Purchase Vincent Family Phar	479012*7440 12 Jul		34.90	2,799.25Cr	
16 Jul	POS Purchase Steers Vincent Park	479012*7440 14 Jul		69.90	2,729.35Cr	
16 Jul	POS Purchase Spar Buffalo Flat	479012*7440 13 Jul		467.74	2,261.61Cr	
17 Jul	FNB App Transfer From Lwando Ruga			500.00Cr	2,761.61Cr	
17 Jul	ATM Cash 06632182	479012*7440		300.00	2,461.61Cr	8.10
17 Jul	FNB App Transfer From Lwando			300.00Cr	2,761.61Cr	
17 Jul	FNB App Transfer From Lwando Ruga			1,000.00Cr	3,761.61Cr	
17 Jul	Chq Card ATM Local Cash Advanc Cash Ag10 1 Wells E	74021315196000130020		200.00	3,561.61Cr	17.40
17 Jul	POS Purchase Ik *Smart Diva Trad	479012*7440 14 Jul		66.00	3,495.61Cr	
17 Jul	POS Purchase Rubys Fabrics	479012*7440 14 Jul		333.00	3,162.61Cr	
18 Jul	ATM Cash Ssdeceas	479012*7440		100.00	3,062.61Cr	2.70
18 Jul	FNB App Transfer From Lwando			349.00Cr	3,411.61Cr	
18 Jul	#Debit Card POS Unsuccessful F #Fee Declined Purch Tran 4790125038427440			8.00	3,403.61Cr	
18 Jul	POS Purchase Ae Markman	479012*7440 15 Jul		25.00	3,378.61Cr	
18 Jul	POS Purchase Clicks Oxford Stree	479012*7440 16 Jul		65.99	3,312.62Cr	
18 Jul	POS Purchase Shoprite Caxonst	479012*7440 16 Jul		152.25	3,160.37Cr	
18 Jul	POS Purchase Buffalo Internation	479012*7440 15 Jul		556.50	2,603.87Cr	
18 Jul	POS Purchase Cash Converters Mal	479012*7440 16 Jul		750.00	1,853.87Cr	
19 Jul	Digital Content Voucher 1Voucher	25071909582590319		20.00	1,833.87Cr	3.00
19 Jul	POS Purchase Cash Crusaders King	479012*7440 17 Jul		439.80	1,394.07Cr	
19 Jul	POS Purchase Lacoste East London	479012*7440 17 Jul		795.00	599.07Cr	
19 Jul	#Monthly Account Fee			275.00	324.07Cr	
19 Jul	#Non FNB ATM Cash Withdrawal Fee			17.40	306.67Cr	
19 Jul	#Service Fees			108.50	198.17Cr	
Closing Balance				198.17Cr		
Turnover for Statement Period						
No. Credit Transactions 8				38,197.67Cr		
No. Debit Transactions 64				37,060.15Dr		

Please contact us within 30 days from your statement date, should you wish to query an entry on this statement (incl. card transactions done during this statement period, but not yet reflecting). Should we not hear from you, we will assume that you have received the statement and that it is correct.

For more information on your Pricing Option, please contact us or visit our website.
**For the latest Credit Rates on product, please go to fnb.co.za

Branch Number	Account Number	Date	DDA 07/94/OR/KM/KM/PA/P6/A6/LE/Y	FN
671	63147426216	2025/07/19	FNB PREMIER CURRENT ACCOUNT	

FNB Verified Statement03/11/2025

Reference Number: SMTPK7397995

To verify this statement, please keep the above reference number and the client's ID number/business account number on hand. Visit www.fnb.co.za, select Contact us + Tools on the menu, followed by Verify Statement and follow the on-screen instructions. The reference number is valid for a minimum of 3 months.

*Debit Rate is subject to the maximum annual variable interest rate allowed by the NCA which is 21.25%

First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06. An Authorised Financial Services and Credit Provider (NCRCP20).

On 30 May 2025, the Prime Lending Rate changed to 10.75%. This may impact the rate on any of your credit facilities.

Branch Number	Account Number	Date	DDA 07/94/OR/KM/KM/PA/P6/A6/LE/Y	FN
671	63147426216	2025/07/19	FNB PREMIER CURRENT ACCOUNT	