



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](http://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



P O Box 13060  
Vincent Park 5217

Street Address Vincent Park  
Vincent Park,Cnr Devereux Ave & Frere Rd

Universal Branch Code 250655

[fnb.co.za](http://fnb.co.za)

Lost Cards 087-575-9406

Account Enquiries 087-575-9404

Fraud 087-575-9444

[\(087\) 577-7000](tel:(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	1,500.00	31,085.32 Cr	
09 Jul	ATM Cash Ssdeceas	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 Mdutyana	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 Pymt Fee-2304.00 Tem	57.60	28,617.72 Cr	
11 Jul	ATM Cash 06632033	300.00	28,317.72 Cr	
11 Jul	ATM Cash 00212016	350.00	27,967.72 Cr	5.40
11 Jul	POS Purchase Ngumbela Melisizwe	71.80	27,895.92 Cr	
11 Jul	POS Purchase Clicks Oxford Stree	122.99	27,772.93 Cr	
11 Jul	POS Purchase Debonairs	179.00	27,593.93 Cr	
11 Jul	POS Purchase Checkers Vincent	273.96	27,319.97 Cr	
11 Jul	POS Purchase Cash Converters Vin	398.64	26,921.33 Cr	
11 Jul	POS Purchase Pep 5714 El Hemming	439.00	26,482.33 Cr	
11 Jul	POS Purchase Cash Converters	1,394.21	25,088.12 Cr	
11 Jul	POS Purchase 2304.00 Temu.Com	2,304.00	22,784.12 Cr	
12 Jul	ATM Cash 06632196	2,000.00	20,784.12 Cr	54.00
12 Jul	ADT Cash Deposit 00671013	1,000.00 Cr	21,784.12 Cr	
12 Jul	POS Purchase Woolworths	110.00	21,674.12 Cr	

XST12FNO:63147426216

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Date	Description	Amount	Balance	Accrued Bank Charges
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 Plumblink 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
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 Plumblink 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
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
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 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
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
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](http://fnb.co.za)

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

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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	