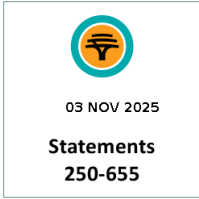




FNB Verified Statement 03/11/2025
Reference Number: SMTPK73978DF
To verify this statement, please keep the above reference number and the client's ID number/business account number on hand. Visit www.fnb.co.za, select Contact us + Tools on the menu, followed by Verify Statement and follow the on-screen instructions. The reference number is valid for a minimum of 3 months.

BBST2 195698
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 : 2
Statement Period : 20 March 2025 to 19 April 2025
Statement Date : 19 April 2025

Statement Balances		Bank Charges		Interest Rate	
Opening Balance	100.00 Cr	Service Fees	411.00 Dr	Credit Rate**	Tiered
Closing Balance	258.45 Dr	Cash Deposit Fees	0.00	Debit Rate*	0.00%
# Inclusive of VAT @ 15.00%	57.06 Dr	Cash Handling Fees	0.00		
Total VAT (ZAR)	57.06 Dr	Other Fees	26.50 Dr		

Transactions in RAND (ZAR)

Date	Description	Amount	Balance	Accrued Bank Charges
24 Mar	FNB App Transfer To Lwando	100.00	0.00	
29 Mar	FNB App Payment From Dube	150.00 Cr	150.00 Cr	
29 Mar	ATM Cash 06632021 479012*7440	150.00	0.00	
31 Mar	Schd Trxn No Av Bal Pmt To On67611Sa1Sa5Ed4Bbfa-0678	0.00	0.00	
31 Mar	FNB App Transfer From Salary	26,000.00 Cr	26,000.00 Cr	
31 Mar	FNB App Transfer To Lwando	6,000.00	20,000.00 Cr	
31 Mar	FNB App Transfer To Lwando Ruga	100.00	19,900.00 Cr	
31 Mar	Payment To Investment Lwando	52.00	19,848.00 Cr	
31 Mar	FNB App Transfer From Lwando	3,000.00 Cr	22,848.00 Cr	
31 Mar	FNB App Prepaid Airtime 0721969359	110.00	22,738.00 Cr	1.50
31 Mar	FNB App Payment To Lwando Ruga Loan Repayment	1,500.00	21,238.00 Cr	
31 Mar	ATM Cash 06632021 479012*7440	1,000.00	20,238.00 Cr	
31 Mar	FNB App Payment To Lwando Daankie.	150.00	20,088.00 Cr	
31 Mar	#Sched Pmt Unsuccess Chg #Failed Schd Trxn Chg On67611Sa1Sa5Ed4Bbf	8.00	20,080.00 Cr	
01 Apr	FNB App Rtc Pmt To Lwando	3,000.00	17,080.00 Cr	30.00
01 Apr	Send Money App Dr Send 27610579232	150.00	16,930.00 Cr	
01 Apr	FNB App Payment To Aucor Durban Live 108404	1,024.00	15,906.00 Cr	
01 Apr	ATM Cash 06632021 479012*7440	300.00	15,606.00 Cr	
02 Apr	POS Purchase Flm Balfour Park 479012*7440 31 Mar	252.89	15,353.11 Cr	
02 Apr	POS Purchase Cash Converters Mal 479012*7440 31 Mar	450.00	14,903.11 Cr	
02 Apr	POS Purchase Checkers Vincent 479012*7440 31 Mar	615.95	14,287.16 Cr	
02 Apr	POS Purchase Clicks Hemmingways 479012*7440 31 Mar	621.99	13,665.17 Cr	
02 Apr	POS Purchase Woolworths 479012*7440 31 Mar	999.70	12,665.47 Cr	
02 Apr	POS Purchase Unisa 479012*7440 31 Mar	2,835.00	9,830.47 Cr	
03 Apr	Send Money App Dr Send 27604026897	200.00	9,630.47 Cr	

Branch Number	Account Number	Date	DDA 07/94/OR/KM/KM/PA/P6/A6/LE/Y	FN
671	63147426216	2025/04/19	FNB PREMIER CURRENT ACCOUNT	

FNB Verified Statement03/11/2025

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Date	Description	Amount	Balance	Accrued Bank Charges
03 Apr	Send Money App Dr Send 27813975278	400.00	9,230.47Cr	12.40
03 Apr	Send Money App Dr Send 27638734553	450.00	8,780.47Cr	15.00
03 Apr	Online Send Reversal Cr Send Rev 27638734553	450.00Cr	9,230.47Cr	
03 Apr	#Ewa Manual Reversal Fee Send Rev	18.50	9,211.97Cr	
03 Apr	ATM Cash 06632182 479012*7440	600.00	8,611.97Cr	
03 Apr	POS Purchase KFC Boabab Buffalo 479012*7440 31 Mar	22.90	8,589.07Cr	
03 Apr	POS Purchase PNP Crp East London 479012*7440 01 Apr	206.76	8,382.31Cr	
03 Apr	POS Purchase PNP Crp Southernwoo 479012*7440 01 Apr	248.27	8,134.04Cr	
03 Apr	POS Purchase Woolworths 479012*7440 01 Apr	499.00	7,635.04Cr	
03 Apr	POS Purchase 3010 Plumblink East 479012*7440 01 Apr	851.64	6,783.40Cr	
04 Apr	Send Money App Dr Send 27828463402	1,000.00	5,783.40Cr	28.00
04 Apr	Send Money App Dr Send 27846688535	200.00	5,583.40Cr	7.20
04 Apr	POS Purchase City Pharmacy 479012*7440 02 Apr	39.90	5,543.50Cr	
04 Apr	POS Purchase Jolly Fish No 1 20 479012*7440 02 Apr	69.50	5,474.00Cr	
04 Apr	POS Purchase Superspar Nicks El 479012*7440 02 Apr	162.51	5,311.49Cr	
05 Apr	Send Money App Dr Send 27832388931	600.00	4,711.49Cr	17.60
05 Apr	FNB App Transfer From Lwando	1,900.00Cr	6,611.49Cr	
05 Apr	FNB App Transfer From Lwando Ruga	970.00Cr	7,581.49Cr	
05 Apr	FNB App Rtc Pmt To Lwando	500.00	7,081.49Cr	30.00
05 Apr	POS Purchase Flm Balfour Park 479012*7440 03 Apr	56.98	7,024.51Cr	
05 Apr	POS Purchase Built It King 479012*7440 03 Apr	99.90	6,924.61Cr	
05 Apr	POS Purchase Superspar Nicks Kwt 479012*7440 03 Apr	215.21	6,709.40Cr	
05 Apr	Card POS Cash Cshmr Checkers Vince 74552005093031115000	200.00	6,509.40Cr	
05 Apr	Byc Debit 63147426761	93.90	6,415.50Cr	
07 Apr	POS Purchase Ultra Liquors East 479012*7440 04 Apr	74.99	6,340.51Cr	
07 Apr	POS Purchase 3010 Plumblink East 479012*7440 04 Apr	92.17	6,248.34Cr	
07 Apr	POS Purchase Transform Electric 479012*7440 03 Apr	174.96	6,073.38Cr	
07 Apr	POS Purchase TCG East London Arc 479012*7440 04 Apr	201.00	5,872.38Cr	
07 Apr	POS Purchase Theo Kretzmann 479012*7440 03 Apr	450.00	5,422.38Cr	
07 Apr	POS Purchase Mfa Kokstad 479012*7440 04 Apr	2,399.00	3,023.38Cr	
07 Apr	ATM Cash 06632182 479012*7440	1,000.00	2,023.38Cr	
08 Apr	ATM Cash 06632021 479012*7440	400.00	1,623.38Cr	
08 Apr	POS Purchase Ff Oxford 479012*7440 04 Apr	89.90	1,533.48Cr	
09 Apr	POS Purchase Superspar Highway 479012*7440 07 Apr	294.95	1,238.53Cr	
10 Apr	POS Purchase Bex East London 479012*7440 08 Apr	76.00	1,162.53Cr	
11 Apr	POS Purchase Think Orient 8 479012*7440 09 Apr	27.00	1,135.53Cr	
11 Apr	POS Purchase PNP Crp East London 479012*7440 09 Apr	31.98	1,103.55Cr	
11 Apr	POS Purchase Border Chemical Cor 479012*7440 08 Apr	42.80	1,060.75Cr	
11 Apr	POS Purchase Umtiza East London 479012*7440 08 Apr	47.84	1,012.91Cr	
12 Apr	ATM Cash Kuya Cen 479012*7440	100.00	912.91Cr	
12 Apr	POS Purchase Ngumbela Melisizwe 479012*7440 10 Apr	26.40	886.51Cr	
12 Apr	Card POS Cash Cshmr Boxer Spr Buff 74552005100101003001	200.00	686.51Cr	
12 Apr	Byc Debit 63147426761	77.01	609.50Cr	
14 Apr	Payment To Investment Lwando	168.00	441.50Cr	
14 Apr	FNB App Transfer From Lwando	100.00Cr	541.50Cr	
14 Apr	ATM Cash 06632021 479012*7440	100.00	441.50Cr	2.60
14 Apr	POS Purchase Clicks Malcomess Pa 479012*7440 11 Apr	65.99	375.51Cr	
14 Apr	POS Purchase Big Daddys Food 479012*7440 10 Apr	76.00	299.51Cr	
14 Apr	ATM Cash 06632182 479012*7440	100.00	199.51Cr	2.60
15 Apr	FNB App Transfer From Lwando Ruga	110.00Cr	309.51Cr	
15 Apr	ATM Cash 06632014 479012*7440	100.00	209.51Cr	2.60
15 Apr	FNB App Transfer From Lwando Ruga	100.00Cr	309.51Cr	
16 Apr	POS Purchase Spar Buffalo Flat 479012*7440 13 Apr	56.96	252.55Cr	
17 Apr	Card POS Cash Cshmr Shoprite Caxon 74552005105151439001	100.00	152.55Cr	1.50
19 Apr	#Monthly Account Fee	260.00	107.45	
19 Apr	#Service Fees	151.00	258.45	
Closing Balance			258.45Dr	

Branch Number	Account Number	Date	DDA 07/94/OR/KM/KM/PA/P6/A6/LE/Y	FN
671	63147426216	2025/04/19	FNB PREMIER CURRENT ACCOUNT	

Reference Number: SMTPK73978DF

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Turnover for Statement Period

No. Credit Transactions 9	32,780.00 Cr
No. Debit Transactions 71	33,138.45 Dr

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

*Debit Rate is subject to the maximum annual variable interest rate allowed by the NCA which is 21.50%

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

On 31 January 2025, the Prime Lending Rate changed to 11.00%. 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	2025/04/19	FNB PREMIER CURRENT ACCOUNT	