



FNB Verified Statement 03/11/2025  
Reference Number: SMTPK7397913  
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.

BBST4 067465  
MR LWANDO RUGA  
105 MAKATALA HWY  
GOMPO TOWN  
EAST LONDON  
5209



Street Address P O Box 13060  
Vincent Park 5217  
Vincent Park  
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 : 4  
Statement Period : 20 May 2025 to 20 June 2025  
Statement Date : 20 June 2025

Statement Balances		Bank Charges	Interest Rate
Opening Balance	631.35 Dr	Service Fees	260.00 Dr
Closing Balance	939.35 Dr	Cash Deposit Fees	0.00
# Inclusive of VAT @ 15.00%	40.15 Dr	Cash Handling Fees	0.00
Total VAT (ZAR)	40.15 Dr	Other Fees	48.00 Dr
		Credit Rate**	Tiered
		Debit Rate*	0.00%

Transactions in RAND (ZAR)

Date	Description	Amount	Balance	Accrued Bank Charges
26 May	#Debit Card Intl POS Unsuccess #Fee Declined Foreign Tr 4790125038427440	8.00	639.35	
31 May	Schd Trxn No Av Bal Pmt To On67611Sa1Sa5Ed4Bbfa-0678	0.00	639.35	
31 May	#Debit Card Intl POS Unsuccess #Fee Declined Foreign Tr 4790125038427440	8.00	647.35	
02 Jun	#Sched Pmt Unsuccess Chg #Failed Schd Trxn Chg On67611Sa1Sa5Ed4Bbf	8.00	655.35	
06 Jun	#Debit Card Intl POS Unsuccess #Fee Declined Foreign Tr 4790125038427440	8.00	663.35	
13 Jun	#Debit Card Intl POS Unsuccess #Fee Declined Foreign Tr 4790125038427440	8.00	671.35	
19 Jun	#Debit Card Intl POS Unsuccess #Fee Declined Foreign Tr 4790125038427440	8.00	679.35	
20 Jun	#Monthly Account Fee	260.00	939.35	

Closing Balance 939.35Dr

Turnover for Statement Period	
No. Credit Transactions	0
No. Debit Transactions	7

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%

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	2025/06/20	FNB PREMIER CURRENT ACCOUNT	