



BBST133 019866

MR CHRISTOPHER W MCPHERSON
10 WENDOVER SEAVIEW TERRACE
QUIGNEY BEACH
5201

Shop 24, Sandile Road, Unit 2
Mdantsane, 5201
Street Address Kuyasa Centre
Shop 24, Sandile Road, Unit 2
Universal Branch Code 250655
fnb.co.za
Lost Cards 087-575-9406
Account Enquiries 087-575-9404
Fraud 087-575-9444
Relationship Manager Private Clients Service Suite
privateclientservice@fnb.co.za
(087) 575-4727

Customer VAT Registration Number Not Provided
Bank VAT Registration Number 4210102051

FNB Aspire Current Account : 62514285346
Tax Invoice/Statement Number : 133
Statement Period : 13 December 2025 to 13 January 2026
Statement Date : 13 January 2026

Statement Balances		Bank Charges		Interest Rate	
Opening Balance	50,928.30 Cr	Service Fees	171.03 Dr	Credit Rate**	Tiered
Closing Balance	1,244.61 Cr	Cash Deposit Fees	0.00	Debit Rate*	0.00%
# Inclusive of VAT @ 15.00%	22.74 Dr	Cash Handling Fees	0.00		
Total VAT (ZAR)	22.74 Dr	Other Fees	3.30 Dr		

Transactions in RAND (ZAR)

Date	Description	Amount	Balance	Accrued Bank Charges
12 Dec	#Service Fees #Eft Charge-FNB To Other	2.00	50,926.30Cr	
15 Dec	FNB App Prepaid Airtime 0629817671	35.00	50,891.30Cr	1.60
15 Dec	FNB App Prepaid Airtime 0818694929	29.00	50,862.30Cr	1.60
15 Dec	DebiCheck Finchoice 6081774	646.56	50,215.74Cr	
15 Dec	DebiCheck Finchoice 6081785	1,447.50	48,768.24Cr	
15 Dec	POS Purchase Hpy*Style Zone 412752*6823 11 Dec	120.00	48,648.24Cr	
17 Dec	#Service Fees #Int Pymt Fee-14.99 Apple	0.37	48,647.87Cr	
17 Dec	FNB App Prepaid Airtime 0629817671	25.00	48,622.87Cr	1.60
17 Dec	FNB App Prepaid Airtime 0629817671	35.00	48,587.87Cr	1.60
17 Dec	FNB App Geo Payment From Craig Mcpherson	450.00Cr	49,037.87Cr	
17 Dec	POS Purchase S2S*Newrestsupersto 412752*6823 14 Dec	15.00	49,022.87Cr	
17 Dec	POS Purchase S2S*Famillystore9 412752*6823 14 Dec	71.00	48,951.87Cr	
17 Dec	POS Purchase Mcdonalds Queenstow 412752*6823 14 Dec	164.60	48,787.27Cr	
17 Dec	POS Purchase S2S*Hassanfashionsh 412752*6823 14 Dec	165.00	48,622.27Cr	
17 Dec	POS Purchase Clicks Queenstown 412752*6823 14 Dec	202.08	48,420.19Cr	
17 Dec	POS Purchase Superspar Spargs Be 412752*6823 15 Dec	290.19	48,130.00Cr	
17 Dec	POS Purchase Pep 8788 East Londo 412752*6823 15 Dec	307.82	47,822.18Cr	
17 Dec	POS Purchase Refinery Q Nonesi M 412752*6823 14 Dec	422.00	47,400.18Cr	
17 Dec	POS Purchase The Gallery Guest10 412752*6823 13 Dec	850.00	46,550.18Cr	
17 Dec	POS Purchase 14.99 Apple.Com/Bil 412752*6823 13 Dec	14.99	46,535.19Cr	
17 Dec	Fuel Purchase Ae Griffiths 412752*6823 13 Dec	150.00	46,385.19Cr	
17 Dec	Fuel Purchase Engen Smith & Wig 412752*6823 14 Dec	1,208.50	45,176.69Cr	
18 Dec	#Service Fees #Int Pymt Fee-69.99 Spoti	1.75	45,174.94Cr	
18 Dec	FNB App Prepaid Airtime 0629817671	99.00	45,075.94Cr	1.60
18 Dec	FNB App Prepaid Airtime 0629817671	35.00	45,040.94Cr	1.60

Date	Description		Amount	Balance	Accrued Bank Charges
18 Dec	POS Purchase Savemor Cintsa 20	412752*6823 17 Dec	430.25	44,610.69Cr	
18 Dec	POS Purchase Savemor Cintsa 20	412752*6823 16 Dec	722.50	43,888.19Cr	
18 Dec	POS Purchase 69.99 Spotifyza	400974*9855 16 Dec	69.99	43,818.20Cr	
18 Dec	Fuel Purchase Sasol Abbotsford	412752*6823 16 Dec	600.00	43,218.20Cr	
19 Dec	DebiCheck Hyphen Pdapdamn00057		14,186.30	29,031.90Cr	
19 Dec	POS Purchase Savemor Cintsa 20	412752*6823 17 Dec	69.00	28,962.90Cr	
19 Dec	POS Purchase The Windmill	412752*6823 16 Dec	135.60	28,827.30Cr	
19 Dec	POS Purchase Tops Crossways	412752*6823 17 Dec	259.90	28,567.40Cr	
19 Dec	POS Purchase Spar Crossways	412752*6823 17 Dec	755.40	27,812.00Cr	
20 Dec	#Service Fees #Int Pymt Fee-110.00 Canv		2.75	27,809.25Cr	
20 Dec	FNB App Payment To Cady	Chris Mcpherson	250.00	27,559.25Cr	
20 Dec	POS Purchase Savemor Cintsa 20	412752*6823 18 Dec	364.25	27,195.00Cr	
20 Dec	POS Purchase 110.00 Canva* I0473	412752*6823 18 Dec	110.00	27,085.00Cr	
20 Dec	POS Purchase 10.66 Github, Inc.	412752*6823 18 Dec	183.63	26,901.37Cr	
22 Dec	FNB App Prepaid Airtime 0629817671		25.00	26,876.37Cr	1.60
22 Dec	POS Purchase Dischem Riverside M	412752*6823 19 Dec	87.11	26,789.26Cr	
23 Dec	#Service Fees #Int Pymt Fee-34.99 Googl		0.87	26,788.39Cr	
23 Dec	FNB App Prepaid Airtime 0629817671		35.00	26,753.39Cr	1.60
23 Dec	POS Purchase BK Beacon Bay U	412752*6823 19 Dec	39.80	26,713.59Cr	
23 Dec	POS Purchase Checkers Nonesi Mal	412752*6823 20 Dec	164.99	26,548.60Cr	
23 Dec	POS Purchase Checkers Nonesi Mal	412752*6823 21 Dec	237.97	26,310.63Cr	
23 Dec	POS Purchase Universal Cellular	412752*6823 19 Dec	250.00	26,060.63Cr	
23 Dec	POS Purchase BK Beacon Bay U	412752*6823 19 Dec	313.80	25,746.83Cr	
23 Dec	POS Purchase Econofoods Queensto	412752*6823 20 Dec	1,573.81	24,173.02Cr	
23 Dec	POS Purchase 34.99 Google One	400974*9855 20 Dec	34.99	24,138.03Cr	
24 Dec	Payment To Investment Transfer		20,000.00	4,138.03Cr	
24 Dec	POS Purchase Panda Stores Queens	412752*6823 20 Dec	279.94	3,858.09Cr	
27 Dec	Scheduled Trf To Transfer		300.00	3,558.09Cr	
27 Dec	FNB App Transfer From Transfer		300.00Cr	3,858.09Cr	
27 Dec	FNB App Transfer From Transfer		4,000.00Cr	7,858.09Cr	
27 Dec	Internal Debit Order FNB Insure Fnb19492 317970		199.00	7,659.09Cr	
27 Dec	POS Purchase S2S*Ohanacashstore	412752*6823 24 Dec	110.00	7,549.09Cr	
27 Dec	POS Purchase Dischem Riverside M	412752*6823 24 Dec	381.35	7,167.74Cr	
27 Dec	POS Purchase Lg Home Best	412752*6823 23 Dec	468.00	6,699.74Cr	
27 Dec	POS Purchase Game Queenstown	412752*6823 23 Dec	598.00	6,101.74Cr	
29 Dec	#Service Fees #Int Pymt Fee-159.00 Disn		3.98	6,097.76Cr	
29 Dec	POS Purchase Uber	412752*6823 26 Dec	50.00	6,047.76Cr	
29 Dec	POS Purchase Uber	412752*6823 26 Dec	50.00	5,997.76Cr	
29 Dec	POS Purchase 159.00 Disney Plus	412752*6823 26 Dec	159.00	5,838.76Cr	
30 Dec	#Service Fees #Int Pymt Fee-29.00 Apple		0.73	5,838.03Cr	
30 Dec	#Service Fees #Int Pymt Fee-149.99 Appl		3.75	5,834.28Cr	
30 Dec	POS Purchase Mcd Queenstown (770	412752*6823 27 Dec	134.30	5,699.98Cr	
30 Dec	POS Purchase Checkers Sixty60	412752*6823 27 Dec	387.92	5,312.06Cr	
30 Dec	POS Purchase 29.00 Apple.Com/Bil	412752*6823 29 Dec	29.00	5,283.06Cr	
30 Dec	POS Purchase 149.99 Apple.Com/Bi	412752*6823 28 Dec	149.99	5,133.07Cr	
30 Dec	FNB OB Coll Fnbinvest	Ce7Xe2Jj7N 002137788	500.00	4,633.07Cr	
31 Dec	Re-Directed Fees From	62555822694	25.30	4,607.77Cr	
31 Dec	FNB App Transfer From Transfer		16,000.00Cr	20,607.77Cr	
31 Dec	DebiCheck Budget Ins778803907P		2,567.05	18,040.72Cr	
31 Dec	FNB App Prepaid Airtime 0629817671		35.00	18,005.72Cr	1.60
31 Dec	Edo Collection Attempt Budget Ins778803907P		2,567.05Cr	18,005.72Cr	
31 Dec	DebiCheck Budget Vap778803907V		131.68	17,874.04Cr	
31 Dec	Rm Miwaycolle0000008803		197.86	17,676.18Cr	
31 Dec	Magtape Debit Mviainsuremvmspl-0350331251231		438.91	17,237.27Cr	
31 Dec	POS Purchase Panda Stores Queens	412752*6823 28 Dec	24.99	17,212.28Cr	
31 Dec	POS Purchase Dischem Riverside M	412752*6823 28 Dec	53.09	17,159.19Cr	
31 Dec	POS Purchase S2S*Dandv	412752*6823 29 Dec	82.00	17,077.19Cr	
31 Dec	POS Purchase Checkers Sixty60	412752*6823 28 Dec	119.99	16,957.20Cr	
31 Dec	POS Purchase Lg Home Best	412752*6823 28 Dec	174.00	16,783.20Cr	
31 Dec	POS Purchase Prince Cellular And	412752*6823 29 Dec	1,798.00	14,985.20Cr	

Branch Number	Account Number	Date	DDA 06/94/HX/KM/KM/PA/P6/B2/LE/Y	FN
8947	62514285346	2026/01/13	FNB ASPIRE CURRENT ACCOUNT	

Transactions in RAND (ZAR) : 62514285346

Date	Description	Amount	Balance	Accrued Bank Charges
02 Jan	Electricity Prepaid Electricity 04297814248	1,250.00	13,735.20Cr	3.30
02 Jan	POS Purchase S2S*Dandv412752*6823 31 Dec	90.00	13,645.20Cr	
02 Jan	POS Purchase Ar Boards And Hardw412752*6823 31 Dec	145.40	13,499.80Cr	
02 Jan	POS Purchase Game Queenstown412752*6823 31 Dec	299.00	13,200.80Cr	
02 Jan	POS Purchase Checkers Sixty60412752*6823 30 Dec	314.93	12,885.87Cr	
02 Jan	POS Purchase Tops Protea412752*6823 31 Dec	336.93	12,548.94Cr	
02 Jan	Fuel Purchase Total Lukhanji C412752*6823 29 Dec	200.00	12,348.94Cr	
03 Jan	Payshap Credit C Mcpherson	230.00Cr	12,578.94Cr	
03 Jan	POS Purchase S2S'Ohanacashstore412752*6823 01 Jan	56.00	12,522.94Cr	
03 Jan	POS Purchase Superspar Protea412752*6823 01 Jan	354.25	12,168.69Cr	
05 Jan	#Service Fees #Payments Bundle Fee	10.00	12,158.69Cr	
05 Jan	Payshap Account Off-Us Loren Mcpherson	3,000.00	9,158.69Cr	
05 Jan	Payment To Investment Transfer	6,000.00	3,158.69Cr	
05 Jan	FNB App Prepaid Airtime 0629817671	35.00	3,123.69Cr	1.60
05 Jan	POS Purchase Checkers Sixty60412752*6823 02 Jan	215.96	2,907.73Cr	
05 Jan	POS Purchase Magers Pharmacy412752*6823 02 Jan	421.52	2,486.21Cr	
06 Jan	POS Purchase S2S*Dandv412752*6823 04 Jan	53.00	2,433.21Cr	
06 Jan	POS Purchase Superspar Protea412752*6823 04 Jan	143.60	2,289.61Cr	
06 Jan	POS Purchase Game Queenstown412752*6823 04 Jan	153.18	2,136.43Cr	
06 Jan	POS Purchase Checkers Sixty60412752*6823 03 Jan	279.97	1,856.46Cr	
06 Jan	POS Purchase Ksa979 KFC Nonesi M412752*6823 03 Jan	351.76	1,504.70Cr	
07 Jan	#Service Fees #Eft Charge-FNB To Other	2.00	1,502.70Cr	
07 Jan	#Service Fees #Int Pymt Fee-209.00 Play	5.23	1,497.47Cr	
07 Jan	Internet Pmt To MultichoiceCkt382Fgulj3Akrpw	699.00	798.47Cr	
07 Jan	FNB App Transfer From Transfer	1,000.00Cr	1,798.47Cr	
07 Jan	POS Purchase Debonairs Nonesi M7412752*6823 05 Jan	123.80	1,674.67Cr	
07 Jan	POS Purchase 209.00 Playstation400974*9855 05 Jan	209.00	1,465.67Cr	
08 Jan	FNB App Payment To Enoch Mgjijima Local70015008729	300.00	1,165.67Cr	
08 Jan	FNB App Transfer From Transfer	1,000.00Cr	2,165.67Cr	
08 Jan	POS Purchase Btc Business Techno412752*6823 05 Jan	114.90	2,050.77Cr	
08 Jan	POS Purchase Checkers Nonesi Mal412752*6823 06 Jan	218.97	1,831.80Cr	
09 Jan	FNB App Prepaid Airtime 0629817671	95.00	1,736.80Cr	1.60
09 Jan	POS Purchase King Pie412752*6823 06 Jan	118.00	1,618.80Cr	
09 Jan	POS Purchase Mcd Queenstown (770412752*6823 07 Jan	129.60	1,489.20Cr	
09 Jan	POS Purchase PNP Fam Queenstown412752*6823 07 Jan	221.30	1,267.90Cr	
10 Jan	FNB App Transfer From Transfer	4,043.00Cr	5,310.90Cr	
10 Jan	POS Purchase S2S*Mubarakstore.412752*6823 08 Jan	36.00	5,274.90Cr	
10 Jan	POS Purchase Panda Stores Queens412752*6823 07 Jan	90.51	5,184.39Cr	
10 Jan	POS Purchase Checkers Sixty60412752*6823 08 Jan	155.98	5,028.41Cr	
10 Jan	POS Purchase Checkers Sixty60412752*6823 08 Jan	232.93	4,795.48Cr	
12 Jan	POS Purchase Checkers Nonesi Mal412752*6823 09 Jan	114.59	4,680.89Cr	
12 Jan	POS Purchase Bolzes Pharmacy412752*6823 08 Jan	293.92	4,386.97Cr	
12 Jan	POS Purchase 34.99 Google One412752*6823 08 Jan	34.99	4,351.98Cr	
13 Jan	Internet Pmt To Saving Grace EducatiChristian - Grade 1	1,050.00	3,301.98Cr	
13 Jan	POS Purchase S2S'Newrestsupersto412752*6823 10 Jan	42.00	3,259.98Cr	
13 Jan	POS Purchase Mcd Queenstown (770412752*6823 11 Jan	132.60	3,127.38Cr	
13 Jan	POS Purchase Checkers Sixty60412752*6823 10 Jan	151.99	2,975.39Cr	
13 Jan	POS Purchase 5 Rand Shop412752*6823 10 Jan	169.00	2,806.39Cr	
13 Jan	POS Purchase Superspar Protea412752*6823 11 Jan	202.66	2,603.73Cr	
13 Jan	POS Purchase Lg Home Best412752*6823 10 Jan	294.00	2,309.73Cr	

Branch Number	Account Number	Date	DDA 06/94/HX/KM/KM/PA/P6/B2/LE/Y	FN
8947	62514285346	2026/01/13	FNB ASPIRE CURRENT ACCOUNT	

Date	Description	Amount	Balance	Accrued Bank Charges
13 Jan	POS Purchase PNP Fam Queenstown 412752*6823 10 Jan	371.20	1,938.53Cr	
13 Jan	POS Purchase Pep 5641 Queenstown 412752*6823 10 Jan	404.02	1,534.51Cr	
13 Jan	POS Purchase 149.00 Openai *Chat 412752*6823 12 Jan	149.00	1,385.51Cr	
13 Jan	#Monthly Account Fee	120.00	1,265.51Cr	
13 Jan	#Value Added Serv Fees	3.30	1,262.21Cr	
13 Jan	#Service Fees	17.60	1,244.61Cr	

Closing Balance

1,244.61 Cr

Turnover for Statement Period

No. Credit Transactions 8	27,023.00Cr
No. Debit Transactions 132	76,706.69Dr

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 20.75%

First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06. An Authorised Financial Services and Credit Provider (NCRCP20).
On 21 November 2025, the Prime Lending Rate changed to 10.25%. This may impact the rate on any of your credit facilities.

Branch Number	Account Number	Date	DDA 06/94/HX/KM/KM/PA/P6/B2/LE/Y	FN
8947	62514285346	2026/01/13	FNB ASPIRE CURRENT ACCOUNT	