



BBST132 051086

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 : 132
Statement Period : 13 November 2025 to 13 December 2025
Statement Date : 13 December 2025

Statement Balances		Bank Charges		Interest Rate	
Opening Balance	496.35 Cr	Service Fees	279.99 Dr	Credit Rate**	Tiered
Closing Balance	50,928.30 Cr	Cash Deposit Fees	0.00	Debit Rate*	0.00%
# Inclusive of VAT @ 15.00%	53.95 Dr	Cash Handling Fees	0.00		
Total VAT (ZAR)	53.95 Dr	Other Fees	134.10 Dr		

Transactions in RAND (ZAR)

Date	Description	Amount	Balance	Accrued Bank Charges
14 Nov	FNB App Transfer From Transfer	300.00Cr	796.35Cr	
14 Nov	#Debit Card Intl POS Unsuccess #Fee Declined Foreign Tr 4009745011499855	8.00	788.35Cr	
15 Nov	#Service Fees #Int Pymt Fee-14.99 Apple	0.37	787.98Cr	
15 Nov	FNB App Prepaid Airtime 0629817671	10.00	777.98Cr	1.60
15 Nov	FNB App Transfer From Transfer	700.00Cr	1,477.98Cr	
15 Nov	POS Purchase 14.99 Apple.Com/Bil 400974*9855 13 Nov	14.99	1,462.99Cr	
15 Nov	Fuel Purchase Ae Griffiths 412752*6823 12 Nov	200.00	1,262.99Cr	
17 Nov	FNB App Transfer From Transfer	572.00Cr	1,834.99Cr	
17 Nov	FNB App Transfer From Transfer	500.00Cr	2,334.99Cr	
17 Nov	POS Purchase Payfast*Register Do 412752*6823 14 Nov	59.00	2,275.99Cr	
17 Nov	POS Purchase Panda Stores Queens 412752*6823 13 Nov	90.59	2,185.40Cr	
17 Nov	POS Purchase Betway Sa 412752*6823 14 Nov	100.00	2,085.40Cr	
17 Nov	POS Purchase Hpy*Computer Desk 412752*6823 13 Nov	150.00	1,935.40Cr	
17 Nov	POS Purchase Superspar Protea 412752*6823 14 Nov	156.11	1,779.29Cr	
18 Nov	#Service Fees #Int Pymt Fee-69.99 Spoti	1.75	1,777.54Cr	
18 Nov	FNB App Transfer From Transfer	16,000.00Cr	17,777.54Cr	
18 Nov	POS Purchase S2S*Newrestsupersto 412752*6823 15 Nov	65.00	17,712.54Cr	
18 Nov	POS Purchase Pep 6497 Queenstown 412752*6823 15 Nov	71.05	17,641.49Cr	
18 Nov	POS Purchase Jet Queenstown None 412752*6823 16 Nov	332.03	17,309.46Cr	
18 Nov	POS Purchase Pep 5641 Queenstown 412752*6823 16 Nov	490.88	16,818.58Cr	
18 Nov	POS Purchase 69.99 Spotifyza 400974*9855 16 Nov	69.99	16,748.59Cr	
19 Nov	FNB App Prepaid Airtime 0629817671	19.00	16,729.59Cr	1.60
19 Nov	POS Purchase The Crazy Store Que 412752*6823 16 Nov	48.98	16,680.61Cr	
19 Nov	POS Purchase Checkers Sixty60 412752*6823 16 Nov	533.90	16,146.71Cr	
20 Nov	Payment To Investment Transfer	12,000.00	4,146.71Cr	

Date	Description	Amount	Balance	Accrued Bank Charges
20 Nov	FNB App Prepaid Airtime 0629817671	29.00	4,117.71 Cr	1.60
20 Nov	POS Purchase S2S*Newrestsupersto412752*6823 18 Nov	60.00	4,057.71 Cr	
20 Nov	POS Purchase S2S*Newrestsupersto412752*6823 18 Nov	70.00	3,987.71 Cr	
20 Nov	POS Purchase 27.81 Github, Inc.412752*6823 18 Nov	490.93	3,496.78 Cr	
20 Nov	Fuel Purchase Ae Griffiths412752*6823 17 Nov	150.00	3,346.78 Cr	
21 Nov	FNB OB Pmt FNB N05209638C	2,144.00 Cr	5,490.78 Cr	
21 Nov	FNB App Prepaid Airtime 0629817671	10.00	5,480.78 Cr	1.60
21 Nov	#Debit Card Intl POS Unsuccess #Fee Declined Foreign Tr 4009745011499855	8.00	5,472.78 Cr	
21 Nov	POS Purchase Checkers Sixty60412752*6823 19 Nov	257.95	5,214.83 Cr	
21 Nov	POS Purchase Chris Hani District412752*6823 19 Nov	2,796.62	2,418.21 Cr	
22 Nov	POS Purchase S2S*Newrestsupersto412752*6823 20 Nov	150.00	2,268.21 Cr	
24 Nov	#Service Fees #Int Pymt Fee-34.99 Googl	0.87	2,267.34 Cr	
24 Nov	FNB App Payment To CadyChris Mcpherson	160.00	2,107.34 Cr	
24 Nov	POS Purchase S2S*Newrestsupersto412752*6823 21 Nov	25.00	2,082.34 Cr	
24 Nov	POS Purchase 34.99 Google One400974*9855 20 Nov	34.99	2,047.35 Cr	
25 Nov	#Service Fees #Eft Charge-FNB To Other	6.00	2,041.35 Cr	
25 Nov	#Service Fees #Payments Bundle Fee	40.00	2,001.35 Cr	
25 Nov	Scheduled Trf To Transfer	300.00	1,701.35 Cr	
25 Nov	Internet Pmt To Drs Du Buisson, KramX8853401	268.70	1,432.65 Cr	
25 Nov	FNB App Payment To Herotel (Pty) LtdLcchr052	849.00	583.65 Cr	
25 Nov	FNB App Payment To Nedbank Home Loan8003605987201	9,015.49	8,431.84	
25 Nov	FNB App Payment To Enoch Mgiijima Local70015008729	2,000.00	10,431.84	
25 Nov	Internet Pmt To Chris Hani District40102916	750.00	11,181.84	
25 Nov	Internet Pmt To MultichoiceCkthzcxx0lqr24Kyy	699.00	11,880.84	
25 Nov	Rtc Express Pmt To Loren McphersonChristopher Mcpherso	6,000.00	17,880.84	
25 Nov	FNB App Prepaid Airtime 0629817671	199.00	18,079.84	1.60
25 Nov	FNB App Transfer From Transfer	300.00 Cr	17,779.84	
25 Nov	FNB App Prepaid Airtime 0629817671	10.00	17,789.84	1.60
25 Nov	Payment 1Day Cr Netcash071Salary 013 24112025	49,900.03 Cr	32,110.19 Cr	
25 Nov	DebiCheck Finchoice 6081774	646.56	31,463.63 Cr	
25 Nov	#Debit Card Intl POS Unsuccess #Fee Declined Foreign Tr 4009745011499855	8.00	31,455.63 Cr	
25 Nov	#Debit Card Intl POS Unsuccess #Fee Declined Foreign Tr 4009745011499855	8.00	31,447.63 Cr	
25 Nov	#Debit Card Intl POS Unsuccess #Fee Declined Foreign Tr 4009745011499855	8.00	31,439.63 Cr	
25 Nov	#Debit Card Intl POS Unsuccess #Fee Declined Foreign Tr 4009745011499855	8.00	31,431.63 Cr	
25 Nov	#Debit Card Intl POS Unsuccess #Fee Declined Foreign Tr 4009745011499855	8.00	31,423.63 Cr	
25 Nov	#Debit Card Intl POS Unsuccess #Fee Declined Foreign Tr 4127525049196823	8.00	31,415.63 Cr	
25 Nov	#Debit Card Intl POS Unsuccess #Fee Declined Foreign Tr 4127525049196823	8.00	31,407.63 Cr	
25 Nov	#Debit Card Intl POS Unsuccess #Fee Declined Foreign Tr 4127525049196823	8.00	31,399.63 Cr	
25 Nov	#Debit Card Intl POS Unsuccess #Fee Declined Foreign Tr 4127525049196823	8.00	31,391.63 Cr	
25 Nov	#Debit Card Intl POS Unsuccess #Fee Declined Foreign Tr 4127525049196823	8.00	31,383.63 Cr	
25 Nov	Internal Debit Order FNB Insure Fnbn19492 308965	199.00	31,184.63 Cr	
25 Nov	POS Purchase Pep 5641 Queenstown412752*6823 22 Nov	82.96	31,101.67 Cr	
25 Nov	POS Purchase PNP Fam Queenstown412752*6823 22 Nov	94.99	31,006.68 Cr	
25 Nov	POS Purchase Mrps Queenstown412752*6823 22 Nov	119.99	30,886.69 Cr	
25 Nov	POS Purchase Hpy*Style Zone412752*6823 21 Nov	120.00	30,766.69 Cr	
25 Nov	POS Purchase S2S*Newrestsupersto412752*6823 22 Nov	145.00	30,621.69 Cr	
25 Nov	POS Purchase Shoe City Nonesi Ma412752*6823 22 Nov	171.00	30,450.69 Cr	
25 Nov	Fuel Purchase Total Lukhanji C412752*6823 21 Nov	150.00	30,300.69 Cr	
26 Nov	Chq Card ATM Local Cash Advanc Cash ATM Queenstown74244775329000052677	300.00	30,000.69 Cr	20.10
26 Nov	POS Purchase Checkers Sixty60412752*6823 23 Nov	521.96	29,478.73 Cr	
26 Nov	Card Purchase With Cashback PNP Fam Queenstown412752*6823 24 Nov	173.24	29,305.49 Cr	
26 Nov	Card Cashback Cashb PNP Fam Queens745520*4135	130.00	29,175.49 Cr	
27 Nov	#Service Fees #Int Pymt Fee-119.60 Stea	2.99	29,172.50 Cr	
27 Nov	Chq Card ATM Local Cash Advanc Cash Queenstown Rem74325635330000057361	100.00	29,072.50 Cr	14.70
27 Nov	POS Purchase S2S*Newrestsupersto412752*6823 25 Nov	30.00	29,042.50 Cr	
27 Nov	POS Purchase Superspar Protea412752*6823 25 Nov	169.98	28,872.52 Cr	
27 Nov	POS Purchase 119.60 Steam Purcha412752*6823 24 Nov	119.60	28,752.92 Cr	
28 Nov	#Service Fees #Int Pymt Fee-159.00 Disn	3.98	28,748.94 Cr	
28 Nov	#Service Fees #Int Pymt Fee-399.99 Appl	10.00	28,738.94 Cr	
28 Nov	Magtape Credit Finchoice 22617735 D12Op4003	3,500.00 Cr	32,238.94 Cr	

Branch Number	Account Number	Date	DDA 06/94/HX/KM/KM/PA/P6/B2/LE/Y	FN
8947	62514285346	2025/12/13	FNB ASPIRE CURRENT ACCOUNT	

Transactions in RAND (ZAR) : 62514285346

Date	Description	Amount	Balance	Accrued Bank Charges
28 Nov	DebiCheck Hyphen Pdapdamn00057	14,186.30	18,052.64Cr	
28 Nov	POS Purchase 159.00 Disney Plus412752*6823 26 Nov	159.00	17,893.64Cr	
28 Nov	POS Purchase 399.99 Apple.Com/Bi412752*6823 26 Nov	399.99	17,493.65Cr	
29 Nov	#Service Fees #Int Pymt Fee-1680.00 Hot	42.00	17,451.65Cr	
29 Nov	FNB App Prepaid Airtime 0629817671	35.00	17,416.65Cr	1.60
29 Nov	DebiCheck Budget Vap778803907V	131.68	17,284.97Cr	
29 Nov	DebiCheck Budget Ins778803907P	2,567.05	14,717.92Cr	
29 Nov	Magtape Debit Miwaycolle00000088031210251129	197.86	14,520.06Cr	
29 Nov	Magtape Debit Mviainsuremvmspl-0350331251129	438.91	14,081.15Cr	
29 Nov	POS Purchase Mcd Queenstown (770412752*6823 27 Nov	160.60	13,920.55Cr	
29 Nov	POS Purchase Superspar Protea412752*6823 27 Nov	374.27	13,546.28Cr	
29 Nov	POS Purchase 1680.00 Hotel At Bo412752*6823 27 Nov	1,680.00	11,866.28Cr	
29 Nov	Fuel Purchase Engen Smith & Wig412752*6823 27 Nov	150.00	11,716.28Cr	
30 Nov	Re-Directed Fees From62555822694	25.30	11,690.98Cr	
01 Dec	#Service Fees #Int Pymt Fee-29.00 Apple	0.73	11,690.25Cr	
01 Dec	Electricity Prepaid Electricity 04297814248	1,250.00	10,440.25Cr	3.30
01 Dec	Magtape Credit ABSA Bank Cr6067837-71458573	942.28Cr	11,382.53Cr	
01 Dec	POS Purchase The Crazy Store Que412752*6823 28 Nov	169.89	11,212.64Cr	
01 Dec	POS Purchase PNP Fam Queenstown412752*6823 28 Nov	199.99	11,012.65Cr	
01 Dec	POS Purchase Auto Enterprises412752*6823 28 Nov	3,300.00	7,712.65Cr	
01 Dec	POS Purchase 29.00 Apple.Com/Bil412752*6823 29 Nov	29.00	7,683.65Cr	
01 Dec	FNB OB Coll FnbinvestCe7Xe2Jj7N 002095801	500.00	7,183.65Cr	
02 Dec	#Service Fees #Payments Bundle Fee	10.00	7,173.65Cr	
02 Dec	#Service Fees #Eft Charge-FNB To Other	2.00	7,171.65Cr	
02 Dec	Payshap Account Off-Us Loren Mpherson	942.00	6,229.65Cr	
02 Dec	Internet Pmt To DerivCr6067837-71508217	180.00	6,049.65Cr	
02 Dec	FNB App Payment To GymC Mcpherson	800.00	5,249.65Cr	
02 Dec	POS Purchase New Uber Eats412752*6823 29 Nov	404.04	4,845.61Cr	
02 Dec	Fuel Purchase Shell Settlercity M412752*6823 30 Nov	300.00	4,545.61Cr	
03 Dec	Internet Pmt To Mvia8812135168086	438.91	4,106.70Cr	
03 Dec	POS Purchase Superspar Protea412752*6823 01 Dec	80.65	4,026.05Cr	
03 Dec	POS Purchase Checkers Nonesi Mal412752*6823 01 Dec	164.99	3,861.06Cr	
03 Dec	POS Purchase Nanaga Farm Stall412752*6823 30 Nov	250.00	3,611.06Cr	
03 Dec	POS Purchase Google Cloud Mpznx412752*6823 01 Dec	1.06	3,610.00Cr	
03 Dec	POS Purchase 12.00 Deriv.Com412752*6823 01 Dec	211.64	3,398.36Cr	
05 Dec	Internet Pmt To Betwaylpy14A2Ec21-F2D1-F01	100.00	3,298.36Cr	
05 Dec	POS Purchase S2S*Newrestsupersto412752*6823 03 Dec	30.00	3,268.36Cr	
06 Dec	POS Purchase Ae Komani Cs412752*6823 03 Dec	169.98	3,098.38Cr	
08 Dec	#Service Fees #Payments Bundle Fee	10.00	3,088.38Cr	
08 Dec	#Service Fees #Int Pymt Fee-209.00 Play	5.23	3,083.15Cr	
08 Dec	Send Money App Dr Send Rachel Irene Mcpherson	200.00	2,883.15Cr	
08 Dec	FNB App Prepaid Airtime 0736851555	60.00	2,823.15Cr	1.60
08 Dec	Payshap Account Off-Us Chris	200.00	2,623.15Cr	
08 Dec	FNB App Prepaid Airtime 0629817671	10.00	2,613.15Cr	1.60
08 Dec	FNB App Transfer From Transfer	12,000.00Cr	14,613.15Cr	
08 Dec	POS Purchase 209.00 Playstation412752*6823 05 Dec	209.00	14,404.15Cr	
09 Dec	FNB App Prepaid Airtime 0629817671	35.00	14,369.15Cr	1.60
09 Dec	POS Purchase S2S*Newrestsupersto412752*6823 07 Dec	15.00	14,354.15Cr	
09 Dec	POS Purchase Superspar Protea412752*6823 07 Dec	77.98	14,276.17Cr	
09 Dec	POS Purchase PNP Fam Queenstown412752*6823 07 Dec	121.29	14,154.88Cr	

Branch Number	Account Number	Date	DDA 06/94/HX/KM/KM/PA/P6/B2/LE/Y	FN
8947	62514285346	2025/12/13	FNB ASPIRE CURRENT ACCOUNT	

Date	Description		Amount	Balance	Accrued Bank Charges
09 Dec	POS Purchase PNP Fam Queenstown	412752*6823 07 Dec	125.19	14,029.69Cr	
09 Dec	POS Purchase Tops Protea	412752*6823 06 Dec	158.19	13,871.50Cr	
09 Dec	POS Purchase Checkers Nonesi Mal	412752*6823 06 Dec	164.99	13,706.51Cr	
10 Dec	POS Purchase Romans Queenstown	412752*6823 06 Dec	80.80	13,625.71Cr	
10 Dec	POS Purchase Dischem Riverside M	412752*6823 07 Dec	125.87	13,499.84Cr	
10 Dec	POS Purchase Panda Stores Queens	412752*6823 07 Dec	1,094.96	12,404.88Cr	
11 Dec	#Service Fees #Int Pymt Fee-34.99 Googl		0.87	12,404.01Cr	
11 Dec	#Service Fees #Eft Charge-FNB To Other		4.00	12,400.01Cr	
11 Dec	Internet Pmt To Payfast*Register Dom	268582445	59.00	12,341.01Cr	
11 Dec	Internet Pmt To Deriv	Cr6067837-71885061	170.00	12,171.01Cr	
11 Dec	Magtape Credit ABSA Bank Cr6067837-71885544		169.46Cr	12,340.47Cr	
11 Dec	POS Purchase S2S*Newrestsupersto	412752*6823 09 Dec	17.00	12,323.47Cr	
11 Dec	POS Purchase 34.99 Google One	412752*6823 08 Dec	34.99	12,288.48Cr	
11 Dec	Fuel Purchase Ae Griffiths	412752*6823 08 Dec	150.00	12,138.48Cr	
12 Dec	FNB App Prepaid Airtime 0629817671		35.00	12,103.48Cr	1.60
12 Dec	FNB App Payment To Nedbank Home Loan	8003605987201	9,015.49	3,087.99Cr	
12 Dec	FNB App Payment To Herotel (Pty) Ltd	Lcchr052	849.00	2,238.99Cr	
12 Dec	Payment 1Day Cr Netcash071Salary 013 11122025		49,881.72Cr	52,120.71Cr	
12 Dec	POS Purchase Checkers Sixty60	412752*6823 10 Dec	196.89	51,923.82Cr	
12 Dec	POS Purchase Checkers Nonesi Mal	412752*6823 10 Dec	516.26	51,407.56Cr	
13 Dec	FNB App Prepaid Airtime 0629817671		25.00	51,382.56Cr	1.60
13 Dec	POS Purchase Checkers Sixty60	412752*6823 11 Dec	276.96	51,105.60Cr	
13 Dec	#Monthly Account Fee		120.00	50,985.60Cr	
13 Dec	#Non FNB ATM Cash Withdrawal Fee		34.80	50,950.80Cr	
13 Dec	#Value Added Serv Fees		3.30	50,947.50Cr	
13 Dec	#Service Fees		19.20	50,928.30Cr	
Closing Balance				50,928.30Cr	
Turnover for Statement Period					
No. Credit Transactions 13			136,909.49Cr		
No. Debit Transactions 148			86,477.54Dr		

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%

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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	2025/12/13	FNB ASPIRE CURRENT ACCOUNT	