



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
privateclientsservice@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**
Closing Balance	1,244.61 Cr	Cash Deposit Fees	0.00	Debit Rate*
# Inclusive of VAT @ 15.00%	22.74 Dr	Cash Handling Fees	0.00	Tiered
Total VAT (ZAR)	22.74 Dr	Other Fees	3.30 Dr	0.00%

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	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	15.00	49,022.87Cr	
17 Dec	POS Purchase S2S*Familystore9	71.00	48,951.87Cr	
17 Dec	POS Purchase Mcdonalds Queenstown	164.60	48,787.27Cr	
17 Dec	POS Purchase S2S*Hassanfashionsh	165.00	48,622.27Cr	
17 Dec	POS Purchase Clicks Queenstown	202.08	48,420.19Cr	
17 Dec	POS Purchase Superspar Spargs Be	290.19	48,130.00Cr	
17 Dec	POS Purchase Pep 8788 East Londo	307.82	47,822.18Cr	
17 Dec	POS Purchase Refinery Q Nonesi M	422.00	47,400.18Cr	
17 Dec	POS Purchase The Gallery Guest10	850.00	46,550.18Cr	
17 Dec	POS Purchase 14.99 Apple.Com/Bil	14.99	46,535.19Cr	
17 Dec	Fuel Purchase Ae Griffiths	150.00	46,385.19Cr	
17 Dec	Fuel Purchase Engen Smith & Wig	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
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
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 Fnbn19492 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	Ce7Xe2j7N 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
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 Mviainsuremvmsp-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*Dandy	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

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*Dandy	412752*6823 31 Dec	90.00	13,645.20Cr
02 Jan	POS Purchase Ar Boards And Hardw	412752*6823 31 Dec	145.40	13,499.80Cr
02 Jan	POS Purchase Game Queenstown	412752*6823 31 Dec	299.00	13,200.80Cr
02 Jan	POS Purchase Checkers Sixty60	412752*6823 30 Dec	314.93	12,885.87Cr
02 Jan	POS Purchase Tops Protea	412752*6823 31 Dec	336.93	12,548.94Cr
02 Jan	Fuel Purchase Total Lukhanji C	412752*6823 29 Dec	200.00	12,348.94Cr
03 Jan	Payshap Credit C Mcpherson		230.00Cr	12,578.94Cr
03 Jan	POS Purchase S2S*Ohanacashstore	412752*6823 01 Jan	56.00	12,522.94Cr
03 Jan	POS Purchase Superspar Protea	412752*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
05 Jan	POS Purchase Checkers Sixty60	412752*6823 02 Jan	215.96	2,907.73Cr
05 Jan	POS Purchase Magers Pharmacy	412752*6823 02 Jan	421.52	2,486.21Cr
06 Jan	POS Purchase S2S*Dandy	412752*6823 04 Jan	53.00	2,433.21Cr
06 Jan	POS Purchase Superspar Protea	412752*6823 04 Jan	143.60	2,289.61Cr
06 Jan	POS Purchase Game Queenstown	412752*6823 04 Jan	153.18	2,136.43Cr
06 Jan	POS Purchase Checkers Sixty60	412752*6823 03 Jan	279.97	1,856.46Cr
06 Jan	POS Purchase Ksa979 KFC Nonesi M	412752*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 Multichoice	Ckt382Fgulj3Akrpw	699.00	798.47Cr
07 Jan	FNB App Transfer From Transfer		1,000.00Cr	1,798.47Cr
07 Jan	POS Purchase Debonairs Nonesi M7	412752*6823 05 Jan	123.80	1,674.67Cr
07 Jan	POS Purchase 209.00 Playstation	400974*9855 05 Jan	209.00	1,465.67Cr
08 Jan	FNB App Payment To Enoch Mgijima Local	70015008729	300.00	1,165.67Cr
08 Jan	FNB App Transfer From Transfer		1,000.00Cr	2,165.67Cr
08 Jan	POS Purchase Btc Business Techno	412752*6823 05 Jan	114.90	2,050.77Cr
08 Jan	POS Purchase Checkers Nonesi Mal	412752*6823 06 Jan	218.97	1,831.80Cr
09 Jan	FNB App Prepaid Airtime 0629817671		95.00	1,736.80Cr
09 Jan	POS Purchase King Pie	412752*6823 06 Jan	118.00	1,618.80Cr
09 Jan	POS Purchase Mcd Queenstown (770	412752*6823 07 Jan	129.60	1,489.20Cr
09 Jan	POS Purchase PNP Fam Queenstown	412752*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 Queens	412752*6823 07 Jan	90.51	5,184.39Cr
10 Jan	POS Purchase Checkers Sixty60	412752*6823 08 Jan	155.98	5,028.41Cr
10 Jan	POS Purchase Checkers Sixty60	412752*6823 08 Jan	232.93	4,795.48Cr
12 Jan	POS Purchase Checkers Nonesi Mal	412752*6823 09 Jan	114.59	4,680.89Cr
12 Jan	POS Purchase Bolzes Pharmacy	412752*6823 08 Jan	293.92	4,386.97Cr
12 Jan	POS Purchase 34.99 Google One	412752*6823 08 Jan	34.99	4,351.98Cr
13 Jan	Internet Pmt To Saving Grace Educati	Christian - Grade 1	1,050.00	3,301.98Cr
13 Jan	POS Purchase S2S*Newrestsupersto	412752*6823 10 Jan	42.00	3,259.98Cr
13 Jan	POS Purchase Mcd Queenstown (770	412752*6823 11 Jan	132.60	3,127.38Cr
13 Jan	POS Purchase Checkers Sixty60	412752*6823 10 Jan	151.99	2,975.39Cr
13 Jan	POS Purchase 5 Rand Shop	412752*6823 10 Jan	169.00	2,806.39Cr
13 Jan	POS Purchase Superspar Protea	412752*6823 11 Jan	202.66	2,603.73Cr
13 Jan	POS Purchase Lg Home Best	412752*6823 10 Jan	294.00	2,309.73Cr

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	27,023.00 Cr
No. Debit Transactions 132	76,706.69 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 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.