



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
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 : 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** |
| Closing Balance | 50,928.30 Cr | Cash Deposit Fees | 0.00 | Debit Rate* |
| # Inclusive of VAT @ 15.00% | 53.95 Dr | Cash Handling Fees | 0.00 | Tiered |
| Total VAT (ZAR) | 53.95 Dr | Other Fees | 134.10 Dr | 0.00% |

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 |
| 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 | 4,117.71Cr | 1.60 | |
| 20 Nov | POS Purchase S2S*Newrestsupersto | 412752*6823 18 Nov | 60.00 | 4,057.71Cr | |
| 20 Nov | POS Purchase S2S*Newrestsupersto | 412752*6823 18 Nov | 70.00 | 3,987.71Cr | |
| 20 Nov | POS Purchase 27.81 Github, Inc. | 412752*6823 18 Nov | 490.93 | 3,496.78Cr | |
| 20 Nov | Fuel Purchase Ae Griffiths | 412752*6823 17 Nov | 150.00 | 3,346.78Cr | |
| 21 Nov | FNB OB Pmt FNB N05209638C | | 2,144.00Cr | 5,490.78Cr | |
| 21 Nov | FNB App Prepaid Airtime 0629817671 | 10.00 | 5,480.78Cr | 1.60 | |
| 21 Nov | #Debit Card Intl POS Unsuccess #Fee Declined Foreign Tr 4009745011499855 | 8.00 | 5,472.78Cr | | |
| 21 Nov | POS Purchase Checkers Sixty60 | 412752*6823 19 Nov | 257.95 | 5,214.83Cr | |
| 21 Nov | POS Purchase Chris Hani District | 412752*6823 19 Nov | 2,796.62 | 2,418.21Cr | |
| 22 Nov | POS Purchase S2S*Newrestsupersto | 412752*6823 20 Nov | 150.00 | 2,268.21Cr | |
| 24 Nov | #Service Fees #Int Pymt Fee-34.99 Googl | 0.87 | 2,267.34Cr | | |
| 24 Nov | FNB App Payment To Cody | Chris Mcpherson | 160.00 | 2,107.34Cr | |
| 24 Nov | POS Purchase S2S*Newrestsupersto | 412752*6823 21 Nov | 25.00 | 2,082.34Cr | |
| 24 Nov | POS Purchase 34.99 Google One | 400974*9855 20 Nov | 34.99 | 2,047.35Cr | |
| 25 Nov | #Service Fees #Eft Charge-FNB To Other | 6.00 | 2,041.35Cr | | |
| 25 Nov | #Service Fees #Payments Bundle Fee | 40.00 | 2,001.35Cr | | |
| 25 Nov | Scheduled Trf To Transfer | | 300.00 | 1,701.35Cr | |
| 25 Nov | Internet Pmt To Drs Du Buisson, Kram | X8853401 | 268.70 | 1,432.65Cr | |
| 25 Nov | FNB App Payment To Herotel (Pty) Ltd | Lcchr052 | 849.00 | 583.65Cr | |
| 25 Nov | FNB App Payment To Nedbank Home Loan | 8003605987201 | 9,015.49 | 8,431.84 | |
| 25 Nov | FNB App Payment To Enoch Mgijima Local | 70015008729 | 2,000.00 | 10,431.84 | |
| 25 Nov | Internet Pmt To Chris Hani District | 40102916 | 750.00 | 11,181.84 | |
| 25 Nov | Internet Pmt To Multichoice | Ckthzcxk0lqr24Kyy | 699.00 | 11,880.84 | |
| 25 Nov | Rtc Express Pmt To Loren Mcpherson | Christopher 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 | | 300.00Cr | 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 | 49,900.03Cr | 32,110.19Cr | | |
| 25 Nov | DebiCheck Finchoice 6081774 | 646.56 | 31,463.63Cr | | |
| 25 Nov | #Debit Card Intl POS Unsuccess #Fee Declined Foreign Tr 4009745011499855 | 8.00 | 31,455.63Cr | | |
| 25 Nov | #Debit Card Intl POS Unsuccess #Fee Declined Foreign Tr 4009745011499855 | 8.00 | 31,447.63Cr | | |
| 25 Nov | #Debit Card Intl POS Unsuccess #Fee Declined Foreign Tr 4009745011499855 | 8.00 | 31,439.63Cr | | |
| 25 Nov | #Debit Card Intl POS Unsuccess #Fee Declined Foreign Tr 4009745011499855 | 8.00 | 31,431.63Cr | | |
| 25 Nov | #Debit Card Intl POS Unsuccess #Fee Declined Foreign Tr 4009745011499855 | 8.00 | 31,423.63Cr | | |
| 25 Nov | #Debit Card Intl POS Unsuccess #Fee Declined Foreign Tr 4127525049196823 | 8.00 | 31,415.63Cr | | |
| 25 Nov | #Debit Card Intl POS Unsuccess #Fee Declined Foreign Tr 4127525049196823 | 8.00 | 31,407.63Cr | | |
| 25 Nov | #Debit Card Intl POS Unsuccess #Fee Declined Foreign Tr 4127525049196823 | 8.00 | 31,399.63Cr | | |
| 25 Nov | #Debit Card Intl POS Unsuccess #Fee Declined Foreign Tr 4127525049196823 | 8.00 | 31,391.63Cr | | |
| 25 Nov | #Debit Card Intl POS Unsuccess #Fee Declined Foreign Tr 4127525049196823 | 8.00 | 31,383.63Cr | | |
| 25 Nov | Internal Debit Order FNB Insure Fnb19492 308965 | 199.00 | 31,184.63Cr | | |
| 25 Nov | POS Purchase Pep 5641 Queenstown | 412752*6823 22 Nov | 82.96 | 31,101.67Cr | |
| 25 Nov | POS Purchase PNP Fam Queenstown | 412752*6823 22 Nov | 94.99 | 31,006.68Cr | |
| 25 Nov | POS Purchase Mrps Queenstown | 412752*6823 22 Nov | 119.99 | 30,886.69Cr | |
| 25 Nov | POS Purchase Hpy*Style Zone | 412752*6823 21 Nov | 120.00 | 30,766.69Cr | |
| 25 Nov | POS Purchase S2S*Newrestsupersto | 412752*6823 22 Nov | 145.00 | 30,621.69Cr | |
| 25 Nov | POS Purchase Shoe City Nonesi Ma | 412752*6823 22 Nov | 171.00 | 30,450.69Cr | |
| 25 Nov | Fuel Purchase Total Lukhanji C | 412752*6823 21 Nov | 150.00 | 30,300.69Cr | |
| 26 Nov | Chq Card ATM Local Cash Advanc Cash ATM Queenstown | 74244775329000052677 | 300.00 | 30,000.69Cr | 20.10 |
| 26 Nov | POS Purchase Checkers Sixty60 | 412752*6823 23 Nov | 521.96 | 29,478.73Cr | |
| 26 Nov | Card Purchase With Cashback PNP Fam Queenstown | 412752*6823 24 Nov | 173.24 | 29,305.49Cr | |
| 26 Nov | Card Cashback Cashb PNP Fam Queens | 745520*4135 | 130.00 | 29,175.49Cr | |
| 27 Nov | #Service Fees #Int Pymt Fee-119.60 Stea | 2.99 | 29,172.50Cr | | |
| 27 Nov | Chq Card ATM Local Cash Advanc Cash Queenstown Rem | 74325635330000057361 | 100.00 | 29,072.50Cr | 14.70 |
| 27 Nov | POS Purchase S2S*Newrestsupersto | 412752*6823 25 Nov | 30.00 | 29,042.50Cr | |
| 27 Nov | POS Purchase Superspar Protea | 412752*6823 25 Nov | 169.98 | 28,872.52Cr | |
| 27 Nov | POS Purchase 119.60 Steam Purcha | 412752*6823 24 Nov | 119.60 | 28,752.92Cr | |
| 28 Nov | #Service Fees #Int Pymt Fee-159.00 Disn | 3.98 | 28,748.94Cr | | |
| 28 Nov | #Service Fees #Int Pymt Fee-399.99 Appl | 10.00 | 28,738.94Cr | | |
| 28 Nov | Magtape Credit Finchoice 22617735 D12Op4003 | 3,500.00Cr | 32,238.94Cr | | |

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 Plus | 412752*6823 26 Nov | 159.00 | 17,893.64Cr |
| 28 Nov | POS Purchase 399.99 Apple.Com/Bi | 412752*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 |
| 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 (770 | 412752*6823 27 Nov | 160.60 | 13,920.55Cr |
| 29 Nov | POS Purchase Superspar Protea | 412752*6823 27 Nov | 374.27 | 13,546.28Cr |
| 29 Nov | POS Purchase 1680.00 Hotel At Bo | 412752*6823 27 Nov | 1,680.00 | 11,866.28Cr |
| 29 Nov | Fuel Purchase Engen Smith & Wig | 412752*6823 27 Nov | 150.00 | 11,716.28Cr |
| 30 Nov | Re-Directed Fees From | 62555822694 | 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 |
| 01 Dec | Magtape Credit ABSA Bank Cr6067837-71458573 | | 942.28Cr | 11,382.53Cr |
| 01 Dec | POS Purchase The Crazy Store Que | 412752*6823 28 Nov | 169.89 | 11,212.64Cr |
| 01 Dec | POS Purchase PNP Fam Queenstown | 412752*6823 28 Nov | 199.99 | 11,012.65Cr |
| 01 Dec | POS Purchase Auto Enterprises | 412752*6823 28 Nov | 3,300.00 | 7,712.65Cr |
| 01 Dec | POS Purchase 29.00 Apple.Com/Bil | 412752*6823 29 Nov | 29.00 | 7,683.65Cr |
| 01 Dec | FNB OB Coll Fnbinvest | Ce7Xe2Jj7N 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 | Payshop Account Off-Us Loren Mcpherson | | 942.00 | 6,229.65Cr |
| 02 Dec | Internet Pmt To Deriv | Cr6067837-71508217 | 180.00 | 6,049.65Cr |
| 02 Dec | FNB App Payment To Gym | C Mcpherson | 800.00 | 5,249.65Cr |
| 02 Dec | POS Purchase New Uber Eats | 412752*6823 29 Nov | 404.04 | 4,845.61Cr |
| 02 Dec | Fuel Purchase Shell Settlercity M | 412752*6823 30 Nov | 300.00 | 4,545.61Cr |
| 03 Dec | Internet Pmt To Mvia | 8812135168086 | 438.91 | 4,106.70Cr |
| 03 Dec | POS Purchase Superspar Protea | 412752*6823 01 Dec | 80.65 | 4,026.05Cr |
| 03 Dec | POS Purchase Checkers Nonesi Mal | 412752*6823 01 Dec | 164.99 | 3,861.06Cr |
| 03 Dec | POS Purchase Nanaga Farm Stall | 412752*6823 30 Nov | 250.00 | 3,611.06Cr |
| 03 Dec | POS Purchase Google Cloud Mpznx | 412752*6823 01 Dec | 1.06 | 3,610.00Cr |
| 03 Dec | POS Purchase 12.00 Deriv.Com | 412752*6823 01 Dec | 211.64 | 3,398.36Cr |
| 05 Dec | Internet Pmt To Betway | Ipy14A2Ec21-F2D1-F01 | 100.00 | 3,298.36Cr |
| 05 Dec | POS Purchase S2S*Newrestsupersto | 412752*6823 03 Dec | 30.00 | 3,268.36Cr |
| 06 Dec | POS Purchase Ae Komani Cs | 412752*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 |
| 08 Dec | Payshop Account Off-Us Chris | | 200.00 | 2,623.15Cr |
| 08 Dec | FNB App Prepaid Airtime 0629817671 | | 10.00 | 2,613.15Cr |
| 08 Dec | FNB App Transfer Front Transfer | | 12,000.00Cr | 14,613.15Cr |
| 08 Dec | POS Purchase 209.00 Playstation | 412752*6823 05 Dec | 209.00 | 14,404.15Cr |
| 09 Dec | FNB App Prepaid Airtime 0629817671 | | 35.00 | 14,369.15Cr |
| 09 Dec | POS Purchase S2S*Newrestsupersto | 412752*6823 07 Dec | 15.00 | 14,354.15Cr |
| 09 Dec | POS Purchase Superspar Protea | 412752*6823 07 Dec | 77.98 | 14,276.17Cr |
| 09 Dec | POS Purchase PNP Fam Queenstown | 412752*6823 07 Dec | 121.29 | 14,154.88Cr |

| 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 |
| 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 |
| 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.