



BBST131 019739

MR CHRISTOPHER W MCPHERSON
10 WENDOVER SEAVIEW TERRACE
QUINEY 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 : 131
Statement Period : 13 October 2025 to 13 November 2025
Statement Date : 13 November 2025

Statement Balances	Bank Charges	Interest Rate	
		Credit Rate*	Tiered Debit Rate*
Opening Balance 1,931.52 Cr			
Closing Balance 496.35 Cr	Service Fees 267.77 Dr		
# Inclusive of VAT @ 15.00% 41.44 Dr	Cash Deposit Fees 0.00		
Total VAT (ZAR) 41.44 Dr	Cash Handling Fees 0.00		
	Other Fees 50.10 Dr		

Transactions in RAND (ZAR)

Date	Description	Amount	Balance	Accrued Bank Charges
13 Oct	#Service Fees #Payments Bundle Fee Sep	40.00	1,891.52 Cr	
14 Oct	FNB App Transfer From Transfer	1,000.00 Cr	2,891.52 Cr	
14 Oct	Lotto Purchase	40.00	2,851.52 Cr	3.00
14 Oct	Powerball Purchase	37.50	2,814.02 Cr	3.00
14 Oct	POS Purchase Checkers Sixty60	9.51	2,804.51 Cr	
14 Oct	POS Purchase S2S*Newrestsupersto	55.00	2,749.51 Cr	
14 Oct	POS Purchase Hpy*Style Zone	120.00	2,629.51 Cr	
14 Oct	POS Purchase Checkers Sixty60	292.94	2,336.57 Cr	
14 Oct	Card Purchase With Cashback Superspar Protea	159.99	2,176.58 Cr	
14 Oct	Card Cashback Cashb Superspar Prot	150.00	2,026.58 Cr	
14 Oct	Fuel Purchase Ae Griffiths	150.00	1,876.58 Cr	
15 Oct	#Service Fees #Int Pymt Fee-14.99 Apple	0.37	1,876.21 Cr	
15 Oct	#Service Fees #Int Pymt Fee-399.99 Appl	10.00	1,866.21 Cr	
15 Oct	POS Purchase Superspar Protea	87.67	1,778.54 Cr	
15 Oct	POS Purchase 14.99 Apple.Com/Bil	14.99	1,763.55 Cr	
15 Oct	POS Purchase 399.99 Apple.Com/Bi	399.99	1,363.56 Cr	
16 Oct	Lotto Winnings Lotto Winnings Vodsksp9Zj9N	6.60 Cr	1,370.16 Cr	
17 Oct	Electricity Prepaid Electricity 01025928316	50.00	1,320.16 Cr	0.60
17 Oct	POS Purchase Checkers Sixty60	266.93	1,053.23 Cr	
18 Oct	#Service Fees #Int Pymt Fee-69.99 Spoti	1.75	1,051.48 Cr	
18 Oct	POS Purchase KFC Ksa1190 Queenstl	75.80	975.68 Cr	
18 Oct	POS Purchase 69.99 Spotifyza	69.99	905.69 Cr	
18 Oct	Fuel Purchase Ae Griffiths	150.00	755.69 Cr	
20 Oct	FNB App Transfer From Transfer	150.00 Cr	905.69 Cr	
20 Oct	FNB App Prepaid Airtime 0629817671	29.00	876.69 Cr	1.60

XSS22200-62514285346

Transactions in RAND (ZAR) : 62514285346

Date	Description	Amount	Balance	Accrued Bank Charges
20 Oct	FNB App Transfer From Transfer	162.00Cr	1,038.69Cr	
20 Oct	#Debit Card Infl POS Unsuccess #Fee Declined Foreign Tr 4009745011499855	8.00	1,030.69Cr	
20 Oct	FNB App Prepaid Airtime 0629817671	25.00	1,005.69Cr	1.60
21 Oct	FNB App Transfer From Transfer	100.00Cr	1,105.69Cr	
21 Oct	POS Purchase Checkers Sixty60	412752*6823 18 Oct	247.92	857.77Cr
21 Oct	POS Purchase 10.00 Github, Inc.	412752*6823 18 Oct	179.40	678.37Cr
22 Oct	POS Purchase Checkers Sixty60	412752*6823 19 Oct	278.97	399.40Cr
22 Oct	Fuel Purchase Ae Griffiths	412752*6823 19 Oct	150.00	249.40Cr
23 Oct	#Service Fees #Int Pynt Fee-34.99 Googl		0.87	248.53Cr
23 Oct	FNB App Transfer From Transfer	1,600.00Cr	1,848.53Cr	
23 Oct	Payshop Account Off-Us Chris	1,000.00	848.53Cr	
23 Oct	FNB App Prepaid Airtime 0629817671	25.00	823.53Cr	1.60
23 Oct	Payshop Account Off-Us Chris	700.00	123.53Cr	
23 Oct	POS Purchase 34.99 Google One	400974*9855 21 Oct	34.99	88.54Cr
24 Oct	#Service Fees #Payments Bundle Fee		50.00	38.54Cr
24 Oct	#Service Fees #Ef1 Charge-FNB To Other		2.00	36.54Cr
24 Oct	FNB App Payment To Nedbank Home Loan	8003605987201	10,590.00	10,553.46
24 Oct	FNB App Payment To Herotel (Pty) Ltd	Lcchr052	849.00	11,402.46
24 Oct	FNB App Payment To Enoch Mgijima Local	70015008729	2,000.00	13,402.46
24 Oct	Payment To Investment Transfer		24,000.00	37,402.46
24 Oct	Rtc Express Pmt To Chris		6,250.00	43,652.46
24 Oct	Payment 1Day Cr Netcash071Salary 013 23102025		68,938.84Cr	25,286.38Cr
24 Oct	DebiCheck Finchoice 6081774		646.56	24,639.82Cr
25 Oct	#Service Fees #Ef1 Charge-FNB To Other		2.00	24,637.82Cr
25 Oct	Scheduled Trf To Transfer		300.00	24,337.82Cr
25 Oct	Internal Pmt To Payfast*Register Dom	257239237	59.00	24,278.82Cr
25 Oct	Internal Debit Order FNB Insure Fnbn19492 300390		199.00	24,079.82Cr
25 Oct	Cho Card ATM Local Cash Advanc Cash Queenstown Rem	74325635297000075782	200.00	23,879.82Cr
27 Oct	#Service Fees #Payments Bundle Fee		10.00	23,869.82Cr
27 Oct	Electricity Prepaid Electricity 04297814248		100.00	23,769.82Cr
27 Oct	Rtc Express Pmt To Chris		300.00	23,469.82Cr
27 Oct	POS Purchase S2S*Newrestsupersto	412752*6823 24 Oct	17.00	23,452.82Cr
27 Oct	POS Purchase Superspar Protea	412752*6823 24 Oct	73.98	23,378.84Cr
27 Oct	POS Purchase Superspar Protea	412752*6823 24 Oct	99.99	23,278.85Cr
28 Oct	#Service Fees #Ef1 Charge-FNB To Other		2.00	23,276.85Cr
28 Oct	#Service Fees #Int Pynt Fee-159.00 Disn		3.98	23,272.87Cr
28 Oct	FNB App Payment To Chris	Chris Mcpherson	950.00	22,322.87Cr
28 Oct	POS Purchase S2S*Jimmysweetakea	412752*6823 25 Oct	126.00	22,196.87Cr
28 Oct	POS Purchase Mrps Queenstown	412752*6823 25 Oct	229.98	21,966.89Cr
28 Oct	POS Purchase KFC Ksa1190 Queenst	412752*6823 25 Oct	321.20	21,645.69Cr
28 Oct	POS Purchase 159.00 Disney Plus	412752*6823 26 Oct	159.00	21,486.69Cr
29 Oct	Electricity Prepaid Electricity 04297814248		100.00	21,386.69Cr
29 Oct	DebiCheck Hyphen Pdapdamn00057		14,186.30	7,200.39Cr
29 Oct	POS Purchase Econofoods Emily Ho	412752*6823 27 Oct	153.00	7,047.39Cr
29 Oct	POS Purchase Lekkerland	412752*6823 26 Oct	228.00	6,819.39Cr
29 Oct	POS Purchase Panda Stores Queens	412752*6823 25 Oct	233.74	6,585.65Cr
29 Oct	POS Purchase Payflex	412752*6823 25 Oct	1,332.66	5,252.99Cr
29 Oct	Fuel Purchase Total Lukhanji C	412752*6823 26 Oct	200.00	5,052.99Cr
30 Oct	#Service Fees #Int Pynt Fee-29.00 Apple		0.73	5,052.26Cr
30 Oct	FNB App Transfer From Transfer		300.00Cr	5,352.26Cr
30 Oct	FNB App Prepaid Airtime 0629817671		35.00	5,317.26Cr
30 Oct	POS Purchase S2S*Newrestsupersto	412752*6823 28 Oct	20.00	5,297.26Cr
30 Oct	POS Purchase Medirite- Queenstow	412752*6823 28 Oct	82.00	5,215.26Cr
30 Oct	POS Purchase Superspar Protea	412752*6823 28 Oct	159.99	5,055.27Cr
30 Oct	POS Purchase 29.00 Apple.Com/Bil	400974*9855 29 Oct	29.00	5,026.27Cr
30 Oct	FNB OB Coll Fribinvest	Ce7Xe2J7N 002042837	500.00	4,526.27Cr
31 Oct	#Service Fees #Ef1 Charge-FNB To Other		2.00	4,524.27Cr
31 Oct	Re-Directed Fees From	62555822694	25.30	4,498.97Cr
31 Oct	FNB App Payment To W. Winnaar	Chris Mcpherson	350.00	4,148.97Cr
31 Oct	DebiCheck Budget Vap778803907V		131.68	4,017.29Cr

Transactions in RAND (ZAR) : 62514285346

Date	Description	Amount	Balance	Accrued Bank Charges
31 Oct	Rm Miwaycollege0000008803	197.06	3,819.43Cr	
31 Oct	DebiCheck Budget Ins778803907P	2,567.05	1,252.38Cr	
31 Oct	Magtape Debit Mviainsuremvmspl-0350331251031	438.91	813.47Cr	
31 Oct	POS Purchase Dischem Riverside M	412752*6823 29 Oct	178.98	634.49Cr
31 Oct	Fuel Purchase Engen Smith & Wig	412752*6823 29 Oct	150.00	484.49Cr
01 Nov	FNB App Transfer From Transfer		4,000.00Cr	4,484.49Cr
01 Nov	Electricity Prepaid Electricity 04297814248	1,000.00	3,484.49Cr	3.30
01 Nov	POS Purchase S2S*Newrestsupersto	412752*6823 30 Oct	30.00	3,454.49Cr
03 Nov	POS Purchase Ksa979 KFC Nonesi M	412752*6823 31 Oct	256.42	3,198.07Cr
04 Nov	POS Purchase Jumbo Robinson Stre	412752*6823 02 Nov	119.80	3,078.27Cr
04 Nov	POS Purchase Steers Diner Queens	412752*6823 31 Oct	127.80	2,950.47Cr
04 Nov	POS Purchase S2S*Lghomebest	412752*6823 02 Nov	139.00	2,811.47Cr
04 Nov	POS Purchase Steers Diner Queens	412752*6823 01 Nov	139.60	2,671.87Cr
04 Nov	POS Purchase Mothitouch Pty Ltd	412752*6823 02 Nov	145.00	2,526.87Cr
04 Nov	POS Purchase Superspar Protea	412752*6823 01 Nov	468.47	2,058.40Cr
05 Nov	#Service Fees #Eft Charge-FNB To Other		2.00	2,056.40Cr
05 Nov	Internet Pmt To Multichoice	Cktq1lldwemxdhhp1	676.45	1,379.95Cr
05 Nov	POS Purchase Panda Stores Queens	412752*6823 02 Nov	104.98	1,274.97Cr
05 Nov	POS Purchase Going Under Queenst	412752*6823 02 Nov	341.00	933.97Cr
05 Nov	POS Purchase Paystack *Bam	400974*9855 02 Nov	420.00	513.97Cr
05 Nov	Fuel Purchase Ae Griffiths	412752*6823 01 Nov	150.00	363.97Cr
06 Nov	FNB App Transfer From Transfer		1,000.00Cr	1,363.97Cr
07 Nov	#Service Fees #Eft Charge-FNB To Other		2.00	1,361.97Cr
07 Nov	FNB App Prepaid Airtime 0629817671		25.00	1,336.97Cr
07 Nov	FNB App Payment To Drs Buisson	Xxm99402	280.60	1,056.37Cr
07 Nov	Internet Pmt To Betway	Ozo838A7D97-E050-491	150.00	906.37Cr
07 Nov	POS Purchase Medipark Pharmacy	412752*6823 04 Nov	28.62	877.75Cr
08 Nov	FNB App Prepaid Airtime 0629817671		17.00	860.75Cr
08 Nov	FNB App Transfer From Transfer		300.00Cr	1,160.75Cr
08 Nov	Chq Card ATM Local Cash Advanc Cash 9Brewery Cane	74341885310000149984	200.00	960.75Cr
08 Nov	POS Purchase Dischem Riverside M	412752*6823 06 Nov	77.87	882.88Cr
08 Nov	POS Purchase 5.00 Anthropic	412752*6823 07 Nov	89.45	793.43Cr
11 Nov	#Service Fees #Int Pyml Fee-34.99 Googl		0.87	792.56Cr
11 Nov	FNB App Transfer From Transfer		200.00Cr	992.56Cr
11 Nov	POS Purchase S2S*Lghomebest	412752*6823 09 Nov	116.00	876.56Cr
11 Nov	POS Purchase Mothitouch Pty Ltd	412752*6823 09 Nov	174.00	702.56Cr
11 Nov	POS Purchase 34.99 Google One	412752*6823 08 Nov	34.99	667.57Cr
12 Nov	FNB App Transfer From Transfer		500.00Cr	1,167.57Cr
12 Nov	FNB App Prepaid Airtime 0629817671		35.00	1,132.57Cr
12 Nov	POS Purchase S2S*Newrestsupersto	412752*6823 10 Nov	30.00	1,102.57Cr
13 Nov	POS Purchase Checkers Sixty60	412752*6823 11 Nov	249.94	852.63Cr
13 Nov	Card Purchase With Cashback Superspar Protea	412752*6823 11 Nov	26.98	825.65Cr
13 Nov	Card Cashback Cashb Superspar Prot	745520*1123	150.00	675.65Cr
13 Nov	#Monthly Account Fee		120.00	555.65Cr
13 Nov	#Non FNB ATM Cash Withdrawal Fee		34.80	520.85Cr
13 Nov	#Value Added Serv Fees		7.30	513.55Cr
13 Nov	#Service Fees		17.20	496.35Cr

Closing Balance

496.35Cr

Turnover for Statement Period

No. Credit Transactions 13	78,257.44 Cr
No. Debit Transactions 119	79,692.61 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 21.00%

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On 1 August 2025, the Prime Lending Rate changed to 10.50%. 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	2025/11/13	FNB ASPIRE CURRENT ACCOUNT	