



Dear Valued Client,

We would like to introduce to you our new FNB Letter Generation functionality.

The physical stamp was replaced by an electronic stamp with a unique number which offers a more secure validation/authentication process of the letter by third parties. The electronic stamp deems the letter to be an original letter.

This is a 'First-to-Market' fraud prevention method offered by FNB.

To validate/authenticate the received letter, the 3rd party should follow the steps below on FNB Digital Channels;

Online banking

1. Log onto the FNB website www.fnb.co.za
2. Click on 'Contact Us + Tools'
3. Click on 'Verify Account Confirmation/Visa Application Letters'
4. Enter in the requested information which includes the unique number found on the electronic stamp
5. Click on 'Verify'

FNB Application

1. Launch the FNB App
2. Select the information icon
3. And then select 'Letter verification'

The letter handed to the third party must match the image of the letter which appears on the above channels exactly. Should there be any discrepancies, the letter should be deemed to be fraudulent and cannot be relied upon by the third party.

The letter will appear on the above website or FNB App for validation/authentication for a period of 3 (three) months from the date of issue, and can be validated multiple times during this period.

The validation/authentication process has been presented to third parties, including SARS, and they subscribe to the enhanced process, to combat fraud.

Yours truly,

FNB Team

**FNB Electronic Stamp**

2019-10-09

Reference Number: VODS5LTZ7F3F

To verify this letter, please keep the above reference number and customer account number on hand. Visit FNB.co.za or FNB App, select Contact us/Tools on the Menu, followed by Verify Account Confirmation/Visa Application Letter and follow the screen instructions.

The Reference Number is valid for **3 months**.

Date: 2019-10-09

To whom it may concern

ACCOUNT CONFIRMATION LETTER

We confirm that **MISS ESETU E MAKOLWANA** with identification/registration number **9104301059086** (“the account holder”) holds the following account with First National Bank, a division of FirstRand Bank Limited (“FNB”):

Account Type	FNB GOLD CHEQUE ACCOUNT	Account Number	62082686399
Branch Code	210521	Branch Name	MTHATHA 399
Swift Code	FIRNZAJJ	Date Opened	2005-04-30

FNB issues this letter at the specific request of the account holder and for informational purposes only. This letter serves only to confirm that the above information is, according to the records available to FNB, factually correct as at the date of this letter.

Accordingly, FNB provides no warranties, guarantees, assurances or undertakings of any nature in connection with the above information, the account and/or the account holder, cannot be held responsible for any reliance which may be placed on this letter.

Without limiting the above in any way:

- (i) This letter does not constitute a letter of guarantee or a letter of credit.
- (ii) This letter does not imply or infer in any way that FNB has reserved the funds held in the account in favour of any person, nor that FNB has placed a hold on or limited the amount available in the account. The amount available in the account may change at any time without prior notice to you; and
- (iii) FNB will not be held responsible for any change in the information contained in this letter.

This letter is issued to you without any liability for FNB or its employees. You are to treat this letter as confidential.

Should you have any queries, please visit our website www.fnb.co.za or feel free to contact us on 087 575 9404.