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 MR ALBERT M M KHEEKHE  
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## Smart Account 62370456115

Summary in Maloti		LSL
<b>Opening Balance</b>		<b>26.38 Dr</b>
<b>Funds Received (Credits)</b>	<b>5</b>	<b>2,650.00 Cr</b>
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	0	0.00
<b>Funds Used (Debits)</b>	<b>11</b>	<b>2,422.99 Dr</b>
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	3	530.00 Dr
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	0	0.00
Account Payments	1	250.00 Dr
Inter-Account Transfers Out	5	130.00 Dr
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
<b>Bank Charges</b>	<b>12</b>	<b>226.70 Dr</b>
Service Fees	4	40.50 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	6	53.70 Dr
<b>Other Entries</b>		
Interest on Credit Balance	0	0.00
Interest on Debit Balance	2	0.17 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	0	0.00
Refunds/Adjustments	1	38.59 Cr
<b>Closing Balance</b>		<b>12.35 Cr</b>
Overdraft Limit		0.00

### Contact us

e-Mail	<a href="mailto:info@fnb.co.ls">info@fnb.co.ls</a>
Web	<a href="http://www.fnb.co.ls">www.fnb.co.ls</a>
Lost Cards	+ 266 222 41000
Account Enquiries	+ 266 222 41000
Fraud	+ 266 222 41000

### Interest on Credit Balance

Tiered

### Debit Interest Rates

Prime Linked = 19.75%

**SMART ACCOUNT: 62370456115**

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance as at 15 November 2016					26.38 Dr	
18 Nov	Cash Deposit	Kingsway	Dep	1,000.00 Cr	973.62 Cr	26.50
19 Nov	Cash Deposit	Kingsway	Dep	600.00 Cr	1,573.62 Cr	26.50
21 Nov	Cash Deposit	Kingsway	Dep	150.00 Cr	1,723.62 Cr	26.50
22 Nov	Cash Deposit	Pioneer	Deposit	200.00 Cr	1,923.62 Cr	26.50
23 Nov	Debit Card POS International	2.90 Skr*skrill.Com	463631*3351 21 Nov	43.20	1,880.42 Cr	7.65
25 Nov	Debit Card POS International	100.00 Trading Poin	463631*3351 23 Nov	1,469.79	410.63 Cr	18.67
29 Nov	Airtime Topup	Airtime 26650223607		30.00	380.63 Cr	2.15
30 Nov	ATM Cash	Benson B	463631*3351	200.00	180.63 Cr	5.00
30 Nov	Airtime Topup	Airtime 26650223607		30.00	150.63 Cr	2.15
30 Nov	Airtime Topup	Airtime 26650223607		10.00	140.63 Cr	2.15
15 Dec	Int On Debit Balance			0.02	140.61 Cr	
15 Dec	Penalty Interest			0.01	140.60 Cr	
15 Dec	Monthly Account Fee			11.00	129.60 Cr	
15 Dec	Waivable Service Fees			37.77	91.83 Cr	
15 Dec	Cash Deposit Fee			106.00	14.17	
05 Jan	Debit Card Purchase Refund	Cr Vc 2.90 Skr*skrill.Com	4636313000343351	38.59 Cr	24.42 Cr	
10 Jan	Cash Deposit	Kingsway	Dep	700.00 Cr	724.42 Cr	26.50
12 Jan	Airtime Topup	Airtime 26650223607		50.00	674.42 Cr	2.15
12 Jan	Airtime Topup	Airtime 26650223607		10.00	664.42 Cr	2.15
12 Jan	FNB App Payment To	Mbfx System		250.00	414.42 Cr	7.50
13 Jan	Notification Fee E-mail	Email Sending Fee	Tashriq Fredericks	0.90	413.52 Cr	
14 Jan	Int On Debit Balance			0.15	413.37 Cr	
14 Jan	Penalty Interest			0.02	413.35 Cr	
14 Jan	Monthly Account Fee			11.00	402.35 Cr	
14 Jan	Waivable Service Fees			4.30	398.05 Cr	
14 Jan	Service Fees			7.50	390.55 Cr	
14 Jan	Cash Deposit Fee			26.50	364.05 Cr	
16 Jan	ATM Cash	01852018	463631*3351	150.00	214.05 Cr	5.35
01 Feb	ATM Cash	01852036	463631*3351	180.00	34.05 Cr	5.35
15 Feb	Monthly Account Fee			11.00	23.05 Cr	
15 Feb	Waivable Service Fees			10.70	12.35 Cr	
Closing Balance as at 15 February 2017					12.35 Cr	

**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.**

First National Bank of Lesotho Limited - A Subsidiary of FirstRand EMA Holdings Limited and a member of the FirstRand group of Companies.  
An Authorised Financial Services and Credit Provider. Registration Number 2008/729.