



BBST9 001479

MS NAOMI KAPELE
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PLOT 873
BALASTONE PARK
LUSAKA
0000
WALU9963@GMAIL.COM

✉ P O Box 36187
Lusaka
Street Address Industrial
Plot No 16808, Lumumba Road
Universal Branch Code 260026
📧 fnb@fnbzambia.co.zm
🌐 www.fnbzambia.co.zm
Lost Cards 362/+260 211 366800
Account Enquiries 362/+260 211 366800

Bank VAT Registration Number 10300139/13
Bank TPIN 1001915161
Customer TPIN 2995928894

Smart Account Kwacha : 63066452037
Tax Invoice/Statement Number : 9
Statement Period : 26 August 2025 to 26 November 2025
Statement Date : 26 November 2025

Statement Balances		Bank Charges		Interest Rate	
Opening Balance	248.91 Cr	Service Fees	345.00 Dr	Credit Rate	0.00%
Closing Balance	54.89 Dr	Cash Deposit Fees	0.00	Debit Rate	40.00%
# Inclusive of VAT @ 16.00%		Cash Handling Fees	0.00		
Total VAT (ZMW)	0.00	Other Fees	0.00		

Transactions in ZAMBIAN KWACHA (ZMW)

Date	Description	Amount	Balance	Accrued Bank Charges
29 Aug	FNB App Transfer From Transfer Nn	38.00Cr	286.91Cr	
30 Aug	POS Purchase 9.00 Tbl* Net Ninja 426091*2691 29 Aug	218.90	68.01Cr	
26 Sep	Monthly Account Fee	115.00	46.99	
02 Oct	FNB App Transfer From Net2	340.00Cr	293.01Cr	
03 Oct	POS Purchase 9.00 Tbl* Net Ninja 426091*2691 02 Oct	224.72	68.29Cr	
25 Oct	Int On Debit Balance	0.25	68.04Cr	
25 Oct	Monthly Account Fee	115.00	46.96	
10 Nov	FNB App Transfer From Netpay	400.00Cr	353.04Cr	
13 Nov	POS Purchase 9.00 Tbl* Net Ninja 426091*2691 12 Nov	212.21	140.83Cr	
19 Nov	FNB App Transfer To Pay	80.00	60.83Cr	
26 Nov	Int On Debit Balance	0.72	60.11Cr	
26 Nov	Monthly Account Fee	115.00	54.89	

Closing Balance

54.89Dr

Turnover for Statement Period

No. Credit Transactions 3	778.00Cr
No. Debit Transactions 9	1,081.80Dr

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 Zambia - A registered Commercial Bank