



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 | 778.00 Cr |
| No. Debit Transactions 9 | 1,081.80 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.

First National Bank Zambia - A registered Commercial Bank