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 Or you can visit us at www.fnb.co.za/privatewealth

Tax Invoice VAT registration no: 4210102051

Home Loan Statement as at 26 March 2022

Account Number : 3-000-013-623-855

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Please use the following account numbers when making your payments:

For Electronic : 3000013623855
 payments from FNB
 to FNB

For Direct Payments : 3000013623855
 at FNB Branches
 Branch code : 255005

How can we help you?

We will make your statement of account available on one or more of the following channels:

- Online
- FNB App
- Automated Deposit Terminal
- Physically at any branch at no cost to you.

You are responsible to check and verify that all the entries included in your statement are correct, and to inform us within 30 days if you do not agree with any entry or item that reflects on such statements.

Prime Lending Rate Increase

With the increase in the Bank's Prime Lending Rate from 7.25% to 7.50%, we confirm that your loan interest rate has been increased by 0.25% with effect from 18 January 2022. If you have a fixed-rate contract, your fixed rate will remain in place until the agreement expires.

Account Summary

Loan Details

Registered Bond Amount	R	895 000.00Dr
Original Bond Amount	R	895 000.00Dr
Balance Outstanding	R	709 123.65Dr
Property Insured Value	R	1 365 846.00

Term

Original Loan Term	240 months
Remaining Loan Term	12 years 0 months
Loan Start Date	07 January 2014
Loan End Date	01 March 2034

Interest Rate

Annual Interest Rate	7.70%
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Repayment Breakdown

Basic Repayment	R	7 566.08Dr
Frequency Of Repayments		Monthly
Administration Fee Including VAT	R	57.50Dr
Total Monthly Repayments	R	7 623.58Dr
Repayment Day		01

Summary of transactions

Payments received	R	22 497.66Cr
Fees levied	R	172.50Dr
Interest accrued	R	12 864.79Dr

Home Loan Transaction History from 12 December 2021 to 26 March 2022

Transaction Date	Description	Debits R	Credits R	Balance R
12 Dec 2021	Opening Balance			718 584.02Dr
01 Jan 2022	Interest	4 394.19		722 978.21Dr
03 Jan 2022	#Monthly Service Fee	57.50		723 035.71Dr
03 Jan 2022	Debit Order		7 434.60	715 601.11Dr
28 Jan 2022	Rate Change			715 601.11Dr
01 Feb 2022	Interest	4 398.47		719 999.58Dr
01 Feb 2022	#Monthly Service Fee	57.50		720 057.08Dr
01 Feb 2022	Debit Order		7 531.53	712 525.55Dr
01 Mar 2022	Interest	4 072.13		716 597.68Dr
01 Mar 2022	#Monthly Service Fee	57.50		716 655.18Dr
01 Mar 2022	Debit Order		7 531.53	709 123.65Dr
25 Mar 2022	Rate Change			709 123.65Dr
26 Mar 2022	Closing Balance			709 123.65Dr
Total		13 037.29	22 497.66	

Items marked # attract VAT.

Total Vatable Transactions :R 172.50Dr

Vat Portion :R 22.50Dr

Current Vat Rate : 15.00 %

Dispute Notice:

You must report any errors or direct any queries to the Bank in writing within 30 days. If there is a dispute about the items appearing on a statement, our records will be the main source of proof.

Debit Order Notice:

Please note that should your payment day fall over a weekend or on a recognised South African public holiday, your debit order will automatically be collected on the business day before or after your normal debit order. If there are insufficient funds in your account to meet the obligation, we are entitled to resubmit the instruction for payment on any day after the due date or as soon as sufficient funds are available in your account.

Vat Notice:

Please visit your nearest FNB Branch and update your business VAT number. Please take your VAT certificate for verification purposes.