

FNB Easy Zero
helps you save
on banking
fees *by not
charging you
a monthly
account fee*



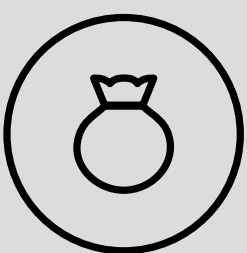
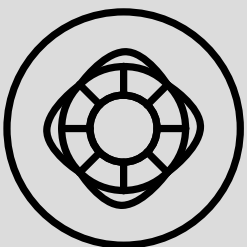
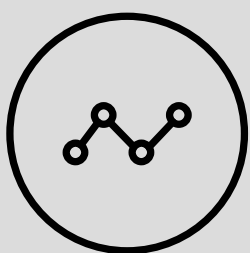
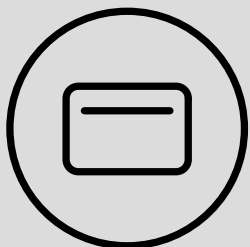
FNB Easy Zero™ Annual Pricing Guide

1 July 2024 to 30 June 2025

Terms, conditions and product rules apply.

First National Bank A division of FirstRand Bank Limited. An Authorised Financial Services and Credit Provider (NCRCP20).

QUICK LINKS



You can open a FNB Easy Zero™ Account in less than 5 minutes, no paperwork required

SUGGESTED LINKS

Get the best value

Deposit up to
R1 000 p.m.
at a FNB ATM at
no additional costs

Use your
FNB Virtual Card on the
FNB App or cellphone banking.
**It's safe
and secure**

R0 p.m.

**Best
value**

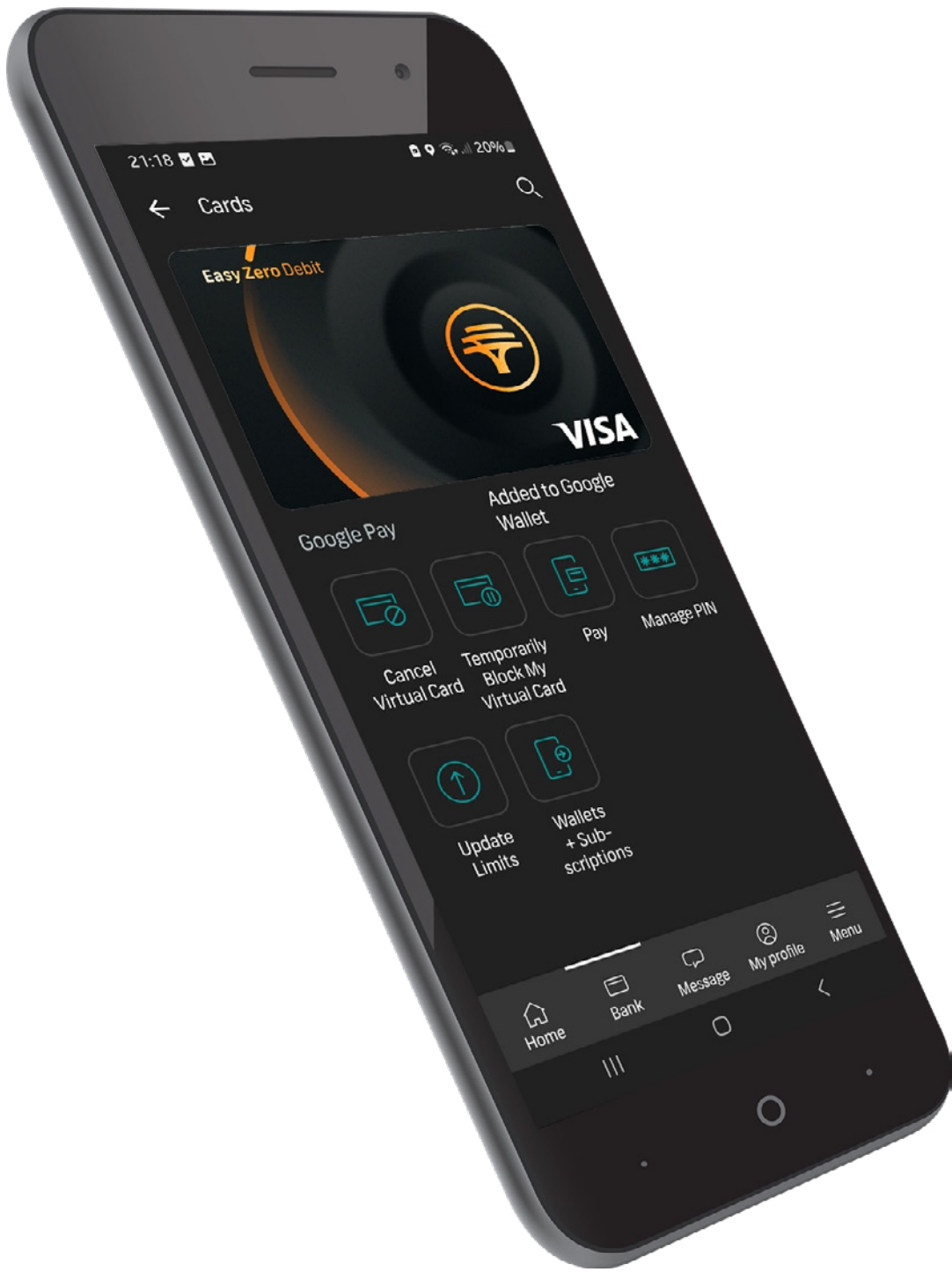
You won't be charged to
**receive
messages**
about your account activity

Get cash
using Cash@Till® at Shoprite,
Checkers, Pick n Pay, Boxer, and
selected Spar and Usave tills

Buy prepaid airtime, data on
the FNB App
and cellphone
banking

**Unlimited
card swipes**
with **FNB Easy Zero™**

Important account limits
You can spend up to **R3 000**
per day, **R24 999** per month
and only have up to **R14 000**
in your account at any point
in time



Transact

QUICK LINKS 

5 Bank

Receive and send money from your FNB Easy Zero™ Account

Bank at no additional cost with zero monthly account fees

Deposit up to R1 000 a month at a FNB ATM at **no additional cost**

Contact us

087 575 4653

Search fnb.co.za

Bank



Receive money

- Receive payments from other banks
- Receive eWallet payments directly into your account
- Deposit using Cash@Till® from selected retailers
- Deposit cash at any FNB ATM with a deposit facility
- Deposits up to R1 000 at no charge



Send money

- Send money to anyone with a valid South African cellphone number using eWallet
- Send money by simply using the FNB App or dialing *120*321#
- Sending money via eWallet is instant, easy and secure



Bank safely

- Download the FNB App for day-to-day banking or cellphone banking by dialing *120*321#



Buy

- Buy prepaid airtime, data for yourself or others on the FNB App and cellphone banking
- Buy prepaid electricity on the FNB App and cellphone banking
- Swipe your FNB Easy Zero™ card for in-store purchases



Make payments

- You can make payments to any South African bank account
- You can pay your DStv and clothing accounts



Entertainment

- Pay for DStv, Netflix and Showmax using the FNB App

Invest

QUICK LINKS 

7 Savings

FNB Easy
Zero Account
allows you to
**open a
savings
account**
from as little as R1

Contact us

087 575 4653

Search fnb.co.za

Savings

To meet your financial goals, choose from a selection of saving and cash investment solutions with options ranging from a fixed investment period to immediate access to funds, or access with notice.



Create a Savings Goal

Be prepared for unforeseen costs by setting up a savings goal with nav>> Money on the FNB App.



Bank Your Change®

Automatically save your leftover cents when you swipe your FNB Cheque or Debit card. Round the purchase amount up to the nearest rand and have this transferred to your FNB Savings Account, at no cost.



Savings account

A no fee FNB Savings Account linked to your current account. No transactional fees apply to your savings account.



Save towards a collective goal

We can help you reach your collective goals with ease. Save towards your collective goals with peace of mind, all members can view all transactions, balances, and statements from the comfort of their homes using FNB’s digital solutions at RO p.m.



32-day Flexi Notice account

The FNB 32 Day Flexi Notice Account offers higher interest rate compared to a savings account, combined with instant access to funds (at a cost) if you need it.



Tax- free cash deposit*

The tax-free cash deposit guarantees your capital and quoted returns with the added benefit that your returns are not taxed.

See our full range of Savings and Cash Investment solutions including the corresponding fees and terms and conditions on the **FNB website > Rates +Pricing > Pricing Overview > Invest > Savings and Cash Investments.**

* Limits apply to the amount you can contribute to your tax-free savings products in a given tax year and over your lifetime. You are allowed to contribute a maximum of R36 000.00 (Thirty-six thousand rand) each tax year into your tax-free savings account(s) and R500 000.00 (Five hundred thousand rand) over your lifetime. You are responsible for monitoring and ensuring that you do not exceed the annual or lifetime limits imposed by section 12T of the income tax act, 1962 across all your tax-free savings product choices. Please ensure that you familiarise yourself with all legal requirements pertaining to a tax-free savings account as penalties will apply to any contribution in excess of the limits.

Insure

QUICK LINKS 

9 Insure

Cover your loved ones from as little as **R2 000**

Get cover of up to **R100 000**

Add up to **21 family members on one plan**

We pay out valid claims within **24 hours**

Contact us

087 575 4653

Search fnb.co.za

Insured by FirstRand Life Assurance Limited, a Licensed Life Insurer. Insured by FirstRand Short-term Insurance Limited. A licensed insurer

Terms, conditions and product rules apply.

First National Bank A division of FirstRand Bank Limited. An Authorised Financial Services and Credit Provider (NCRCP20).

Insure



FNB Funeral Plan

Cover your loved ones from R2 000 with an FNB Funeral Plan.

- Get cover of up to R100 000
- Add up to 21 family members on one plan
- Burial repatriation benefit will transport the deceased to their final resting place within the borders of South Africa
- Get up to 6 months of premiums back with our embedded benefit
- Double accidental death benefit of up to R200 000 for you and your spouse/partner
- We pay out valid claims within 24 hours, with 1 in 5 claims paid out in 30 minutes

Insured by FirstRand Life Assurance Limited, a Licensed Life Insurer. Insured by FirstRand Short-term Insurance Limited. A licensed insurer

Terms, conditions and product rules apply.

First National Bank A division of FirstRand Bank Limited. An Authorised Financial Services and Credit Provider (NCRCP20).

Fees

QUICK LINKS 

11 General Fees

R0
monthly
account
fees

Access the
FNB App even
if you **don't**
have data

Contact us

087 575 4653

Search fnb.co.za

Terms, conditions and product rules apply.

First National Bank A division of FirstRand Bank Limited. An Authorised Financial Services and Credit Provider (NCRCP20).

General Fees

Account fees

Monthly account fee			No charge
Send money from your FNB Easy Zero™ account to eWallet			R10
Withdraw cash from an FNB ATM			R10 per R1 000 up to R1 000 thereafter R14 per R1 000
Withdraw cash from non-FNB ATMs			R12 + R2.60 per R100
AgencyPlus cash withdrawal			R5 per R1000
Deposit cash at FNB ATM			No charge up to R1 000 p.m. thereafter R1.60 per R100
Deposit@Till			R19.95 ¹
AgencyPlus cash deposit			R5 per R1 000
Cash@Till®			R1.50
EFT payments			R1

Balance enquiries

Using mobile and online			No charge
Point-of-sale			R2
Other banks’ ATMs, or telephone banking (consultant assisted)			R8.50

Other fees

Prepaid airtime or data purchase			R0.50
Prepaid electricity		<=R75	R0.50
		>R75 and <= R150	R1.50
		>R150	R3
Reversal of incorrect send money to eWallet (telephone/branch)			R80
Reversal of incorrect send money to eWallet (cellphone banking and FNB App)			R18.50
Declined transactions (point-of-sale, scheduled payment and other banks’ ATMs)			R8
Card replacement fee in branch			R160
Real-time payments (Payshap and Instant Payment)	FNB to other Bank	<= R100	No charge
		>R100	R0.65 per R100 (capped at R19.50)
	FNB to FNB	Refer to electronic payment fee	
Pay and Clear			R8
Printing of statements (ATM with deposit facilities)			R4.25 (per page)
DStv payments (applicable to Buy tab)			R7
inContact notifications			No charge
FNB Easy Zero™ ATM mini statement			R4.25

Terms, conditions and product rules apply.

Important information

QUICK LINKS 

- 13 The small print
- 13 Standard terminology

Contact us

087 575 4653

Search [fnb.co.za](#)

Terms, conditions and product rules apply.

First National Bank A division of FirstRand Bank Limited. An Authorised Financial Services and Credit Provider (NCRCP20).

The small print

- These prices include VAT
- Visit FNB’s website for a copy of the terms, conditions and rules that govern our agreements

Information on our products and prices

- FNB, a division of FirstRand Bank Ltd. reserves the right to change fees or introduce new fees from time to time. If we do this, we’ll give you at least 20 business days’ notice of these changes. You’ll find these changes on FNB’s website
- We strive to keep the information provided in the pricing guide as accurate as possible, and we will not be held responsible if an error or omission is found
- You must apply for each facility or product individually
- The granting of any facility or product is subject to you meeting the qualifying criteria of that product or facility
- Each facility or product has a set of terms and conditions for that specific facility or product. We agree on these terms and conditions with the applicant
- If there is disagreement between the product or facility specific terms and conditions and what’s outlined in this pricing guide, we’ll follow the product or facility-specific terms and conditions that apply to such a facility or product. FNB reserves the right to change the features of any product or facility at any time
- Fees quoted as ‘per R100’ include parts thereof
- Where cellphone banking is referred to, standard network rates apply
- All fees quoted are VAT inclusive and are effective from 1 July 2024 to 30 June 2025

Standard terminology

If you want to compare FNB’s fees with those of other banks, we have, as far as possible, used standard terminology throughout this pricing guide. In the case where we’ve used FNB-specific terminology, we’ve added this here showing the wording that other banks may use.

Glossary of terms	
FNB term (as used in this guide)	Standard terminology
Card purchase	Card transaction
Payment	Third party payment/stop order
eChannels	Online banking, telephone banking, Interactive Voice Response (IVR) and FNB ATMs
Mobile channels	Cellphone banking and the FNB App

Contact us

For more information

***120*321#**

FNB App

087 575 4653

Visit your nearest branch

Help changes everything

