

Encore Gold Cheque Account & Gold Credit Card

Pricing Guide 1 July 2016 – 30 June 2017



FNB
First National Bank

Encore Gold Cheque Account

R65 p.m.

As you mature into the next stage of life, FNB is mindful of your changing needs and lifestyle. The Encore portfolio offers you an array of banking, savings and short-term products and services for customers aged 55 and over, tailored just for you.



Free emailed
monthly statements



Withdraw cash at
Checkers & Shoprite,
Pick n Pay, Boxer stores
and selected Spar tills
free of fees



Free subscription
to *inContact*. We'll
SMS you when more
than R100 goes out
of or into your account



Earn eBucks Rewards
for everyday things

Bank

- Unlimited free swipes when you use your Encore Gold Cheque Card to pay
- Withdraw cash at Checkers & Shoprite, Pick n Pay, Boxer stores and selected Spar tills free of fees
- Free subscription to *inContact*. This means we'll SMS you every time more than R100 goes out of – or into – your account
- Free subscription to Cellphone Banking, Online Banking, Telephone Banking and the FNB Banking App. You only pay for the data you use
- Free emailed monthly statements

Save

- Monthly coupons on your FNB Banking App., offering discounts on a range of products from Checkers & Shoprite – with more retailers to come
- A free Linked Savings Account that earns you preferential interest rates exclusive to Encore customers
- The option to Bank Your Change™ when we round your card purchase value up and transfer the difference between your purchase amount and that amount into your Linked Savings Account. So, you save while you spend

Borrow

- You can apply for a Temporary Loan, which is a pre-approved short-term credit offering for which no forms are needed
- You can apply for a Revolving Loan, which lets you re-access your funds once you've paid 15% of your original loan amount
- You can apply for an Overdraft. You will only pay a service fee when you use it

Live

- Free delivery of your Encore Gold Cheque Card to your home or office
- Possible qualification for a new smartphone, tablet or laptop at discounted prices – over a 24-month period with 0% interest
- The drafting and registering of your Trust Deed
- Free subscription to eBucks Rewards*
- The ability to earn eBucks for doing everyday things, shopping at Checkers & Shoprite, filling up with fuel, using Uber domestically, purchasing Connect prepaid airtime, having a Connect contract, or when you send or receive foreign currency through FNB Forex
- The freedom to spend your eBucks on almost anything: fuel, electronics, appliances, travel, books, CDs, DVDs, flowers, outdoor equipment, fashion – you name it
- Get up to 40% discount on selected items from the eBucks Shop as well as up to 40% off local and international flights and domestic car hire through eBucks Travel**. This means that the more eBucks you earn, the more you save when you spend your eBucks – while getting a discount on your purchase at the same time. Sounds like a no-brainer to us!

Terms, Conditions and Rules apply.

** For more on eBucks Rewards, go to the eBucks website.*

*** Discounts exclude all taxes.*

Comprehensive Pricing Option

Account Features	
Monthly Account Fee (Not charged where minimum balance is maintained)	R65
Minimum Balance for Rebate	R10 000
FNB ATM Withdrawals*^	4 free per month, thereafter R1.85 per R100
Online and Cellphone Banking Subscriptions	Free
inContact	Free
Linked Savings Account (Savings Pocket)	Free
Pay with your Card	Free
FNB Slimline Withdrawals	Free
eChannel and Mobile Channel Transfers	Free
eChannel and Mobile Channel Payments	Free
Internal and External Debit Orders	Free
Electronic Prepaid Purchases	Free
Cash Deposits at FNB ATM (with Deposits)	Free up to R6 000 per month, thereafter R0.80 per R100
Branch/Cheque Transactions*	Combination of 5 free

** Only applicable if minimum balance is maintained. Excludes Cash/Cheque Deposits.*

^ Includes Cardless Cash Withdrawals.

Transaction Fees	
Monthly Fees	
Petrol Card	R16.50
Card Purchases	
Commission and Currency Conversion Fee on International Card Purchases	2.75% of transaction value
Petrol Card Purchases	R5
Cash Withdrawals	
Cash@Till™	Free
FNB ATM	R1.85 per R100
Other Banks' ATMs	R7 + R1.85 per R100
International ATM (Additional 2.75% Commission and Conversion fee applies)	R50
FNB Branch/Cheque	R1.85 per R100 (minimum R60)
International Branch (Additional 2.75% Commission and Conversion fee applies)	R1.85 per R100 (minimum R60)
Deposits	
Cash Deposit at FNB ATM (with Deposits)	R0.80 per R100
Cash Deposit at FNB Branch	R1.85 per R100 (minimum R60)
Cheque Deposit at FNB Branch and ATM	R40
ENC Upliftment Fee and Special Clearance	R120
Linked Account Transfers	
Into Linked Savings Account (Savings Pocket)	Free
FNB Branch or Telephone Banking (Consultant Assisted)	R60
Payments	
FNB Branch or Telephone Banking (Consultant Assisted)	R60
Bank Cheque	R100
Cancel Debit Orders (Stop Payments)	
Online or Mobile Channels	R5
Telephone Banking (Consultant Assisted)	R17.50
Branch	R50
Scheduled Payment (Establishment and Amendment)	
Online	Free
Branch	R15
Prepaid Airtime Purchases	
Other Banks' ATMs	R10

Balance Enquiries	
Using Mobile and eChannels	Free
Point-of-Sale	R1.50
Other Banks' ATMs, International Point-of-Sale, Branch or Telephone Banking (Consultant Assisted)	R5
Statements	
Current Month Emailed Statement	Free
Cellphone Banking Mini Statement	Free
FNB ATM Transaction List	R3
Posted Statement	R13 (per statement)
Historical Statements older than 3 months – Online Banking	R6 (per statement)
Emailing of Statements – Branch and Telephone Banking	R13 (per statement)
Printing of Statements – ATM with Deposits	R3.50 (per page)
Printing of Statements – Branch and Telephone Banking	R13 per page (Charges only apply to first six pages)
Unsuccessful Transactions (Insufficient Funds)	
FNB ATM	Free
Point-of-Sale, Scheduled Payment, EDO and Other Banks' ATMs	R8.50
Item Paid/Unpaid – Insufficient Funds*	R25 per R100 (maximum R100)
* A service fee is charged for each payment honoured where there is not enough money in your transactional account.	
Card Replacement Fees	
Chip & PIN Personalised Card	R125
Chip & PIN Non-Personalised Card	R85
FNB Petrol Card	R125
Credit Fees	
Overdraft Initiation Fee (once-off)	R150
Revolving Loan Initiation Fee (once-off)	R150
Overdrafts Monthly Fee (accounts opened before 6 May 2016) (only pay when you use more than R200 of your Overdraft)	R57
Revolving Loan Monthly Fee (accounts opened before 6 May 2016)	R57
Overdrafts Monthly Fee (accounts opened from 6 May 2016) (only pay when you use more than R200 of your Overdraft)	R68.40
Revolving Loan Monthly Fee (accounts opened from 6 May 2016)	R68.40
Cheque Book Fees	
Pocket 40 Form	R80
Copies of Vouchers (Deposit Slips and Cheques)	
Online Banking	Free
Branch and Telephone Banking (Consultant Assisted)	R60

Convenience and Value Added Services		
LOTTO™/Powerball, iTunes, Traffic Fines, Transport		R1.85
MultiChoice Payments		R5.30
Pay & Clear Now		R50
Cardless Cash Withdrawals		R1.85 per R100
Send Money		
Send Money to an eWallet		R9.95
Reversal of incorrect 'Send Money to eWallet' transaction		R50
Send Money to Zimbabwe/Mozambique		
Value: R20 – R1 000		R45
Value: R1 000.01 – R2 000		R70
Value: R2 000.01 – R3 000		R105
Additional Statements (Fee per month)		
Online	Daily	R48
	Weekly	R22
	Twice-monthly	R12
Paper	Daily	R100
	Weekly	R40
	Twice-monthly	R20
Electronic Subscriptions Services (Fee per month)		
My Limit Alert		R3
Scheduled Payment Alert		R3
Balance Alert (Fee per month)		
Monthly		R1
Weekly		R3
Daily		R15
Payment Notifications		
Email		R0.80
SMS		R0.95
Fax		R5.50
Other Fees		
Card Courier Fee		Free
Cheque Book Courier		R160
Online Banking Account Verification (FNB Accounts and Other Banks' Accounts)		R5
Online Banking Payment History (older than 3 months)		R5
Wrongfully Disputed Debit Order Fee (if disputed after 40 days and valid agreement exists)		R130

Gold Credit Card

R21.50 p.m. Inc. Credit Facility Service Fee

A credit card isn't just about credit. An FNB Gold Credit Card can assist you with your journey into a world where reality and rewards meet, where buying and benefits work together for you.



Protection with Online Secure, giving you an OTP to protect your card's exclusivity



Free emailed monthly statements



Free subscription to Cellphone Banking, Online Banking, Telephone Banking and the FNB Banking App.



Free AA Emergency Roadside Assistance with a linked Petro Card

Bank

- Unlimited free swipes when you use your Gold Credit Card to pay
- Free subscription to *inContact*. This means we'll SMS you every time more than R100 goes out of – or into – your account
- Free subscription to Cellphone Banking, Online Banking, Telephone Banking and the FNB Banking App. You pay only for the data you use
- Automatic Debt Protection provides cover against the outstanding balance on your credit card or the maximum specified amount, whichever is the lesser, on your Credit Card Facility at the time of death or permanent disability
- Free balance enquiries using Cellphone Banking, Online Banking, Telephone Banking and the FNB Banking App.
- Free emailed monthly statements
- Free lost card protection and PIN replacement
- Free Auto Payment, offering you the convenience of having your account paid on time each month
- The ability to make secure payments with your chip & PIN Credit Card
- Protection from unauthorised online transactions with Online Secure, giving you a One Time PIN (OTP) to protect your card's exclusivity

Save

- Monthly coupons on your FNB Banking App., offering discounts on a range of products from Checkers & Shoprite – with more retailers to come
- Personalised and competitive interest rates based on your personal risk profile

Borrow

- Up to 55 days interest-free credit



Free Comprehensive
Global Travel Insurance
when you purchase
your return travel
ticket(s) using your
Gold Credit Card



Live

- Free AA Emergency Roadside Assistance with a linked Petro Card
- Free Comprehensive Global Travel Insurance, covering you locally and internationally when you purchase your return travel ticket(s) using your Gold Credit Card
- The opportunity to purchase FNB's Lifestyle Protection, providing lifestyle cover in the event of your death or permanent disability
- Free linkage to eBucks Rewards*
- The ability to earn eBucks for doing everyday things like swiping your card, shopping for groceries, filling up with fuel, using Uber domestically, purchasing Connect prepaid airtime, having a Connect contract or when you send or receive foreign currency through FNB Forex
- The freedom to spend your eBucks on almost anything: fuel, electronics, appliances, travel, books, CDs, DVDs, flowers, outdoor equipment, fashion – you name it

Terms, Conditions and Rules apply.

** For more on eBucks Rewards, go to the eBucks website.*

Gold Credit Card Fees

Credit Card Monthly Account Fee	R15
Credit Facility Service Fee	R6.50
Additional Card Fees (per card linked to account)	R7.25
Linked Petro Card (per card linked to account)	R8.50
Initiation Fee (once-off)	R165

Purchases

Credit Card Purchases*	Free
Credit Card Budget Purchases	Free
Fuel Transaction Fee (Petro Cards only)	R5

** International Currency Commission and Conversion of 2.75% of the transaction value applies for international purchases.*

Cash Withdrawal Fees

FNB ATM	R1.85 per R100
FNB Mini ATM	R1.85 per R100
Other Banks' ATMs	R7 + FNB ATM Fee
Other Banks' Mini ATMs	R7 + FNB ATM Fee
Branch (includes all Financial Institution Branches and the Purchase of Foreign Exchange)	R1.85 per R100 (minimum R60)
Cash on Budget	R60 + R2.75 per R100
International** (ATM and Branch)	R1.85 per R100 (minimum R60)

*** This fee is subject to exchange rate fluctuations and may be reviewed quarterly. Some international ATM's charge an additional surcharge.*

Deposits	
Cheque Deposits	R40
FNB ATM with Automated Deposit Terminal (ADT)	R0.80 per R100
Cheque Clearance Fee	R280
FNB Branch and FNB ATM with envelope deposits	R1.85 per R100 (minimum R60)

Linked Account Transfers and Account Payments	
Smart Transfer to FNB	Free
Linked Account Transfers	R3.70
Third Party Payments	R7.35
Telephone Banking (Consultant Assisted)	R60
Transfers and Payments at Branch	R60

Voucher Retrieval Requests	
Local	R95
International	R280

Other Fees	
Declined Transaction Fee	R8.50
Bank Cheque Administration Fee	R100
Card Replacement Fee (per card) (One free card per year, thereafter R130 per card)	Free
Fast-track Card Delivery Fee (per card) (24-hour delivery on request)	R425
International Delivery Fee	As per delivery quote
Card courier personal delivery	R150
Section 129 Letter Fee	R59.79
Credit Card Monthly Rewards Fee	Free

Convenience Fees	
Send Money to an eWallet (R20 – R3 000)	R9.95
Reversal of incorrect 'Send Money to eWallet' transaction	R50
Cardless cash withdrawal	R1.85 per R100
Pay2Cell	R4
LOTTO™/Powerball Purchase	R2.20
Prepaid Transaction Fee (FNB ATM, Cellphone, Online & Telephone Banking)	R2.20
Uncapped ADSL Fee	R2.20

Important information

- The above pricing is inclusive of VAT
- Interest rates are personalised and appear on the credit card statement
- Visit FNB's website for a copy of the Terms, Conditions and Rules that govern our agreement
- If your Credit Facility goes into arrears, you will be liable for collection fees in accordance with the National Credit Act
- Should you require further information on any credit card products or services, please contact Credit Card Customer Enquiries on 087 575 1111
- This pricing guide is for existing Encore customers only

The Small Print

Our Small Print is straightforward. Here we go:

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, though, we'll give you at least 20 business days' notice of these changes. You'll find 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 grant 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.
- The Bank 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 2016 to 30 June 2017.

First National Bank – a division of FirstRand Bank Limited. An Authorised Financial Services and Credit Provider (NCRCP20). Terms, Conditions and Rules apply. Standard network rates apply.

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. This is in line with Section 13 of the Code of Banking Practice (COBP).

In the case where we've used FNB-specific terminology, we've added this here showing the wording that other banks may use. So, FNB's term – as per this pricing guide – is "Card Purchase", while the standard terminology is

"Card Transaction"; FNB's term is "Payment", while the standard terminology equivalent is "Third Party Payment/ Stop Order". FNB uses the term "Slimline Devices" whereas other banks might call them Mini ATMs. FNB uses the term "eChannels", which refers to Online Banking, Telephone Banking Interactive Voice Response (IVR) and FNB ATMs. FNB's "Mobile Channels" refer to Cellphone Banking and the FNB Banking App.