

Premier Cheque, Premier Islamic Cheque, One Account & Premier Credit Card

Pricing Guide 1 July 2016 – 30 June 2017



FNB
First National Bank

Premier Cheque Account

R199 p.m. bundled

Inc. Cheque and Credit Monthly Account Fee
and eBucks Linkage Fee, saving you up to R69.50 p.m. in fees

FNB Premier offers you the convenience of having all your banking in one place, with a dedicated team of Premier Bankers to take care of all your banking needs, access to benefits and so much more.



The Premier Service Suite is available 24/7 on 087 577 7000 or via the FNB Banking App.

To benefit from FNB's Premier Account offering, you need to earn an income of R350 000 – R749 999 per year.

Premier Islamic Cheque Account

FNB is proud to offer you a Shari'ah-compliant Premier Account, with the same value-adds, reward benefits and pricing as a Premier Cheque Account. With Islamic Banking, you may be eligible to earn a monthly profit share on your Linked Savings Account. For more information, contact the Islamic Banking Contact Centre on 087 578 6786.

Bank

- Access to a dedicated team of Premier Bankers to cater to your day-to-day banking requirements, reducing your need to go into a branch
- Unlimited free swipes when you use your Premier 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 pay only 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
- Pay no monthly fee when you maintain R50 000 or more in your Cheque Account at all times throughout the month
- A free Linked Savings Account (Savings Pocket) that earns you interest
- Save and transact in multiple foreign currencies with a Global Account. You can open and manage this account via Online Banking
- Why pay for loyalty? Save on fees with a free subscription to the eBucks Rewards Programme*

** Terms, Conditions and Rules apply. For more on eBucks Rewards, go to the eBucks website.*

Borrow

- As an FNB Premier client, you have access to credit in the form of an Overdraft Facility, free of initiation fees. Best of all is that you only pay for your facility when you use it. An Overdraft offers you a personalised interest rate based on your individual credit profile, and you have the option of taking up Debt Protection too
- Our Revolving Loan offers you a loan for as long as you need it – as well as the ability to access your funds at any time, provided you have paid at least 15% of your original loan amount back. This offering has fixed monthly repayments, making it easier for you to budget. Optional Debt Protection is available too
- Temporary Loans are quick and easy. There are no forms to fill in and you can easily accept your loan via Online Banking, an FNB ATM or Cellphone Banking. This loan is offered to you in line with the way you've managed your credit profile. Once you've accepted the offer, the funds are available immediately in your account.

Please note that Overdraft, Temporary Loans and Revolving Loans are not offered on the Premier Islamic Cheque Account.

Live

Convenience

- Get free delivery of your Premier Cheque Card to your home or office

Shopping

- Get discounts of up to 40% on selected deals at the eBucks Shop and eBucks Travel
- Earn eBucks back when shopping locally and online
- Earn up to 15% back in eBucks when you shop at Checkers & Shoprite

Transport

- Earn up to 15% back in eBucks when you fill up with fuel at any fuel station or when using Uber domestically

Connectivity

- Earn up to 40% back in eBucks on your qualifying Connect contract or when purchasing Connect prepaid airtime
- Have access to smartphones, tablets or laptops at discounted prices over a 24-month period with 0% interest

Travel

- Get free Comprehensive Global Travel Insurance, keeping you covered for local and international travel when you purchase your air ticket(s) using your Premier Cheque Card
- Get discounts of up to 40% on kulula.com and Emirates flights as well as domestic Avis car hire through eBucks Travel*

Terms, Conditions and Rules apply.

** Discounts exclude all taxes.*



A free Linked Savings Account (Savings Pocket) that earns you interest



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 doing everyday things when paying with your card



Unlimited free swipes when you use your Card to pay

As a Premier Cheque Account client, one of three pricing options are available to you: a Pay-As-You-Use Pricing Option, an Unlimited Pricing Option and a Bundled Pricing Option. They are here to give you what you need – and at the right price for you.

Pay-As-You-Use Pricing

If your transactions vary on a month-to-month basis and you do a combination of electronic and branch transactions, you might prefer to be charged for each transaction as you go.

Unlimited Pricing

If you want to always have a sense of what your costs are, a fixed monthly fee might work for you. With Unlimited Pricing, you get:

- Unlimited free qualifying electronic transactions using Online Banking, Telephone Banking, and the FNB Banking App.
- Six free FNB ATM withdrawals every month

Bundled Pricing

If you want to pay a fixed monthly fee for your complete bundle of Premier products and maximise your Premier rewards and benefits, this option gives you:

- A discounted monthly account fee, which includes your Premier Cheque Account Fee, your Credit Card Account Fee, your Credit Facility Service Fee, fees for up to one additional Credit Card (excl. Linked Petro Cards) as well as your free subscription to the eBucks Rewards Programme
- Unlimited free qualifying electronic transactions using Online Banking, Telephone Banking and the FNB Banking App.
- Eight free FNB ATM withdrawals every month on your Cheque account
- R10 000 free FNB ATM cash deposit every month on your Cheque account
- Free electronic prepaid purchases on your Cheque account

Fees applicable on your Cheque account for the Bundled, Unlimited and Pay-As-You-Use Pricing Options:

Transaction Description	Bundled	Unlimited	Pay-As-You-Use
Monthly Fees			
Premier Cheque Account, Credit Card & Premier Islamic Cheque Account	R199	R175	R42
One Account Monthly Account Fee	R364	R335	N/A
Minimum balance required to be maintained in your Premier Cheque Account for your monthly account fee to be waived (not applicable to One Account)	R50 000		
Online and Cellphone Banking subscriptions	Free		
<i>inContact</i>			
Linked Savings Account (Savings Pocket)			
Petrol card	R15.50		
Card Purchases			
Pay with your Card	Free		
Commission and currency conversion fee on international card purchases	2.75% of transaction value		
Petrol card purchases	Free		R5
Cash Withdrawals			
Cash@Till™	Free		
FNB Slimline	Free		R5
FNB ATM	Eight free every month, thereafter R1.85 per R100	Six free every month, thereafter R1.85 per R100	R1.85 per R100
Other Banks’ ATMs	R7 + R1.85 per R100		
International ATM (Additional 2.75% commission and conversion fee applies)	R60		R60
FNB Branch/cheque	R60 + R1.85 per R100		
International Branch (Additional 2.75% commission and conversion fee applies)	R60 + R1.85 per R100		
Linked Account Transfers			
Into linked Savings Account (Savings Pocket)	Free		
Using mobile channels	Free		R1.60
Using eChannels			R3.70
Cheque payments	R70		
FNB Branch or Telephone Banking (Consultant Assisted)	R60		

Transaction Description	Bundled	Unlimited	Pay-As-You-Use
Payments			
Using mobile channels	Free		R1.60
Using eChannels			R7.35
FNB Branch or Telephone Banking (Consultant Assisted)		R60	
Bank cheque		R100	
Debit Orders			
Internal	Free		R3.70
External			R16.95
Cancel Debit Order/Cheque (Stop Payment)			
Online or mobile channels		R5	
Telephone Banking (consultant assisted)		R17.50	
Branch		R60	
Scheduled Payment Related (Establishment and Amendment)			
Online		Free	
Branch		R15	
Deposits			
Cash Deposit at FNB ATM	R10 000 free, thereafter R0.80 per R100		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	
Prepaid Airtime Purchases			
Connect Prepaid Airtime using mobile and eChannels		Free	
Other Prepaid Airtime using mobile and eChannels	Free		R1.15
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	

Transaction Description	Bundled	Unlimited	Pay-As-You-Use
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 – Branch and Telephone Banking		R13 (per page)	
Unsuccessful Transactions (Insufficient Funds)			
FNB ATM		Free	
Point-of-sale, scheduled payment, EDO and Other Banks' ATMs		R8.50	
Item unpaid – insufficient funds (Returned item Cheque or Debit order)		R55 for the first three items, thereafter R145 per subsequent item within 12 months	
Payment Honouring fee*		R75 per item	
* A service fee is charged for each payment honoured where there is not enough money in your transactional account.			
Card Replacement Fees			
Visa Cheque Card/chip & PIN Card		R130	
FNB Petrol Card		R130	
Credit Fees			
Overdraft monthly service fee (only pay when you use R200 or more of your Overdraft)		R68.40	
Rebate on Overdraft monthly service fee**		R38.40	
Revolving Loan monthly service fee		R68.40	
** Refer to Terms and Conditions of Credit agreement.			
Cheque Book Fees			
Pocket 40 form		R80	
Copies of Vouchers (deposit slips and cheques)			
Online Banking		Free	
Branch and Telephone Banking (Consultant Assisted)		R60	

Transaction Description		Bundled	Unlimited	Pay-As-You-Use
Convenience and Value Added Services				
Buy LOTTO™/Powerball			R1.85	
Pay TV prepaid purchase			R1.85	
MultiChoice payments			R5.30	
Pay & Clear Now			R50	
Cardless cash withdrawals			R1.85 per R100	
Send Money				
Send Money to an eWallet (R20 – R3 000)			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		R50	
	Weekly		R23	
	Twice-monthly		R13	
Paper	Daily		R106	
	Weekly		R43	
	Twice-monthly		R22	
Electronic Subscriptions Services (fee per month)				
My Limit Alert			R3	
Scheduled payment alert				
Balance Alert (fee per month)				
Monthly			R1	
Weekly			R3	
Daily			R15	
Payment Notifications				
Email			R0.80	
SMS			R1.20	
Fax			R6	

Transaction Description	Bundled	Unlimited	Pay-As-You-Use
Other Fees			
Card courier fee		Free	
Cheque book courier		R200	
Online Banking password reset telephone banking (consultant assisted)		R55	
Online Banking account verification (FNB Accounts and other banks' accounts)		R5	
Optional Roadside Assistance		R6	
Wrongfully disputed debit order Fee (if disputed after 40 days and valid agreement exists)		R130	
Online Banking payment history (older than 3 months)		R5	
Online Banking Account verification fee (FNB and other banks' accounts)		R5	
One Account Lending fee (once-off initiation fee)		R5 985	

Premier Credit Card

R76 p.m.

Inc. Credit Facility Service Fee

Today, credit cards are not just about getting credit.

It's not just a piece of plastic in your wallet. They have become a representation of the real world. A credit card – and especially one from FNB – has become the ultimate lifestyle enabler. A way into the world, a world where reality and rewards meet, where buying and benefits speak to each other.

In a customer-centric context, you get to imagine and innovate in your everyday life – as well as initiate change in the world around you. You can best do this with an FNB Premier Credit Card.

Bank

- Access to the 24/7 Premier Suite with its dedicated team of Premier Bankers to cater to your day-to-day banking requirements, reducing your need to go into the branch
- Unlimited free swipes when you use your Premier 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 Online Banking, Cellphone Banking, Telephone Banking and the FNB Banking App.
- Free balance enquiries using Cellphone Banking, Online 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
- Free Automatic Debt Protection to settle your outstanding credit card debt in the event of death or permanent disability, with the option to sign up for FNB's Top-up Debt Protection Plan, for which there is a charge

Save and Borrow

- Monthly coupons on your FNB Banking App., offering discounts on a range of products from Checkers & Shoprite – with more retailers to come
- Up to 55 days interest-free credit
- Personalised and competitive interest rates based on your personal risk profile



Free emailed
monthly statements



Free AA Emergency
Roadside Assistance
with a linked Petro Card



Earn double eBucks on
your online shopping



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



Free Comprehensive Global
Travel Insurance when
you purchase your return
travel ticket(s) using your
Premier Credit Card (Valid
for customers under the
age of 70 only)

Live

- Free eBucks linkage* on the Bundled Pricing Option
- Earn up to 4% back when you shop online
- Earn up to 2% back in eBucks when you swipe your Premier Credit Card when shopping
- 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!
- Free* Comprehensive Global Travel Insurance, covering you locally and internationally, when you purchase your return travel ticket(s) using your Premier Credit Card
- Free AA Emergency Roadside Assistance with a linked Petro Card
- Free Take Me Home, a designated driver service on your linked Premier Petro Card and Standalone Petro Card
- Earn up to 15% back up eBucks when you fill up at any station with fuel, use Uber domestically or shop at Checkers & Shoprite
- The freedom to spend your eBucks on almost anything: fuel, electronics, appliances, travel, books, CDs, DVDs, flowers, outdoor equipment, fashion – you name it
- The opportunity to purchase FNB's Lifestyle Protection, providing lifestyle cover for your loved ones in the event of your debt

To best optimise your eBucks earnings, having a Premier Cheque Account in conjunction with a Premier Credit Card is the way to go. This will mean that you can move up your eBucks Rewards level quicker and earn more eBucks.

Terms, Conditions and Rules apply.

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

*** Discounts exclude all taxes.*

The Bundled Pricing Option on your Premier Cheque Account includes your credit card monthly account fee, credit facility service fee, as well as fees for up to one additional credit cards (excl. Linked Petro Cards).

Premier Credit Card Fees	
Credit card monthly account fee	R63
Credit facility service fee	R13
Additional card fees (per card linked to account)	R15.50
Linked petro card (per card linked to account)	R26.50
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 Fee of 2.75% of the transaction value applies for international purchases.

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

**This fee is subject to exchange rate fluctuations and may be reviewed quarterly. Some international ATMs 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 & Account Payments	
IVR 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 (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 on the Bundled Pricing Option)	R17.50

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
- If your Credit Facility goes into arrears, you will be liable for collection fees in accordance with the National Credit Act.
- 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
- Should you require further information on any credit card products or services, please contact Credit Card Client Enquiries on 087 575 7000

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.