



FNB Verified Statement 27/01/2026
Reference Number: SMTVPV2F7CB3D
To verify this statement, please keep the above reference number and the client's ID number/business account number on hand. Visit www.fnb.co.za, select Contact us + Tools on the menu, followed by Verify Statement and follow the on-screen instructions. The reference number is valid for a minimum of 3 months.

BBST49 002099
MR GERT O OSBORNE
37 BERGH ST
STELLENBOSCH
7600
OLOFF.OSBORNE@GMAIL.COM



Street Address P O Box 40
Stellenbosch 7599
29 Plein Street
Universal Branch Code 250655
fnb.co.za
Lost Cards 087-575-9406
Account Enquiries 087-575-9404
Relationship Manager Brandon Van Zyl
brandon.vanzyl1@rmbprivatebank.com
(087) 338-1580

Customer VAT Registration Number Not Provided
Bank VAT Registration Number 4210102051
FNBy Next Transact Account : 62453289582
Tax Invoice/Statement Number : 49
Statement Period : 22 October 2025 to 22 January 2026
Statement Date : 22 January 2026

Statement Balances		Bank Charges		Interest Rate	
Opening Balance	2,813.15 Cr	Service Fees	84.13 Dr	Credit Rate**	0.00%
Closing Balance	1,143.79 Cr	Cash Deposit Fees	0.00	Debit Rate*	0.00%
# Inclusive of VAT @ 15.00%	19.29 Dr	Cash Handling Fees	0.00		
Total VAT (ZAR)	19.29 Dr	Other Fees	64.00 Dr		

Transactions in RAND (ZAR)

Date	Description	Amount	Balance	Accrued Bank Charges
22 Oct	POS Purchase Uber 400738*8614 21 Oct	50.00	2,763.15 Cr	
23 Oct	FNB App Transfer To Transfer	434.00	2,329.15 Cr	
25 Oct	FNB App Transfer To Transfer	1,360.00	969.15 Cr	
27 Oct	Payment To Investment Transfer	969.00	0.15 Cr	
28 Oct	Schd Trxn No Av Bal Pmt To Easy Equities Tsfa	0.00	0.15 Cr	
28 Oct	Schd Trxn No Av Bal Pmt To Managed Fund RSA	0.00	0.15 Cr	
28 Oct	Schd Trxn No Av Bal Pmt To RSA Hedge	0.00	0.15 Cr	
28 Oct	#Sched Pmt Unsuccess Chg #Failed Schd Trxn Chg Easy Equities Tsfa	8.00	7.85	
28 Oct	#Sched Pmt Unsuccess Chg #Failed Schd Trxn Chg Managed Fund RSA	8.00	15.85	
28 Oct	#Sched Pmt Unsuccess Chg #Failed Schd Trxn Chg RSA Hedge	8.00	23.85	
01 Nov	FNB App Transfer From Transfer	200.00 Cr	176.15 Cr	
01 Nov	#Debit Card Intl POS Unsuccess #Fee Declined Foreign Tr 4790565104187354	8.00	168.15 Cr	
01 Nov	#Debit Card Intl POS Unsuccess #Fee Declined Foreign Tr 4790565104187354	8.00	160.15 Cr	
03 Nov	POS Purchase Yoco *Kristens Ki 400738*8614 01 Nov	87.00	73.15 Cr	
03 Nov	Magtape Credit Investecpbrbo (Pty) Ltd	4,000.00 Cr	4,073.15 Cr	
03 Nov	#Debit Card Intl POS Unsuccess #Fee Declined Foreign Tr 4790565104187354	8.00	4,065.15 Cr	
03 Nov	#Debit Card Intl POS Unsuccess #Fee Declined Foreign Tr 4790565104187354	8.00	4,057.15 Cr	
06 Nov	#Service Fees #Int Pymt Fee-99.99 Apple	2.50	4,054.65 Cr	
06 Nov	POS Purchase 99.99 Apple.Com/Bil 479056*7354 04 Nov	99.99	3,954.66 Cr	
11 Nov	FNB App Transfer To Transfer	59.00	3,895.66 Cr	
13 Nov	Schedule Trf To Invest Schedule Transfer	100.00	3,795.66 Cr	
14 Nov	FNB App Transfer To Transfer	15.00	3,780.66 Cr	
17 Nov	#Service Fees #Int Pymt Fee-399.99 Appl	10.00	3,770.66 Cr	
17 Nov	POS Purchase 399.99 Apple.Com/Bi 479056*7354 14 Nov	399.99	3,370.67 Cr	
18 Nov	FNB App Transfer To Minari	595.00	2,775.67 Cr	

Branch Number	Account Number	Date	DDA 14/9B/CV/S1/S1/PA/P6/A9/AA/Y	FN
375	62453289582	2026/01/22	FNBY NEXT TRANSACT ACCOUNT	

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Date	Description	Amount	Balance	Accrued Bank Charges
19 Nov	FNB App Transfer To Transfer	1,930.00	845.67Cr	
22 Nov	POS Purchase Uber	50.00	795.67Cr	
22 Nov	#Monthly Account Fee	7.50	788.17Cr	
24 Nov	Rtc Credit So Expenses	1,000.00Cr	1,788.17Cr	
26 Nov	Rtc Credit So Diesel	1,524.20Cr	3,312.37Cr	
26 Nov	FNB App Transfer To Transfer	815.00	2,497.37Cr	
26 Nov	FNB App Transfer To Transfer	36.00	2,461.37Cr	
27 Nov	Payshap Credit Struis Shop Ben	129.00Cr	2,590.37Cr	
27 Nov	FNB App Transfer To Transfer	1,047.00	1,543.37Cr	
27 Nov	Rtc Credit So Hpm Neuklad	2,400.00Cr	3,943.37Cr	
27 Nov	Payshap Credit Struis Shop Ben	100.00Cr	4,043.37Cr	
27 Nov	Magtape Credit ABSA Bank Struis Food Megan	129.00Cr	4,172.37Cr	
01 Dec	POS Purchase Yoco *Padkos Per	84.00	4,088.37Cr	
01 Dec	FNB App Transfer To Transfer	3,516.00	572.37Cr	
01 Dec	Payshap Credit Struis Shop Ben	164.00Cr	736.37Cr	
02 Dec	POS Purchase Takealot	736.00	0.37Cr	
02 Dec	FNB App Transfer From Transfer	300.00Cr	300.37Cr	
03 Dec	POS Purchase Takealot	299.00	1.37Cr	
03 Dec	Magtape Credit Investecpbrbo (Pty) Ltd	4,000.00Cr	4,001.37Cr	
04 Dec	FNB App Transfer To Transfer	2,559.00	1,442.37Cr	
05 Dec	#Service Fees #Int Pymt Fee-99.99 Apple	2.50	1,439.87Cr	
05 Dec	POS Purchase 99.99 Apple.Com/Bil	99.99	1,339.88Cr	
10 Dec	FNB App Transfer To Transfer	160.00	1,179.88Cr	
13 Dec	Schedule Trf To Invest Schedule Transfer	100.00	1,079.88Cr	
15 Dec	FNB App Transfer To Transfer	600.00	479.88Cr	
15 Dec	Magtape Credit Investecpbso Expenses	500.00Cr	979.88Cr	
17 Dec	#Service Fees #Int Pymt Fee-399.99 Appl	10.00	969.88Cr	
17 Dec	FNB App Transfer To Transfer	254.00	715.88Cr	
17 Dec	POS Purchase 399.99 Apple.Com/Bi	399.99	315.89Cr	
22 Dec	POS Purchase Uber	50.00	265.89Cr	
22 Dec	Rtc Credit So Expenses	3,500.00Cr	3,765.89Cr	
22 Dec	FNB App Transfer To Transfer	688.00	3,077.89Cr	
22 Dec	FNB App Transfer To Transfer	1,000.00	2,077.89Cr	
22 Dec	#Monthly Account Fee	7.50	2,070.39Cr	
23 Dec	FNB App Transfer To Transfer	2,070.00	0.39Cr	
23 Dec	Rtc Credit So Tyres	6,270.00Cr	6,270.39Cr	
24 Dec	FNB App Transfer To Transfer	6,270.00	0.39Cr	
05 Jan	Rtc Credit Rbo (Pty) Ltd	4,000.00Cr	4,000.39Cr	
05 Jan	#Debit Card Intl POS Unsuccess #Fee Declined Foreign Tr 4790565104187354	8.00	3,992.39Cr	
06 Jan	FNB App Transfer To Transfer	482.00	3,510.39Cr	
07 Jan	POS Purchase Engen Paradyskloof	540.23	2,970.16Cr	
08 Jan	POS Purchase Dassiesfontein Pads	180.00	2,790.16Cr	
08 Jan	POS Purchase Temu.Com	243.00	2,547.16Cr	
09 Jan	#Service Fees #Int Pymt Fee-Temu.Com	6.08	2,541.08Cr	
09 Jan	Magtape Credit Investecpbso Expenses	783.23Cr	3,324.31Cr	
10 Jan	POS Purchase Temu.Com	682.00	2,642.31Cr	
12 Jan	#Service Fees #Int Pymt Fee-Temu.Com	17.05	2,625.26Cr	
12 Jan	FNB App Payment To Transfer	330.00	2,295.26Cr	1.00
12 Jan	FNB App Transfer To Transfer	59.00	2,236.26Cr	
13 Jan	#Service Fees #Int Pymt Fee-99.99 Apple	2.50	2,233.76Cr	
13 Jan	Schedule Trf To Invest Schedule Transfer	100.00	2,133.76Cr	
13 Jan	POS Purchase 99.99 Apple.Com/Bil	99.99	2,033.77Cr	
15 Jan	POS Purchase Skynet South Africa	58.26	1,975.51Cr	
15 Jan	POS Purchase Sunshine Tour	250.00	1,725.51Cr	
16 Jan	#Service Fees #Int Pymt Fee-399.99 Appl	10.00	1,715.51Cr	
16 Jan	POS Purchase Skynet South Africa	195.23	1,520.28Cr	
16 Jan	POS Purchase 399.99 Apple.Com/Bi	399.99	1,120.29Cr	
17 Jan	FNB App Transfer To Transfer	362.00	758.29Cr	
22 Jan	FNB App Transfer To Transfer	606.00	152.29Cr	
22 Jan	Rtc Credit So Expenses	1,000.00Cr	1,152.29Cr	

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22 Jan	#Monthly Account Fee	7.50	1,144.79Cr	
22 Jan	#Service Fees	1.00	1,143.79Cr	
Closing Balance			1,143.79Cr	
Turnover for Statement Period				
No. Credit Transactions 17		29,999.43Cr		
No. Debit Transactions 67		31,668.79Dr		

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.

For more information on your Pricing Option, please contact us or visit our website.
**For the latest Credit Rates on product, please go to fnb.co.za
*Debit Rate is subject to the maximum annual variable interest rate allowed by the NCA which is 20.75%

First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06. An Authorised Financial Services and Credit Provider (NCRCP20).
On 21 November 2025, the Prime Lending Rate changed to 10.25%. This may impact the rate on any of your credit facilities.

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