



FNB Verified Statement 27/01/2026

Reference Number: SMTPV2F7CB3D

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



P O Box 40
Stellenbosch 7599

Street Address Stellenbosch
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	Sched Trxn No Av Bal Pmt To Easy Equities Tsfa	0.00	0.15 Cr	
28 Oct	Sched Trxn No Av Bal Pmt To Managed Fund RSA	0.00	0.15 Cr	
28 Oct	Sched Trxn No Av Bal Pmt To RSA Hedge	0.00	0.15 Cr	
28 Oct	#Sched Pmt Unsuccess Chg #Failed Sched Trxn Chg Easy Equities Tsfa	8.00	7.85	
28 Oct	#Sched Pmt Unsuccess Chg #Failed Sched Trxn Chg Managed Fund RSA	8.00	15.85	
28 Oct	#Sched Pmt Unsuccess Chg #Failed Sched 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	

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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	5173957521	1,000.00Cr	1,788.17Cr
26 Nov	Rtc Credit So Diesel	5193119188	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	Payshop 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	5149909329	2,400.00Cr	3,943.37Cr
27 Nov	Payshop 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	400738*8614 30 Nov	84.00	4,088.37Cr
01 Dec	FNB App Transfer To Transfer	3,516.00	572.37Cr	
01 Dec	Payshop Credit Struis Shop Ben	164.00Cr	736.37Cr	
02 Dec	POS Purchase Takealot	400738*8614 01 Dec	736.00	0.37Cr
02 Dec	FNB App Transfer From Transfer	300.00Cr	300.37Cr	
03 Dec	POS Purchase Takealot	400738*8614 02 Dec	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	479056*7354 04 Dec	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	479056*7354 14 Dec	399.99	315.89Cr
22 Dec	POS Purchase Uber	400738*8614 21 Dec	50.00	265.89Cr
22 Dec	Rtc Credit So Expenses	5127290482	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	5134472941	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	5187392034	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	400738*8614 06 Jan	540.23	2,970.16Cr
08 Jan	POS Purchase Dassiesfontein Pads	400738*8614 06 Jan	180.00	2,790.16Cr
08 Jan	POS Purchase Temu.Com	400738*8614 07 Jan	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	400738*8614 09 Jan	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	Jonkers	330.00	2,295.26Cr
12 Jan	FNB App Transfer To Transfer	59.00	2,236.26Cr	1.00
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	479056*7354 11 Jan	99.99	2,033.77Cr
15 Jan	POS Purchase Skynet South Africa	400738*8614 13 Jan	58.26	1,975.51Cr
15 Jan	POS Purchase Sunshine Tour	400738*8614 14 Jan	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	400738*8614 14 Jan	195.23	1,520.28Cr
16 Jan	POS Purchase 399.99 Apple.Com/Bi	479056*7354 14 Jan	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	5179554609	1,000.00Cr	1,152.29Cr

Transactions in RAND (ZAR) : 62453289582

Date	Description	Amount	Balance	Accrued Bank Charges
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%

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On 21 November 2025, the Prime Lending Rate changed to 10.25%. This may impact the rate on any of your credit facilities.