



FNB Verified Statement 23/12/2025

Reference Number: SMTPK94463C5

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.

BBST8 660669

*RG INNOVATIONS (PTY) LTD
11261 KWADZANA EXT
HARARE
0000
ZIMBABWE



P O Box 5711
Weltevreden Park , 1709

Street Address Mybranch
Forum 1, 4th Fl, 33 Hoofd Str, Braampark

Universal Branch Code 250655

fnb.co.za

Lost Cards 087-575-9406

Account Enquiries 087-736-2247

Fraud 087-575-9444

Relationship Manager Hilda Mokoena
[\(087\) 345-0702](tel:(087)345-0702)

Customer VAT Registration Number Not Provided
Bank VAT Registration Number 4210102051

Gold Business Account : 63152517852

Tax Invoice/Statement Number : 8
Statement Period : 31 October 2025 to 30 November 2025
Statement Date : 30 November 2025

Statement Balances		Bank Charges		Interest Rate	
Opening Balance	153.40 Dr	Service Fees	569.66 Dr	Credit Rate**	Tiered
Closing Balance	1,113.44 Cr	Cash Deposit Fees	9.08 Dr	Debit Rate (Non-NCA)	24.00%
# Inclusive of VAT @ 15.00%	92.49 Dr	Cash Handling Fees	0.00		
Total VAT (ZAR)	92.49 Dr	Other Fees	130.54 Dr		

Transactions in RAND (ZAR)

Date	Description	Amount	Balance	Accrued Bank Charges	
04 Nov	Payshop Credit Betterdays	1,800.00Cr	1,646.60Cr		
04 Nov	Payshop Account Off-Us Rg Innovations	120.00	1,526.60Cr	3.00	
04 Nov	FNB App Prepaid Airtime 0746510683	50.00	1,476.60Cr	2.50	
05 Nov	FNB App Payment From Payment	310.00Cr	1,786.60Cr		
05 Nov	Payshop Account Off-Us Rg Innovations	25.00	1,761.60Cr	3.00	
06 Nov	FNB App Payment From Billions Vip Rentals	1,500.00Cr	3,261.60Cr		
06 Nov	Payshop Account Off-Us Ads	400.00	2,861.60Cr	3.00	
06 Nov	FNB App Rtc Pmt To Ryan	200.00	2,661.60Cr	8.00	
06 Nov	Payshop Account Off-Us T Shirt	200.00	2,461.60Cr	3.00	
06 Nov	Payshop Account Off-Us Cap	180.00	2,281.60Cr	3.00	
06 Nov	Send Money App Dr Send Lamar Sean	200.00	2,081.60Cr	7.24	
06 Nov	Online Send Reversal Cr Send Rev 27677299695	200.00Cr	2,281.60Cr		
06 Nov	#Ewa Manual Reversal Fee Send Rev	19.00	2,262.60Cr		
06 Nov	POS Purchase Shoprite Devland	485442*0846 04 Nov	55.73	2,206.87Cr	3.68
07 Nov	Payshop Account Off-Us Food	250.00	1,956.87Cr	3.00	
07 Nov	#Debit Card POS Unsuccessful F #Fee Declined Purch Tran 4854422151000846	6.00	1,950.87Cr		
07 Nov	#Debit Card POS Unsuccessful F #Fee Declined Purch Tran 4854422151000846	6.00	1,944.87Cr		
07 Nov	Chq Card ATM Local Cash Advanc Cash Devland Shopri	74552165309000124039	1,700.00	244.87Cr	57.54
08 Nov	Payshop Credit Betterdays	1,900.00Cr	2,144.87Cr		
10 Nov	Rtc Credit Betterdays	18Bo417804	7,000.00Cr	9,144.87Cr	
10 Nov	ATM Cash 00505167	485442*0846	4,000.00	5,144.87Cr	104.80
10 Nov	Send Money App Dr Send Ryan Godi	3,000.00	2,144.87Cr	80.60	
10 Nov	FNB App Transfer From Rr	200.00Cr	2,344.87Cr		
10 Nov	FNB App Payment From Payment	150.00Cr	2,494.87Cr		
10 Nov	Send Money App Dr Send Portia Portia	200.00	2,294.87Cr	7.24	

XST12FNO : 63152517852

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Date	Description	Amount	Balance	Accrued Bank Charges
10 Nov	Send Money App Dr Send Spencer Chipokore	1,000.00	1,294.87Cr	28.20
10 Nov	POS Purchase Shoprite Devland	485442*0846 07 Nov	214.73	1,080.14Cr
10 Nov	Fuel Purchase Sasol Viking	485442*0846 08 Nov	200.00	880.14Cr
11 Nov	#Debit Card POS Unsuccessful F #Fee Declined Purch Tran 4854422151000846		6.00	874.14Cr
12 Nov	POS Purchase Fish Aways Viking	485442*0846 08 Nov	32.90	841.24Cr
12 Nov	POS Purchase Steers Viking	485442*0846 08 Nov	359.60	481.64Cr
13 Nov	FNB App Payment From Payment		800.00Cr	1,281.64Cr
13 Nov	Payshop Account Off-Us Ads		240.00	1,041.64Cr
13 Nov	FNB App Prepaid Airtime 0746510683		50.00	991.64Cr
13 Nov	FNB App Payment From Payment		870.00Cr	1,861.64Cr
13 Nov	Send Money App Dr Send Bolt Bolt		50.00	1,811.64Cr
13 Nov	Payshop Credit Betterdays		200.00Cr	2,011.64Cr
13 Nov	POS Purchase Yeoville Hotel	485442*0846 10 Nov	50.00	1,961.64Cr
13 Nov	Fuel Purchase Total Braamfontein	485442*0846 10 Nov	80.00	1,881.64Cr
14 Nov	FNB App Payment To Ryan		200.00	1,681.64Cr
14 Nov	Payshop Credit Betterdays		700.00Cr	2,381.64Cr
14 Nov	Payshop Account Off-Us Sbonelo Payment		500.00	1,881.64Cr
15 Nov	FNB App Payment From Payment		250.00Cr	2,131.64Cr
15 Nov	Payshop Credit Betterdays		600.00Cr	2,731.64Cr
15 Nov	POS Purchase DI Bolt	485442*0846 10 Nov	66.00	2,665.64Cr
17 Nov	FNB App Payment From Payment		1,350.00Cr	4,015.64Cr
17 Nov	Payshop Account Off-Us Savings		700.00	3,315.64Cr
17 Nov	FNB App Payment To Ads		180.00	3,135.64Cr
17 Nov	Payshop Credit Bolt		50.00Cr	3,185.64Cr
17 Nov	Payshop Credit Bolt		50.00Cr	3,235.64Cr
17 Nov	Send Money App Dr Send Sandile Bolt		90.00	3,145.64Cr
17 Nov	#Debit Card Dec ATM Tran Fee #Fee Declined ATM Trans 4854422151000846		6.00	3,139.64Cr
17 Nov	POS Purchase Chicken Licken Viks	485442*0846 15 Nov	84.00	3,055.64Cr
17 Nov	POS Purchase Sasol Viking	485442*0846 13 Nov	127.80	2,927.84Cr
17 Nov	POS Purchase Steers Viking	485442*0846 13 Nov	169.70	2,758.14Cr
18 Nov	Payshop Credit Betterdays		300.00Cr	3,058.14Cr
18 Nov	Payshop Account Off-Us Ackermans Foneyam		200.00	2,858.14Cr
18 Nov	Payshop Account Off-Us Fon		84.00	2,774.14Cr
18 Nov	#Debit Card POS Unsuccessful F #Fee Declined Purch Tran 4854422151000846		6.00	2,768.14Cr
18 Nov	#Debit Card POS Unsuccessful F #Fee Declined Purch Tran 4854422151000846		6.00	2,762.14Cr
18 Nov	#Debit Card POS Unsuccessful F #Fee Declined Purch Tran 4854422151000846		6.00	2,756.14Cr
18 Nov	POS Purchase Ccn*Maa0 Supermarke	485442*0846 15 Nov	16.00	2,740.14Cr
18 Nov	POS Purchase DI Bolt	485442*0846 13 Nov	23.00	2,717.14Cr
18 Nov	POS Purchase Ccn*Maa0 Supermarke	485442*0846 15 Nov	55.00	2,662.14Cr
18 Nov	POS Purchase Emasofeni 16	485442*0846 16 Nov	60.00	2,602.14Cr
18 Nov	POS Purchase Steers Viking	485442*0846 14 Nov	259.60	2,342.54Cr
18 Nov	POS Purchase Liquorshop Devland	485442*0846 15 Nov	286.94	2,055.60Cr
18 Nov	POS Purchase Clothing Junction D	485442*0846 15 Nov	370.40	1,685.20Cr
19 Nov	POS Purchase DI Bolt	485442*0846 14 Nov	35.00	1,650.20Cr
19 Nov	POS Purchase Sasol Viking	485442*0846 16 Nov	76.00	1,574.20Cr
19 Nov	POS Purchase Steers Viking	485442*0846 15 Nov	114.90	1,459.30Cr
19 Nov	POS Purchase DI Bolt	485442*0846 14 Nov	125.00	1,334.30Cr
20 Nov	POS Purchase DI Bolt	485442*0846 15 Nov	41.00	1,293.30Cr
20 Nov	POS Purchase Hyperland Devland	485442*0846 17 Nov	112.10	1,181.20Cr
20 Nov	POS Purchase Devland Cash And Ca	485442*0846 17 Nov	361.39	819.81Cr
20 Nov	POS Purchase DI Bolt	485442*0846 15 Nov	424.00	395.81Cr
22 Nov	FNB App Payment From Payment		1,336.00Cr	1,731.81Cr
22 Nov	ADT Cash Deposit 02326003	Sean	220.00Cr	1,951.81Cr
22 Nov	ATM Cash 00960162	485442*0846	50.00	1,901.81Cr
22 Nov	Payshop Account Off-Us Ads		345.00	1,556.81Cr
22 Nov	Payshop Credit Fees		300.00Cr	1,856.81Cr
22 Nov	Send Money App Dr Send Ryan Godi		340.00	1,516.81Cr
22 Nov	POS Purchase DI Bolt	485442*0846 17 Nov	35.00	1,481.81Cr
24 Nov	FNB App Transfer From Ewall3T		40.00Cr	1,521.81Cr
24 Nov	Payshop Credit Fees		800.00Cr	2,321.81Cr

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Date	Description	Amount	Balance	Accrued Bank Charges
24 Nov	#Debit Card POS Unsuccessful F #Fee Declined Purch Tran 4854422151000846	6.00	2,315.81Cr	
24 Nov	#Debit Card POS Unsuccessful F #Fee Declined Purch Tran 4854422151000846	6.00	2,309.81Cr	
25 Nov	POS Purchase Ccn*Maa Supermarke	485442*0846 23 Nov	55.00	2,254.81Cr
25 Nov	POS Purchase Emasofeni 16	485442*0846 22 Nov	64.00	2,190.81Cr
25 Nov	POS Purchase Emasofeni 16	485442*0846 23 Nov	88.00	2,102.81Cr
25 Nov	POS Purchase Sasol Viking	485442*0846 23 Nov	95.00	2,007.81Cr
25 Nov	POS Purchase BP Devland	485442*0846 22 Nov	100.00	1,907.81Cr
25 Nov	POS Purchase Shoprite Devland	485442*0846 22 Nov	108.92	1,798.89Cr
25 Nov	POS Purchase BP Devland	485442*0846 22 Nov	235.60	1,563.29Cr
25 Nov	POS Purchase Liquorshop Devland	485442*0846 22 Nov	348.17	1,215.12Cr
25 Nov	Int On Debit Balance		0.30	1,214.82Cr
25 Nov	#Cash Deposit Fee		9.08	1,205.74Cr
26 Nov	FNB App Payment From Payment		425.00Cr	1,630.74Cr
26 Nov	POS Purchase Shoprite Devland	485442*0846 24 Nov	48.76	1,581.98Cr
26 Nov	POS Purchase Ccn*Maa Supermarke	485442*0846 24 Nov	57.00	1,524.98Cr
26 Nov	POS Purchase Yoco *Thembiies In	485442*0846 23 Nov	210.00	1,314.98Cr
27 Nov	FNB App Prepaid Airtime 0746510683		10.00	1,304.98Cr
27 Nov	FNB App Prepaid 1Sa Data 27728749012		42.00	1,262.98Cr
27 Nov	POS Purchase KFC Kpm Diepkloof	485442*0846 24 Nov	49.90	1,213.08Cr
27 Nov	POS Purchase KFC Kpm Diepkloof	485442*0846 24 Nov	393.50	819.58Cr
28 Nov	POS Purchase Ccn*Maa Supermarke	485442*0846 26 Nov	66.00	753.58Cr
28 Nov	POS Purchase Ackermans Soweto De	485442*0846 26 Nov	137.94	615.64Cr
29 Nov	FNB App Payment From Payment		1,269.00Cr	1,884.64Cr
29 Nov	Payshop Account Off-Us Bolt		65.00	1,819.64Cr
29 Nov	POS Purchase Sasol Viking	485442*0846 27 Nov	79.00	1,740.64Cr
30 Nov	Electronic Payments Bis/Int 2 On True Tiering = 10.00		0.00	1,740.64Cr
30 Nov	#Monthly Account Fee		93.00	1,647.64Cr
30 Nov	#Non FNB ATM Cash Withdrawal Fee		57.54	1,590.10Cr
30 Nov	#Service Fees		476.66	1,113.44Cr

Closing Balance**1,113.44Cr****Turnover for Statement Period**

No. Credit Transactions 25	22,620.00Cr
No. Debit Transactions 88	21,353.16Dr

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

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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.