



FNB Verified Statement 28/12/2025

Reference Number: SMT7920466253

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.

BBST1 136522

RG INNOVATIONS (PTY) LTD
11261
KUWADZANA EXT
HARARE
0000 ZIMBABWE



P.O.Box 811
Jabulani, 1868

Street Address Jabulani Mall
Shop 99,Jabulani Mall,Koma & Bolani Str

Universal Branch Code 250655fnb.co.za**Lost Cards** 087-575-9406**Account Enquiries** 087-575-9404**Relationship Manager** Easy Test[\(000\) 000-0000](tel:(000)000-0000)

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

Transactions in RAND (ZAR)

Date	Description	Amount	Balance	Accrued Bank Charges
04 Nov	Payshap Credit Betterdays	1,800.00Cr	1,646.60Cr	
04 Nov	Payshap Account Off-Us Rg Innovations	120.00Dr	1,526.60Dr	3.00
04 Nov	FNB App Prepaid Aftime 0746510683	50.00Dr	1,476.60Dr	2.50
05 Nov	FNB App Payment From Payment	310.00Cr	1,786.60Cr	
06 Nov	Payshap Account Off-Us Rg Innovations	25.00Dr	1,761.60Dr	3.00
06 Nov	FNB App Payment From Billions Vip Rentals	1,500.00Cr	3,261.60Cr	
06 Nov	Payshap Account Off-Us Ads	400.00Dr	2,861.60Dr	3.00
06 Nov	FNB App Ric Pint To Ryan	200.00Dr	2,861.60Dr	3.00
06 Nov	Payshap Account Off-Us T Shirt	200.00Dr	2,461.60Dr	3.00
06 Nov	Payshap Account Off-Us Cap	180.00Dr	2,281.60Dr	3.00
04 Nov	Payshap Credit Betterdays	1,800.00Cr	1,646.60Cr	
04 Nov	Payshap Account Off-Us Rg Innovations	120.00Dr	1,526.60Dr	3.00
04 Nov	FNB App Prepaid Aftime 0746510683	50.00Dr	1,476.60Dr	2.50
05 Nov	FNB App Payment From Payment	310.00Cr	1,786.60Cr	
06 Nov	Payshap Account Off-Us Rg Innovations	25.00Dr	1,761.60Dr	3.00
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06 Nov	Payshap Account Off-Us Ads	400.00Dr	2,861.60Dr	3.00
06 Nov	FNB App Ric Pint To Ryan	200.00Dr	2,861.60Dr	3.00
06 Nov	Payshap Account Off-Us T Shirt	200.00Dr	2,461.60Dr	3.00
06 Nov	Payshap Account Off-Us Cap	180.00Dr	2,281.60Dr	3.00
06 Nov	Send Money App Dr Send Lamar Sean	200.00Dr	2,081.60Dr	7.24
06 Nov	Online Send Reversal Cf Send Rev 27677299995	200.00Cr	2,281.60Cr	
06 Nov	JErwa Manual Reversal Fee Send Rev	19.00Dr	2,262.60Dr	
06 Nov	POS Purchase Shopfile Devland	55.73Dr	2,206.87Dr	3.68
07 Nov	Payshap Account Off-Us Food	250.00Dr	1,966.87Dr	3.00

XSTZFN0.63152517852

Branch Number	Account Number	Date	DDA AA/48/BV/KY/KY/BF/B9/C6/CK/N	FN
621	63152517852	28/12/2025	Gold Business Account	

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Transactions in RAND (ZAR) : 63152517852

Date	Description	Amount	Balance	Accrued Bank Charges
07 Nov	#Debit Card POS Unsuccessful If #Fee Declined Purch Tran 4854422151000846	6.00Dr	1,980.87Dr	
07 Nov	#Debit Card POS Unsuccessful If #Fee Declined Purch Tran 4854422151000846	6.00Dr	1,944.87Dr	
07 Nov	Cha Card ATM Local Cash Advance Cash Devland Shopri 74552165309000124039	1,700.00Dr	244.87Dr	57.54
08 Nov	Payshap Credit Betterdays 1880417804	1,900.00Cr	2,144.87Cr	
10 Nov	Ric Credit Betterdays 48544208046	7,000.00Cr	9,144.87Cr	
10 Nov	ATM Cash 00505167	4,000.00Dr	5,144.87Dr	104.80
10 Nov	Send Money App Dr Send Ryan Goofi	3,000.00Dr	2,144.87Dr	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	200.00Dr	2,294.87Dr	7.24
10 Nov	Ric Credit Betterdays 48544208046	7,000.00Cr	9,144.87Cr	
10 Nov	ATM Cash 00505167	4,000.00Dr	5,144.87Dr	104.80
10 Nov	Send Money App Dr Send Ryan Goofi	3,000.00Dr	2,144.87Dr	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	200.00Dr	2,294.87Dr	7.24
10 Nov	Ric Credit Betterdays 48544208046	7,000.00Cr	9,144.87Cr	
10 Nov	ATM Cash 00505167	4,000.00Dr	5,144.87Dr	104.80
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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	200.00Dr	2,294.87Dr	7.24

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

No. Credit Transactions 0	0.00Cr
No. Debit Transactions 0	0.00Dr

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 fnp.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.