



BBST61 105658  
\*IDWEBS  
80 BOND STREET  
FERNDALE  
2194

☒ 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](https://fnb.co.za)  
**Lost Cards** 087-575-9406  
**Account Enquiries** 087-736-2247  
**Fraud** 087-311-8607  
**Relationship Manager** Thembisile Ramatla  
☎ (087) 030-0418

**Customer VAT Registration Number** Not Provided  
**Bank VAT Registration Number** 4210102051

**Gold Business Account : 62798906693**

Tax Invoice/Statement Number : 61  
Statement Period : 30 December 2023 to 31 January 2024  
**Statement Date : 31 January 2024**

Statement Balances		Bank Charges		Interest Rate	
Opening Balance	675.52 Cr	Service Fees	361.60 Dr	Credit Rate**	Tiered
Closing Balance	3,217.31 Cr	Cash Deposit Fees	0.00	Debit Rate*	0.00%
# Inclusive of VAT @ 15.00%	50.14 Dr	Cash Handling Fees	0.00		
Total VAT (ZAR)	50.14 Dr	Other Fees	22.80 Dr		

**Transactions in RAND (ZAR)**

Date	Description	Amount	Balance	Accrued Bank Charges
02 Jan	Magtape Unpaid Not Provided For	300.00Cr	975.52Cr	
02 Jan	#Item Unpaid No Funds 01	6.00	969.52Cr	
02 Jan	FNB App Prepaid Airtime 0745399733	70.00	899.52Cr	2.50
02 Jan	FNB App Rtc Pmt To Tiny Payment Lwandile	300.00	599.52Cr	8.00
02 Jan	FNB App Transfer From Tiny	116.00Cr	715.52Cr	
02 Jan	Internet Trf From Typewhizz	800.00Cr	1,515.52Cr	
02 Jan	FNB App Prepaid Airtime 0710189715	25.00	1,490.52Cr	1.50
02 Jan	Magtape Debit Greenpeacepapsg19066 Purpcs	300.00	1,190.52Cr	12.00
02 Jan	POS Purchase 22.00 Blackfyre Sol 485442*0049 01 Jan	418.13	772.39Cr	3.68
03 Jan	FNB App Transfer From Linda	400.00Cr	1,172.39Cr	
03 Jan	FNB App Rtc Pmt To L Naidoo Lwandile	300.00	872.39Cr	8.00
03 Jan	FNB App Transfer From Lakefield	1,000.00Cr	1,872.39Cr	
03 Jan	FNB App Rtc Pmt To T Pillay Lwandile Rozani	300.00	1,572.39Cr	8.00
03 Jan	FNB App Rtc Pmt To T Pillay Lwandile Rozani	300.00	1,272.39Cr	8.00
03 Jan	FNB App Rtc Pmt To T Pillay Lwandile Rozani	500.00	772.39Cr	8.00
03 Jan	FNB App Transfer From Mia	400.00Cr	1,172.39Cr	
03 Jan	Send Money App Dr Send 27643419483	300.00	872.39Cr	9.20
03 Jan	FNB App Transfer From Mia	300.00Cr	1,172.39Cr	
03 Jan	FNB App Transfer From Travel	450.00Cr	1,622.39Cr	
03 Jan	Cell Cash Withdrawal 06213163 0000027745399733	900.00	722.39Cr	10.80
03 Jan	FNB App Transfer From Meter	300.00Cr	1,022.39Cr	
03 Jan	Send Money App Dr Send 27643419483	400.00	622.39Cr	11.60
03 Jan	Internet Trf To Miles	7,000.00	6,377.61	
03 Jan	FNB OB Pmt The Ski Deck	8,038.80Cr	1,661.19Cr	
03 Jan	POS Purchase Sasol Hill Street 485442*0049 01 Jan	98.20	1,562.99Cr	3.68

Branch Number	Account Number	Date	DDA AA/48/BV/KY/KY/BF/B9/C6/AA/Y	FN
620	62798906693	2024/01/31	GOLD BUSINESS ACCOUNT	

Date	Description		Amount	Balance	Accrued Bank Charges
03 Jan	ATM Cash 00877305	485442*0049	600.00	962.99Cr	14.40
04 Jan	POS Purchase Takealo*T	485442*0049 01 Jan	199.00	763.99Cr	3.68
04 Jan	POS Purchase Pep 7213 Randburg F	485442*0049 02 Jan	370.04	393.95Cr	3.68
06 Jan	Internet Trf From Work		500.00Cr	893.95Cr	
06 Jan	Internet Trf From Writer		300.00Cr	1,193.95Cr	
06 Jan	Internet Trf To Writer		650.00	543.95Cr	
06 Jan	FNB App Transfer From Food		80.00Cr	623.95Cr	
08 Jan	Internet Trf From Audio_Jack		500.00Cr	1,123.95Cr	
08 Jan	Internet Airtime Topup Airtime 0745399733		70.00	1,053.95Cr	2.50
08 Jan	ATM Cash 00840008	485442*0049	300.00	753.95Cr	7.20
08 Jan	FNB App Transfer From Bag		260.00Cr	1,013.95Cr	
08 Jan	Rtc Credit S Mbele	751C585A52	20.00Cr	1,033.95Cr	
09 Jan	FNB App Transfer From Sa-G98H-8825		500.00Cr	1,533.95Cr	
09 Jan	FNB App Rtc Pmt To T T Masuluke R500	Lwandile Rozani R500	500.00	1,033.95Cr	8.00
09 Jan	POS Purchase Total Ferndale Auto	485442*0049 06 Jan	178.00	855.95Cr	3.68
09 Jan	POS Purchase Gold Rush Cresta	485442*0049 05 Jan	180.00	675.95Cr	3.68
10 Jan	FNB App Transfer From Bolt		300.00Cr	975.95Cr	
10 Jan	POS Purchase King Pie Randburg K	485442*0049 08 Jan	35.00	940.95Cr	3.68
10 Jan	POS Purchase Pep Home Randburg S	485442*0049 08 Jan	78.98	861.97Cr	3.68
11 Jan	Payshap Credit Mr Vt Masango		650.00Cr	1,511.97Cr	
11 Jan	Internet Trf To Sa-G98H-8825		650.00	861.97Cr	
11 Jan	POS Purchase The Ski Deck	485442*0049 08 Jan	60.00	801.97Cr	3.68
11 Jan	POS Purchase Mingxin	485442*0049 08 Jan	160.00	641.97Cr	3.68
12 Jan	FNB App Transfer From Park		380.00Cr	1,021.97Cr	
12 Jan	ATM Cash 00505149	485442*0049	520.00	501.97Cr	14.40
12 Jan	POS Purchase Spar Ferndale	485442*0049 09 Jan	116.94	385.03Cr	3.68
15 Jan	FNB App Prepaid Airtime 0745399733		5.00	380.03Cr	1.50
15 Jan	FNB OB Pmt The Ski Deck		800.00Cr	1,180.03Cr	
15 Jan	ATM Cash 00088109	485442*0049	400.00	780.03Cr	9.60
15 Jan	FNB App Transfer From Durban Station		470.00Cr	1,250.03Cr	
15 Jan	POS Purchase Ferndale Spar Coffe	485442*0049 12 Jan	35.99	1,214.04Cr	3.68
15 Jan	POS Purchase Spar Ferndale	485442*0049 11 Jan	106.27	1,107.77Cr	3.68
15 Jan	ATM Cash 00610103	485442*0049	450.00	657.77Cr	12.00
16 Jan	ATM Cash 00088109	485442*0049	260.00	397.77Cr	7.20
17 Jan	POS Purchase Sasol Nmr	485442*0049 15 Jan	24.80	372.97Cr	3.68
18 Jan	#Debit Card Intl POS Unsuccess #Fee Declined Foreign Tr 4854422144470049		6.00	366.97Cr	
18 Jan	POS Purchase Big Jo`S South Beac	485442*0049 15 Jan	27.00	339.97Cr	3.68
18 Jan	POS Purchase Big Jo`S South Beac	485442*0049 15 Jan	76.00	263.97Cr	3.68
20 Jan	FNB OB Pmt The Ski Deck		1,316.70Cr	1,580.67Cr	
20 Jan	ATM Cash 00877419	485442*0049	600.00	980.67Cr	14.40
22 Jan	FNB App Prepaid Airtime 27691052622		77.00	903.67Cr	2.50
22 Jan	FNB App Prepaid Airtime 0745399733		35.00	868.67Cr	2.50
24 Jan	POS Purchase Spar Ferndale	485442*0049 21 Jan	115.44	753.23Cr	3.68
24 Jan	POS Purchase Spar Ferndale	485442*0049 20 Jan	382.52	370.71Cr	3.68
25 Jan	#Monthly Account Fee		85.00	285.71Cr	
25 Jan	#Value Added Serv Fees		10.80	274.91Cr	
25 Jan	#Service Fees		276.60	1.69	
30 Jan	FNB OB Pmt The Ski Deck		5,239.00Cr	5,237.31Cr	
30 Jan	ATM Cash 00840004	485442*0049	600.00	4,637.31Cr	14.40
31 Jan	ATM Cash 00930054	485442*0049	220.00	4,417.31Cr	7.20
31 Jan	ATM Cash 00877416	485442*0049	1,200.00	3,217.31Cr	28.80

Closing Balance

3,217.31Cr

Turnover for Statement Period

No. Credit Transactions 24	23,420.50Cr
No. Debit Transactions 52	20,878.71Dr

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**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](https://fnb.co.za)  
\*Debit Rate is subject to the maximum annual variable interest rate allowed by the NCA which is 22.25%  
First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06. An Authorised Financial Services and Credit Provider (NCRCP20).  
On 26 May 2023, the Prime Lending Rate changed to 11.75%. This may impact the rate on any of your credit facilities.

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