

Let us help you
get there when
there is more
month than money

Get the help you need



FNB Easy PAYU
FNB Easy Smart
Annual Pricing Guide

1 July 2023 to 30 June 2024

Terms, conditions and earn rules apply.

First National Bank A division of FirstRand Bank Limited. An Authorised Financial Services and Credit Provider (NCRCP20). Reg. No. 1929/001225/06.

Get the best value with rewards that help you

stretch your rand when the month feels longer than your money.



R5.25p.m.¹

FNB Easy PAYU Account



R65p.m.

FNB Easy Smart Account

FNB Islamic Easy Account

with similar value-adds, reward benefits and pricing as an FNB Easy Account.

FNB's Islamic offering also offers a linked Islamic savings account where you can earn a monthly competitive profit share. For more information, contact the Islamic banking suite on 087 578 6786.

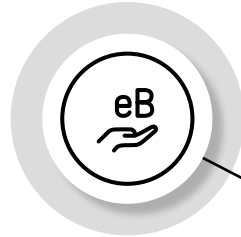
¹ No monthly account fees on easy digital options or easy account with zero monthly acco

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

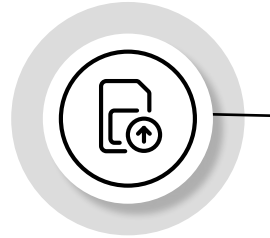
FNB Easy PAYU

Get the help you need with FNB Easy PAYU,
named most affordable bank account in SA*

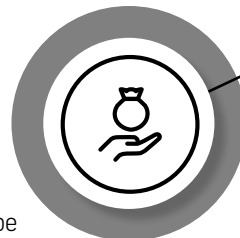
Earn eBucks Rewards
Earn monthly grocery vouchers



FNB Connect
Get data, voice minutes, and SMSs on your FNB SIM card when you qualify for eBucks Rewards.



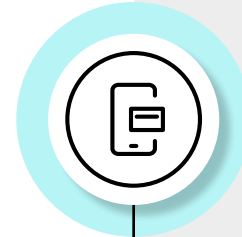
Save
Start saving from as little as R1 every time you swipe your FNB Easy card with Bank Your Change®.



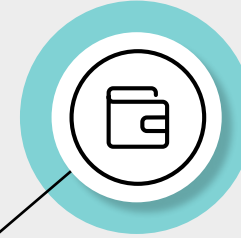
Lifestyle
Access to education, security, travel and entertainment with Udemu, ExtraMarks, GuardMe, QuickBus, The Entertainer App and eBucks games on the FNB App.



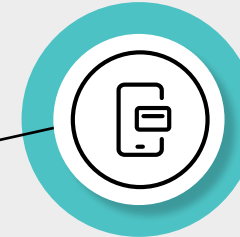
Virtual Card
Access to an FNB Virtual Card with Purchase Protect.



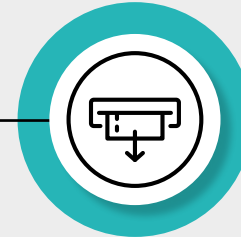
Send Money
Get 1 eWallet send per month at no extra cost to you.



Buy
Prepaid airtime and data purchases on the FNB App, Cellphone Banking and Online Banking at no extra cost to you.



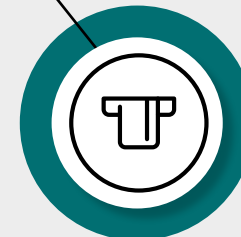
Get Cash
Withdraw cash at selected retailers using Cash@Till® at no extra cost to you.



Swipe
Unlimited card swipes at no extra cost to you.



Get Cash
Get a 50% discount on cardless FNB ATM withdrawal fees.



* 2023 Solidarity Bank Charges Report.

¹ No monthly account fees on easy digital options or easy account with zero monthly account fee

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

FNB Easy Smart

Get the help you need with unlimited debit orders, EFTs, and prepaid purchases at no extra cost to you.

eBucks Rewards
Earn monthly eBucks rewards.

FNB Connect
Get data, voice minutes, and SMSs on your FNB SIM card when you qualify for eBucks Rewards.

Save
Start saving from as little as R1 every time you swipe your FNB Easy card with Bank Your Change®.

Lifestyle
Access to education, security, travel and entertainment with Udemy, ExtraMarks, GuardMe, QuickBus, The Entertainer App and eBucks games on the FNB App.

Virtual Card
Access to an FNB Virtual Card with Purchase Protect.

Bank
Unlimited access to online transactions, including electronic payments (EFTs), internal and external debit orders, as well as prepaid airtime and data purchases.

Send Money
Get 2 eWallet sends per month at no extra cost to you.

Get and send cash
Withdraw or deposit cash up to R2 000 per month at an FNB ATM at no extra cost to you.

Added Value
24/7 medical advice, legal and financial coaching at no extra cost to you.

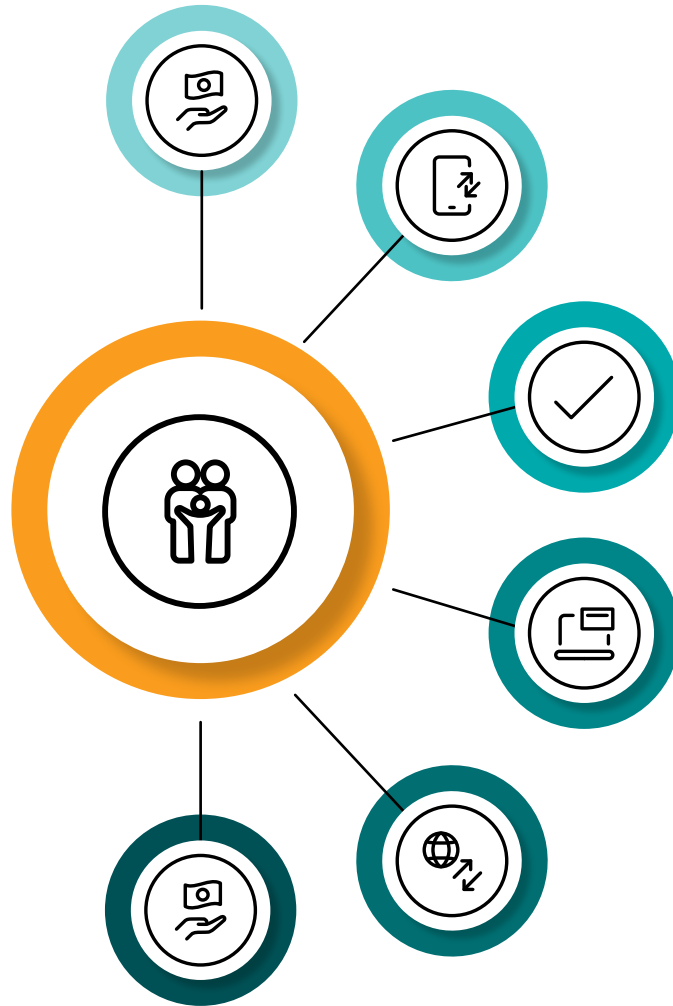
Get Cash
Get a 50% discount on cardless FNB ATM withdrawal fees once R2 000 cap is exceeded.



Transact



Bank



● Receive money

- Receive payments from other banks
- Transfer money received from your linked eWallet into your account at no extra cost to you
- Deposit cash at selected retailers using Deposit@Till™ or at any FNB ATM with deposit facilities

● Send money

- eWallet allows you to send money from your account to anyone with a valid South African cellphone number
- Send money by simply using the FNB App or by dialing *120*321#

● Make payments

- You can make payments to any South African bank account
- You can pay for items such as your DSTV and clothing accounts

● Bank safely

- Download the FNB App
- Cellphone banking - Dial *120*321#
- Visit FNB.mobi. on your phone browser
- Make use of our dedicated Easy Service Suite to cater to your everyday banking needs on 087 575 3279

● Forex/MoneyGram

- Do you send money home to your loved ones? Use MoneyGram™ on the FNB App.
- With MoneyGram™ you can send money to anyone anywhere in the world from your FNB App.

● Buy

- Top Up on data, airtime, electricity and entertainment/software vouchers to keep your devices powered up
- Conveniently buy LOTTO tickets on the FNB App
- Use your eBucks for selected prepaid and voucher purchases

FNB Easy PAYU
2023-2024

Invest



Save and invest



To meet your financial goals, choose from a selection of saving and cash investment solutions with options ranging from a fixed investment period to immediate access to funds, or access with notice.

● Savings account

- Save from any amount
- You get instant access to your savings in case of unforeseen expenses

● 32-day Flexi Notice Account

- Minimum opening deposit of R5 000
- Access your money after 32 days' notice

● FNB Money Maximiser

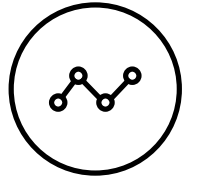
- Minimum opening deposit of R100 000
- Get immediate access to your money

● Savings and Cash Investments

- It's easy to save with a scheduled transfer
- Save through our new digital stokvel account
- Let us help you spend less than you earn with nav»Money

● Bank your Change®

- into a linked savings account with competitive interest rates



Tax-Free Shares

With the FNB Tax-Free Shares Account, you are invested in the Ashburton Top 40 ETF and Ashburton Midcap ETF. This gives you access to the top 100 companies on the JSE, offering you an instantly diversified portfolio. Enjoy all the benefits of investing while paying no tax on capital gains, dividends and interest earned.

General fees

Monthly account fee	No fee	
Trade option	First trading day of month / Delayed trades (Today at 15:00)	
Brokerage fees	First trading day	0.12% excl VAT
	Delayed trades (Today at 15:00)	0.6% (min of R50) excl VAT

Tax-Free Cash Deposit

The Tax-Free Cash Deposit guarantees your capital and quoted returns and gives you access to your money in 32 days. With a minimum opening deposit of R300*, you can deposit money anytime and or schedule a monthly transfers to grow your savings.

* Limits apply to the amount you can contribute to your Tax-Free savings products in a given tax year and over your lifetime. You are allowed to contribute a maximum of R36 000.00 (Thirty-Six Thousand Rand) each tax year into your Tax-Free Savings Account(s) and R500 000.00 (Five Hundred Thousand Rand) over your lifetime. You are responsible for monitoring and ensuring that you do not exceed the annual or lifetime limits imposed by section 12T of the Income Tax Act, 1962 across all your Tax-Free Savings product choices. Please ensure that you familiarise yourself with all legal requirements pertaining to a Tax-Free Savings Account as penalties will apply to any contribution in excess of the limits.

Please note: For the purpose of calculating fees all "sell" instructions will be considered a delayed trade – even if placed on the first trading day of the month. Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

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Lend



Lend



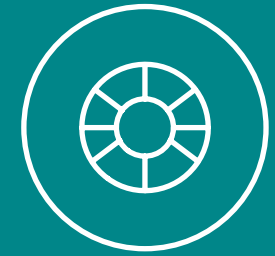
● Borrow

- Get an interest-free FNB Temporary Loan and pay one initiation fee for those unplanned expenses
- Credit Switch: Consolidate your credit into one convenient personal loan
- Apply for an FNB Personal Loan of up to R300 000 in minutes at a personalised interest rate*
- Re-use the credit you have paid back and choose flexible repayment options with an FNB Revolving Facility*

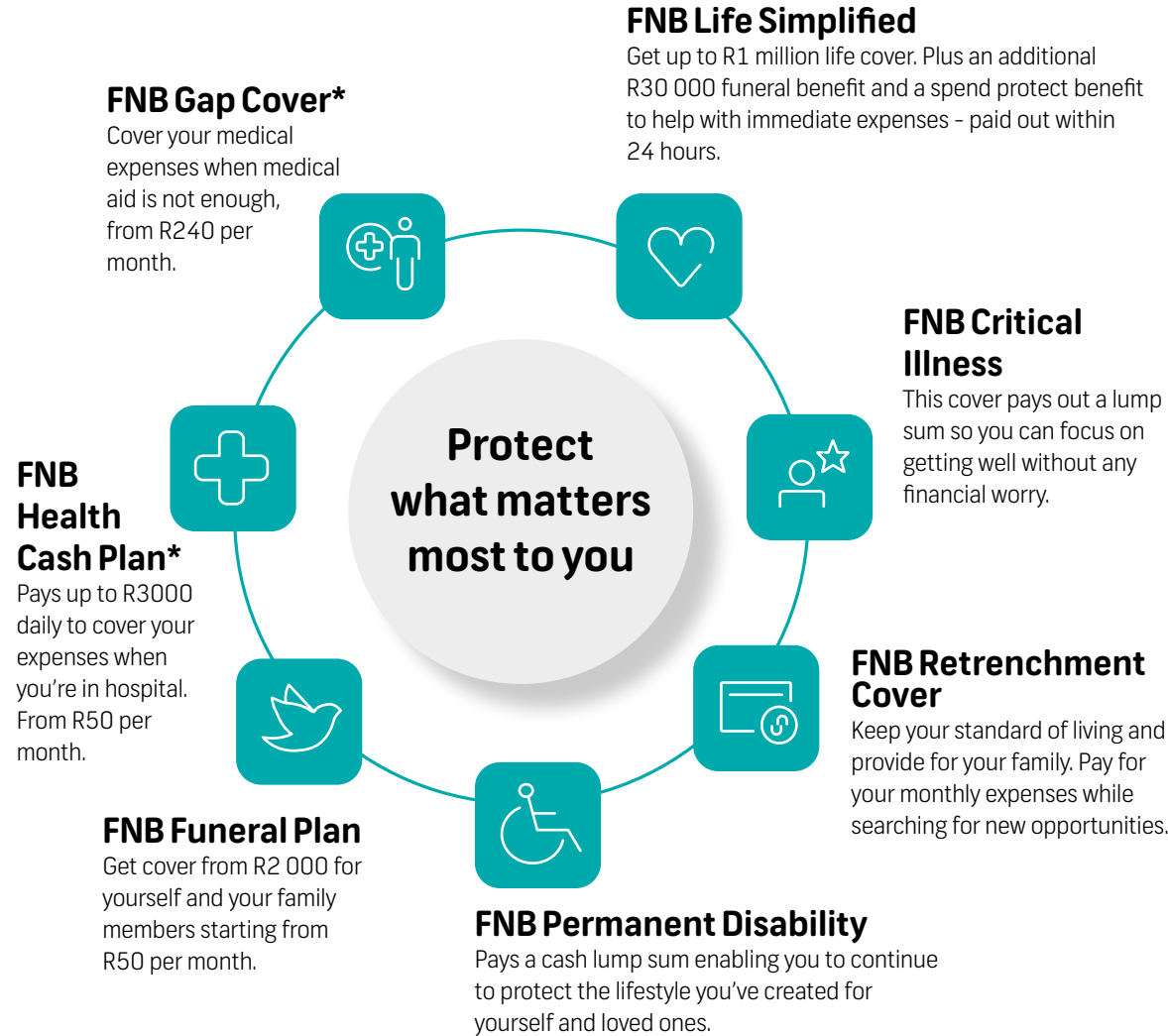
● Home loan

- We offer finance solutions and tools to guide you through the entire home loan process with nav» Home on the FNB App
- Create or buy the home you've always wanted with our pension backed lending solution
- We can also help you buy a home and pay less with the government subsidy, we will guide you through the entire process
- You can also use additional funds available in your loan account to fund solar energy solutions
- For more information and pricing refer to the FNB home loans pricing guide on fnb.co.za. Click on rates & pricing, then select pricing guide overview, then borrow and then choose FNB Home Loans pricing guide

Insure



Let FNB help you prepare for life's uncertainties with FNB Insure, and get rewarded for it.



* This is not a medical scheme. Cover is not the same as that of a medical scheme nor is it a substitute for medical scheme membership. Terms, Conditions and Earn Rules apply. eBucks is embedded and earn depends on a qualifying criteria Certain benefits are dependent on your account and eBucks rewards level Visit our website for more information

If it's precious to you, we'll insure it, both inside and outside your home, plus you can earn up to 15% of your premium back in eBucks, whether you claim or not.



Car insurance

Get cover tailored to your needs to help you get back on the road easily.



Home Contents

Comprehensive cover for your possessions in your home against theft, loss or damage.



Portable Possessions

Customise your cover for items you take out of your home so that you always have peace of mind.



Building insurance

Protects your home with cover that is more than just a payout. It not only covers the costs of repairing or replacing the physical building and permanent fixtures of your home but provides additional benefits to help you deal with the impact of damage or loss.



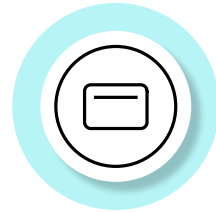
Purchase Protect

a value-added benefit for items purchased with your FNB Fusion®, Debit and Credit Virtual Card and covers tangible items against theft/damage for up to R15 000.

Lifestyle



FNB Easy PAYU
2023-2024



Bank with FNB

For 23 years, we've provided customers with eBucks Rewards, that can be used on the FNB App or with our partners online or in-store.

No monthly subscription or joining fee

FNB Easy PAYU

Get selected grocery items like bread, tinned food & veggies **with a voucher from FNB**



Qualification is Easy

Available on FNB Easy Smart

1

Your account needs to be **active** and in **good standing**

2

Log into the FNB App, Cellphone Banking, Online Banking or withdraw using **Cash@Till®**

3

Minimum deposit of **R2 000**, and **R1000** if you are over the age of 60



Track my eBucks rewards on the FNB App

Access your benefits and learn how to earn more eBucks all on the FNB App.

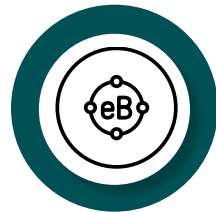
Follow these steps to track your rewards: FNB App > eBucks > Earn > Track my eBucks



Swipe your FNB Easy card and earn



Swipe your card to earn a **grocery voucher**



Enjoy more benefits



Education



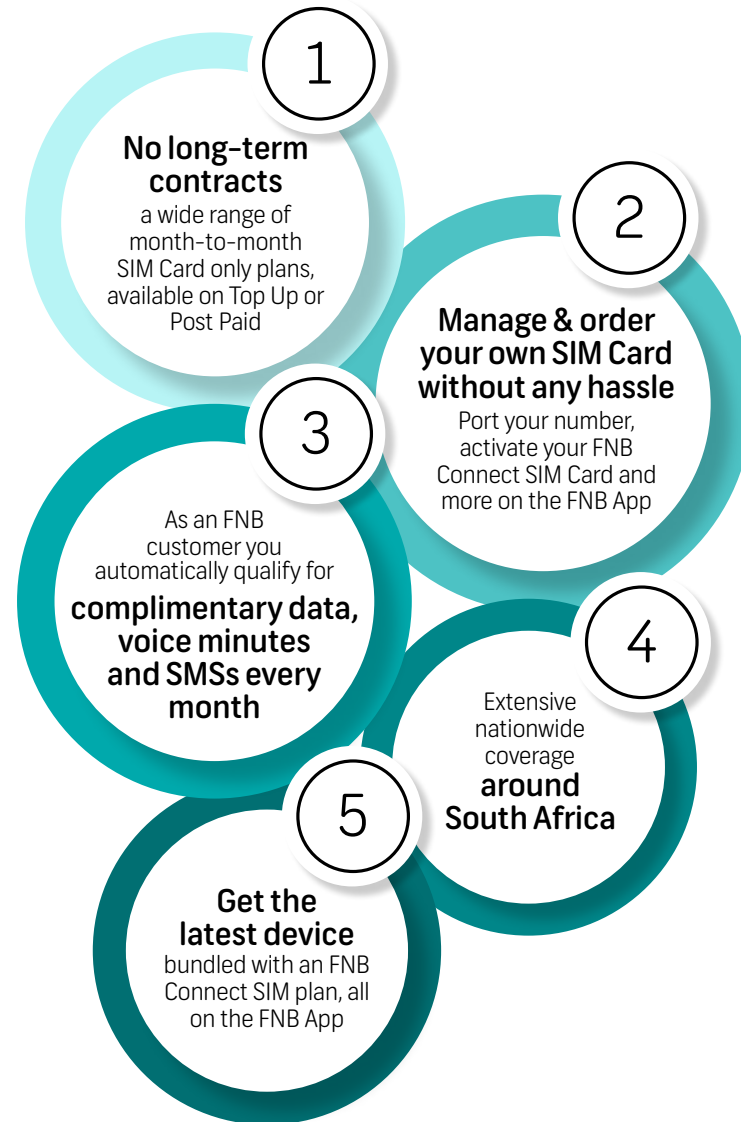
Travel



Entertainment



5 reasons to love FNB Connect



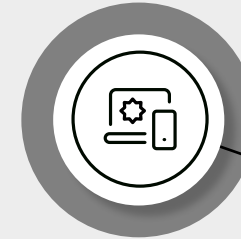
* A new to Connect customer is defined as a customer who activated their SIM Card on or after 1 Aug 2023.
 * Seniors receive EXTRA extra data every month.
 * Customers that do not qualify for eBucks will get extra data each month.
 * New FNB Banking Customer you will need to meet the existing customer qualifying criteria from month 3.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

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FNB Connect

helps you stay connected with up to 600MB FREE data, 35 voice minutes, and 35 SMSs every month on your FNB Connect SIM Card when you qualify for eBucks Rewards.



An Extra Data Reward

FREE extra data when you spend on your FNB Connect SIM Card during the month

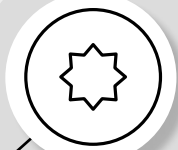
Qualifying Criteria

- 1 Spend a minimum amount on your FNB Connect SIM during the month
- 2 Qualify for eBucks at the time you spend

Extra benefit for New FNB Banking Customers*

For the first 2 months of your FNB Transactional Bank Account being opened all you need to do is

- 1 Have a network active FNB Connect SIM Card and ensure all FirstRand Bank accounts are active and in good standing



An Activation Reward

New* to FNB Connect customers get a FREE once-off data, voice minutes and SMS allocation loaded within 5 working days of activating your FNB Connect SIM Card

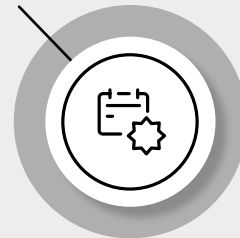
Qualifying Criteria

- 1 Have a network active FNB Connect SIM Card
- 2 Ensure all FirstRand Bank accounts are active and in good standing



FNB Connect Rewards

Existing FNB Banking Customers



A Monthly Reward

FREE monthly data, voice minutes and SMSs on your FNB Connect SIM Card every month

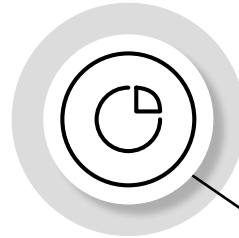
- 1 Have a network active FNB Connect SIM Card
- 2 Qualify for eBucks in order to get your FNB Connect Reward every month

nav» Money



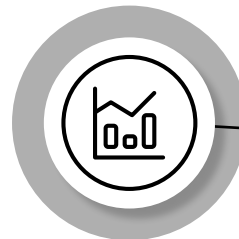
1. My net worth

Get a snapshot of what you own minus what you owe



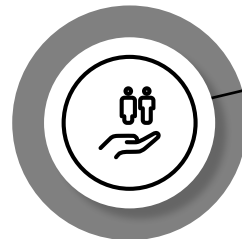
2. Track spend

View your auto-categorised spend to better understand your spending habits and change any potentially negative ones



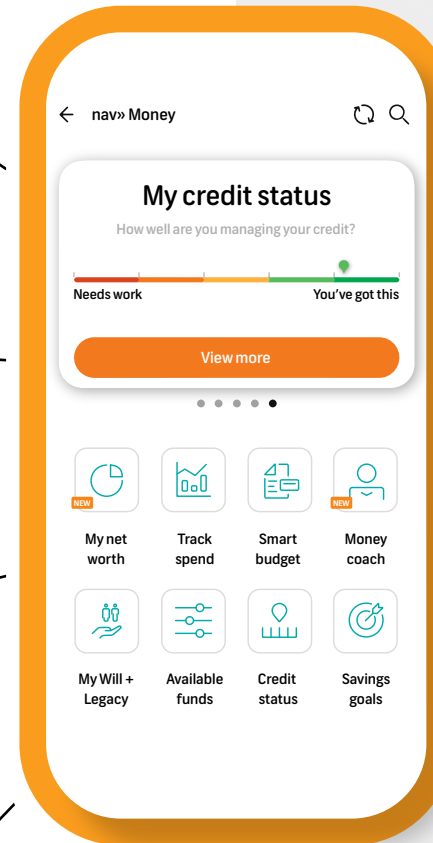
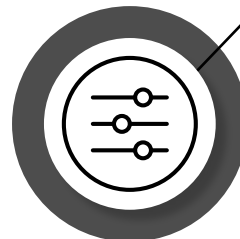
3. My Will + legacy

Protect your loved ones by creating a will and know in advance what they are left with after costs, taxes and debts



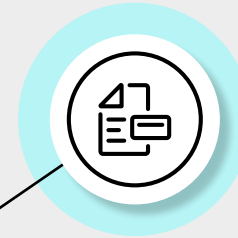
4. Available funds

Know how much you have left after upcoming payments until your next cash deposit



5. Smart budget

Tracking your regular expenses can help you spend less than you earn. Use smart budget to set alerts for your spending limits and get notified when you reach them



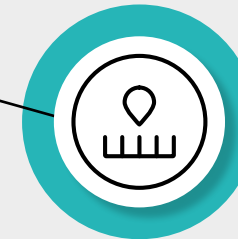
6. Money Coach

A smart money guide to help you improve your financial fitness. Complete the missions, earn badges and grow your financial knowledge



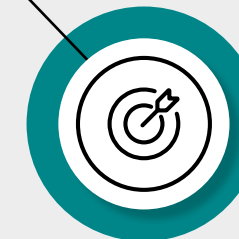
7. Credit status

This is an overview of how well you manage credit. You can also get personalised tips to improve your credit status and access your qualifying credit offers



8. Savings goals

Set short term goals and save for them automatically. You can also monitor your savings progress here

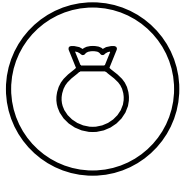


Fees



General fees

FNB Easy PAYU



Transaction Type	Best value Cash@Till™	FNB ATM + FNB ATM with Deposits	Other Banks' ATMs (incl. International)	Assisted Banking: FNB Branch (incl. International)
Cash Withdrawals (Local)	No charge	R8.50 per R1000 up to R2000 thereafter	R12 + R2.40 per R100*	R80 + R3 per R100
Cardless Cash Withdrawals	-	Cardless ATM Withdrawal: R1.20 per R100 ATM Withdrawals (Card present): R2.40 per R100	-	-
Cash Withdrawals (International)	-	-	R80 (additional 2% commission and conversion fees apply)	R80 + R3 per R100 (additional 2% commission and conversion fees apply)

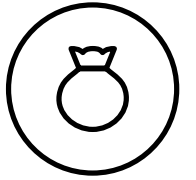
Transaction Type	Best value Deposit@Till™ ¹	Best value FNB ATM with Deposits	Other Banks' ATMs (incl. International)	Assisted Banking: FNB Branch (incl. International)
Cash Deposits	R19.95	R1.40 per R100	-	R80 + R3 per R100

¹ Pricing is determined by merchant and is subject to change. Available at selected merchants, Checkers, Shoprite, Usave, PnP stores and Boxer Stores
* If you withdraw cash at another banks' ATM on the 1st, 3rd, 25th or 31st of the month, the R12 portion of the fee will be rebated

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

General fees

FNB Easy Smart



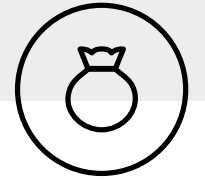
Transaction Type	Best value Cash@Till™	FNB ATM + FNB ATM with Deposits	Other Banks' ATMs (incl. International)	Assisted Banking: FNB Branch (incl. International)
Cash Withdrawals (Local)	No charge for up to R2000p.m, thereafter: Cash@Till™: No charge		R12 + R2.40 per R100*	R80 + R3 per R100
Cardless Cash Withdrawals	Cardless cash withdrawals: R1.20 per R100 FNB ATM withdrawals (with card): R2.40 per R100		-	-
Cash Withdrawals (International)	-	-	R80 (additional 2% commission and conversion fees apply)	R80 + R3 per R100 (additional 2% commission and conversion fees apply)

Transaction Type	Best value Deposit@Till™ ¹	Best value FNB ATM with Deposits	Other Banks' ATMs (incl. International)	Assisted Banking: FNB Branch (incl. International)
Cash Deposits	R19.95	No charge up to R2000 p.m. thereafter R1.40 per R100	-	R80 + R3 per R100

¹ Pricing is determined by merchant and is subject to change. Available at selected merchants, Checkers, Shoprite, Usave, PnP stores and Boxer Stores

* If you withdraw cash at another banks' ATM on the 1st, 3rd, 25th or 31st of the month, the R12 portion of the fee will be rebated

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

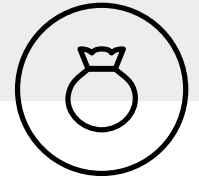


General fees

FNB Easy PAYU & FNB Easy Smart

Transaction Type	Best value Digital Banking: (FNB App, Online, USSD, Email)	Assisted Banking: FNB Branch, Telephone Banking	FNB ATM + FNB ATM with Deposits
Statements		Printing and Emailing: R50 per statement	Printing: R4 per page
• Current month statements	No charge		
• Historical statements			
Statements	No charge	-	-
• Historical statements			
Additional statements (fee per month)	Daily: R68 Weekly: R31.50 Twice-Monthly: R18	Daily: R137 Weekly: R59 Twice-Monthly: R31	-
Transactional List	-	-	R4
Posted statements	-	R26 per statement	
Interim/provisional statements	No charge	R25 per page (max R50)	

Transaction Type	Best value Digital Banking: (FNB App, Online Banking, Cellphone Banking, Email)	FNB ATM + FNB ATM with Deposits	Cash@Till™ Deposit@Till™	Other Banks' ATMs (incl. International)	Assisted Banking: FNB Branch Telephone Banking
Balance Enquiry	No charge	No charge	R1.90	R8	R8

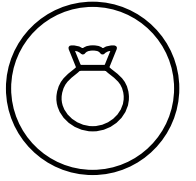


General fees FNB Easy PAYU & FNB Easy Smart

Prepaid purchases

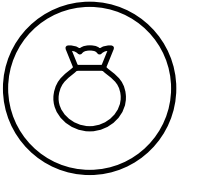
Prepaid Airtime Purchases (App, Online)	No charge
Prepaid Purchases - Other Banks ATMS	R15
Connect All Channels	No charge
Buy Lotto and Powerball	R2.70
Prepaid Electricity	<=R75: R0.50 >R150 & <= R150: R1.50 >R150: R3.00
DStv Payments (Applicable to the Buy tab on the FNB App)	R7
Daily Lotto	R1
Traffic fine*	R2.70

General fees (continued)



	FNB Easy PAYU – R5.25 p.m.	FNB Easy Smart – R65 p.m.
Transfers and scheduled transfers via online banking and FNB Banking App	No charge	No charge
Internal debit orders	No charge	No charge
FNB Connect airtime purchases via online banking or mobile channels	No charge	No charge
Scheduled payments via online banking and the FNB Banking App	No charge	No charge
Payments via online banking or mobile channels	R1	Unlimited at no charge
External debit orders	R3.50	Unlimited at no charge
Prepaid Airtime Purchases		
App and online	No charge	No charge
USSD	No charge	R0.01-R10.00: R0.50 R10.01-R25: R1 R25.01+: R2

General fees (continued)



Transactions not mentioned above will be charged at the Pay-As-You-Use (PAYU) rates below.

Card purchases

Local card purchases

No charge

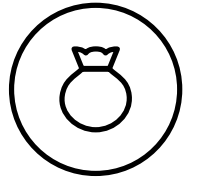
International card purchases

No charge
(Commission and currency conversion
fee 2% of transaction value)

Linked account transfers

FNB Branch or telephone banking (consultant assisted)

R80



General fees (continued)

Payments

FNB Branch or telephone banking (consultant assisted)	R80
International card purchase fee	2% of transaction value (max R100)

Debit order management

Stop payment – digital channels	No charge
Stop payment – telephone banking (consultant assisted)	R80
Stop payment – branch	R80
Debit order dispute – FNB App and online banking	R5
Debit order dispute – telephone banking (consultant assisted)	R47
Debit order dispute – branch (consultant assisted)	R47

Scheduled payment (establishment and amendment)

Online	No charge
Consultant assisted	R20

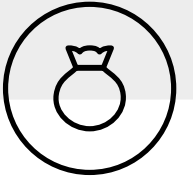
General fees (continued)

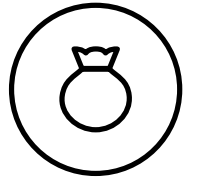
Unsuccessful transactions (insufficient funds)

FNB ATM	No charge
Point-of-sale, scheduled payment and other banks' ATMs	R8
Item paid	R10 per item
Item unpaid	2 at no cost thereafter R10 per item (applicable on a 12 month rolling period)

Card replacement fees

Replacement fee	R150
Courier delivery standard	No charge
Courier delivery scheduled	R160
Branch delivery	No charge
International delivery	R760
Urgent delivery	R265





General fees (continued)

Convenience and value-added services

LOTTO™/Powerball		R2.70*
Prepaid electricity		<R75 : R0.50 >R75&<=R150: R1.50 >R150: R3
Daily Lotto		R1
DStv payments		R7
Vouchers (Entertainment, gaming, music, transport etc.)		R2.70
Real Time Payments - Payshap and Instant Payment	FNB to other Bank	<R100 No Charge >R100 R0.65 per R100
	FNB to FNB	Refer to electronic payment fee
Pay and Clear		R8 (PAYU) R30 (Smart)
Account confirmation letter – online		No charge

Electronic subscriptions services (fee per month)

My Limit alert	R3.80
Scheduled Payments alert	R3.80

Balance alert (fee per month)

Monthly	R1.25
Weekly	R3.45
Daily	R16.50

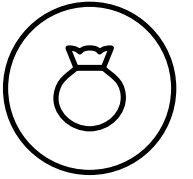
Payment notifications

Email	No charge
SMS	No charge

Other fees

Online banking account verification (FNB accounts and other banks' accounts)	R3.54
Online banking payment history (older than 3 months)	R7

General fees (continued)



eWallet

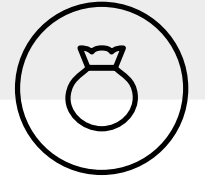
Fees for sender

Send money from FNB account to eWallet	R2 + R2.40 per R100
Reversal of incorrect 'send money to eWallet' transaction – telephone/branch	R75
Reversal of incorrect 'send money to eWallet' transaction – cellphone banking	R17.50

Fees for recipient

Monthly account fee	No charge
Withdraw cash from an FNB ATM, FNB Mini ATM	1 withdrawal at no charge for each payment received (limited to max. 4 at any time) ⁸
Withdraw cash at selected retailers	No charge
Prepaid airtime transaction fee (Cellphone banking)	No charge
Prepaid electricity	R2.70
Inactivity fee per month (after 6 months of inactivity)	R5.25
Transfer from your eWallet to your FNB account	No charge
eWallet balance enquiry	No charge
eWallet mini-statement	No charge

⁸ Thereafter R11 per withdrawal from an FNB ATM and no charge per withdrawal from a participating retailer
Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level



Lend fees

Personal Loan

Personal loan monthly service fee	R69*
Personal loan once-off initiation fee	No initiation fee when you top up your existing personal loan) Up to R1 207.50

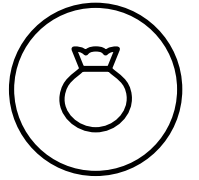
Credit fees

Revolving facility initiation fee (once-off)	Up to R1207.50 (VAT included), depending on your loan amount
Revolving facility monthly fee (agreements from 6 May 2016)	R69 ⁶

⁶ R69 will only be charged when customers make use of facility
* Existing customers that enter into a new agreement will be charged a monthly service fee of R69 once approved

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

First National Bank A division of FirstRand Bank Limited. An Authorised Financial Services and Credit Provider (NCRCP20).



General fees (continued)

MoneyGram*

Send amount (USD)	Send fee (USD)
\$0 - \$50	\$7
\$50 - \$100	\$10
\$100 - \$150	\$11
\$150 - \$200	\$13
\$200 - \$250	\$15
\$250 - \$300	\$17
\$300 - \$400	\$19
\$400 - \$500	\$24
\$500 - \$600	\$29
\$600 - \$700	\$34

MoneyGram*

Send amount (USD)	Send fee (USD)
\$700 - \$800	\$39
\$800 - \$900	\$44
\$900 - \$1 000	\$49
\$1 000 - \$1 200	\$55
\$1 200 - \$1 500	\$63
\$1 500 - \$1 800	\$70
\$1 800 - \$2 500	\$90
\$2 500 - \$5 000	\$140
\$5 000 - \$7 500	\$240
\$7 500 - \$8 000	\$290

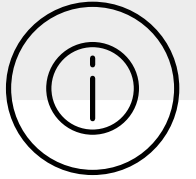
Receive a discount when sending MoneyGram via the FNB App using the 'direct to account' option. You can receive a guaranteed or up to 15% discount on the send fee, when sending a MoneyGram using the 'Direct to bank account option' where available in the destination country*.

* MoneyGram fees exclude VAT.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

Important information





The small print

Information on our products and prices

- FNB, a division of FirstRand Bank Ltd. reserves the right to change fees or introduce new fees from time to time. If we do this, though, we'll give you at least 20 business days' notice of these changes. You'll find these changes on FNB's website
- We strive to keep the information provided in the pricing guide as accurate as possible, and should you have any queries kindly contact 087 575 9404. Standard network rates apply
- You must apply for each facility or product individually
- The granting of any facility or product is subject to you meeting the qualifying criteria of that product or facility
- Each facility or product has a set of terms and conditions for that specific facility or product. The applicant accepts an agreement with us that details the terms and conditions
- If there is disagreement between the product or facility specific terms and conditions and what's outlined in this pricing guide, we'll follow the product or facility-specific terms and conditions that apply to such a facility or product
- FNB reserves the right to change the features of any product or facility at any time
- Fees quoted as "per R100" include parts thereof
- Where cellphone banking is referred to, standard network rates apply
- The MoneyGram fees are exclusive of VAT unless otherwise indicated
- All fees quoted are VAT inclusive, unless otherwise indicated, and are effective from 1 July 2023 - 30 June 2024



Standard terminology

If you want to compare FNB's fees with those of other banks, we have, as far as possible, used standard terminology throughout this pricing guide. In the case where we've used FNB-specific terminology, we've added this here showing the wording that other banks may use.

Glossary of terms

FNB term (As Used In Guide)	Standard terminology
Card purchase	Card transaction
Payment	Third party payment/stop order
Slimline devices	Mini ATMs
eChannels	Online banking, telephone banking, Interactive Voice Response (IVR) and FNB ATMs
Mobile channels	Cellphone banking and the FNB App



Contact us

For more information on how we can help you bank better, contact us via the following ways:

***120*321#**

FNB App

087 575 3279

Visit your nearest branch

Search fnb.co.za