



Grow and manage your banking portfolio in SA whilst residing abroad

Get the help you need

FNB Non-Resident
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.

Banking in South Africa made simple

The Non-Resident account offers you the opportunity to bank in South Africa. It's a bank account that allows you to safely manage your money from across the world using FNB's digital banking platform (FNB App and Online banking) which has bespoke solutions to meet all your banking needs.

Transact



Choose a pricing option that complements your banking behavior

R160p.m.

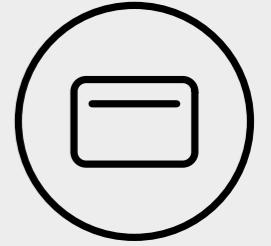
Unlimited

This pricing option offers the benefit of a fixed monthly account fee. This way, you always have a sense of what your costs are and feel in control of what you're paying every month.

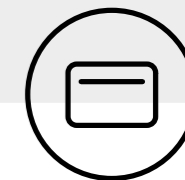
R90p.m.

Pay-As-You-Use

This pricing option offers you the benefit of a reduced monthly fee, on this pricing option you are charged for each transaction at the applicable fee.



Get the best value



	Unlimited	PAYU
Monthly account fees	R160	R90
Unlimited card swipes (local)	No charge	No charge
Scheduled payments	No charge	R8.50
External debit orders	No charge	R19
Mobile and eChannel payments	No charge	R8.50
Cash@Till® and FNB ATM cash withdrawals	No charge on cash withdrawals up to R3000 per billing cycle	R2.40 per R100 using a card
	This includes cash withdrawals made using FNB ATMs and Cash@Till®	R1.20 per R100 cardless at FNB ATM
	Thereafter PAYU rates apply	No charge at Cash@Till®



● Income

- Receive deposits of your property rental income, local dividends and/or periodic investment pay-outs
- Receive global receipt of funds and accept the competitive exchange rate on the FNB App and online banking to allow for the funds to be credited to your bank account

● Spend

- Make payments to beneficiaries within South Africa
- Set up scheduled payments to go off your account automatically
- Secure, local card payments with our chip and pin card
- No fee on swipes when you use your card to pay
- Withdraw Rands in South Africa from an FNB ATM or selected retailers

● Dedicated service channel

- Our dedicated Non-Resident Centre has a team of specialists readily available to assist you with your banking needs
- For 24 hours, 7 days a week assistance make use of the SecureChat® platform on your FNB App to speak to a team of specialists

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

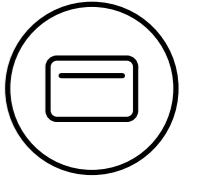
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FNB Banking App

When you need assistance, the online banking and FNB Banking App gives you control of your finances. Our safe and secure platforms offers you the convenience to transact on your bank account as and when you require, all at your ease 24 hours, 7 days a week.

Here is a list of functions that you can perform on the digital banking platforms

- View your account balances
- Download statements to keep track of your monthly transactions*
- Make secure payments to beneficiaries within South Africa
- Transfer funds between your accounts
- Set up scheduled payments to go off your account automatically on a specific future date
- 'Pay and clear now' allows for the immediate payment to a third-party within South Africa
- Select the 'Once-off payments' option to make a payment to a person or business who you are unlikely to pay again
- Set up debit orders to effortlessly manage regular payments to third party beneficiaries within South Africa
- Send and receive international payments
- View competitive exchanges rates

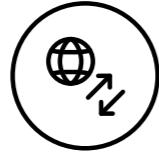


* Additional statements requested will be charged, see prices on page 31.

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SA's Best Forex Provider

As SA's Best Foreign Exchange Provider¹, we offer a range of solutions to suit all your needs – whether you're sending or receiving money globally, traveling, saving in a foreign currency or investing offshore.



Global payments and receipts

You can save on fees when you **send and receive money worldwide** via online banking and the FNB App.



FNB Global account

Save and transact in foreign currency; whether you are saving for offshore travel, require quick access to manage currency risk or are receiving and making international payments – **the FNB Global account** is the ideal choice.



MoneyGram

Send money to your loved ones abroad with MoneyGram via the FNB App and FNB ATMs. When using **MoneyGram** via the FNB App you can choose to send the money to your beneficiary via a mobile money wallet, bank account or for collection via the **MoneyGram** agent network in over 200 countries.



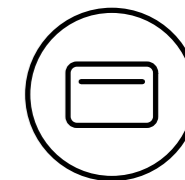
Travel Smart

You can order foreign notes or a **Multi-currency Cash Passport™** online and we'll deliver it to your door at no charge.²

¹ Global Finance World's Best FX Providers 2017 - 2023.

² All foreign notes orders made via online banking will be delivered to customers within SA at no charge.

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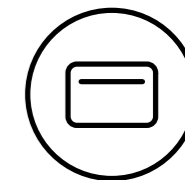
International payment solutions

Global payments and receipts (SWIFT) in FC and ZAR

Global payments (sending money)	Digital (Online/App)	Non-Digital (Call centre/Banker)
R0 - R1 000	R100	R200
R1 000.01 - R2 000	R130	R230
R2 000.01 - R5 000	R150	R250
R5 000.01 - R10 000	R200	R300
R10 000.01 +	0.55% (min R275 and max R550)	0.55% (min R550 and max R875)
Global receipts (receiving money)	Digital (Online/App)	Non-Digital (Call centre/Banker)
R0 - R500	R75	R75
R500.01 - R1 000	R100	R130
R1 000.01 - R2 000	R130	R230
R2 000.01 - R5 000	R150	R250
R5 000.01 - R10 000	R175	R275
R10 001 +	0.55% (min R175 and max R450)	0.55% (min R350 and max R760)
ZAR fee*	Digital (Online/App)	Non-Digital (Call centre/Banker)
R10 001+	R195	R195

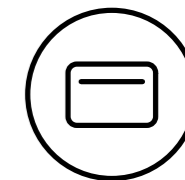
* An additional fee will be charged if a payment is sent or received in RANDES to/from abroad for amounts over R10 000.
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International payment solutions (continued)



Global receipts received for pension purposes	All Channels
R0 - R5 000	R45
R5 000.01 - R10 000	R85
R10 000.01 - R15 000	R120
R15 001 +	R155

International payment solutions (continued)



CMA* fees (Lesotho, Namibia, eSwatini)

Digital (Online/App)

Non-Digital
(Call centre/Banker)

Non-Digital (Branch)

Global Receipts – CMA* Origin

Other banks to FNB

	Digital (Online/App)	Non-Digital (Call centre/Banker)	Non-Digital (Branch)
Commission	0.03%	0%	0%
Minimum	R30	R150	R150
Maximum	R150	R150	R150

FNB to FNB

	Digital (Online/App)	Non-Digital (Call centre/Banker)	Non-Digital (Branch)
Commission	R0	R0	R0

Global Payments – CMA* Destination

FNB to Other Banks

	Digital (Online/App)	Non-Digital (Call centre/Banker)	Non-Digital (Branch)
Commission	0.03%	0%	0%
Minimum	R30	R150	R150
Maximum	R150	R150	R150

FNB to FNB

	Digital (Online/App)	Non-Digital (Call centre/Banker)	Non-Digital (Branch)
Commission	R30	R150	R150

* Common monetary area.

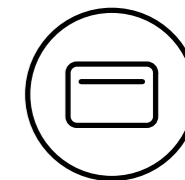
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Global account

Open a Non-Resident Global account and deposit foreign currency or save in nine different foreign currencies.

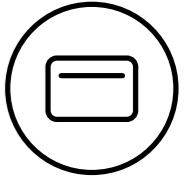
FNB offers you a Non-Resident Global account to facilitate foreign currency transfers into SA or should you wish save in a foreign currency the Non-Resident Global account is for you.



Non-Resident global account

All channels

Transfer from Global Account to rand account	No fee
Transfer from Rand account to Global Account	No fee



MoneyGram

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 15% discount on the send fee, when sending a MoneyGram using the 'Direct to bank account option' where available in the destination country **

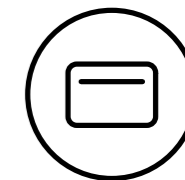
MoneyGram

	Channel	Value
Sending Money On App only 15% discount on	On App only	15% discount on send fee

* MoneyGram fees exclude VAT.

** This concession only applies to MoneyGram send transactions done via the FNB App and is exclusive to FNB. Terms and conditions apply. Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account.

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Travel solutions

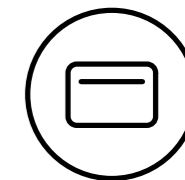
Travel products **bought from FNB**

Multi-currency Cash Passport™	Digital (Online/App)	Non-Digital (Call centre/Banker)	Non-Digital (Branch)
Initial card fee	R150	R200	R200
Secondary card (optional)	-	R75	R75
Commission (load or reload)	1% (min R75 and max R5 000)	2% (min R110 and max R5 000)	2% (min R110 and max R5 000)
Foreign notes			
Commission	2% (min R80)	2.2% (min R105)	2.2% (min R105)
CMA* notes (Lesotho, Namibia, eSwatini)			
Commission	3.8% (min R150)	3.8% (min R150)	3.8% (min R150)
Delivery			
Delivery on any amount of foreign notes orders made online	No charge	No charge	No charge

* Common monetary area

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Travel solutions (continued)



Travel products **sold to FNB**

	Digital (Online/App)	Non-Digital (Call centre/Banker)	Non-Digital (Branch)
Multi-currency Cash Passport™			
If credited to an FNB Transactional Account	No charge	No charge	No charge
Foreign notes			
Commission	-	-	2.5% (min R150)
CMA* notes (Lesotho, Namibia, eSwatini)			
Commission	-	-	3.8% (min R150)

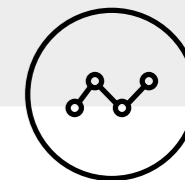
* Common monetary area

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FNB Non-Resident
2023-2024

Invest





Cash investments and savings

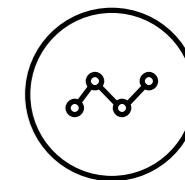
FNB has a solution to help you make your savings and investments goals a reality, whatever they are

		Savings Account	Money Maximiser
Money in	Min. opening deposit	R0	R100 000
	Add money anytime	Yes	Yes
	Scheduled transfers	Yes	Yes
Money out	Transfers into FNB Account	Yes	Yes
	Third party payments		Yes
Interest rate	Tiered rate	Yes	
Interest	Redirect your interest	Yes	Yes
	Reinvest your interest	Yes	Yes
Special features	Capital and quoted returns guaranteed	Yes	Yes
	Investment advice available	Yes	Yes

Interest will not be earned on balances less than minimum opening deposit amount. Subject to notice period, or earlier at a fee.

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Cash investments and savings

Monthly fees ¹	Savings Account	Money Maximiser
Monthly account fee	No charge	R65.00*
Deposits		
FNB ATM and ADT		R1.40 per R100 (no minimum)
FNB Branch		R80 + R3 per R100
Receive money via digital channels	No charge	No charge

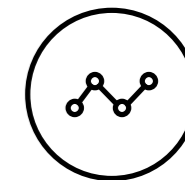
¹ A monthly exchange control admin fee of R13 is applicable to non-resident accounts. Accounts opened on the FNB App or in the Aspire Encore, Premier Select, Premier, Private Clients or Private Wealth bundles will not be charged a monthly fee.

* FNB Money Maximiser monthly fee is waived for signet clients, Aspire Encore Current, or Premier Select Current, clients on independent retirees VP, if the account was opened via the FNB app, or if the customer is on Premier, Private Client, FNB Private Wealth and RMB Private bank transactional accounts on a bundle pricing option. Interest will not be earned on balances less than minimum opening deposit amount. Subject to notice period, or earlier at a fee.

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Cash investments and savings



Monthly fees¹

Savings Account

Money Maximiser*

Electronic withdrawals

Electronic transfers FNB App, online banking or cellphone banking No charge

Electronic payments FNB App, online banking or cellphone banking R45

Transfers or Payments branch or telephone (consultant assisted) R80

Pay & clear now R60

Scheduled transfer related fees

Establishment or amendment fees (online banking) No charge No charge

Establishment or amendment fees (FNB Branch) R25 R25

Electronic withdrawals

Cardless cash withdrawal (cellphone banking) R1.20 per R100/R8.50 per R1000 up to R2000

FNB ATM, FNB Mini ATM R2.40 per R100/R8.50 per R1000 up to R2000

Other banks' ATMs R12 + R2.40 per R100

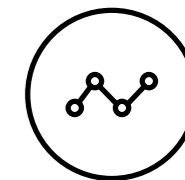
Branch R80 + R3 per R100

¹ A monthly exchange control admin fee of R13 is applicable to non-resident accounts. Accounts opened on the FNB App or in the Aspire Encore, Premier Select, Premier, Private Clients or Private Wealth bundles will not be charged a monthly fee.

* FNB Money Maximiser monthly fee is waived for signet clients, Aspire Encore Current, or Premier Select Current, clients on independent retirees VP, if the account was opened via the FNB app, or if the customer is on Premier, Private Client, FNB Private Wealth and RMB Private bank transactional accounts on a bundle pricing option.

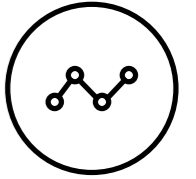
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Cash investments and savings

Send money	Savings Account	Money Maximiser
Send Money to an eWallet		R2.00 + 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
Balance enquiries		
FNB App, online banking, cellphone banking and ATMs	No charge	No charge
Branch and telephone banking (consultant assisted), other banks' ATM, International Point-of-Sale	R8	R8
Emailing of statements - branch and telephone banking	R8	R50 (per statement)



Cash investments and savings



FNB Flexi Fixed Deposit

An investment with a fixed term and the option of accessing a portion of your savings within 24 hours.



FNB Fixed Deposit

An investment account fixed for a period, giving you a higher interest rate than investments available immediately or with notice.



FNB Restart Fixed Deposit

A fixed deposit where you can reset your investment once during the term, at a higher interest rate.



FNB Islamic Term Deposit*

An investment with a fixed term, offering you a Shari'ah-compliant profit share over the period of your investment.

Early withdrawal or closure on other Notice products.

We may allow you to perform an early withdrawal or closure on your notice account(s). Such withdrawal or closure will attract an early withdrawal fee calculated as follows. Early withdrawal fee = base fee + amount to be early withdrawn x (2.25% + 0.61% x remaining term in days/365)

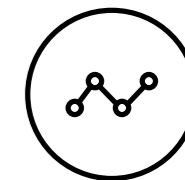
Applicable base fees are as follows

Early withdrawal amount	Base fee face-to-face channels**	Base fee electronic channels Investment***
<=R1 000	R100	R25
>R1 000	R300	R50

* FNB Islamic Savings Account offers you a Shari'ah compliant profit share over the period of your investment.

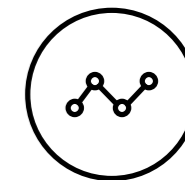
** Base fees for face-to-face channels apply to money accessed at a branch or through a call centre.

*** Base fees for electronic channels apply to money accessed through online banking, ATM, cellphone banking, telephone banking (IVR) or the FNB banking app. Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account.



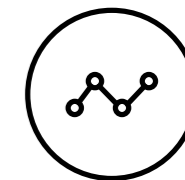
Cash investments and savings

Product comparison		7 Day Notice	32 Day Flexi Notice
Money in	Min. opening deposit	R20 000	R5 000
	Add money anytime	Yes	Yes
	Scheduled transfers	Yes	Yes
Money out	Early access at a cost		Yes
	Transfers into another FNB Account ²	Yes	Yes
	Third party payments ²	Yes	Yes
Interest rate	Tiered rate	Yes	Yes
	Redirect your interest	Yes	Yes
Interest	Reinvest your interest	Yes	Yes
	Capital and quoted returns guaranteed	Yes	Yes
Special features	Multiple notices allowed	Yes	Yes
	Investment advice available	Yes	Yes



Cash investments and savings

Account fees	7 Day Notice	32 Day Flexi Notice	Cash Intelligence Investment
Subscriptions for inContact, FNB App, online banking and cellphone banking	No charge	No charge	No charge
Subscriptions for inContact, FNB App, online banking and cellphone banking	No charge	No charge	No charge
Statements			
Up-to 12 months digital statements	No charge	No charge	No charge
Deposits			
FNB ATM and ADT	R1.40 per R100	No charge	No charge
FNB Branch	R80.00 + R3.00 per R100	R80.00 + R3.00 per R100	R80.00 + R3.00 per R100
Transfer money via digital channels	No charge	No charge	No charge



Cash investments and savings

32 Day Flexi Notice. Early withdrawal or closure.

We may allow you to perform an early withdrawal or closure on your FNB 32 Day Flexi Notice Account(s).

Such withdrawal or closure will attract an early withdrawal fee calculated as follow.

Early withdrawal fee = base fee + 2.25% x amount to be withdrawn early.

Applicable base fees are as follows.

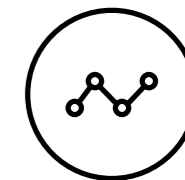
Early withdrawal amount	Base fee face-to-face channels*	Base fee electronic channels Investment**
<=R1 000	R100	R25
>R1 000	R300	R50

* Base fees for face-to-face channels apply to money accessed at a branch or through a call centre.

** Base fees for electronic channels apply to money accessed through online banking, ATM, cellphone banking, telephone banking (IVR) or the FNB Banking App.

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Cash investments and savings

Early withdrawal or closure on other Notice products.

We may allow you to perform an early withdrawal or closure on your notice account(s).

Such withdrawal or closure will attract an early withdrawal fee calculated as follows.

Early withdrawal fee = base fee + amount to be early withdrawn x (2.25% + 0.61% x remaining term in days/365).

Applicable base fees are as follows.

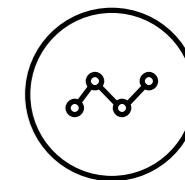
Early withdrawal amount	Base fee face-to-face channels*	Base fee electronic channels Investment**
<=R1 000	R100	R25
>R1 000	R300	R50

* Base fees for face-to-face channels apply to money accessed at a branch or through a call centre.

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Cash investments and savings

		Flexi Fixed	Fixed Deposit	Restart fixed	Islamic team
Money in	Minimum opening deposit	R5 000	R10 000	R10 000	R10 000
Money out	Access to a portion within 24 hours	Yes			
	Transfers into FNB Account ³	Yes	Yes	Yes	Yes
	Early access at cost	Yes	Yes	Yes	Yes
	Third party payments ³	Yes	Yes	Yes	Yes
Interest rate	Fixed interest rates	Yes	Yes	Yes	
	Tiered rate	Yes	Yes	-	Yes
	Special rate if 55 years or older	-	Yes	Yes	
Interest	Redirect your interest	Yes	Yes	Yes	
	Reinvest your interest	Yes	Yes	Yes	
Special features	Capital and quoted returns guaranteed	Yes	Yes	Yes	
	Choose your own term	Yes	Yes		Yes
	Investment advice available	Yes	Yes	Yes	Yes
	Profit/Loss Share ³				Yes

³ On maturity date.

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FNB Non-Resident
2023-2024

Lend





Home and Structured Lending Solutions

Simply choose from our flexible financing solutions, to suit your needs, taking into account your individual requirements and desired funding amount to help you reach your goals. We specialize in providing finance for your residential, holiday home, investment property or rental portfolio through our tailor-made lending and structuring solutions such as the FNB Single Facility® and FNB Structured Loan. You can also use additional funds available in your loan account to fund solar energy solutions. The FNB Securities Based loan and the FNB Secured Revolving Facility will allow you to leverage the flexibility of our innovative lending solutions to create wealth without interrupting your long-term investment portfolio goals and without having to liquidate any of your current assets. We are also proud to offer you FNB Islamic Residential Property Finance with similar value adds, rewards, benefits and pricing.

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.

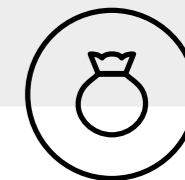
According to the C&E manual, Authorised Dealers may grant or authorise local financial assistance facilities to non-residents in respect of bona fide foreign direct investment in South Africa without restrictions, except where the funds are required for financial transactions and/or the acquisition of residential or commercial property in South Africa, the 1:1 ratio will apply.

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Fees





General fees

The following pages contain our standard fees for transactions that are not included in your monthly account fee or that you will be charged if you go over the limits outlined above. Pay-As-You-Use (PAYU) pricing option. **These fees are applicable to** The Unlimited pricing option.

No charge on transactions

Card purchases	No charge
Prepaid airtime purchases using FNB App and online channels (local numbers only)	No charge
Subscription to inContact, online banking, cellphone banking and the FNB App	No charge
Standard delivery of your Non-Resident card (local delivery)	No charge

Please note that any transactions not included or in excess of the limits above will be charged as per the tables below.

Transfers

Online	No charge
FNB Branch	R80
Non-Resident centre	R80

Payments

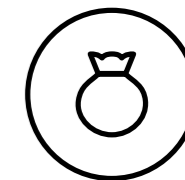
Cellphone banking, the FNB App - IVR, FNB ATM and online banking	R8.50
FNB Branch	R80
Non-Resident centre	R80

Cancel debit order (stop payment)

Digital channels	No charge
Branch	R80
Non-Resident centre	R80

Scheduled payment (establishment and amendment)

Online	No charge
Branch (consultant assisted)	R20
Non-Resident centre	R20



General fees

Prepaid purchases

FNB Connect prepaid airtime purchase using eChannels and mobile channels no charge

Prepaid airtime purchase using other banks' ATMs	R15 ⁴	
	Transactions between	R0.01 - R75: R0.50
Prepaid airtime/data purchases (Cellphone banking)	Transactions between	R75.01 - R150: R1.50
	Transactions greater than	R150: R3.00
Other prepaid airtime using App and online banking	No charge	
	Transactions between	R0.01 - R75: R0.50
Prepaid electricity purchase	Transactions between	R75.01 - R150: R1.50
	Transactions greater than	R150: R3.00

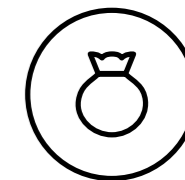
Balance Enquiries

Using mobile and eChannels	No charge
Point-of-Sale	R1.90
Other banks' ATMs, international Point-of-Sale, branch or telephone banking (consultant assisted)	R8

Additional statements (fee per month)

	Paper	Online
Daily	R137	R68
Weekly	R59	31.50
Twice-monthly	R31	R18

⁴ Prepaid airtime only permitted if non-resident clients have a local SIM.
Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account.



General fees

Convenience and value-added services

LOTTO™/Powerball*	R2.70
DStv payments	R7
Real Time Payments - Payshap and FNB Instant Payment	<=R100: No charge >R100 R0.65 per R100
Cash swop fee	No charge
Pay & Clear Now	R30
Payment honouring fee ⁵	Honoured value <R45 charged at honoured value Honoured value >=R45 charged at R45 per R100 (Max. R200)
Common Monetary Area (CMA) cross-border receipt	R100 + Cash deposit fee

Electronic subscriptions services (fee per month)

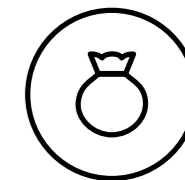
My limit alert	R3.80	
Scheduled payment alert	R3.80	
Balance Alerts	Monthly	R1.25
	Weekly	R3.45
	Daily	R16.50

⁵ Customer transaction honoured for a value of R10. Fee charged R10. Customer transaction honoured for a value of R50. Fee charged R45

* Applicable to qualifying customers

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General fees

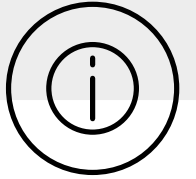
Other fees

Online banking password reset telephone banking (consultant assisted)	R80
Emailing of statements	R50
Debit order disputes branch (consultant assisted)	R47
Debit order disputes digital channels (online and app)	R5
Online banking payment history (older than 3 months)	R7
Online banking account verification fee (FNB and other banks' accounts)	R3.54
Account confirmation letter - branch/Non-Resident centre	R30
Account confirmation Letter - online banking/App	No charge
Visa letter - Online banking/App	No charge
Visa letter - branch /Non-Resident centre	R30
Non-FNB ATM cash withdrawal	R12 + R2.40 per R100*
Replacement card	R150
Replacement card delivery fee (International)	R760

* 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.

Important information



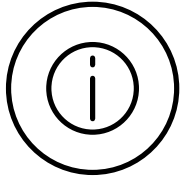


The small print

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 we will not be held responsible if an error or omission is found
- 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. We agree on these terms and conditions with the applicant
- 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
- All fees quoted 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. This is in line with Section 13 of the Code of Banking Practice (COBP). 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

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on our easy banking solutions

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