



It's **FNB Aspire** for me.

Affordable fees, more free transactions, great rewards like eBucks and Connect data and voice bundles to my FNB connect SIM card. PLUS with my everyday banking, I also get the help of credit all in one fee.

SA's Best Value for
you and your family*

FNB Aspire Encore
Pricing Guide

Effective: 1 July 2022 - 30 June 2023

Terms, conditions and earn rules apply.

*FNB Aspire was named SA's best value account for middle income earners in the 2022 Solidarity Bank Charges Report

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

FNB Aspire

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Choose more value for you and your family

With FNB Aspire you get MORE VALUE than just a bank account, helping your money go further to achieve more in life for you and your family. Try the FNB Aspire Credit Card for only R42 per month that offers purchase protect, eBucks rewards and slow lounge access. Get personalised interest rates on credit solutions, including car and home. You also get 60c per litre back in eBucks every month on fuel from Engen, no reward levels. Plus get FNB Connect Data, Voice Minutes and SMSs every month on your FNB Connect SIM Card. Access Guard Me powered by Aura on the FNB App. for your safety and security needs.



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

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Our aspirational solutions

A fully functional transactional account with a linked credit card.

We are also proud to offer you an **FNB Islamic Aspire Encore Account**, with similar value-adds, reward benefits and pricing as an FNB Aspire Account. With Islamic Banking, you can earn a competitive monthly profit share on your linked Islamic Savings Account. For more information, contact the Islamic Banking suite on 087 578 6786.

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Get up to R450 back in eBucks when you shop at Checkers/Shoprite/Usave, Clicks and Engen*. Stay connected with extra data on your FNB Connect SIM. Money management tools to help you navigate a changing world. Access to a dedicated service suite to answer your questions 24/7. FNB Aspire, more rewards, more benefits. Start with more.



From **R39p.m.**
FNB Aspire Encore

Transactions included at no extra charge to you regardless of minimum balance

Online and cellphone banking subscriptions	No charge
inContact	No charge
Pay with your card	No charge
Mobile and eChannel transfers	No charge
Mobile and eChannel payments	No charge
Internal and external debit orders	No charge
Prepaid airtime purchases on all FNB channels	No charge
2 eWallet Sends on the App per billing cycle	No charge

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level. Please note: We have replaced the fee waiver you previously received for meeting certain investment criteria with a monthly eBucks Reward. Visit www.ebucks.com or click on the eBucks link on the FNB App to read about the rewards criteria.

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Our aspirational solutions

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

*The monthly fee waiver that one would previously receive for meeting a certain investment criteria, has been replaced with a monthly eBucks Reward.

For more information, visit www.ebucks.com to read about the rewards criteria.

Do and get more with an FNB Encore Aspire Account

A fully functional transactional account with a linked credit card that allows you to:

FNB Aspire

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Save

- A linked savings account that earns you great interest rates
- Save while you spend with Bank Your Change®. We round up your card purchase value and transfer the difference from the purchase amount to your savings account



Borrow**

- You can apply for a FNB Fusion which is a linked credit facility which gives you up to 30 days interest free on card purchases
- You can apply for a FNB Revolving facility that offers you a credit facility that helps you pay for unbudgeted expenses over time and is linked to your FNB transactional account
- You can take up a temporary loan, which is a short-term credit offering that does not require any forms and only pay one initiation fee



Bank

- Unlimited swipes at no extra cost to you when you use your FNB Encore Aspire Account Card to pay
- Bank on the FNB App, online banking and cellphone banking



Home finance solutions

- FNB makes it easier for you to buy a home with up to 12 family members or friends with collective buying
- You could get a once-off deposit at no extra charge from government of up to R130 000 if you earn between R3 501 and R22 000 when you apply for a home loan***

* Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level
** Credit subject to qualifying criteria
*** Subject to the FLISP criteria
**** Please view the terms and conditions on fnb.co.za



Do and get more with an FNB Encore Aspire Account

A fully functional transactional account with a linked credit card that allows you to:

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eBucks rewards

with new ways to get rewarded

- eBucks Rewards is about helping you stretch your spend every month. By offering real value and benefits, you're able to use eBucks to buy fuel, groceries, clothes, holidays and so much more*



FNB Connect

- You could qualify for a new smartphone, tablet or laptop at discounted prices and pay it off over 24 months and pay 0% interest**
- Get rewarded with 500MB, 30 voice minutes and 30 SMSs monthly on your FNB Connect SIM when you qualify for eBucks Rewards
- Get rewarded with 500MB extra data every month when you spend**** R100 or more on your FNB Connect SIM card and qualify for eBucks Rewards at the time that you spend
- Seniors 60 years of age and above will receive 1GB Extra every month on your FNB Connect SIM Card when you meet the minimum spend**** of R100 and qualify for eBucks at the time you meet the spend**** minimum
- Customers that do not qualify for eBucks -will get 200MB of extra data each month on their FNB Connect SIM Card when they meet the minimum spend**** of R100 (max 3 allocations)

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

** Credit subject to qualifying criteria

*** Subject to the FLISP criteria

**** Please view the terms and conditions on fnb.co.za



FNB Aspire

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General fees

Accounts		
Monthly account fee	If minimum balance of R10 000 is maintained in account ²	No charge
	No minimum balance is maintained in account	R39
FNB ATM Cash withdrawals	Up to R2 000 per month at no cost thereafter fees listed on the right apply	R2.30 per R100 (R1.15 per R100 Cardless)
Cash@Till [®] withdrawals		No charge
Cash deposits at FNB ATM (with deposits)		Up to R2000 at no cost thereafter R1.30 per R100
Branch transactions		2 Free Branch cash withdrawals thereafter R80 + R2.85 per R100
Deposit@Till [®]		R19.95*

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

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

² Maintain a minimum balance per month in your Current account or selected FNB Cash Investment products to qualify for a rebate.

FNB Aspire

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General fees (continued)

Petrol card	
Petrol card linked to a current or fusion account - monthly fee*	R24
Linked account transfers	
FNB Branch or telephone banking (consultant assisted)	R80
Cash withdrawals	
Other Banks' ATM Cash withdrawal fees	R12 + R2.30 per R100*
FNB Branch	R80 + R2.85 per R100
International ATM (Additional 2% commission and conversion fee applies)	R80
International Branch (Additional 2% commission and conversion fee applies)	R80 + R2.85 per R100
Payments	
FNB Branch or telephone banking (consultant assisted)	R80
International card purchase fee	2% of transaction value (max R100)

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

* 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.

* Can be linked to the FNB Fusion Aspire Account or the FNB Aspire Current Account.

General fees (continued)

Card purchases	
Commission and currency conversion fee on international card purchases	2% of transaction value
FNB Petro card purchases	R6.25
Debit order management	
Stop payment – digital channels	No charge
Stop payment – telephone banking (consultant assisted)	R40
Stop payment – branch	R80
Debit order dispute – FNB App and online banking	R5
Debit order dispute – telephone banking (consultant assisted)	R45
Debit order dispute – branch (consultant assisted)	R45
Scheduled payment (establishment and amendment)	
Online	No charge
Consultant assisted	R25

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General fees (continued)

Deposits	
Cash deposit at FNB Branch	1 at no cost, thereafter R80 + R2.85 per R100
Prepaid airtime purchases	
FNB Connect airtime using eChannels and mobile channels	No charge
Prepaid airtime transaction fee (cellphone banking)	No charge
Other banks' ATMs	R15
Balance enquiries	
Using mobile and eChannels	No charge
Point-of-sale	R1.75
Other banks' ATMs, international point-of-sale, branch or telephone banking (consultant assisted)	R7.30

Terms, Conditions and Earn Rules apply.

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FNB Aspire

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General fees (continued)

Statements

Current month statement	No charge
Cellphone banking mini-statement	No charge
FNB ATM transaction list	R3.75
Posted statement	R26 (per statement)
Historical statements – online banking (downloads/view/email)	No charge
Emailing of statements – FNB Branch and telephone banking	R50 (per statement)
Printing of statements – ATM with deposit facilities	R3.75 (per page)
Printing of statements – FNB Branch and telephone banking	R50 (per statement)
Interim/Provisional statements	R25 per page (max R50)

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

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General fees (continued)

Additional statements (fee per month)		
Online	Daily	R65
	Weekly	R30
	Monthly	R17
Printed in branch	Daily	R135
	Weekly	R30
	Twice-monthly	R17
Credit fees		
Overdraft initiation fee		No charge
Point-of-sale, scheduled payment and other banks' ATMs		R8.50
Item paid – insufficient funds ³		<R45 charged at Honoured value, >R45 charged at R45 per R100 (Max R200)
Item unpaid – insufficient funds ⁴		8 – No charge R105 thereafter

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

³A service fee is charged for each payment honoured where there is not enough money in your transactional account, transactions less than R45 will be charged at the transaction value.

⁴A service fee is charged for each payment honoured where there is not enough money in your transactional account. Counter applies over 12-month period, starting 1 July 2022. Counter carries over upon any product changes.

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General fees (continued)

Card replacement fees

Replacement fee	R125
Knock & Drop (standard) delivery	No charge
Scheduled delivery	R150
Urgent delivery	R260
Branch delivery	No charge
International delivery	R730

Copies of vouchers (deposit slips)

Online banking	No charge
Branch and telephone banking (consultant assisted)	R80

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

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General fees (continued)

Convenience and value-added services		
LOTTO™/Powerball, prepaid electricity	R2.70**	
Traffic Fines*	R2.70	
Daily Lotto	R1	
DSTV payments	R7	
Entertainment, gaming, music & transport vouchers	R2.70	
Pay & Clear Now	R45	
Pay2Card	R7	
Account confirmation letter – online banking and FNB App	No charge	
FNB Instant Payment***	R7	
Payshap****	Transaction < = R100	No Charge
	Transaction > R100	R6
Electronic subscriptions services (fee per month)		
My limit alert	R3.30	
Scheduled payment alert	R3.30	
Balance alert (fee per month)		
Monthly	R1.20	
Weekly	R3.30	
Daily	R16	

* Payment fee which is dependent on account pricing option (Bundled).

** LOTTO™ purchases are excluded from Islamic Encore Aspire Current Account.

*** Only available from 1 October 2022.

**** Only available from 13 March 2023.

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

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General fees (continued)

Payment notifications

Email	No charge
SMS	No charge

Other fees

Card courier fee	No charge
Online banking account verification (FNB Accounts and other banks' accounts)	R3.54
Online banking payment history (older than 3 months)	R7

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

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General fees (continued)

Credit fees	
Overdraft initiation fee	No charge
Monthly FNB Fusion credit facility fee (agreements before 6 May 2016) (Only pay when you use R200 or more of your credit facility)	R57.50
Monthly FNB Fusion credit facility fee (agreements since 6 May 2016) (Only pay when you use R200 or more of your credit facility)	R69
Monthly rebate on FNB Fusion credit facility fee for facilities of R1000 only (applies to a clients with credit agreements concluded between 1 June 2007 and 6 May 2016)	R27.50**
Monthly rebate on FNB Fusion credit facility fee for facilities of R1000 only (applies to NCA clients with credit agreements concluded since 6 May 2016)	R39**
Overdraft monthly credit facility fee (agreements before 6 May 2016) (only pay when you use R200 or more of your Overdraft)	R57.50
Overdraft monthly credit facility fee (agreements since 6 May 2016) (only pay when you use R200 or more of your overdraft)	R69
Revolving facility initiation fee (once-off)	R155
Revolving facility monthly include fee (agreements since 6 May 2016)	R69
Monthly revolving facility service fee** (applies to NCA clients with credit agreements concluded between 1 June 2007 and 6 May 2016)	R57.50

** Account must be in good standing.
Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

FNB Aspire

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General fees (continued)

Discontinued pricing options- standard pricing option

Monthly account fee	If minimum balance of R5 000 is maintained in current account or R10 000 is maintained in an investment account	No charge
	No minimum balance is maintained in current account	R120
FNB ATM Cash withdrawals		Up to R3000 per month in withdrawals at Cash@Till® and FNB ATM at no charge*
Cash deposits at FNB ATM (with deposits)		Up to R3000 per month at FNB ATM at no charge**
Branch transactions (Cash withdrawals, Payments and Transfers)		3 branch transactions at no charge thereafter branch transaction fees apply

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

* Thereafter R2.30 per R100 at FNB ATMs R1.15 cardless, and no charge at Cash@Till.

** Thereafter R1.30 per R100.

FNB Encore Unlimited pricing follows FNB Aspire Unlimited, except for monthly account fee at R109 for Encore Unlimited. Please refer to Aspire Unlimited pricing guide.

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General fees (continued)

eWallet

Fees for recipient

Send money from FNB Account to eWallet	R2 + R2.30 per R100
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Reversal of incorrect 'send money to eWallet' transaction – telephone/branch	R65
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Reversal of incorrect 'send money to eWallet' transaction – cellphone banking	R16.50
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Fees for recipient

Monthly account fee	No charge
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Withdraw cash from an FNB ATM, FNB Mini ATM	1 withdrawal per payment received at no charge (limited to Max. 4 at any time) ⁶
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Withdraw cash at selected retailers	No charge
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Prepaid airtime transaction fee (cellphone banking)	No charge
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Prepaid Electricity	R2.70
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Inactivity fee per month (after 6 months of inactivity)	R4.95
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Transfer from your eWallet to your FNB Account	No charge
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eWallet balance enquiry	No charge
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eWallet mini-statement	No charge
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Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

⁶Thereafter R11 per withdrawal from an FNB ATM and no charge from a participating retailer.

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General fees (continued)

MoneyGram ⁹		MoneyGram ⁹	
Send amount (USD)	Send fee (USD)	Send amount (USD)	Send fee (USD)
\$0 - \$50	\$7	\$700 - \$800	\$39
\$50 - \$100	\$10 \$10	\$800 - \$900	\$44
\$100 - \$150	\$11	\$900 - \$1 000	\$49
\$150 - \$200	\$13 \$13	\$1 000 - \$1 200	\$55
\$200 - \$250	\$15	\$1 200 - \$1 500	\$63
\$250 - \$300	\$17 \$17	\$1 500 - \$1 800	\$70
\$300 - \$400	\$19	\$1 800 - \$2 500	\$90
\$400 - \$500	\$24 \$24	\$2 500 - \$5 000	\$140
\$500 - \$600	\$29	\$5 000 - \$7 500	\$240
\$600 - \$700	\$34 \$34	\$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.*

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

⁹ MoneyGram fees exclude VAT.

Terms, conditions and Product rules apply.

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FNB Home Finance

The right solutions for the right home.

We offer finance solutions and tools to guide you through the entire home loan process - from start to finish.

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

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Home Finance

FNB Collective Buying

FNB makes it easier for you to buy a home with up to 12 family members or friends with collective buying.

Government Subsidy and FLISP

You could get a once-off deposit at no extra charge from the government of up to R130 000 if you earn between R3 501 and R22 000 when you apply for a home loan***

Cost effective lending

- Discounted attorney bond registration costs (only when applying via nav»Home)
- Preferential interest rates on your home loan
- No early termination fee charged
- Get rewarded with up to R6 100 back in eBucks (when applying via any of the FNB internal channels).**

Monthly service fee

New customers	R69
Existing customers	No change in fee*
Once-off Initiation fee	R6 037.50

These fees are in accordance with the National Credit Act 34 of 2005 as applicable to your Home Loan agreement. The fees quoted are VAT inclusive.

Please note: The monthly service fee applicable to your home loan will be charged irrespective of the balance outstanding and will only cease when the bond is cancelled at the deeds office.

For more information, please refer to the FNB Home Finance pricing guide on the FNB website.

* Existing customers that enter into a new agreement will be charged a monthly service fee of R69 once approved.

**The eBucks benefit is calculated at 50% of your first home loan repayment and is capped at eB61 000. Terms, Conditions and Rules apply.

***Subject to the FLISP criteria.

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FNB Aspire Credit Card

Your Aspire Credit Card offers a credit facility for accessible day-to-day transactions with a budget option for an extended pay back period.

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

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Credit card benefits



Unlimited card swipes

and access to payments with Scan to Pay, Tap to Pay and all partner wallets such as FNB Pay, Apple Pay, Samsung Pay, Fitbit Pay & Garmin Pay



Access to a budget facility

with repayment periods from 6 - 60 months for purchases over R200 or more



Access to exclusive FNB offers

from retailers such as iStore, KOODOO.co.za, The Pro Shop and Cycle Lab at an interest rate of prime or prime +2%*



Purchase Protect

offers cover for items purchased using your FNB Aspire Virtual Credit Card up to R7 500



Auto payment solution

Enjoy the convenience of having your credit card account paid on time, every time



Personalised and competitive interest rates

based on your personal risk profile



The ability to move unexpected medical expenses

to budget at an interest rate of prime or prime +2%*



Global travel insurance

No charge on Global Travel Insurance cover for the first 90 days of your journey when you use your qualifying FNB Credit Card to purchase your international return travel ticket(s)



Earn 2 complimentary SLOW lounge visits per annum

when booking your flights through eBucks Travel using your Aspire Credit card**



Earn eBucks rewards

on your credit card purchases at Checkers, Clicks, Engen and InterCape



Access to unlimited virtual cards at no extra cost

It's simple, safe and smart enough to change its 3-digit CVV hourly



Automatic debt protection

on the amount owing to the value of R5 000 in the event of death or permanent disability with the Option to Top-Up cover

*Terms, conditions and Earn rules apply.

**To redeem these visits simply generate a QR code on your FNB app and scan it at the lounge entrance.

Subject to affordability.

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FNB Aspire

Annual Pricing Guide 2022–2023

Credit card fees

Credit facility fees

Credit facility service fee	R8.50
Initiation fee (once-off)	Up to a maximum of R175

Credit card account fees

FNB Aspire Credit Card monthly fee	R12.50
Additional card fee	R17.50
Linked Petro Card (per card linked to account)	R24

Cash withdrawals

FNB Credit Card purchases	No charge
FNB Credit Card budget purchases	No charge
Fuel transaction fee (FNB Petro Cards only)	R6.25

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

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FNB Aspire

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Credit card fees (continued)

Cash withdrawal fees	
FNB ATM	R2.30 per R100
Other banks' ATMs and mini ATMs	R12 + R2.30 per R100
FNB mini ATM	R2.30 per R100
Branch (includes all financial institution branches and the purchase of foreign exchange)	R80 + R2.85 per R100
Cash on budget	R80 + R2.85 per R100
International (ATM and branch) ⁹	R80 + R2.85 per R100
Cash@Till [®]	No charge
Credit card account fees	
FNB ATM with Automated Deposit Terminal (ADT)	R1.30 per R100
FNB Branch and FNB ATM with envelope deposits	R80 + R2.85 per R100

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

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Credit card fees (continued)

Linked account transfers and account payments

IVR Smart Transfer to FNB	No charge
Linked account transfers	No charge
Third party payments	R8.50
Telephone banking (consultant assisted)	R80
Transfers and payments at FNB Branch	R80
International card purchase fee	2% of transaction value (max R100)

Voucher Retrieval Requests

Local	R105
International	R295

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

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FNB Aspire

Annual Pricing Guide 2022–2023

Credit card fees (continued)

Card related fees	
Declined transaction fee	R8.50
Courier delivery	No charge
Urgent delivery	R260
Branch delivery	No charge
International card delivery	R730
Credit card monthly rewards fee	No charge
Card replacement fee	R125
Scheduled delivery	R150

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

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Credit card fees (continued)

Convenience fees		
Cardless cash withdrawal	R1.15 per R100	
Pay2Cell	R8.50	
	Transactions between R0.01 – R10	R0.50
	Transactions between R10.01 – R25	R1
	Transactions between R25.01 – R40	R1.50
	Transactions greater than R40	R2
Prepaid airtime transaction fee (cellphone banking)		
Prepaid airtime transaction fee (FNB App and online)	No charge	
Uncapped ADSL fee	R2.50	
LOTTO™/Powerball ¹¹ , prepaid electricity	R2.70	
Daily lotto	R1	
Traffic Fines	R2.70	

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

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Wealth and Investments

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

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FNB Aspire

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FNB Tax-Free Shares

With your 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)	0.60% (min of R50) excl VAT

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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Additional services

Share transfer (per counter) incl VAT			
Account transfer in		No fee	
Account transfer out		R135	
Internal transfer		No fee	
Portfolio move in		No fee	
Portfolio move out		R100	
Transaction fees			
Transaction fees	Electronic	Telephone	Branch
Transfers	Free	R80	R80
Payments	R8.50	R80	R80
Share removal (per instruction)			
R1 – R50 000		R990	R1 650
R50 000 – R2 000 000	Normal	R1 550	Fast Track R2 750
R2 000 000+		R2 650	R4 800

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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FNB Investor Platform

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Annual administration fee for living annuities and endowment products (incl VAT)

Aggregated assets on the platform	All funds*	FNB Horizon Series Funds ¹	Ashburton Stable Income Fund ²	Ashburton SA Income Fund ³	Ashburton Money Market Fund ⁴
First R1 000 000	0.46%	0.29%	0.12%	0.17%	0.17%
Next R2 000 000	0.35%	0.29%	0.12%	0.17%	0.17%
Above R3 000 000	0.23%	0.29%	0.12%	0.17%	0.17%

Annual administration fee for all other products** (excl VAT)

First R1 000 000	0.40%	0.25%	0.10%	0.15%	0.15%
Next R2 000 000	0.30%	0.25%	0.10%	0.15%	0.15%
Above R3 000 000	0.25%	0.25%	0.10%	0.15%	0.15%

*Excluding 1, 2, 3 & 4

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

FNB Aspire

Annual Pricing Guide 2022–2023

FNB Investor Platform (continued)

Personal share portfolio annual administration fee for all other products (excl VAT)

First R7 500 000	0.25%
Next R7 500 000	0.15%
Next R10 000 000	0.10%
Above R25 000 000	0.05%

Personal share portfolio annual administration fee for living annuity (incl VAT)

First R7 500 000	0.29%
Next R7 500 000	0.17%
Next R10 000 000	0.12%
Above R25 000 000	0.06%

For the full Wealth and Investments pricing guide please visit [FNB Online Banking > Rates + Pricing > Overview > Invest](#)

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

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Gear up your finances to unlock cashflow

Set and manage your financial goals on the FNB App to get the best benefit from your account

FNB Aspire

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nav» Money

1

Track to spend

Understand your money in and money out. And view your auto-categorised spend

2

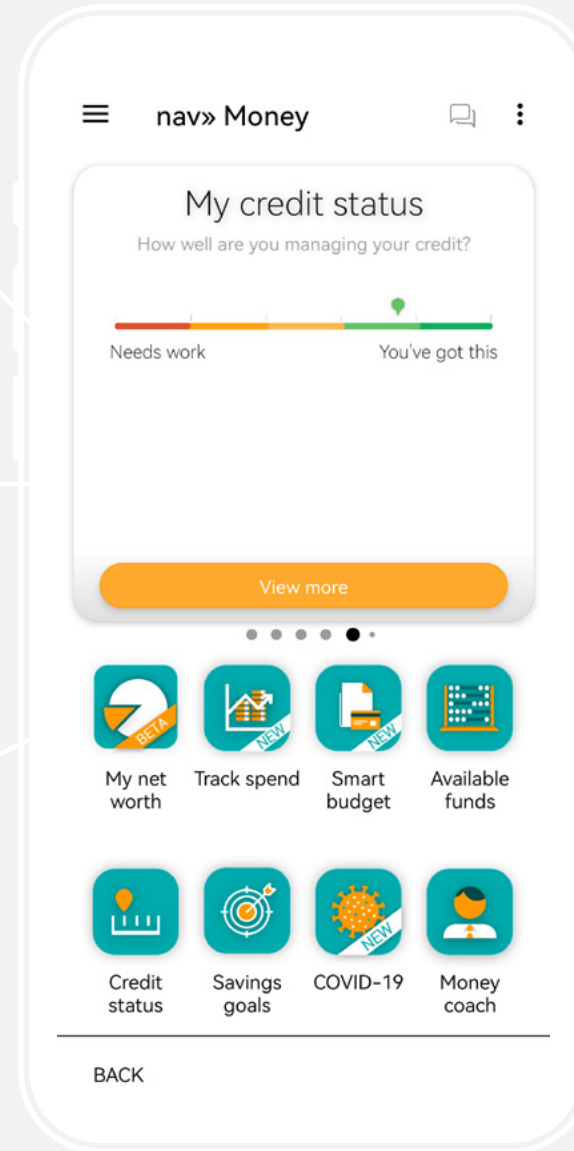
Smart budget

Set budget alerts and get notified along the way

3

Available funds

Understand how much you will have left before the end of your month



4

Credit status

View your free credit status, personalised tips and offers

5

Savings goal

Set, track and pause savings goals

6

Money coach

Get money smart with podcasts, tips and quizzes

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Important information

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The small print

Information on our products and prices

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- 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
- All fees quoted are VAT inclusive and are effective from 1 July 2022 - 30 June 2023

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

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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

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*To redeem these visits simply generate a QR code on your FNB app and scan it at the lounge entrance.

Subject to affordability.

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Contact us

For more information
on our easy banking solutions:
Visit **www.fnb.co.za**
or call **087 575 4653**

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