

FNB Business

Pricing Guide
2023/2024

Effective 1 July 2023



Terms and conditions apply.

First National Bank of Namibia Limited. Reg. No. 2002/0180. A subsidiary of FirstRand Namibia Limited

FNB Business Accounts

At FNB, we believe in providing our customers with choices and helpful banking solutions by devising flexible charge structures over our various channels. You can choose which best suits your pocket and banking needs.



NOTE: All references to card transactions indicate FNB Business Visa Debit or Card transactions.

Banking Advisory

Cash Deposit

- Businesses with annual turnover less than N\$1.3 Million are free of cash deposit fees.

eWallet

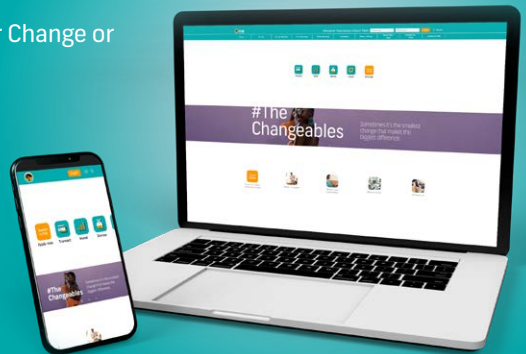
- Use e-wallet @POS Purchase to make supplier POS purchases directly from your wallet.

CashPlus

- eWallet Cash Out is cheaper @ Cashplus see pricing guide.
- Cash out of FNB Account is cheaper @ Cashplus see pricing guide.
- Cash deposit fee @CashPlus Merchants, limited to a maximum value of N\$4990.00 per deposit is free.

Helpful tips to help you save more!

- Cash deposit at ADT is cheaper than Cash deposit at branch see pricing guide for details.
- Free cellphone banking, FNB banking App registrations on business accounts.
- Single Fee Pricing Options (SFPO): Currently only bank in the market to offer this type of pricing option for businesses.
- FNB offers different types of business accounts tailored to your type and size of your business.
- Make saving even easier, via Bank your Change or a scheduled transfer, with a linked Business Savings pocket.
- Make electronic payments easily via your FNB App for only N\$4.65 per transaction. And by using either:
 - Pay to Cell or
 - GEO Payyou can quickly pay FNB banked customers.



Bank anytime, anywhere with First National Bank Mobile App



Branch and ATM Locator

Locate the nearest branch and ATM using our Maps

Cancel your card

Cancel your card when Lost or Stolen

Cardless Cash Withdrawals

Perform withdrawals on FNB ATMs without a debit card by using the FNB App for NS13.70 per NS500

Change Transaction Limits

Increase or decrease daily transactional limits for Instant Payments, airtime purchases, Transfers, Regular EFT payments and Cardless Cash Withdrawals

Geo Payments

Pay or receive funds from a fellow FNB customer without the need to account details using GEO Payment

Make payment to other banks

Business customers on SFPO options get a bundle of free electronic transaction per month

Purchase Airtime or Electricity

Buy MTC, TN Mobile airtime and Electricity for free on SFPO

Safe from fraud

Report unauthorised transactions on your account

Set InContact alert amount

Set the minimum amount that will trigger a incontact message on your profile when a transaction is performed

Transfer Funds

Send funds between your own accounts. On our SFPO options, transfers are included in your electronic transaction bundle per month

Update Login Details

Check your username, enable/disable biometric authentication and change password

Update your card limits

- Increase/decrease your
 - Local ATM daily and monthly card limit
 - POS daily and monthly card limit



FNB Business pricing



FNB Gold Business Account

The FNB Gold Business Account is designed for business customers who require an easy to understand, basic transactional banking account. Gold Business Account offers pricing aimed at businesses with annual turnovers below N\$5 million per annum.

- Monthly Account Fee - N\$70.00



FNB Platinum Business Account

The FNB Platinum Business Account is designed for customers who require a relationship manager. Pricing aimed at businesses with annual turnovers between N\$5 million and N\$10 million per annum.

- Monthly Account Fee - N\$129.00



FNB Enterprise Business Account

The FNB Enterprise Business Account is designed for business customers who require a business account supported by a relationship manager. Pricing aimed at businesses with annual turnovers above N\$10 million per annum.

- Monthly Account Fee - N\$159.00

FNB Business pricing



FNB Agricultural Account

Let us help you grow from strength-to-strength with our financial solutions. Our customized solutions can help you make the most of your opportunities, and achieve your agribusiness goals and dreams. For more advice, speak to one of our experts today.

- Monthly Account Fee - N\$145.00



FNB Tourism Account

Build your business with specialized financial solutions that are tailored for the unique demands of your business. FNB Tourism Account offers you 24/7 banking via our award-winning platforms and integrated transactional banking to help you manage your tourism business's finances easily and securely as a segment.

- Monthly Account Fee - N\$159.00

Single Fee Pricing Option (SFPO)

The Single Fee Pricing Option is aimed at businesses that would like to pay a single fee for a package of transactions. These options are available to our Platinum and Enterprise account holders. This is a unique offering in the market and is explained further below.

Fee	Single Fee Pricing Option 1 (SFPO1)	Single Fee Pricing Option 2 (SFPO2)
Monthly Account Fee	N\$199.00	N\$249.00
Electronic transactions (incl debit orders, electronic payments, transfers.)	First 15 transactions free per month	First 30 transactions free per month
Free ATM withdrawals	First 3 ATM withdrawals free per month	First 8 ATM withdrawals free per month
ATM Deposits	Free deposits up to N\$10,000 per month	Free deposits up to N\$25,000 per month
Visa Debit Card Purchase	Included in electronic transactions	Included in electronic transactions
Prepaid purchases (online banking, cellphone and FNB App)	Unlimited free purchases	Unlimited free purchases
Out of bundle fees (electronic debits, debit card purchases and withdrawals)	Pay As You Use Rates Applicable	Pay As You Use Rates Applicable
Cash deposit fees (branch or bulk centers)	Pay As You Use Rates Applicable	Pay As You Use Rates Applicable

Standard pricing

FNB provides standard pricing for the below listed transactions. The below fees are applicable unless stated otherwise

Subscription Fees	
Online banking	Free
Cellphone banking	
FNB App	

Third Party Payments (Online banking, FNB ATM, scheduled payments/stop orders) – Financial transactions		Per transaction
Band	Transaction volumes (per month)	Fee
Tier 1	Less than or equal to 100	N\$17.53
Tier 2	Greater than 101 but less or equal to 250	N\$15.40
Tier 3	Greater than 251 but less or equal to 500	N\$13.27
Tier 4	Greater than 501 but less or equal to 1000	N\$11.17
Tier 5	Greater than 1001 but less or equal to 5000	N\$9.77
Tier 6	Greater than 5001 but less than 20 000	N\$8.95
Tier 7	Greater than 20 001	N\$6.25



Cash deposit fees

Cash deposit fees (Consultant Assisted – Branch)

Base fee + % of Deposit Value (tiered below)	N\$6.80 + (% tiered as per below) (Min N\$41.00)
• N\$0 – N\$5,000	3.62%
• N\$5,001 – N\$15,000	3.24%
• N\$15,001 – N\$ 50,000	3.12%
• Greater than N\$50,000	3.00%
Cash deposit fees at ADT	N\$8.00 + 1.18% of the value of the deposit
Cash deposit fees at Cash Plus	Free
Cash deposit fees (Branch/ ADT) on all businesses whose business accounts, on an annual basis, receive credits of N\$1.3mill or less. (This will only be available on our specific Lower Gold Business Account for new businesses or customers with annual turnovers below N\$1.3million. (please contact your nearest branch for any queries).	

Payments, purchases and transfers

Consultant assisted payment and transfers (FNB Branch)	N\$100.00 +1.10% (max N\$500)
Instant Pay	N\$30.00
Consultant assisted stop payment (FNB Branch)	N\$153.00
Prepaid airtime purchases (FNB Cellphone, FNB ATM, FNB App and online banking)	N\$2.65
DStv and Box Office Payment	N\$3.90
Prepaid electricity purchases (FNB Cellphone, FNB ATM, FNB App and online banking)	N\$1.15
Electronic transfers (FNB ATM , FNB App and online banking)	N\$4.25
Electronic Payment Recall	N\$250.00

Payments (FNB App and Cellphone Banking)	N\$4.65
FNB ATM Payments	N\$13.50
VISA Debit Card purchase	N\$4.00
International VISA Debit Card purchase	N\$5.45 +2.10% of value
Internal Debit order	N\$4.50
External Debit order	N\$30.75
NamPay Fees	
Successful Collection	N\$28.00
Delayed Successful Collection	N\$28.00
Delayed Unsuccessful Collection	15% of transaction (max of N\$150.00)
Beneficiary notification for scheduled payments	
• E-mail	N\$1.31
• SMS	N\$1.55
Statements and balance enquiries	
Monthly statement (e-mailed)	Free
Additional statements	
• Daily	N\$1.00 per page
• Weekly	N\$1.00 per page
• Monthly	N\$1.00 per page
Mini statement print/view (FNB ATM)	N\$1.00 per page
Mini statement (cellphone banking)	Free
Provisional statement (FNB Branch)	N\$1.00 per page
Posted statement	N\$36.75 per statement
Other bank's ATM balance enquiry	N\$4.80
Electronic balance enquiry (FNB)	Free

Convenience fees

PIN replacement fee	N\$50.70
Account Confirmation Letter	N\$50.00
Card replacement fee	N\$165.80
Honouring Fee (Charged per item in excess of your account limit) (1.5% of debit order value, max N\$200)	Internal debit order - Min N\$6.75 External debit order - Min N\$46.13

Penalty fees

Dishonoured Payments (1.5% of debit order value, max N\$200.00)	Internal debit order - Min N\$6.75 External debit order - Min N\$46.13
Other bank's ATM declined transaction fee (insufficient funds or daily limit exceeded)	Free
Schedule payment decline fee	Free
Point of Sale decline fee	Free
International Point of Sale decline fee	N\$11.50
FNB ATM decline fee	Free
Other bank's ATM decline fee	Free
International ATM decline fee	N\$11.50

eWallet send money fees

N\$20.00 to N\$500.00	N\$12.00
N\$501.00 to N\$2,000.00	N\$15.00
N\$2,001.00 to N\$4,000.00	N\$30.00
N\$4,001.00 to N\$5000.00	N\$40.00

eWallet fees

Send Money	N\$0 - N\$500: N\$12.00 N\$501-N\$2,000: N\$15.00 N\$2,001-N\$4,000: N\$30.00 N\$4,001 - N\$5,000: N\$40.00
ATM cash withdrawals	First withdrawal free. Thereafter, N\$13.50 per withdrawal
eWallet withdrawal @ POS/CashPlus	Free
eWallet reversals	N\$25.00
Prepaid electricity purchases	N\$1.10
Prepaid airtime purchases	N\$2.60

Withdrawal fees

Cash Flat (Over The Counter withdrawal) + (% tiered as per below)	N\$100.00 + (% tiered as per below)
• N\$0 - N\$5,000	3.80%
• N\$5,001 - N\$15,000	3.39%
• N\$15,001 - N\$50,000	3.25%
• Greater than N\$50,000	3.11%
Cash withdrawal at ATM's	N\$13.70
• FNB ATM	per N\$500 (PAYU)
• Non FNB ATM	N\$5.60 + N\$13.70 per N\$500
• International ATM withdrawals	N\$62.50 + 2.75 % of value
Cashback at Point of Sale	N\$4.00
CashPlus withdrawals:	
• N\$0 - N\$2,000	N\$5.00
• N\$2,001 - N\$4,000	N\$10.00
• Greater than N\$4,000	N\$15.00

FNB Credit Card pricing

An FNB Credit Card offers you a credit facility account as well as a transactional account which is linked to a single credit card.

Monthly account fees		Standard
FNB Business Credit Card (per Month)		N\$45.00
Credit limit fee / Facility fee		0.37% of total credit limit
FNB Card Value-add services fees		
Comprehensive Global Travel Insurance		Free
Automatic debt protection		Free
inContact (SMS & e-mail)		Free
E-mailing of statements		Free
Lost card protection		Free
FNB App subscription		Free
Withdrawals		
Cash withdrawal – FNB ATM (cardless withdrawal fee aligned)		N\$13.70 per N\$500
Non FNB ATM		N\$5.60 + N\$13.70 per N\$500 Max N\$35.00
Consultant assisted (FNB Branch)		N\$100.00 + 3.80 %
International ATM withdrawals		N\$65.00 + 2.75 % of value
Payments, purchases and transfers		
Credit card purchases		Free
International currency conversion fee		2.75% of value

Statements and balance enquiries	
Monthly statement (e-mail)	Free
Monthly statement (post)	N\$36.75
FNB ATM Mini-statement	N\$1.00 per page
FNB Branch - Statement reprint (per page)	N\$1.00
Historical statements (per page print)	N\$1.00
Electronic balance enquiry	Free
Historical statements e-mail (per statement)	N\$20.00
Branch balance enquiry	Free
Non FNB ATM balance enquiry	N\$4.80
International balance enquiry	Free
Changes to account limits	Free
Convenience fees	
Card replacement fee	N\$165.80
Card delivery to nearest FNB branch	Free
Penalty and other fees	
Late payment fee	N\$200.00
Over limit fee	N\$200.00
Declined transaction fee	Free
Voucher retrieval	
Local	N\$126.00
International	N\$336.00

FNB Commercial Fleet Card

The FNB Commercial Card is the most convenient way to steer your fleet by managing all its vehicle costs.

Account Fees	
Monthly Account Fee	69.00
Facility fee	0.36% of value
Card replacement fee	N\$165.80
PIN replacement fee	Free
International currency conversion fee	2.75% of value
Penalty and other fees	
Late payment fee	N\$200.00
Declined transaction fee	Free



FNB Online Banking Enterprise

FNB Online Banking Enterprise is an internet-based, Electronic Banking Solution designed with business needs in mind. FNB Online Banking Enterprise is suitable for small, medium and large businesses and offers an extensive range of functionality including:

- Optional dual authorisation of payments.
- Post dating of payments up to 12 months in advance.
- Real time payments to FNB accounts.
- Same day value for payments to other banks.
- Referencing for all transactions.
- Remittance advices sent via SMS or e-mail.
- SMS notification of batch payments status.
- 60 days transaction history on FNB accounts.
- Bulk eWallet payments

There are two pricing options available to FNB Online Banking Enterprise business clients with Option 1 closed to new customers and Option 2 being available to all customers:

Option 1

Customers already on Option 1 will be priced as follows:

A monthly subscription fee of N\$173.57, N\$76.11 for a secondary user and N\$57.07 for a tertiary user. Financial and non-financial transactions are charged as detailed in the tables below:

Financial: un-nominated payments, nominated payments and collections

Bands	Transaction volumes (per month)	% Discount by volumes	Fee per financial transaction	
			Peak periods	Off peak periods
			Business hours & after hours	Business hours & after hours
1	1-50	0.00%	N\$19.73	N\$18.07
2	51-100	5.05%	N\$18.73	N\$17.16
3	101-250	10.05%	N\$17.75	N\$16.25
4	251-500	15.05%	N\$16.76	N\$15.35
5	501-750	20.00%	N\$15.78	N\$14.45
6	751-1,000	25.00%	N\$14.80	N\$13.55
7	1,001 >	30.00%	N\$13.81	N\$12.65

Transfers

Inter account transfers are Free

Real-time Gross Settlement (RTGS)

RTGS Payments > N\$5 million	N\$92.74
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eWallet send money fees

eWallet bulk send	N\$8.76
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ENDO / Debit order fees

Unsuccessful Debit/Collection	N\$19.73
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ENDO Same day & ENDO One day (Folder or once off)	N\$19.73
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Endo Tracking	N\$14.12
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Non-financial: transactional history enquires, balance enquires, stop cheque enquiries, scheduled exports of transaction history, restoring of archived/ deleted batches, stop cheque enquires, transaction detail search & search recipient payment history

Bands	Transaction volumes (per month)	% Discount by volumes	Fee per non-financial transaction	
			Peak periods	Off peak periods
			Business hours & after hours	Business hours & after hours
1	1-50	0.00%	N\$9.05	N\$8.13
2	51-100	5.05%	N\$8.59	N\$7.72
3	101-250	10.05%	N\$8.15	N\$7.32
4	251-500	15.05%	N\$7.70	N\$6.91
5	501-750	20.00%	N\$7.25	N\$6.50
6	751-1,000	25.00%	N\$6.78	N\$6.09
7	1,001 >	30.00%	N\$6.33	N\$5.69

Definition of discount periods for financial and non-financial transactions:

Peak periods	25th – 2nd per month
Off peak periods	3rd – 24th per month

Monthly subscription fees

ENDO module fee	N\$892.62
CashMan module fee	N\$974.73
CashMan reports per scheduled export	N\$25.71
Interim statement export hourly	N\$190.22
15 minutes statement exports	N\$378.02

FNB Online Banking Enterprise

Option 2

Monthly subscription for free, N\$76.11 for a secondary user and N\$57.07 for a tertiary user. Discounted pricing are charged depending on volume.

Financial - transfers, un-nominated payments, nominated payments & collections		
Band	Transaction volumes (per month)	ENCR Same day & ENCR 1 day
1	Less than or equal to 100	N\$17.53
2	Greater than 101 but less than or equal to 250	N\$15.40
3	Greater than 251 but less than or equal to 500	N\$13.27
4	Greater than 501 but less than or equal to 1,000	N\$11.17
5	Greater than 1001 but less than or equal to 5,000	N\$9.77
6	Greater than 5001 but less than or equal to 20,000	N\$8.95
7	Greater than 20,000	N\$6.25

Transfers

Inter account transfers are free

Real-time Gross Settlement (RTGS)

RTGS Payments > N\$5 million	N\$92.73
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eWallet send money fees

eWallet bulk send	N\$8.76
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ENDO/ Debit order fees

Unsuccessful Debit/Collection	N\$18.41
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Endo Same day & Endo One Day (Folder Once off)	N\$18.41
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Endo Tracking	N\$13.40
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Non-financial – balance enquiries & transactional history enquiries

Band	Transaction volumes (per month)	Per transaction
Tier 1	Less than or equal to 50	Free
Tier 2	Greater than 50 but less than or equal to 100	N\$5.30
Tier 3	Greater than 100 but less than or equal to 250	N\$5.20
Tier 4	Greater than 250 but less than or equal to 500	N\$5.05
Tier 5	Greater than 500 but less than or equal to 750	N\$4.94
Tier 6	Greater than 750 but less than or equal to 1,000	N\$4.79
Tier 7	Greater than 1,000	N\$4.69

Monthly subscription fees

ENDO module fee	N\$892.62
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CashMan module fee	N\$974.73
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CashMan reports per scheduled export	N\$25.71
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Interim statement export hourly	N\$190.22
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15 minutes statement exports	N\$378.02
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Standard pricing (base fees)

Statements	
Scheduled exports of statements per account per month: (not to be charged to cash management clients)	
· Daily	N\$95.11
· Weekly	N\$42.79
· 2 Weekly	N\$21.41
Historical statements per account by e-mail	N\$12.86
Set-up fees	
Set-up fee (includes first 2 hours training)	N\$670.00
Additional user training:	
On-site at client offices (per hour or part thereof)	N\$670.00
Virtual Platform (per hour or part thereof)	N\$200.00
Charge per km	N\$3.50
Classroom training per candidate (min 4 – max 10)	N\$200.00
Support fee: (per client request only)	
Charge per hour	N\$670.00
Charge per km	N\$3.50
Other fees	
Reversal of processed EFT	N\$263.00
Query of a disputed item	N\$179.00
Query of a missing payment	N\$56.00
Query fee per transaction older than 1 year	N\$226.00
Recall transaction (FNB-FNB)	N\$56.00
Recall transaction (FNB - other banks)	N\$179.00
Recall transaction (other bank - FNB)	N\$179.00
Reactivation per administrator	N\$332.82

Data storage

Transaction history/statements

· 60 Days	Free
· 90 Days	N\$102.24
· 120 Days	N\$171.19
· 150 Days	N\$271.04
· 180 Days	N\$332.82

Storage of transfers, once-off payments, recipient payments and collection batches

· 40 Days	Free
· 60 Days	N\$68.94
· 90 Days	N\$102.24
· 120 Days	N\$171.19
· 150 Days	N\$271.04

Other non-financial transactions

Batch authorisation alert by SMS	N\$1.92
Batch authorisation alert by e-mail	N\$1.32
Payment notification by SMS	N\$1.92
Scheduled payment notification by SMS	N\$1.92
Payment notification by e-mail	N\$1.32
Scheduled payment notification by e-mail	N\$1.32
Account verification- batch	N\$6.43
Account verification-real time (FNB only)	N\$7.98
Download of Detailed User Report	N\$13.11
Export of Archived Billing	N\$13.11

International banking (Foreign Exchange and Trade)

Fees for our standard and more common FNB Foreign Exchange transactions are listed below. For price information on more specialised or structured FNB Foreign Exchange products and services (including FNB Exchange Control advice and structuring), please visit your nearest branch or phone +264 61 299 2187.



Inward payments - SWIFT

Fee	Branch
Commission	0.75% of N\$ value
Minimum charge	N\$131.00
Maximum charge	N\$846.00

Outward Payments – SWIFT, CMA payments to participating and non participating banks and high value payments

Fee	Online	Branch
Commission	N\$155.00	0.75% of N\$ value
Minimum charge	-	N\$162.00
Maximum charge	-	N\$993.00
Unpaid / returned	-	N\$625.00
Non - STP compliant	N\$155.00	-

CMA Payments

Commission:	0.03% of N\$ Value
Minimum Charge	N\$30.00
Maximum Charge	N\$150.00

Foreign notes

Commission (buy)	Free	Free
Commission (sell)	2.05% of value	2.05% of value

Fee		
Exchange control		
Normal exchange control application		N\$1,202.00
Urgent applications		N\$1,881.00
Blanket authorities		N\$1,986.00
Introduction of foreign loans		N\$1,600.00
Complex application		N\$2,250.00
BoN meeting - per hour		N\$1,700.00
Attestation of Form F178		
Attestation		N\$57.00
1 st Follow up letter		N\$70.00
2 nd Follow up letter		N\$125.00
Attestation of N.E.P.		
Attestation		N\$57.00
1 st Follow up letter		N\$70.00
2 nd Follow up letter		N\$125.00
Fee	Online	Branch
Foreign currency account - Inward payments		
Commission	Free	Free
Foreign currency account – Outward payments		
Commission	N\$155.00	0.75% of N\$ value
Minimum charge	-	N\$162.00
Maximum charge	-	N\$993.00
Unpaid / returned	-	N\$625.00
Non - STP compliant	N\$155.00	-
Foreign currency account - Foreign notes		
Deposits	Free	Free
Sales	2.05% of value	2.05% of value

Bank the way you
want to bank **with**
First National Bank
Namibia



Small Print

Our Small Print is straightforward.

Here we go:

- First National Bank of Namibia Ltd (FNB) reserves the right to change pricing and amend package pricing at any time or introduce new fees after giving reasonable notice of these changes.
- Errors and Omissions excluded
- Each facility or product described must be applied for individually. The grant of any facility or product is subject to the applicant meeting and continuing to meet, the normal credit criteria in respect of such facility or product.
- Each facility or product granted to an applicant will be governed by the normal terms and conditions applicable to such facility or product, as agreed with the applicant. In the event of any conflict between such terms and conditions and those contained in this brochure, the normal terms and conditions applicable to such product or facility shall prevail.
- FNB reserves the right to amend at any time the features applicable to any product or facility.
- FNB reviews its fee structures and pricing annually on 1 July, as such, this guide shows our VAT inclusive prices effective from 1 July 2023.
- We have highlighted only some of the pricing applicable to the Individual. You can find out more about other pricing and many other services we offer by:

Visiting our website on www.fbnamibia.com.na **Phoning** (061) 299 2222

Ask for assistance at your nearest FNB Namibia branch.



FNB Namibia Branches

All branch telephone numbers are attended to by the Contact Centre agents, ensuring faster service and more convenience with extended hours to support with customer queries. The FNB Contact Centre number is +264 (61) 299 2222 or 081 953 6262.

FNB Contact Centre operating hours:

Monday – Friday: 07h00- 22h00 | Saturday & Sunday: 08h00 -14h00

Branch/Agency
Aranos
Eenhana
Gobabis
Grootfontein
Grove Mall
Henties Bay
John Meinert
Karasburg
Karibib
Katima Mulilo
Katutura
Keetmanshoop
Lüderitz
Maerua Mall
Mariental
Nkurenkuru
Northern Industrial
Okahandja
Okahao
Okakarara
Okongo

Branch/Agency
Omaruru
Omuthiya
Ondangwa
Ongwediva
Opuwo
Oranjemund
Oshakati
Oshikango
Otavi
Otjiwarongo
Outapi
Outjo
Prosperita
Rehoboth
Rosh Pinah
Rundu
Swakopmund
Tsumeb
Walvis Bay
Windhoek Main

Premium Banking

Telephone Numbers

Branch/Agency	Code	Number
Private Clients Parkside Windhoek	+264 61	299 7487
Private Wealth Parkside Windhoek	+264 61	299 7358
Premium Helpdesk	+264 61	299 2838

Self-Service Branches

Operating hours

Monday - Friday: 08h00 - 19h00 | Saturday: 08h00 - 14h00

Self-Service Branches

Aussenkehr

Ausspannplatz

Digital Hub (Parkside)

Khomasdal

Wernhil Park

