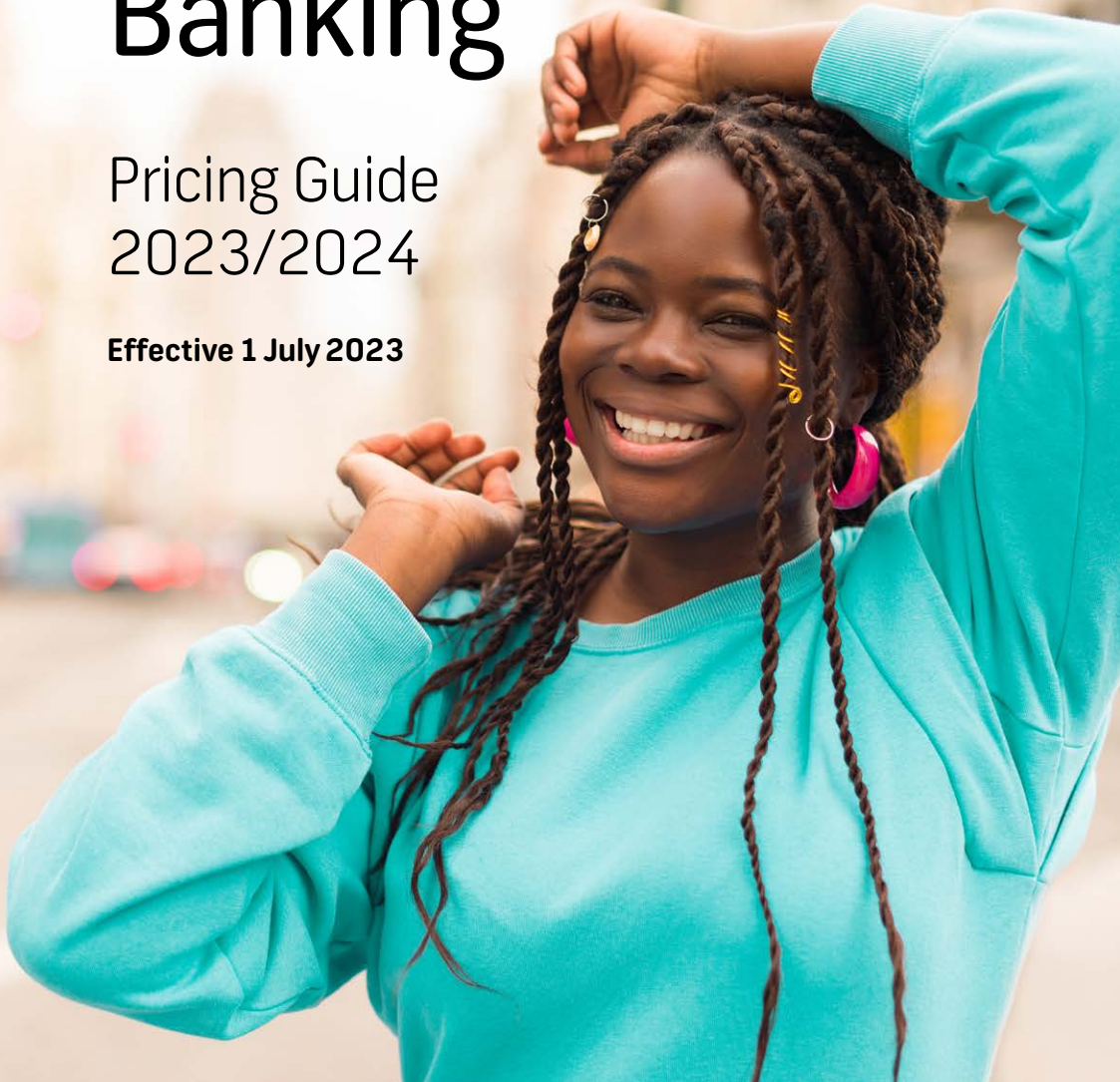


# Personal Banking

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

# Welcome to First National Bank

## Get more, for less!

At FNB, we're making it easier, faster and safer for you to do your day-to-day banking! We want you to pay less, and get more.

This guide has every thing you need to understand how much you'll pay when you transact with us.

We like to keep our pricing simple and easy to understand. Our transactional accounts on Electronic Pricing Option (EPO) come with a fixed monthly fee with Unlimited Free electronic transactions including Debit Card Purchases, Electronic Transfers and Payments, Prepaid Purchases, Debit Orders and more.

This puts you in full control of what you pay for your banking, with fewer surprises and more cash rewards for good banking behaviour.



## Helpful tips to help you save more!

- Make payments, transfers and prepaid purchases using the **FNB App** on your Smartphone or Tablet
- Make payments, transfers and prepaid purchases using the **Online Banking** on your Laptop or Desktop
- Make payments, transfers and prepaid purchases using the **Cellphone Banking** on any mobile phone
- Deposit or withdraw cash at any **FNB ATM** or **Advance ATM**
- **Save and earn rewards** by **swiping** with your Credit Card **instead**, swipes are **FREE** on Credit Cards



We make life easier via our digital channels and focus on putting banking in the hands of our customers, but feel free to visit [www.fbnamibia.com.na](http://www.fbnamibia.com.na) for help to bank better.

# 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. Split bills between FNB recipients for free on EPO

## Make payment to other banks

Make third party payments using the FNB App for free on EPO

## Purchase Airtime or Electricity

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

## 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 FNB accounts for free on EPO

## 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



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





# Introduction

Enjoy a suite of products and services specifically designed for you.



## Save

Get a **FREE** linked Savings Pocket with the ability to **Bank your Change**® when you swipe your Debit Card. The money in your Savings Pocket is immediately available and earns a competitive interest rate.



## Invest

Grow your investment with a wide range of **products** to suit your particular needs. You can choose from:

- Call Accounts
- Notice Deposits
- Flexi-Fixed Deposits
- Fixed Deposits



## Insure

Free embedded funeral cover of N\$2,500 per month on selected products. Access to FNB Insurance brokers.



## Borrow

Get a personalised interest rate when applying for a **Personal Loan** up to the value of **N\$250,000** at your nearest branch.

## Swipe and earn monthly cash rewards

As a Lifestyle Account customer, you get **FREE** subscription to FNB Rewards, where you can earn monthly Cash Back into your Savings Pocket whenever you swipe!

Earn up to **15% Cash Back** when swiping for Fuel with your FNB Credit card

# Lifestyle Account Pricing



## Gold Lifestyle Account

The Gold Lifestyle Account is an upmarket Lifestyle Account designed for those customers who expect more from life and who have proved this by demonstrating their ambitions.

- Individuals must earn between N\$7,000 to N\$25,000 per month or N\$84,000 to N\$299,999 per annum
- The account has two pricing options namely Pay As You Use (PAYU) and Electronic Pricing Option (EPO)
- Customers on EPO receive unlimited free electronic transactions
- Free funeral cover of N\$2,500
- Free debit order switching
- Free electricity purchases on EPO
- Free airtime purchases on EPO
- Free subscription to Online Banking, Cellphone Banking and the FNB App
- Free inContact Messaging Service
- Access to Lending, Investment and Insurance products and services
- Earn up to N\$1,120 cash back with FNB Rewards
- Qualify for a Gold Credit Card



## Platinum Lifestyle Account

As you mature into the next stage of life, FNB is mindful of the change in your needs and your lifestyle. The Platinum Lifestyle Account offers you an array of banking, savings and short-term insurance products and services tailored just for you.

- Individuals must earn between N\$25,000 to N\$62,500 per month or N\$300,000 to N\$749,999 per annum
- Customers receive unlimited free electronic transactions on EPO
- Free debit order switching
- Free funeral cover of N\$2,500
- Free electricity purchases
- Free airtime purchases
- Get free subscription to Online Banking, Cellphone Banking and FNB App
- Free inContact Messaging Service
- Access to Lending, Investment and Insurance
- Earn up to N\$1,720 cash back with FNB Rewards
- Qualify for a Platinum Credit Card with increased benefits

# Lifestyle Account Pricing



## Private Clients Account

At FNB Private Clients, we understand that proper money management and creating a well rounded financial plan is essential for you and your family's success as well as ensuring that you leave a legacy for future generations. Your FNB Private Banker supported by a team of specialists will get to know you and your family, build meaningful connections and help you co-create a plan to reach your financial goals.

- Individuals must earn between N\$62,500 to N\$125,500 per month or N\$750,000 to N\$1,499,999 per annum or a Net Asset Value of N\$10 million
- Customers receive unlimited free electronic transactions
- Free debit order switching
- Free funeral cover of N\$2,500
- Free electricity purchases
- Free subscription to Online Banking, Cellphone Banking and the FNB App.
- Free inContact Messaging service
- Access to a Private Banker and Analyst
- Supported by Wealth Management, Fiduciary and Insurance Broker Specialists
- Earn up to N\$2,350 cash back with FNB Rewards

## Senior Lifestyle Account

The Senior Lifestyle Account is designed for customers that are 55 years or older. It offers benefits to add quality and convenience to everyday living.

- Individuals must be able to maintain a minimum balance of N\$7,500 in order to qualify for a number of free transactions per month. These include Monthly Account Fee, Debit Card Purchases, Electronic Transactions, Debit Orders and more. This effectively means our Senior Lifestyle Account holders can bank for free. Other benefits include:
  - » Free funeral cover of N\$2,500
  - » Free debit order switching
  - » Free subscription to Online Banking, Cellphone Banking and FNB App.
  - » Free inContact Messaging service
  - » Access to Lending, Investment, Fiduciary and Insurance products and services



## Private Wealth Account

At FNB Private Wealth, we offer personalised advice-led wealth management and dedicated private banking through a Private Banker supported by a team of specialists, equipped to help you proactively grow, manage and protect your wealth and advise you, your family and business on all aspects of your wealth journey locally and globally.

- Individuals must earn from N\$1,5 million or a Net Asset Value of N\$15 million or more per annum
- Customers receive unlimited free electronic transactions
- Free debit order switching
- 5 free eWallet sends
- Free funeral cover of N\$2,500
- Free electricity purchases
- Free subscription to Online Banking, Cellphone Banking and the FNB App.
- Free inContact Messaging service
- Access to Private Banker and Analyst
- Support by a team of Structure Lending, Wealth Management, Fiduciary and Insurance Broker specialists
- Earn up to N\$3,050 cash back with FNB Rewards





| Account  | Gold Lifestyle   |  | Platinum Lifestyle  |  | Private Clients                            | Private Wealth Lifestyle    | Senior Lifestyle    |
|--|--|--|---------------------|--|--|-----------------------------|---------------------|
| Pricing Options  | Pay As You Use   | Electronic Pricing Option *                | Pay As You Use***   | Electronic Pricing Option *                | Electronic Pricing Option *                | Electronic Pricing Option * | Fee Saver           |
| Monthly Account Fee  | N\$48.50   | N\$157.00                                  | N\$91.00            | N\$224.00                                  | N\$290.00                                  | N\$585.00                   | N\$42.64            |
| Visa Debit Card Purchase   | N\$4.00  | Free                                       | N\$4.00             | Free                                       |  |                             | N\$4.00             |
| Visa International Debit Card Purchases                          | N\$5.45 + 2.1%   | Free                                       | N\$5.45 + 2.1%      | Free                                       |  |                             | N\$5.45 + 2.1%      |
| Cash Withdrawal – FNB ATM (Cardless Cash Withdrawal Fee aligned) | N\$13.70 per N\$500  | Up to N\$2,000 may be withdrawn** for free | N\$13.70 per N\$500 | Up to N\$5,000 may be withdrawn** for free | Up to N\$8,000 may be withdrawn** for free | Free                        | N\$13.70 per N\$500 |
| Cash Withdrawal – Non FNB ATM                                    | N\$5.60 + N\$13.70 per N\$500 (max N\$35.00)   |  |                     |  |  |                             |                     |
| Cash Withdrawals – FNB Branch                                    | N\$100.00 + 3.80%  |  |                     |  |  |                             |                     |
| International Branch/ATM Cash                                    | N\$62.50 + 2.75%   |  |                     |  |  |                             |                     |
| Cashback at Point of Sale  | N\$4.00  |  |                     |  |  |                             |                     |
| CashPlus Withdrawals   | N\$0 – N\$2,000: N\$5.00<br>N\$2,001 – N\$4,000: N\$10.00<br>Greater than N\$4,000: N\$15.00 |  |                     |  |  |                             |                     |
| Internal Debit Order   | N\$4.50  | Free                                       | N\$4.50             | Free                                       |  |                             | N\$4.50             |
| External Debit Order   | N\$30.75   | Free                                       | N\$30.75            | Free                                       |  |                             | N\$30.75            |

\* The **Gold, Platinum** and **Private Clients Lifestyle Account** EPO provide unlimited free electronic transactions.

These include Debit Card Purchases, Free emailed statements, Scheduled Payments, Debit Orders, Cellphone, FNB App and Online Banking payments and purchases.

\*\* Customers with a **Gold Lifestyle Account** on EPO can withdraw up to N\$2,000 at a local FNB ATM for free every billing cycle.

Customers with a **Platinum Lifestyle Account** on EPO can withdraw up to N\$5,000 at a local FNB ATM for free every billing cycle.

Customers with a **Private Clients Lifestyle Account** can withdraw up to N\$8,000 at a local FNB ATM for free every billing cycle. Thereafter, out of bundle fees of N\$15.00 per N\$500 applies.

\*\*\* Platinum PAYU option is closed for new sales and the display is for existing customers.

# Transmission Account

*FNB believes in providing our customers with choices and helpful banking solutions by devising flexible charge structures on our personal accounts. You can choose which best suits your pocket and banking needs.*

## BankWise

**BankWise Account** is a card based Transmission account that offers our customers easy accessibility for anyone over the age of 18 years.

- Individuals must earn up to N\$7,000 per month or up to N\$84,000 per annum
- Free funeral cover of N\$2,500
- Free debit order switching
- Free subscription to Online Banking, Cellphone Banking and the FNB App
- Free inContact Messaging service
- Access to Lending, Investment and Insurance

## CardWise Zero

**CardWise Zero Account** serves the purpose of the Basic Bank Account as regulated by the Bank of Namibia.

- No monthly account fee
- Anyone over the age of 18 years
- Anyone earning irregular income less than N\$2,525 per month or N\$30,300 per annum
- Get Free subscription to Online Banking, Cellphone Banking and the FNB App
- Access to Insurance products and services
- Get first 3 ATM withdrawals for free
- No declined transaction charges

## LifeStart Student Account

The **LifeStart Student Account** is an account specifically designed for students studying at a tertiary institution between the ages of 18 to 24.

- This account features low banking fees for Point of Sale purchases and electronic transactions
- Withdraw up to N\$1,000 at any local FNB ATM for free
- Free subscription to Online Banking, Cellphone Banking and the FNB App
- Free inContact Messaging service
- The account is available to both Full-time and Part-time students studying at a recognized tertiary educational institution
- Access to Investment and Insurance products and services

## Future Account

**Future Account** is a Transmission account specifically designed for customers below the age of 18.

- This account features low banking fees for Point of Sale purchases and electronic transactions
- Withdraw up to N\$1,000 at any local FNB ATM for Free
- Free subscription to Online Banking, Cellphone Banking and the FNB App

# Transmission Account Pricing

FNB believes in giving each of their clients the power to choose the pricing option that best suits their personal banking and financial needs.

| Account  | CardWise Account  | BankWise Account    | LifeStart Student Account                 | Future Account   |
|--|---|---------------------|---|------------------|
| Monthly Account Fee  | Free  | N\$17.50            | N\$6.70                                   | Free             |
| Visa Debit Card Purchase   | Free  | N\$2.00             | Free                                      |                  |
| Visa International Debit Card Purchases                          | N\$5.45 + 2.1%  |                     | Free                                      | N\$5.45 + 2.1%   |
| Cash Withdrawal – FNB ATM (Cardless Cash Withdrawal Fee aligned) | Get first 3 ATM withdrawals for free                      | N\$13.70 per N\$500 | *Up to N\$1,000 may be withdrawn for free |                  |
| Cash Withdrawal – Non FNB ATM                                    | N\$5.60 + N\$13.70 per N\$500 (max N\$35)                 |                     |   |                  |
| Cash Withdrawal - FNB Branch                                     | N\$100.00 + 3.80%   |                     |   |                  |
| International Branch/ATM Cash Withdrawal                         | N\$62.50 + 2.75%  |                     | N\$15.00 per N\$500                       | N\$62.50 + 2.75% |
| Cashback at Point of Sale  | Free  | 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\$4,001: N\$15.00           |                  |
| Internal Debit Order   | N\$4.50   |                     |   |                  |
| External Debit Order   | First 3 transactions N\$22.00 each, thereafter it is free |                     |   |                  |

\* Customers with a LifeStart Student and Future Account can withdraw up to N\$1,000 at a local FNB ATM for free every billing cycle. Thereafter, standard withdrawal fees of N\$15.00 per N\$500 will apply.

\* Customers with a CardWise Account get 3 free ATM withdrawals at any local FNB ATM including cardless withdrawals every billing cycle. Thereafter standard withdrawal fees of N\$13.70 per N\$500 will apply.

**Bank the FNB way**  
with the **Electronic Pricing Option (EPO)**

- **Swipe** your card at tillpoints using your FNB debit card for **FREE**
- **Make payments** to any other bank, **set up debit orders** and **scheduled payments** Online or with the FNB App

- **Purchase prepaid airtime** Online or with the FNB App for **FREE**
- **Transfer** funds between your own accounts Online or with the FNB App for **FREE**

# DigiPlus Pricing

The DigiPlus Account lets you bank from anywhere and enjoy a range of functionalities. PLUS you pay zero Monthly Account fees!

| Monthly Account Fees                               |  |
|--|--|
| Monthly Account Fee                                | Free   |
| Cash Withdrawals                                   |  |
| FNB ATM Cardless                                   | 13.05 per N\$500   |
| CashPlus Agents:                                   | N\$0 - N\$2,000: N\$5.00<br>N\$2,001 - N\$4,000: N\$10.00<br>Greater than N\$4,001: N\$15.00 |
| Transfers  |  |
| Cellphone Banking and FNB App                      | Free   |
| Payments   |  |
| 3rd Party Payments (Cellphone Banking and FNB App) | Free   |
| Pay2Cell (FNB to FNB)                              | Free   |
| Instant Pay  | N\$30.00   |
| Deposits   |  |
| Cash Deposit at CashPlus                           | Free   |
| Prepaid Purchases                                  |  |
| Airtime  | N\$2.00  |
| Electricity  | N\$1.00  |
| DSTv and Box Office Payment                        | N\$3.90  |
| Convenience and Value Adds                         |  |
| Balance Enquiries (Cellphone Banking and FNB ATM)  | Free   |
| Account Confirmation Letter                        | Free   |
| Penalty Fees                                       |  |
| FNB ATM Declined Transaction Fee                   | Free   |
| eWallet Fees: Send Money                           |  |
| N\$0 to N\$500                                     | N\$12.00   |
| N\$501 to N\$2000                                  | N\$15.00   |
| N\$2001 to N\$4000                                 | N\$30.00   |
| N\$4001 to N\$5000                                 | N\$40.00   |



# Standard Pricing

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

| Payments, Purchases and Transfers  |  |
|--|--|
| Third Party Payments ( FNB ATM)  | N\$13.50   |
| Third Party Payments (Online Banking)  | N\$10.00   |
| Third Party Payments (FNB App, Cellphone Banking, Geo Payments)                    | N\$4.65  |
| Instant Pay  | N\$30.00   |
| DStv and Box Office Payment  | N\$4.20  |
| Consultant Assisted Payment at an FNB Branch                                       | N\$100.00 + 1.10%<br>(max of N\$500)                     |
| Consultant Assisted Stop Payment at an FNB Branch                                  | N\$152.00  |
| Electronic Payment Recall  | N\$250.00  |
| Electronic channel Payments to CMA accounts <N\$100 000                            | N\$30.00   |
| Electronic channel Payments to CMA accounts<br>>N\$100 000 but < N\$500 000        | 0.03% of value   |
| Electronic channel Payments to CMA accounts >N\$500 000                            | N\$150.00  |
| Prepaid Airtime Purchases (FNB Cellphone, FNB ATM, FNB App and Online Banking)     | N\$2.60  |
| Prepaid Electricity Purchases (FNB Cellphone, FNB ATM, FNB App and Online Banking) | N\$1.10  |
| Consultant Assisted Transfers (FNB Branch)   | N\$100.00 + 1.10%<br>(max of N\$500)                     |
| Electronic Transfers (FNB ATM, FNB App and Online Banking)                         | N\$4.50  |
| NamPay Fees  |  |
| Successful Collection  | N\$30.75   |
| Delayed Successful Collection  | N\$30.75   |
| Delayed Unsuccessful Collection  | N\$8.05 per day + 1.5% of<br>transaction (max N\$200.00) |
| Subscription Fees  |  |
| FNB App  | Free   |
| Online Banking   |  |
| Cellphone Banking  |  |
| inContact (SMS & e-mail)   |  |
| Beneficiary Notification for Scheduled Payments                                    |  |
| Email  | N\$1.35  |
| SMS  | N\$1.60  |
| Fax  | N\$8.90  |

### Statements and Balance Enquiries

|   |                        |
|---|------------------------|
| Monthly Statement (e-mailed)                  | Free                   |
| Daily   | N\$1.00 per page       |
| Weekly  | N\$1.00 per page       |
| Monthly                                       | N\$1.00 per page       |
| Mini Statement Print (FNB ATM)                | N\$1.00 per page       |
| Mini Statement (Cellphone Banking)            | Free                   |
| Provisional Statement (FNB Branch)            | N\$1.00 per page       |
| Posted Statement                              | N\$35.00 per statement |
| FNB ATM Balance Enquiry (View)                | Free                   |
| Other Bank's ATM Balance Enquiry              | N\$4.80                |
| Cellphone Banking and FNB App Balance Enquiry | Free                   |

### Convenience Fees

|  |   |
|--|---|
| PIN Replacement Fee                                      | N\$50.70  |
| Account Confirmation Letter                              | N\$50.00  |
| Card Replacement Fee                                     | N\$165.80   |
| Honouring Fee (1.5% of debit order value, max N\$200.00) | Internal debit order - Min N\$6.75<br>External debit order - Min N\$46.13<br>Swipes - Min N\$6.00 |

### Penalty Fees

|  |   |
|--|---|
| Dishonoured Payments (1.5% of debit order value, max N\$200.00)                        | Internal debit order - Min N\$6.75<br>External debit order - Min N\$46.13 |
| FNB Declined Electronic Transaction Fee  | Free  |
| Other Bank's ATM Declined Transaction Fee (Insufficient Funds or Daily Limit Exceeded) | Free  |
| International Declines (ATM and Point of Sale)   | N\$11.50  |

### eWallet Fees

|                                   |  |
|-----------------------------------|--|
| Send Money                        | N\$0 - N\$500: N\$12.00<br>N\$501-N\$2,000: N\$15.00<br>N\$2,001-N\$4,000: N\$30.00<br>N\$4,001 - N\$5,000: N\$40.00 |
| eWallet withdrawal @ POS/CashPlus | Free   |
| eWallet reversals                 | N\$25.00   |
| ATM Cash Withdrawals              | First Withdrawal Free thereafter<br>N\$13.50 per withdrawal  |
| Prepaid Airtime Purchases         | N\$2.60  |
| Prepaid Electricity Purchases     | N\$1.10  |

# Credit Card Personal

## Automatic Debt protection

FNB recognizes that you have a real need to protect yourself and your family from outstanding debt on your credit card in the event of your death or permanent disability. With this in mind, Automatic Debt Protection is available to our customers at no additional cost.

The Gold Credit card has cover of N\$10,000.00, Platinum credit card has cover of N\$12,000.00. Private Clients / Private Wealth credit cards has cover of N\$20,000.00. We are pleased to announce that we have simplified our credit card fees

| Monthly Account Fees                  | Standard  | Linked Card                                  |
|---------------------------------------|-----------|--|
| FNB Private Wealth Credit Card        | N\$115.00 | Free   |
| FNB Private Clients Credit Card       | N\$97.00  | Free   |
| FNB Platinum Credit Card              | N\$87.00  | N\$17.50                                     |
| FNB Gold Credit Card                  | N\$44.00  | N\$17.50                                     |
| FNB Card Value-add Services Fees      |           |  |
| Comprehensive Global Travel Insurance |           | Free   |
| Online Banking (Except Payments)      |           | Free   |
| Automatic Debt Protection             |           | Free   |
| InContact (SMS & e-mail)              |           | Free   |
| E-mailing of Statements               |           | Free   |
| Lost Card Protection                  |           | Free   |
| Cellphone Banking Subscription        |           | Free   |
| Withdrawals                           |           |  |
| Cash Withdrawal – FNB ATM             |           | N\$13.70 per N\$500                          |
| Other Bank's ATM                      |           | N\$5.60 + N\$13.70 per N\$500 (max N\$35.00) |
| Consultant Assisted (FNB Branch)      |           | N\$100.00 + 3.8% of value                    |
| International ATM Withdrawals         |           | N\$62.50 + 2.75% of value                    |
| Cash on Budget                        |           |  |
| Private Clients, Platinum             |           | N\$100.00 + 3.80% of value                   |
| Gold                                  |           | N\$100.00 + 3.80% of value                   |

**Payments, Purchases and Transfers**

|   |                                      |
|---|--------------------------------------|
| Credit Card Purchases                                       | Free                                 |
| Credit Card Budget Purchases                                | Free                                 |
| International Currency Conversion Fee                       | 2.75% of value                       |
| Prepaid Airtime (FNB Cellphone, ATM and Online Banking)     | N\$2.60                              |
| Prepaid Electricity (FNB Cellphone, ATM and Online Banking) | N\$1.10                              |
| Inter-account Transfers to FNB                              | Free                                 |
| Transfers at Branch   | N\$100.00 + 1.10%<br>(max of N\$500) |

**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             |
| Other Bank's ATM Balance Enquiry          | N\$4.80          |
| International ATM Balance Enquiry         | N\$11.50         |
| Changes to Account Limits                 | Free             |

**Penalty and Other Fees**

|   |           |
|---|-----------|
| Card Replacement Fee                                      | N\$165.80 |
| Special Arrangement Fee                                   | N\$410.00 |
| Late Payment Fee  | N\$200.00 |
| Over Limit Fee  | N\$200.00 |
| Balance Transfer (Early Settlement Fee – within 6 months) | N\$336.00 |
| Reschedule Fee  | N\$120.00 |
| Budget Facility Setup Fee                                 | N\$50.00  |
| Card Delivery to nearest FNB Branch                       | Free      |
| Declined Transaction Fee                                  | Free      |

**Voucher Retrieval**

|               |           |
|---------------|-----------|
| Local         | N\$126.00 |
| International | N\$336.00 |



# International Banking

## Foreign Exchange & Trade

Fees for our standard and more common Foreign Exchange transactions are listed below. For price information on more specialised or structured Foreign Exchange products and services (including Exchange Control advice and structuring), please visit your nearest branch or phone +264 61 299 2187. Save in up to 3 currencies with the Global account.

| Global Account Fees  | GBP                | USD                | EUR    |
|--|--------------------|--------------------|--------|
| International ATM withdrawal   | £3                 | \$5                | €4     |
| Card swipes and international online card payments                                       | Free               |                    |        |
| Card replacement (lost, stolen or damaged)   | £10                | \$13               | €11.50 |
| Balance enquiry  | £0.35              | \$0.50             | €0.40  |
| Insufficient funds fee (ATM and Point-of-Sale transactions)                              | £0.50              | \$0.80             | €0.60  |
| Currency conversion (when a specific currency card is used in a different currency zone) | 2.75%              |                    |        |
| Inward Payments - SWIFT Fees   | Manual             |                    |        |
| Commission   | 0.75% of N\$ Value |                    |        |
| Minimum Charge   | N\$131.00          |                    |        |
| Maximum Charge   | N\$846.00          |                    |        |
| Outward Payments - SWIFT Fees  | Online             | Manual             |        |
| 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     |        |

## Exchange Control Fees

|                                     |              |
|-------------------------------------|--------------|
| Normal Exchange Control Application | N\$ 1202.00  |
| 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  |
| 1st Follow up Letter | N\$ 70.00  |
| 2nd Follow up Letter | N\$ 125.00 |

## Attestation of N.E.P.

|                      |            |
|----------------------|------------|
| Attestation          | N\$ 57.00  |
| 1st Follow up Letter | N\$ 70.00  |
| 2nd Follow up Letter | N\$ 125.00 |

## Fee

### 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               |
| Foreign Currency Account - Foreign Notes Sales    | 2.05% of Value | 2.05% of Value     |

# Home Loans

## Fee

### Traditional Home Loan

|                            |              |
|----------------------------|--------------|
| Initiation / Valuation Fee | N\$11,210.00 |
| Further Advances           | N\$4,927.00  |
| Re-Advances                | N\$2,144.00  |

### Further Advance / Building Loan

|   |              |
|---|--------------|
| Initiation / Valuation Fee and 4 progress payment | N\$11,781.00 |
| Property Guarantee                                | N\$2,472.00  |
| Monthly Admin Fee                                 | N\$61.00     |

# 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](http://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

