

FNB BUSINESS (NEW) CREDIT CARD ANNUAL PRICING REVIEW 2009

Effective: 1 July 2009

Our credit card pricing adjustment takes into consideration current and future operating conditions, market dynamics and pressures, current commercial banking behaviour and product evolution.

Whilst we remain committed to delivery the best market solution, that adds maximum benefit to your business, we have had to make 2 core adjustments to our pricing structure.

1) The introduction of Facility Fee

Our new approach has necessitated the inclusion of a facility fee levied **monthly** against the credit card limit up to a **maximum** of 0.34%.

In order to drastically reduce the impact of this fee we would like to encourage you to get the most value out your credit facility by reviewing your current credit limit exposure against your future credit requirements.

2) The revision of the interest free period

The interest free period on your credit facility is now 30 days.

For ease of reference we have attached our full credit card pricing table.

Membership Fees <i>(per annum, unless otherwise stated)</i>		FNB Card Value-add Services *	
Business Silver	N\$ 260.00	Comprehensive Global Travel Insurance	Free
Business Linked Petro	N\$ 185.00	Current monthly statement <i>(e-mail)</i>	Free
		Current monthly statement <i>(post)</i>	Free
		Dual statement <i>(e-mail & post)</i>	N\$ 17.50
		Lost Card Protection	Free
		Card Replacement	N\$ 50.00
		<i>inContact</i> (SMS and e-mail)	Free

Transaction Fees		Cash Withdrawal Fees	
Credit Card Purchase	Free	FNB ATM	
Electronic Transfers (EFT):		• N\$ 0.01 – N\$ 500.00	N\$ 5.50
• Third Party Payments	N\$ 7.20	• N\$ 500.01 – N\$ 1 000.00	N\$ 11.00
• Inter-account Transfers	N\$ 3.30	• N\$ 1 000.01 +	N\$ 16.50
Fuel Transaction Fee	N\$ 3.50	Other Bank's ATM	
International Currency Conversion Fee (2.75% of Rand Value of Transaction)		• N\$ 0.01 – N\$ 500.00	N\$ 11.25
		• N\$ 500.01 – N\$ 1 000.00	N\$ 16.75
		• N\$ 1 000.01 +	N\$ 22.25
		Counter Withdrawals – Max. Charge of N\$1 500.00	
Cash Deposit Fee:		• Flat Fee	N\$ 23.50
% of Transaction Value	1.10%	• Plus % of Transaction Value	1.10%
Minimum cash deposit fee	N\$ 16.50	Overseas Withdrawals ^ (ATM and Branch)	
		• Flat Fee	N\$ 23.50
		• Plus % of Transaction Value	1.50%

Account Fees			
FNB ATM Enquiry	Free	Voucher Retrieval: • Local	N\$ 55.00
Branch Balance Enquiry	N\$ 3.00	• International	N\$ 190.00
Changes to Account Limits	Free	Declined Authorisation Fee	N\$ 5.00
FNB ATM Mini-statement Print	N\$ 2.25	Special Arrangement Fee	N\$ 300.00
Other Bank's ATM Enquiry	N\$ 3.25	Late Payment Fee	N\$ 187.00
International Balance Enquiry	N\$ 3.25	Over Limit Fee	N\$ 187.00
Statement Reprint Request (per Page)	N\$ 4.50	Unpaid Fees	N\$ 187.00
Issue of Bank Cheque (per cheque)	N\$ 50.00	Card Delivery to the Nearest FNB Outlet	Free

* Terms & Conditions Apply

^ This fee is subject to exchange rate fluctuations and may be reviewed quarterly. Some international ATM's charge an additional surcharge.

◆ Card fees are not negotiable.

Important information:

- The above pricing is inclusive of VAT.
- First National Bank of Namibia Ltd reserves the right to amend product features or pricing at any time with reasonable notice. We further reserve the right to re-price our products at anytime subject to Regulatory or Legislative changes.
- A detailed copy of the pricing is available on the website.
- Visit our website on www.fbnamibia.com.na for a copy of the Terms and Conditions that govern our agreement.
- Should you require further information on any FNB Credit Card products or services, please contact the **FNB Business Credit Card Helpdesk on 00 264 61 299 2213**.