



Personal Banking

Pricing Guide 2019/2020

Effective 1 July 2019

FNB

How can we help you?

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 when using the FNB App, Online Banking or Cellphone Banking.

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 **Online Banking** on your Laptop or Desktop



Make payments, transfers and prepaid purchases using **Cellphone Banking** on any mobile phone



Deposit or withdraw cash at any **FNB ATM** or **Advanced ATM**

We're a digital bank, focused on putting banking in the hands of our customers, but feel free to visit www.fbnamibia.com.na for help to bank better.

Bank **anytime, anywhere** with the First National Bank **Mobile App**

Make payments to other banks

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

Geo Payments

Pay or receive funds from a fellow FNB customer without the need for account details using GEO Payments. Split bills between FNB recipients for Free on EPO

Transfer funds

Transfer funds between your own FNB accounts for Free on EPO

Safe from Fraud

Report unauthorised transactions on your account

Cancel your card

Cancel your card when

- Lost
- Stolen

Branch and ATM locator

Locate the nearest branch and ATM using our

- Maps

Purchase airtime

Buy MTC and TN Mobile airtime for free on EPO

Update your card limits

Increase/decrease your

- Local ATM daily and monthly card limit
- POS daily and monthly card limit

Change transaction limits

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

Cardless Cash Withdrawals

Perform withdrawals on FNB ATMs without a debit card by using the FNB App for NS10.50 per NS500

Update login details

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

Set InContact alert amount

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



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



Borrow

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



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
- Access to FNB Insurance brokers



Swipe and earn cash rewards every time.

As a Lifestyle Account customer, you can earn Cash Back into your Savings Pocket account every time you spend with your debit or credit card or purchase airtime online.

Earn up to

10%

cash back on Fuel and airtime purchases!*



0716 8845



Lifestyle Account Pricing



Gold Lifestyle Account

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

- Individuals must earn between N\$5,000 to N\$30,000 per month or N\$60,000 to N\$360,000 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 prepaid electricity purchases
- 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
- Ability to earn Cash Back with FNB Rewards
- You can qualify for an FNB 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\$30,000 to N\$62,500 per month or N\$360,000 to N\$750,000 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 debit order switching
- Free funeral cover of N\$2,500
- Free prepaid electricity purchases
- Free airtime purchases on EPO
- Free subscription to Online Banking, Cellphone Banking and FNB App
- Free inContact Messaging Service
- Access to Premium Banking Suites
- Access to Lending, Investment and Insurance
- Ability to earn Cash Back with FNB Rewards
- You can qualify for an FNB Platinum Credit Card

Lifestyle Account Pricing

Private Clients Account



At **FNB Private Clients**, we offer you solutions and advice to meet you and your family's evolving needs on your journey to even greater financial freedom. Whether you are a qualified professional, a successful entrepreneur or nearing retirement, every aspect of the FNB Private Clients offer has been purpose-designed to help you achieve your goals and dreams.

- Individuals must earn between N\$62,500 to N\$125,500 per month or N\$750,000 to N\$1,500,000 per annum.
- The account has one pricing option: Electronic Pricing Option (EPO)
- Customers on EPO receive unlimited free electronic transactions
- Free debit order switching
- Free funeral cover of N\$2,500
- Free digital prepaid electricity purchases
- Free subscription to Online Banking, Cellphone Banking and the FNB App.
- Free inContact Messaging service
- Access to Personal Banker
- Receive support from a Team of Structured Lending, Wealth Management, Fiduciary and Insurance Broker Specialists
- Ability to earn Cash Back with FNB Rewards
- Save in up to 4 currencies with the Multi Currency Account (MCA)



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 for 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. This includes: 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 prepaid electricity
- Free subscription to Online Banking, Cellphone Banking and FNB App.
- Free inContact Messaging service
- Access to Lending, Investment, Fiduciary and Insurance products and services
- Ability to earn Cash Back with FNB Rewards

Lifestyle Account Pricing



Account	Gold Lifestyle		Platinum Lifestyle		Private Clients	Senior Lifestyle ***
	Pay As You Use	Electronic Pricing Option*	Pay As You Use	Electronic Pricing Option*	Unlimited	Fee Saver
Monthly Account Fee	N\$40.00	N\$135.00	N\$65.00	N\$190.00	240.00	N\$40.00
Visa Debit Card Purchase	N\$5.00	Free	N\$5.00	Free		N\$5.00
Cash Withdrawal – FNB ATM (Cardless Cash Withdrawal Fee aligned)	N\$11.00 per N\$500	Up to N\$2,000 may be withdrawn** for free	N\$11.00 per N\$500	Up to N\$5,000 may be withdrawn** for free	Up to N\$8,000 may be withdrawn** for free	N\$11.00 per N\$500
Cash Withdrawal – Non FNB ATM	N\$15.00 + N\$11.00 per N\$500					
International ATM Cash	N\$48.00 + 2.60%					
Cashback at Point of Sale	N\$5.00					
Internal Debit Order	N\$8.50	Free	N\$8.50	Free		N\$8.50
External Debit Order	N\$26.00	Free	N\$26.00	Free		N\$26.00

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

This includes: 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 an FNB ATM for free every month.

Customers with a **Platinum Lifestyle Account** on EPO can withdraw up to N\$5,000 at an FNB ATM for free every month. Customers with a **Private Clients Lifestyle Account** can withdraw up to N\$8,000 at an FNB ATM for free every month. Thereafter, out of bundle fees of N\$12.00 per N\$500 applies.

*** Customers with a **Senior Lifestyle Account** qualify for a rebate should they maintain a minimum balance of N\$7,500

Transmission Account

FNB believes in providing our customers with choices and helpful banking solutions by devising flexible charge structures on our individual 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 to banking services for anyone over the age of 18 years.

- Individuals must earn between N\$2,000 to N\$5,000 per month or between N\$24,000 to N\$60,000 per annum
- Free funeral cover of N\$2,500
- Free debit order switching
- Free prepaid electricity purchases
- Free subscription to Online Banking, Cellphone Banking and the FNB App
- Free inContact Messaging service
- Access to Lending, Investment and Insurance

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 FNB ATM for Free
- Free subscription to Online Banking, Cellphone Banking and the FNB App

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 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

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\$2,000 per month or N\$24,000 per annum
- Get Free subscription to Online Banking, Cellphone Banking and the FNB App
- Access to Insurance products and services



Transmission Account Pricing



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

Account	CardWise Account	BankWise Account	LifeStart Student Account	Future Account
Monthly Account Fee	Free	N\$15.00	N\$6.00	Free
Visa Debit Card Purchase	N\$5.00		Free	
Cash Withdrawal – FNB ATM (Cardless Cash Withdrawal Fee aligned)	N\$11.00	N\$11.00 per N\$500	*Up to N\$1,000 may be withdrawn for free	
Cash Withdrawal – Non FNB ATM	N\$15.00 + N\$11.00 per N\$500			
International ATM Cash Withdrawal	N\$48.00 + 2.60%			
Cashback at Point of Sale	N\$5.00			
Internal Debit Order	N\$8.50			
External Debit Order	N\$17.50			

* Customers with a LifeStart Student and Future Account can withdraw up to N\$1,000 at an FNB ATM for free every month. Thereafter, standard withdrawal fees of N\$11.00 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**
- **Purchase prepaid airtime** Online or with the FNB App for **FREE**
- **Make payments** to any other bank, **set up debit orders** and **scheduled payments** Online or with the FNB App
- **Transfer** funds between your own accounts Online or with the FNB App for **FREE**

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 (Online Banking)	N\$11.50
Third Party Payments (FNB App, Cellphone Banking, Geo Payments)	N\$3.50
DStv and Box Office Payment	N\$3.50
Consultant Assisted Payment (FNB Branch)	N\$75.00
Consultant Assisted Stop Payment (FNB Branch)	N\$130.00
Stop Payment (Online Banking)	N\$12.50
Prepaid Airtime Purchases (FNB Cellphone, FNB ATM, FNB App and Online Banking)	N\$2.20
Prepaid Electricity Purchases (FNB Cellphone, FNB ATM, FNB App and Online Banking)	Free
Consultant Assisted Transfers (FNB Branch)	N\$75.00
Electronic Transfers (FNB ATM)	N\$4.75
Electronic Transfers (FNB App and Online Banking)	N\$2.50
NamPay Fees	
Successful Collection	N\$25.00
Delayed Successful Collection	N\$8.05 per day + N\$25.00
Delayed Unsuccessful Collection	N\$8.05 per day + 15% of transaction (max. N\$150.00)
Subscription Fees	
FNB App	Free
Online Banking	
Cellphone Banking	
inContact (SMS & e-mail)	
Beneficiary Notification for Scheduled Payments	
Email	N\$1.15
SMS	N\$1.35
Fax	N\$7.35
Statements and Balance Enquiries	
Monthly Statement (e-mailed)	Free

Additional Statements

Daily	N\$93.60
Weekly	N\$38.50
Monthly	N\$19.25
Mini Statement Print (FNB ATM)	N\$4.75
Mini Statement (Cellphone Banking)	Free
Provisional Statement (FNB Branch)	N\$25.00 per page
Posted Statement	N\$30.00 per statement
FNB ATM Balance Enquiry (View)	Free
Other Bank's ATM Balance Enquiry	N\$10.50
Cellphone Banking and FNB App Balance Enquiry	Free
Consultant Assisted Balance Enquiry (FNB Branch)	N\$20.00

Convenience Fees

PIN Replacement Fee	N\$39.00
Card Replacement Fee	N\$145.00
Honouring Fee (minimum charge per item paid)	N\$270.00

Penalty Fees

Dishonoured Payments (Minimum per item) increasing to N\$250.00 per item for the 4th & subsequent item within 12 months	N\$220.00
FNB Declined Electronic Transaction Fee	N\$7.00
Other Bank's ATM Declined Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	N\$11.00

eWallet Send Money Fees

N\$20.00 to N\$2000.00	N\$11.00
N\$2001.00 to N\$4000.00	N\$22.00
N\$4001.00 to N\$5000.00	N\$33.00

eWallet Fees

ATM Cash Withdrawals	First withdrawal free thereafter N\$11.00 per withdrawal
Prepaid Airtime Purchases	N\$2.20
Prepaid Electricity Purchases	Free

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. We are pleased to announce that we have simplified our annual card fees.

Monthly Account Fees	Standard	Linked Card
FNB Private Wealth Credit Card (per Month)	N\$105.00	N\$15.00
FNB Private Clients Credit Card (per Month)	N\$90.00	N\$15.00
FNB Platinum Credit Card (per Month)	N\$80.00	N\$15.00
FNB Gold Credit Card (per Month)	N\$40.00	N\$15.00
FNB Silver Credit Card (per Month)	N\$40.00	N\$15.00
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 (Cardless Cash Withdrawal Fee aligned)		N\$11.00 per N\$500
Other Bank's ATM		N\$15.00 + N\$11.00 per N\$500
Consultant Assisted (FNB Branch)		N\$75.00 + 2.60 % of value
International ATM Withdrawals		N\$65.00 + 2.60 % of value
Cash on Budget		
Private Wealth, Private Clients, Platinum		N\$65.00 + 2.00% of value
Gold		N\$65.00 + 2.25% of value
Silver		N\$65.00 + 2.50% 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\$2.20
Prepaid Electricity (FNB Cellphone, ATM and Online Banking)	Free
Third Party Payments - Online Banking	N\$11.50
Third Party Payments – FNB App, Cellphone Banking	N\$3.50
Inter-account Transfers to FNB	N\$2.50
Transfers & Payments at Branch	N\$75.00

Statements and Balance Enquiries

Monthly statement (e-mail)	Free
Monthly statement (Post)	N\$30.00
Dual statement (e-mail & Post)	N\$33.60
FNB ATM Mini-statement	N\$4.75
FNB Branch - Statement Reprint (per Page)	N\$25.00
Historical Statements (per Page Print)	N\$20.00
Historical Statements E-mail (per Statement)	N\$15.00
Electronic Balance Enquiry	Free
Branch Balance Enquiry	N\$16.00
Other Bank's ATM Balance Enquiry	N\$10.50
International ATM Balance Enquiry	N\$10.50
Changes to Account Limits	Free

Penalty and Other Fees

Fast Track Card Replacement Fee	N\$475.00
Special Arrangement Fee	N\$410.00
Late Payment Fee	N\$300.00
Over Limit Fee	N\$300.00
Unpaid Fee	N\$300.00
Balance Transfer (Early Settlement Fee – within 6 months)	N\$336.00
Reschedule Fee	N\$120.00
Budget Facility Setup Fee	N\$48.00
Personal Card Delivery	N\$273.00
Card Delivery to nearest FNB Branch	Free
Temporary Increases	N\$79.00
Declined Transaction Fee	N\$11.00

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 2992187.

Fee	Online	Branch
Inward Payments - SWIFT		
Commission	0.65% of N\$ Value	0.75% of N\$ Value
Minimum Charge	N\$108.00	N\$118.00
Maximum Charge	N\$687.00	N\$755.00
Outward Payments - SWIFT		
Commission	0.65% of N\$ Value	0.75% of N\$ Value
Minimum Charge	N\$108.00	N\$118.00
Maximum Charge	N\$756.00	N\$845.00
Unpaid / Returned	N\$404.00	N\$500.00
Non - STP Compliant	N\$115.00	N\$135.00
Foreign Notes Commission (Buy)	Free	Free
Foreign Notes Commission (Sell)	2.05% of Value	2.05% of Value
Fee		
Exchange Control		
Normal Exchange Control Application		N\$1 015.00
Urgent Applications		N\$1 470.00
Blanket Authorities		N\$1 470.00
Introduction of foreign Loans		N\$1 470.00
Complex Application		N\$2 150.00
BoN Meeting - Per Hour		N\$1 600.00
Attestation of Form F178		
Attestation		N\$50.00
1st Follow up Letter		N\$65.00
2nd Follow up Letter		N\$80.00

International Banking

Foreign Exchange & Trade

Attestation of N.E.P.		
Attestation		N\$50.00
1st Follow up Letter		N\$65.00
2nd Follow up Letter		N\$80.00
Fee		
Foreign Currency Account - Inward Payments		
Commission	Free	Free
Foreign Currency Account - Outward Payments		
Commission	0.65% of N\$ Value	0.75% of N\$ Value
Minimum Charge	N\$108.00	N\$118.00
Maximum Charge	N\$756.00	N\$845.00
Unpaid / Returned	N\$404.00	N\$500.00
Non - STP Compliant	N\$115.00	N\$135.00
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\$9 355.00
Further Advances	N\$4 110.00
Re-Advances	N\$1 790.00
Building Loan	
Initiation / Valuation Fee and 4 progress payment	N\$9 830.00

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 2019.

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.



Branch Telephone Numbers

Branch/Agency	Code	Number
Arandis	+264 64	512600
Aranos	+264 63	272 035
Aussenkehr	+264 63	297 431
Ausspannplatz	+264 61	299 2607
Eenhana	+264 65	263 217
Gobabis	+264 62	562 067
Grootfontein	+264 67	248 300
Grove Mall	+264 61	428 500
Henties Bay	+264 64	502 700
John Meinert	+264 61	299 2864
Karasburg	+264 63	270 012
Karibib	+264 64	550 024
Katima Mulilo	+264 66	253 711
Katutura	+264 61	310 800
Keetmanshoop	+264 63	228 000
Khomasdal	+264 61	424 400
Klein Windhoek	+264 61	418 600
Kuisebmond	+264 64	280 500
Lüderitz	+264 63	202 077
Maerua Mall	+264 61	299 7820
Mariental	+264 63	345 100
Mondesa	+264 64	406 692
Nkurenkuru	+264 66	264 700
Northern Industrial	+264 61	269 380
Okahandja	+264 62	501 081

Branch/Agency	Code	Number
Okahao	+264 62	252 044
Okakarara	+264 67	317 706
Okongo	+264 65	288 427
Old Power Station	+264 61	411 200
Omaruru	+264 64	570 023
Omuthiya	+264 65	244 117
Ondangwa	+264 65	282 2000
Ongwediva	+264 65	234 400
Opuwo	+264 65	273 273
Oranjemund	+264 63	230 800
Oshakati	+264 65	220 467
Oshikango	+264 65	266 500
Oshikuku	+264 65	254 694
Otavi	+264 67	234 050
Otjiwarongo	+264 67	308 300
Otjiwarongo Midway	+264 67	300 100
Outapi	+264 65	250 309
Outjo	+264 67	313 002
Platz Am Meer Agency	+264 64	462 781
Private Clients	+264 61	299 2838
Prosperita	+264 61	413 000
Rehoboth	+264 62	522 051
Rosh Pinah	+264 63	290 000
Rundu	+264 66	255 057
Rundu Business Agency	+264 66	269 600
Swakopmund	+264 64	410 2220
Tsumeb	+264 67	221 794
Usakos	+264 64	530 301
Walvis Bay	+264 64	201 8111
Wernhill Agency	+264 61	272 959
Windhoek	+264 61	299 2379

FNB

How can we help you?