

how can we help you?



understand
your bank
fees.



Pricing Guide

1 July 2015 - 30 June 2016

FNB
First National Bank

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For more information visit www.fnbnamibia.com.na

Introduction

Each year we publish the First National Bank of Namibia Ltd (FNB) Pricing Guide after having reviewed our pricing and fee structures. We do this to help you understand our pricing so that you can make the banking choices to suit your individual requirements and budget. This guide shows our VAT inclusive prices effective from 1 July 2015.

FNB Namibia may at any time amend these prices or introduce new fees after giving notice of these changes on the FNB website, on FNB ATMs or on your banking statement.

Convenience Transaction options

All customers can also make use of the following convenience transactions. Enquire at you nearest FNB Branch or visit our website at www.fnbnamibia.com.na if you need more information.

Pay 2 Cell: - N\$1.10

Cardless Cash Withdrawals - ATM Withdrawal fees applicable to customer's account

Send Money: - N\$9.00

eWallet Transactions:

ATM Cash Withdrawals - First withdrawal per month free, there after N\$5.00

Prepaid Airtime Purchases - N\$1.10 per transaction

Prepaid Electricity Purchases - Free

Tips to Help You Reduce Banking Costs

As a bank concerned about our customers, we offer you the following tips to help you save on interest, while also answering some of your most important questions about reducing banking charges.

How can I save on debit interest?

By managing your debt carefully, you will be able to save yourself interest charges by:

- Paying off the loans with the highest interest rates first.
- Paying the full amount outstanding on your credit card each month to avoid interest charges on outstanding balances.
- Not borrowing money to cover your day to day living expenses.
- Paying more than the minimum instalment on loans if you can afford to, as this will save on interest charges. This is particularly true of your home loan - any extra funds paid in immediately reduces the capital, which means that interest charges drop from the moment the extra money has been paid.

Which banking choices are the most affordable?

We believe in giving you the choice of how to do your banking, so we do not charge you any subscription fees for Online Banking, Cellphone Banking, FNB App and fnbna.mobi. This means that you can choose whether you would like to bank using the ATM, Cellphone, Smart Device or the Internet, without having to worry about subscription fees.

How to bank smarter:

- Cellphone Banking from FNB is the most cost effective banking channel available and requires no monthly subscription fee. You can do free Prepaid Electricity and Airtime Purchases, Balance Enquiries and Inter Account Transfers!
- Online Banking, Cellphone Banking, FNB App and fnbna.mobi offer you more cost effective banking facilities than branches and ATMs.
- It is better to use FNB ATM's wherever possible to avoid paying the higher charges on transactions when using a non-FNB ATM.
- It is safer and more cost effective to use your FNB Visa debit or credit card to pay for purchases at Visa enabled outlets than to pay by Cheque or Cash.
- You can limit ATM Cash Withdrawal fees by drawing larger amounts less often, instead of smaller amounts more often.
- You can save time by doing electronic payments to another account or depositing cash at an FNB ATM and not in a Branch.
- You can reduce the effect of the Cheque Deposit fee by depositing more cheques at the same time, as cheque deposits are charged per deposit and not per cheque.

How can I avoid penalty charges?

- It is a good idea to monitor your account carefully, making sure that there is always enough money to cover all transactions. In this way you can always remain within your account limit and avoid paying penalty fees on items that are dishonoured due to insufficient funds in your account.
- Look after your debit cards to avoid unnecessary card replacement fees.
- Ensure that you choose an ATM PIN number that you will remember to avoid unnecessary PIN replacement fees.
- You do not have to replace your card if you forget your ATM PIN number, just go to your FNB Branch and request a PIN replacement.
- When depositing a cheque, make sure that the cheque is not post-dated, as you will be charged a fee for each unpaid or post-dated cheque deposited.

Reasons to rather use your FNB Debit Card:

- **Safety:** There is no need to carry cash around and your account is PIN protected.
- **Convenience:** You can use your card at any retailer displaying the Visa sign.
- **Affordability:** Paying for goods and services with your FNB Debit Card is one of the more cost effective method of payment.

How can I save when using my Credit Card?

By using the following hints you can save money while still benefiting from the convenience and flexibility of your credit card.

- Remember that there is no transaction fee if you pay for purchases at a Point-of-Sale device with your credit card.
- Always pay your account by the due date, as indicated on your statement, to avoid late payment charges.
- It is a good idea to make the minimum payment for your credit card amount by means of a debit order from your Lifestyle Account to ensure that your account will never go into arrears.
- Ensure that you remain within your allocated credit limit, as you will incur “over limit” charges if you exceed this.
- Deposit surplus funds into your credit card account. You can earn interest on the credit balance and can transact against it or withdraw it as needed.
- There is no interest-free period on cash withdrawals as well as electronic payments that result in a debit balance. So, unless you pay back these amounts immediately, you will incur interest charges.

Where can I find out more about banking fees?

We have highlighted only some of the pricing applicable to our Individual and Business accounts.

Fees that have not been increased or have been reduced are highlighted in orange throughout the guide.

You can find out more about other pricing applicable to our Individual and Business accounts and many other services we offer to our customers by:

- Visiting our website on www.fnbnamibia.com.na
- Phoning (061) 299 2222
- Asking for assistance at your nearest FNB branch.

Notes:

1. Personal Pricing

a. Personal Lifestyle Account*

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

i) Pay As You Use Option

This option is ideal if you prefer to be charged for each transaction you do as set out in the table below.

Fees that have not been increased or have been reduced are highlighted in orange.

Payments				
Cheque Payments	N\$45.00			
Debit Orders – External	N\$19.30			
Debit Orders – Internal (Debit Orders to FNB Card, FNB HomeLoans and FNB Loans)	N\$8.30			
Consultant Assisted (FNB Branch)	N\$45.00			
Third Party Payments (Online Banking, FNB ATM, FNB App, Scheduled Payments/Stop Orders)	N\$10.75			
Third Party Payments (Cellphone Banking and fnbna.mobi)	N\$1.10			
Purchases				
Visa Debit Card Purchases**	N\$5.50			
Prepaid Airtime Purchases (FNB Cellphone, FNB ATM, FNB App, fnbna.mobi and Online Banking)	N\$1.10			
Prepaid Electricity Purchases (FNB Cellphone, FNB ATM, FNB App, fnbna.mobi and Online Banking)	Free			
Inter Account Transfers				
Consultant Assisted (FNB Branch)	N\$45.00			
Electronic Transfers (FNB ATM, FNB App and Online Banking)	N\$4.00			
Electronic Transfers (Cellphone Banking and fnbna.mobi)	Free			
Cash Withdrawals				
Withdrawal Amount	N\$ 0.01- N\$500.00	N\$500.01- N\$1,000.00	N\$1,000.01 - N\$1,500.00	N\$1,500.01 & above
FNB ATM	N\$8.30	N\$16.00	N\$23.70	N\$31.40
Other Bank's ATM	N\$21.30	N\$29.00	N\$36.70	N\$44.40
Consultant Assisted (FNB Branch)	N\$45.00 + 2 % of value.			
Deposits				
Cash	Free			
Cheques	N\$13.00 Per Deposit			
ENC Upliftment Fee	N\$100.00			
Special Clearance of Cheque Deposit (per Cheque)	N\$100.00			

* Why not start saving your left over cents, with the innovative Bank Your Change Savings Pocket linked to a Lifestyle or Transmission account with a debit card. Sign up at www.fnbnamibia.com.na.

** Transaction limits may apply

Cheque Books

Pocket Ordinary	N\$100.00
Record 100 Forms	N\$200.00
Company 200 Forms	N\$200.00

Monthly Account Fee

Turquoise and Gold	N\$24.00
Platinum	N\$27.50
FNB Private Clients	N\$30.00

The following value additions are still offered:

- Free Funeral Cover to the value of N\$2,500
- Free *inContact*
- Free Cellphone Banking and fbnna.mobi subscription
- Free Online Banking and FNB App subscription
- Free FNB App Download
- Free Prepaid Electricity Purchases
- Free e-mailing of Statements

Subscription Fees

Online Banking and FNB App	<i>Free</i>
Cellphone Banking and fbnna.mobi	<i>Free</i>
<i>inContact</i> (SMS & e-mail)	<i>Free</i>

Balance Enquiries

FNB ATM (View)	<i>Free</i>
Other Bank's ATM	N\$8.70
Cellphone Banking and fbnna.mobi	<i>Free</i>
Consultant Assisted (FNB Branch)	N\$7.00

Statements

Monthly Statement (e-mailed)	<i>Free</i>
Additional Statements	
· Daily	N\$80.00
· Weekly	N\$34.00
· Bi - Weekly	N\$17.00
Mini Statement Print/View (FNB ATM)	N\$3.80
Mini Statement (Cellphone Banking and fbnna.mobi)	<i>Free</i>
Provisional Statement (FNB Branch)	N\$12.10 per page
Posted Statement*	N\$15.00 per statement

Stop Payment Instructions

Online Banking and FNB App	N\$10.75
Consultant Assisted (FNB Branch)	N\$118.00

Other fees

Beneficiary Notification for Scheduled Payments	
· E-mail	N\$0.80
· SMS	N\$1.10
· Fax	N\$5.00
International Debit Card Purchases	N\$5.50 <i>+1% of the value</i>
International ATM Withdrawal	N\$31.50 <i>+1% of the value</i>
International Consultant Assisted	N\$45.00 <i>+1% of the value</i>

* In the interests of the environment, FNB is encouraging the use of e-mailed statements instead of a posted paper statement.

Penalty Fees	
Deposit of Post-Dated Cheques (per Cheque)	N\$70.00
Dishonoured Payments (Minimum per item) increasing to N\$215.00 per item for the 4th & subsequent item within 12 months	N\$190.00
Honouring Fee (minimum charge per item paid in excess of your limit) increasing to N\$200.00 per item for the 4th & subsequent item within 12 months)	N\$144.00
Card Replacement Fee	N\$106.00
FNB Declined Electronic Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	N\$6.20
Other Bank's ATM Declined Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	N\$9.30

ii) Electronic Pricing Option (EPO)*

For a fixed fee per month, you get unlimited electronic transactions, no matter how many you do, as well as 6 free ATM withdrawals for Turquoise and Gold Lifestyle customers and 8 free ATM withdrawals for Platinum Lifestyle Account holders. Excluded are Branch, Cheque, International Transactions and Other Bank's ATM transactions which are charged separately.

Please note eWallet is not included in this option.

Fees that have not been increased or have been reduced are highlighted in orange.

Payments				
Cheque Payments**	N\$45.00			
Debit Orders – External	Unlimited Transactions			
Debit Orders – Internal (Debit Orders to FNB Card, FNB HomeLoans and FNB Loans)	Unlimited Transactions			
Consultant Assisted (FNB Branch)	N\$45.00			
Third Party Payments (Online Banking, FNB ATM, FNB App., Scheduled Payments/Stop Orders)	Unlimited Transactions			
Third Party Payments (Cellphone Banking and fnbna.mobi)	Unlimited Transactions			
Purchases				
Visa Debit Card Purchases	Unlimited Transactions			
Prepaid Airtime Purchases (FNB Cellphone, FNB ATM, FNB App., fnbna.mobi and Online Banking)	Unlimited Transactions			
Prepaid Electricity Purchases (FNB Cellphone, FNB ATM, FNB App., fnbna.mobi and Online Banking)	Unlimited Transactions			
Inter Account Transfers				
Consultant Assisted (FNB Branch)	N\$45.00			
Electronic Transfers (FNB ATM, FNB App and Online Banking)	Unlimited Transactions			
Electronic Transfers (Cellphone Banking and fnbna.mobi)	Unlimited Transactions			
Cash Withdrawals				
Withdrawal Amount	N\$0.01- N\$500.00	N\$500.01- N\$1,000.00	N\$1,000.01- N\$1,500.00	N\$1,500.01 & above
FNB ATM	6 free withdrawals per month on Turquoise and Gold Lifestyle Accounts , there after			
	N\$8.30	N\$16.00	N\$23.70	N\$31.40
FNB ATM**	8 free withdrawals per month on Platinum Lifestyle Accounts , there after			
	N\$8.30	N\$16.00	N\$23.70	N\$31.40
Other Bank's ATM**	N\$52.00			
Consultant Assisted (FNB Branch)	N\$45.00 + 2% of value.			

* Please note that this option is not available to business customers.

** Unlimited for FNB Private Clients

Deposits

Cash	<i>Free</i>
Cheques	N\$13.00 per Deposit
ENC Upliftment Fee	N\$100.00
Special Clearance of Cheque Deposit (per Cheque)	N\$100.00

Cheque Books

Pocket Ordinary	N\$100.00
Record 100 Forms (Carbonised)	N\$200.00
Company 200 Forms	N\$200.00

Monthly Account Fee

Turquoise and Gold Lifestyle Account	N\$120.00
Platinum Lifestyle Account	N\$135.00
FNB Private Client Lifestyle Account	N\$200.00

The following value additions are still offered:

- Free Funeral Cover to the value of N\$2,500
- Free *inContact*
- Free Cellphone Banking and fbnba.mobi Subscription
- Free Online Banking and FNB App Subscription
- Free Prepaid Airtime and Electricity Purchases
- Free e-mailing of Statements

International Transaction Fees

International Debit Card Purchases	<i>Unlimited Transactions</i>
International ATM Withdrawal**	N\$31.50 <i>+1% of the value</i>
International Consultant Assisted	N\$45.00 <i>+1% of the value</i>

Balance Enquiry Fees, Statement Fees, Stop Payment Fees: FNB Online Banking, Card Replacement Fees and FNB Declined Electronic Fees**

For other applicable fees please refer to the Pay As You Use Lifestyle Account Pricing Option

iii) Fee Saver Option* - This Option will not be available to new customers and will only be available until 1 July 2016 for existing customers, thereafter it will be changed to the **Pay as You Use** Pricing Option.

This option is ideal if you are able to keep a balance of **N\$7,500** or **N\$20,000** in your account.

Should you choose this fee structure:

- No service fees are charged on the first **20** transactions this exclude mini Statements, Namswitch Transactions (When you use non-FNB ATM's), International transactions, Balance Enquiries in a Branch as well as Cash Handling fees, Special Instructions, Penalty Fees and Government Duties.
- The **20** free transactions may include a maximum of **5** Branch Cash Withdrawals. Should your balance drop below the required minimum balance of **N\$7,500** or **N\$20,000** at any time during the month, you will be charged the full service fee, at the **Pay As You Use** rates as well as the Monthly Account fee of applicable to your Lifestyle Account.
- No credit interest is paid on this option.

Notes:

* Please note that this option is not available to business customers.

** Unlimited for FNB Private Clients

b. CardWise

i. CardWise Zero (Pay As You Use)

CardWise Zero is a pricing option on the CardWise account that charges **No Monthly Account fee**. CardWise Zero offers low Service Fees to any Namibian over the age of **18**, with an income of up to **N\$2,000** per month.

Fees that have not been increased or have been reduced are highlighted in orange.

Payments				
Consultant Assisted (FNB Branch)	N\$45.00			
Debit Orders - External	N\$7.00			
Debit Orders - Internal (Debit Orders to FNB Card, FNB Home Loans, FNB Loans)	N\$6.50			
Third Party Payments (Online Banking, FNB ATM, FNB App, Scheduled Payments/Stop Orders)	N\$10.75			
Third Party Payments (Cellphone Banking and fnbna.mobi)	N\$1.10			
Purchases				
Visa Debit Card Purchases*	N\$5.50			
Prepaid Airtime Purchases (FNB Cellphone, FNB ATM, FNB App, fnbna.mobi and Online Banking)	N\$1.10			
Prepaid Electricity Purchases (FNB Cellphone, FNB ATM, FNB App, fnbna.mobi and Online Banking)	Free			
Inter Account Transfers				
Consultant Assisted (FNB Branch)	N\$45.00			
Electronic Transfers (FNB ATM, FNB App and Online Banking)	N\$4.00			
Cellphone Banking and fnbna.mobi	Free			
Cash Withdrawals				
Withdrawal Amount	N\$0.01- N\$500.00	N\$500.01- N\$1,000.00	N\$1,000.01- N\$1,500.00	N\$1,500.01 & above
FNB ATM	N\$7.30	N\$7.30	N\$7.30	N\$7.30
Other Bank's ATM	N\$21.30	N\$29.00	N\$36.70	N\$44.40
Consultant Assisted (FNB Branch)	N\$45.00 + 2% of value.			
Deposits				
Cash	Free			
Cheques	N\$13.00 per Deposit			
ENC Upliftment fee	N\$100.00			
Special Clearance of Cheque Deposit (per Cheque)	N\$100.00			
Monthly Fees				
Monthly Account Fee	No Monthly Fee			
Subscription Fees				
Online Banking and FNB App	Free			
Cellphone Banking and fnbna.mobi	Free			
inContact (SMS & e-mail)	Free			

* Transaction limits may apply

International Transaction Fees	
International Debit Card Purchases	N\$5.50 <i>+1% of the value</i>
International ATM Withdrawal	N\$36.00 <i>+1% of the value</i>
International Consultant Assisted	N\$45.00 <i>+1% of the value</i>
Balance Enquiries	
FNB ATM (View)	<i>Free</i>
Other Bank's ATM	N\$8.70
Cellphone Banking	<i>Free</i>
Consultant Assisted (FNB Branch)	N\$7.00
Statements	
Monthly Statement (e-mailed)	<i>Free</i>
Additional Statements	
· Daily	N\$80.00
· Weekly	N\$34.00
· Bi - Weekly	N\$17.00
Mini Statement Print/View (FNB ATM)	N\$3.80
Mini Statement (Cellphone Banking)	<i>Free</i>
Provisional Statement (FNB Branch)	N\$12.10 per page
Stop Payment Instructions	
Online Banking	N\$10.75
Consultant Assisted (FNB Branch)	N\$118.00
Other fees	
Beneficiary Notification for Scheduled Payments	
· E-mail	N\$0.80
· SMS	N\$1.10
· Fax	N\$5.00
Penalty Fees	
Deposit of Post-Dated Cheques (per Cheque)	N\$70.00
Dishonoured Payments (Minimum per item)	<i>N\$40.00</i>
Card Replacement Fee	N\$106.00
FNB ATM Declined Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	N\$6.20
Other Bank's ATM Declined Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	N\$9.30

Notes:

ii. CardWise Regular

CardWise Regular is a debit card based transmission account offering easy and affordable transactional banking and savings options. CardWise Regular offers low service fees and charges to any Namibian over the age of **18**, with an income up to **N\$2,000** per month.

CardWise Regular also offers customers a free funeral cover benefit to the value of N\$2,500.

Fees that have not been increased or have been reduced are highlighted in orange.

Payments				
Consultant Assisted (FNB Branch)	N\$45.00			
Debit Orders - External	N\$7.00			
Debit Orders - Internal (Debit Orders to FNB Card, FNB Home Loans, FNB Loans)	N\$6.50			
Third Party Payments (Online Banking, FNB ATM, FNB App, Scheduled Payments/Stop Orders)	N\$10.75			
Third Party Payments (Cellphone Banking and fnbna.mobi)	N\$1.10			
Purchases				
Visa Debit Card Purchases*	N\$4.30			
Prepaid Airtime Purchases (FNB Cellphone, FNB ATM, FNB App, fnbna.mobi and Online Banking)	N\$1.10			
Prepaid Electricity Purchases (FNB Cellphone, FNB ATM, FNB App, fnbna.mobi and Online Banking)	Free			
Inter Account Transfers				
Consultant Assisted (FNB Branch)	N\$45.00			
Electronic Transfers (FNB ATM, FNB App and Online Banking)	N\$4.00			
Cellphone Banking and fnbna.mobi	Free			
Cash Withdrawals				
Withdrawal Amount	N\$0.01- N\$500.00	N\$500.01- N\$1,000.00	N\$1,000.01- N\$1,500.00	N\$1,500.01 & above
FNB ATM	N\$5.30	N\$5.30	N\$5.30	N\$5.30
Other Bank's ATM	N\$21.30	N\$29.00	N\$36.70	N\$44.40
Consultant Assisted (FNB Branch)	N\$45.00 + 2% of value.			
Deposits				
Cash	Free			
Cheques	N\$13.00 per Deposit			
ENC Upliftment fee	N\$100.00			
Special Clearance of Cheque Deposit (per Cheque)	N\$100.00			
Monthly Fees				
Monthly Account Fee	N\$5.30			

* Transaction limits may apply

Subscription Fees	
Online Banking and FNB App	<i>Free</i>
Cellphone Banking and fnbna.mobi	<i>Free</i>
inContact (SMS & e-mail)	<i>Free</i>
International Transaction Fees	
International Debit Card Purchases	N\$5.50 <i>+1% of the value</i>
International ATM Withdrawal	N\$31.50 <i>+1% of the value</i>
International Consultant Assisted	N\$45.00 <i>+1% of the value</i>
Penalty Fees	
Deposit of Post-Dated Cheques (per Cheque)	N\$70.00
Balance Enquiries	
FNB ATM (View)	<i>Free</i>
Other Bank's ATM	N\$8.70
Cellphone Banking and fnbna.mobi	<i>Free</i>
Consultant Assisted (FNB Branch)	N\$7.00
Statements	
Monthly Statement (e-mailed)	<i>Free</i>
Additional Statements	
· Daily	N\$80.00
· Weekly	N\$34.00
· Bi - Weekly	N\$17.00
Mini Statement Print/View (FNB ATM)	N\$3.80
Mini Statement (Cellphone Banking and fnbna.mobi)	<i>Free</i>
Provisional Statement (FNB Branch)	N\$12.10 per page
Stop Payment Instructions	
Online Banking and FNB App	N\$10.75
Consultant Assisted (FNB Branch)	N\$118.00
Other fees	
Beneficiary Notification for Scheduled Payments	
· E-mail	N\$0.80
· SMS	N\$1.10
· Fax	N\$5.00
Dishonoured Payments (Minimum per item)	<i>N\$40.00</i>
Card Replacement Fee	N\$106.00
FNB ATM Declined Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	N\$6.20
Other Bank's ATM Declined Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	N\$9.30

Notes:

c. BankWise*

i. BankWise Zero (Pay As You Use)*

BankWise Zero is a pricing option on the BankWise account that charges **No Monthly Account Fee**.

The BankWise Zero is a Debit Card based Transmission account, which pays Credit Interest on the Daily Balance. The facility allows for Debit Orders and Scheduled Payments (Stop Orders) as well as Online Account Payments, Cellphone Banking, FNB App and fnbna.mobi transactions. As this is a Debit Card product, it can be used at any FNB or Namswitch ATM and Point of Sale (POS) terminal nationwide to make Withdrawals, Deposits and Balance Enquiries.

Fees that have not been increased or have been reduced are highlighted in orange.

Payments				
Consultant Assisted (FNB Branch)	N\$45.00			
Debit Orders – External	N\$7.00			
Debit Orders – Internal (Debit Orders to FNB Card, FNB Home Loans, FNB Loans)	N\$6.50			
Third Party Payments (Online Banking, FNB ATM, FNB App, Scheduled Payments/ Stop Orders)	N\$10.75			
Third Party Payments (Cellphone Banking and fnbna.mobi)	N\$1.10			
Purchases				
Visa Debit Card Purchases**	N\$5.50			
Prepaid Airtime Purchases (FNB Cellphone, FNB ATM, FNB App., fnbna.mobi and Online Banking)	N\$1.10			
Prepaid Electricity Purchases (FNB Cellphone, FNB ATM, FNB App., fnbna.mobi and Online Banking)	Free			
Inter Account Transfers				
Consultant Assisted (FNB Branch)	N\$45.00			
Electronic Transfers (FNB ATM, FNB App and Online Banking)	N\$4.00			
Cellphone Banking and fnbna.mobi	Free			
Cash Withdrawals				
Withdrawal Amount	N\$ 0.01- N\$500.00	N\$ 500.01- N\$1,000.00	N\$1,000.01 - N\$1,500.00	N\$1,500.01 & above
FNB ATM	N\$9.30	N\$18.20	N\$27.10	N\$36.00
Other Bank's ATM	N\$21.30	N\$31.20	N\$40.10	N\$49.00
Consultant Assisted (FNB Branch)	N\$45.00 + 2% of value.			
Deposits				
Cash	Free			
Cheques	N\$13.00 per Deposit			
ENC Upliftment	N\$100.00			
Special Clearance of Cheque Deposit (per cheque)	N\$100.00			

* Why not start saving your left over cents, with the innovative Bank Your Change Savings Pocket linked to a Lifestyle or Transmission account with a debit card. Sign up at www.fnbnamibia.com.na.

** Transaction limits may apply

Monthly Fees	
Monthly Account Fee	<i>No Monthly Fee</i>
Subscription Fees	
Online Banking and FNB App	<i>Free</i>
Cellphone Banking and fnbna.mobi	<i>Free</i>
inContact (SMS & e-mail)	<i>Free</i>
International Transaction Fees	
International Debit Card Purchases	N\$5.50 <i>+1% of the value</i>
International ATM Withdrawal	N\$36.00 <i>+1% of the value</i>
International Consultant Assisted	N\$45.00 <i>+1% of the value</i>
Balance Enquiries	
FNB ATM (View)	<i>Free</i>
Other Bank's ATM	N\$8.70
Cellphone Banking and fnbna.mobi	<i>Free</i>
Consultant Assisted (FNB Branch)	N\$7.00
Statements	
Monthly Statement (e-mailed)	<i>Free</i>
Additional Statements	
· Daily	N\$80.00
· Weekly	N\$34.00
· Bi - Weekly	N\$17.00
Mini Statement Print/View (FNB ATM)	N\$3.80
Mini Statement (Cellphone Banking and fnbna.mobi)	<i>Free</i>
Provisional Statement (FNB Branch)	N\$12.10 per page
Stop Payment Instructions	
Online Banking	N\$10.75
Consultant Assisted (FNB Branch)	N\$118.00
Other fees	
Beneficiary Notification for Scheduled Payments	
· E-mail	N\$0.80
· SMS	N\$1.10
· Fax	N\$5.00
Penalty Fees	
Deposit of Post-Dated Cheques (per cheque)	N\$70.00
Dishonoured Payments (Minimum per item)	<i>N\$90.00</i>
Card Replacement Fee	N\$106.00
FNB ATM Declined Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	N\$6.20
Other Bank's ATM Declined Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	N\$9.30

Notes:

ii. BankWise Regular*

The BankWise account is a Debit Card based Transmission account that allows Debit Orders and Scheduled Payments (Stop Orders), as well as Online Account Payments, Cellphone Banking, FNB App and fnbna.mobi transactions. As this is a Debit Card product, it can be used at any FNB or Namswitch ATM and Point of Sale (POS) terminal nationwide and internationally to make Withdrawals, Deposits and Balance Enquiries.

If you maintain a balance of **N\$3,000** throughout the month your first **5** transactions will be free.

BankWise also offer customers a free funeral cover benefit to the value of **N\$2,500**.

Fees that have not been increased or have been reduced are highlighted in orange.

Payments				
Consultant Assisted (FNB Branch)	N\$45.00			
Debit Orders – External	N\$7.00			
Debit Orders – Internal (Debit Orders to FNB Card, FNB Home Loans, FNB Loans)	N\$6.50			
Third Party Payments (Online Banking, FNB ATM, FNB App, Scheduled Payments/Stop Orders)	N\$10.75			
Third Party Payments (Cellphone Banking and fnbna.mobi)	N\$1.10			
Purchases				
Visa Debit Card Purchases**	N\$5.50			
Prepaid Airtime Purchases (FNB Cellphone, FNB ATM, FNB App., fnbna.mobi and Online Banking)	N\$1.10			
Prepaid Electricity Purchases (FNB Cellphone, FNB ATM, FNB App., fnbna.mobi and Online Banking)	Free			
Inter Account Transfers				
Consultant Assisted (FNB Branch)	N\$45.00			
Electronic Transfers (FNB ATM, FNB App and Online Banking)	N\$4.00			
Cellphone Banking and fnbna.mobi	Free			
Cash Withdrawals				
Withdrawal Amount	N\$ 0.01- N\$500.00	N\$ 500.01- N\$1,000.00	N\$1,000.01 - N\$1,500.00	N\$1,500.01 & above
FNB ATM	N\$8.30	N\$16.00	N\$23.70	N\$31.40
Other Bank's ATM	N\$21.30	N\$29.00	N\$36.70	N\$44.40
Consultant Assisted (FNB Branch)	N\$45.00 + 2% of value.			
Deposits				
Cash	Free			
Cheques	N\$13.00 per Deposit			
ENC Upliftment	N\$100.00			
Special Clearance of Cheque Deposit (per Cheque)	N\$100.00			

* Why not start saving your left over cents, with the innovative Bank Your Change Savings Pocket linked to a Lifestyle or Transmission account with a debit card. Sign up at www.fnbnamibia.com.na.

** Transaction limits may apply

Monthly Fees	
Monthly Account Fee	N\$9.00
International Transaction Fees	
International Debit Card Purchases	N\$5.50 <i>+1% of the value</i>
International ATM Withdrawal	N\$31.50 <i>+1% of the value</i>
International Consultant Assisted	N\$45.00 <i>+1% of the value</i>
Subscription Fees	
Online Banking and FNB App	<i>Free</i>
Cellphone Banking and fbnna.mobi	<i>Free</i>
inContact (SMS & e-mail)	<i>Free</i>
Balance Enquiries	
FNB ATM (View)	<i>Free</i>
Other Bank's ATM	N\$8.70
Cellphone Banking and fbnna.mobi	<i>Free</i>
Consultant Assisted (FNB Branch)	N\$7.00
Statements	
Monthly Statement (e-mailed)	<i>Free</i>
Additional Statements	
· Daily	N\$80.00
· Weekly	N\$34.00
· Bi - Weekly	N\$17.00
Mini Statement Print/View (FNB ATM)	N\$3.80
Mini Statement (Cellphone Banking and fbnna.mobi)	<i>Free</i>
Provisional Statement (FNB Branch)	N\$12.10 per page
Stop Payment Instructions	
Online Banking and FNB App	N\$10.75
Consultant Assisted (FNB Branch)	N\$118.00
Other fees	
Beneficiary Notification for Scheduled Payments	
· E-mail	N\$0.80
· SMS	N\$1.10
· Fax	N\$5.00
Penalty Fees	
Deposit of Post-Dated Cheques (per Cheque)	N\$70.00
Dishonoured Payments (Minimum per item)	<i>N\$90.00</i>
Card Replacement Fee	N\$106.00
FNB ATM Declined Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	N\$6.20
Other Bank's ATM Declined Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	N\$9.30

Notes:

d. FirstSave Account

FNB's FirstSave Account is an ATM card based savings account which is aimed at the genuine saver who would like to save at investment type rates.

You will be allowed **1 free** withdrawal per month.

You will also be allowed **1 free** Scheduled Payment (Stop Order) per month from one of your transactional accounts to your FirstSave Account. The Scheduled Payment Setup fee and Amendment fee will be free of charge.

A minimum balance of **N\$100.00** is required at all times.

Fees that have not been increased or have been reduced are highlighted in orange.

Payments	
Consultant Assisted (FNB Branch)	N\$40.00
Inter Account Transfers*	
Consultant Assisted (FNB Branch)	N\$40.00
Electronic Transfers (FNB ATM, FNB App and Online Banking)	N\$40.00
Cash Withdrawals*	
FNB ATM	N\$40.00
Other Bank's ATM	N\$40.00
Consultant Assisted (FNB Branch)	N\$40.00 + 2% of value
Deposits	
Cash	<i>Free</i>
Cheques	N\$13.00 per Deposit
Special Clearance of Cheque Deposit (per Cheque)	N\$100.00
Subscription Fees	
Online Banking and FNB App	<i>Free</i>
Cellphone Banking and fbnna.mobi	<i>Free</i>
inContact (SMS & e-mail)	<i>Free</i>
Statements Fees	
Mini Statement Print/View (FNB ATM)	N\$3.80
Provisional Statement (Branch)	N\$12.10 per page
Penalty Fees	
Deposit of Post-Dated Cheques (per Cheque)	N\$70.00
Card Replacement Fee	N\$106.00
FNB ATM Declined Transaction Fee (Insufficient funds or daily limit exceeded)	N\$6.20
Other Bank's ATM Declined Transaction Fee (Insufficient funds or daily limit exceeded)	N\$9.30

Balance Enquiry Fees and Other Fees

For these fees please refer to the Pay As You Use Lifestyle Account Pricing Option on page 6

* You will be allowed 1 free withdrawal per month either at a Branch, through an FNB ATM or a Inter Account Transfer. Every second and subsequent withdrawal will be charged a penalty withdrawal fee.

e. SuperSave Account

FNB's SuperSave Account is a book based savings account with tiered interest rates. If you maintain a balance of at least **N\$3,000** throughout the month, your first **5** transactions for the month will be free. This excludes Cash Deposits, Cash Withdrawals, Special Instructions and Penalty Fees, which will be charged as below.

Fees that have not been increased or have been reduced are highlighted in orange.

Cash Withdrawals	
Consultant Assisted (FNB Branch)	N\$45.00 + 2% of value
Deposits	
Cash	<i>Free</i>
Cheques	N\$13.00 per Deposit
ENC Upliftment Fee	N\$100.00
Special Clearance of Cheque Deposit	N\$100.00
Balance Enquiries	
Consultant Assisted (FNB Branch)	<i>Free</i>
Statements	
Provisional Statement (FNB Branch)	N\$12.10 per page
Penalty Fees	
Deposit of Post-Dated Cheque (per Cheque)	N\$70.00
Lost Book Replacement Fees	<i>N\$30.00</i>

Tips For Saving:

1. Decide what is realistic and possible. Start thinking of saving as a necessity and stop thinking that you'll worry about it when you are older.
2. Save between 10% and 15% of your income. If this is too high, start with a lower goal like between 5% and 6% and work your way up. Once you get into the habit of saving it becomes easier to increase that percentage.
3. The flipside of saving more is spending less. The sooner you curb your spending, the more you can save.
4. Prepare a budget every month. Keep it simple. Just jot down your income versus your expenses. It gives you a visual of your current financial situation.
5. Many people are inclined to pay bills, spend at whim and then only save what is left over. But often the problem is that there's nothing left to save. The only way around this is to pay yourself first! Arrange for a free monthly Scheduled Payment from your Transactional account to your Savings account.
6. Why not start by saving your left over cents, with the innovative Bank Your Change Savings Pocket linked to a Lifestyle or Transmission account with a debit card. Sign up at www.fnbnamibia.com.na.

Note:

f. Youth Account

i) Future Account (0 to 18 years of age)

The Future account is a Transmission/Savings account that allows customers access to their funds via the **Future Visa Debit Card**. In addition to the normal ATM transactions this account will allow for Point of Sale Purchases (POS), Debit Orders and Scheduled Payments (Stop Orders).

First Two transactions per month are **free**.

Fees that have not been increased or have been reduced are highlighted in orange.

Payments	
Consultant Assisted (FNB Branch)	N\$45.00
Debit Orders – External	N\$7.00
Debit Orders – Internal (Debit Orders to FNB Card, FNB Home Loans, FNB Loans)	N\$6.50
Third Party Payments (Online Banking and FNB App, FNB ATM)	N\$10.75
Third Party Payments (Scheduled Payments/ Stop Orders)	N\$10.75
Third Party Payments (Cellphone Banking and fnbna.mobi)	N\$1.10
Purchases	
Visa Debit Card Purchases*	N\$2.70
Prepaid Airtime Purchases (FNB Cellphone, ATM, Online Banking and FNB App)	N\$1.10
Prepaid Electricity Purchases (FNB Cellphone, ATM, Online Banking and FNB App)	<i>Free</i>
Inter Account Transfers	
FNB Branch (OTC)	N\$45.00
Electronic Transfers (FNB ATM, Online Banking and FNB App)	N\$4.00
Cellphone Banking and fnbna.mobi	<i>Free</i>
Cash Withdrawals	
FNB ATM	N\$2.90
Other Bank's ATM	N\$15.90
Consultant Assisted (FNB Branch)	N\$45.00 + 2% of value
Deposits	
Cash	<i>Free</i>
Cheques	N\$13.00 per Deposit
ENC Upliftment Fee	N\$100.00
Special Clearance of Cheque Deposit (per Cheque)	N\$100.00

* Transaction limits may apply

Monthly Fee	
Monthly Account Fee	<i>No Monthly Fee</i>
Subscription Fees	
Online Banking and FNB App	<i>Free</i>
Cellphone Banking and fnbna.mobi	<i>Free</i>
inContact (SMS & e-mail)	<i>Free</i>
Balance Enquiries	
FNB ATM (View)	<i>Free</i>
Other Bank's ATM	N\$8.70
Cellphone Banking and fnbna.mobi	<i>Free</i>
Consultant Assisted (FNB Branch)	N\$7.00
Statements	
Mini Statement Print/View (FNB ATM)	N\$2.70
Mini Statement (Cellphone Banking and fnbna.mobi)	<i>Free</i>
Provisional Statement (FNB Branch)	N\$2.50
Stop Payments Instructions	
Online Banking and FNB App	N\$10.75
Consultant Assisted (FNB Branch)	N\$40.00
Other fees	
Beneficiary Notification for Scheduled Payments	
· E-mail	N\$0.80
· SMS	N\$1.10
· Fax	N\$5.00
International Transaction Fees	
International Debit Card Purchases	N\$3.00 + 1% of value
International ATM Withdrawal	<i>N\$3.00 + 1% of value</i>
International Consultant Assisted	<i>N\$45.00 + 1% of value</i>
Penalty Fees and Other Fees	
Deposit of Post-Dated Cheques (per Cheque)	N\$70.00
Dishonoured Payments (Minimum per item) increasing to N\$215.00 per item for the 4th & subsequent item within 12 months)	<i>N\$190.00</i>
Card Replacement Fee	N\$41.00
FNB Declined Electronic Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	N\$2.90
Other Bank's ATM Declined Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	N\$9.30

Notes:

ii) LifeStart Student Account (18 to 24 years of age)

The LifeStart Student Account forms a substantial part of our Student Business offering. It gives the student instant access to a wide spectrum of financial products and services such as Student Loans, Cellphone Banking, FNB App, fbnna.mobi, Online Banking and free *in-Contact*. This account is available for registered students aged 18 to 24 years.

Fees that have not been increased or have been reduced are highlighted in orange

Payments	
Consultant Assisted (FNB Branch)	N\$45.00
Debit Orders – External	N\$7.00
Debit Orders – Internal (Debit Orders to FNB Card, FNB Home Loans, FNB Loans)	N\$6.50
Third Party Payments (Online Banking, FNB ATM, FNB App, Scheduled Payments/Stop Orders)	N\$10.75
Third Party Payments (Cellphone Banking and fbnna.mobi)	N\$1.10
Purchases	
Visa Debit Card Purchases*	N\$5.50
Prepaid Airtime Purchases (FNB Cellphone, FNB ATM, FNB App, fbnna.mobi and Online Banking)	N\$1.10
Prepaid Electricity Purchases (FNB Cellphone, FNB ATM, FNB App, fbnna.mobi and Online Banking)	<i>Free</i>
Inter Account Transfers	
Consultant Assisted (FNB Branch)	N\$45.00
Cellphone Banking and fbnna.mobi	<i>Free</i>
Electronic Transfers (FNB ATM, FNB App and Online Banking)	N\$4.00
Cash Withdrawals	
FNB ATM (8 Free ATM withdrawals p.m. thereafter)	N\$3.60
Other Bank's ATM	N\$16.60
Consultant Assisted (FNB Branch)	N\$45.00 + 2% of value.
Deposits	
Cash	<i>Free</i>
Cheques	N\$13.00 per Deposit
ENC Upliftment Fee	N\$100.00
Special Clearance of Cheque Deposit (per Cheque)	N\$100.00
Monthly Account Fee	
Monthly Account Fee	N\$5.30

* Transaction limits may apply

Subscription Fees	
Online Banking and FNB App	<i>Free</i>
Cellphone Banking and fnbna.mobi	<i>Free</i>
inContact (SMS & e-mail)	<i>Free</i>
Balance Enquiries	
FNB ATM (View)	<i>Free</i>
Other Bank's ATM	N\$8.70
Cellphone Banking and fnbna.mobi	<i>Free</i>
Consultant Assisted (FNB Branch)	N\$7.00
Statements	
Mini Statement Print/View (FNB ATM)	N\$3.80
Mini Statement (Cellphone Banking and fnbna.mobi)	<i>Free</i>
Provisional Statement (FNB Branch)	N\$12.10 per page
E-mailed Statement	<i>Free</i>
Stop Payments Instructions	
Online Banking and FNB App	N\$10.75
Consultant Assisted (FNB Branch)	N\$118.00
Other Fees	
Beneficiary Notification for Scheduled Payments	
· E-mail	N\$0.80
· SMS	N\$1.10
· Fax	N\$5.00
International Transaction Fees	
International Debit Card Purchases	N\$5.50 <i>+1% of the value</i>
International ATM Withdrawal	N\$5.50 <i>+1% of the value</i>
International Consultant Assisted	N\$45.00 <i>+1% of the value</i>
Penalty Fees	
Deposit of Post-Dated Cheques (per Cheque)	N\$70.00
Dishonoured Payments (Minimum per item) increasing to N\$215.00 per item for the 4th & subsequent item within 12 months	N\$190.00
Card Replacement Fee	N\$106.00
FNB ATM Declined Transaction Fee (Insufficient funds or daily limit exceeded)	N\$6.20
Other Bank's ATM Declined Transaction Fee (Insufficient funds or daily limit exceeded)	N\$9.30

Notes:

g. Credit Card

i. Personal

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

Fees that have not been increased or have been reduced are highlighted in orange.

Convenience and Value Added Service Fees				
Withdrawal Amount	N\$ 0.01- N\$500.00	N\$500.01- N\$1,000.00	N\$1,000.01 - N\$1,500.00	N\$1,500.01 & above
Cardless Cash Withdrawal (Cellphone Banking and fnbna.mobi)	N\$8.30	N\$16.30	N\$24.30	N\$32.30
Pay2Cell			N\$1.10	

The table below reflects the revised Pricing and saving per credit card type:

Membership Fees	Standard	Linked Card
FNB Platinum & FNB Private Credit Card (per Month)	N\$59.00	N\$13.25
FNB Gold Credit Card (per Month)	<i>N\$30.00</i>	<i>N\$12.55</i>
FNB Silver Credit Card (per Month)	<i>N\$23.00</i>	<i>N\$12.55</i>
FNB Turquoise Credit Card (per Month)	<i>N\$40.00</i>	<i>N\$12.55</i>
Additional Card - Platinum & Private Clients (per Annum)		<i>N\$159.00</i>
Additional Card - Gold, Silver, Turquoise (per Annum)		<i>N\$150.00</i>

• Automatic Debt Protection

We recognise that you have a real need to protect you and your family from the 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.

FNB Card Value-add Services Fee	
Comprehensive Global Travel Insurance	<i>Free subscription</i>
Online Banking (Except Payments)	<i>Free</i>
Automatic Debt Protection	<i>Free</i>
inContact (SMS & e-mail)	<i>Free</i>
E-mailing of Statements	<i>Free</i>
Lost Card Protection	<i>Free</i>
Cellphone Banking and fnbna.mobi Subscription	<i>Free</i>
Payments and Purchases	
Credit Card Purchases	<i>Free</i>
Credit Card Budget Purchases	<i>Free at merchant</i>
Prepaid Electricity (FNB Cellphone, ATM and Online Banking)	<i>Free</i>
International Currency Conversion Fee	<i>2.75% of value</i>

Electronic Fund Transfers (Payments & Transfers)

Third Party Payments - Online Banking	N\$10.50
Third Party Payments - Cellphone Banking and fbnna.mobi	N\$1.10
IVR Smart Transfer to Third Party	<i>Free</i>
Inter-account Transfers to FNB	N\$4.50
Transfers & Payments at Branch	N\$45.00

Deposits

Cash - FNB Branch & ATM with envelopes deposits	<i>Free</i>
Cheque Deposit Fee	N\$13.00 per Deposit

Cash Withdrawal Fees

Withdrawal Amount	N\$ 0.01- N\$500.00	N\$500.01- N\$1,000.00	N\$1,000.01 - N\$1,500.00	N\$1,500.01 & above
FNB ATM	N\$8.30	N\$16.30	N\$24.30	N\$32.20
Other Bank's ATM	N\$19.90	N\$28.10	N\$36.30	N\$44.50
Consultant Assisted (FNB Branch)	N\$37.00 + 2.10% of value			
Overseas Withdrawals (ATM & Counter) This fee is subject to exchange rate fluctuations and may be reviewed quarterly	N\$37.00 + 2.10% of value			
Cash on Budget	N\$45.00 <i>plus % of value</i> (Max N\$3,000.00) <i>% value: Platinum 2.00%</i> <i>Gold 2.25%</i> <i>Silver 2.50%</i>			

Account Fees

FNB ATM Balance Enquiry	<i>Free</i>
Branch Balance Enquiry	N\$8.50
Online Banking - Except payments	<i>Free</i>
Other Bank's ATM Balance Enquiry	N\$9.00
International Balance Enquiry	N\$9.50
Changes to Account Limits	<i>Free</i>

Statements

Current monthly statement (e-mail)	<i>Free</i>
Current monthly statement (Post)	<i>N\$11.00</i>
Dual statement (e-mail & Post)	<i>N\$16.50</i>
FNB ATM Mini-statement	<i>N\$3.80</i>
FNB Branch - Statement Reprint (per Page)	N\$11.50
Historical Statements (per Page Print)	N\$7.70
Historical Statements E-mail (per Statement)	N\$7.15

Voucher Retrieval

Local	N\$95.00
International	N\$260.00

Penalty and Other Fees

Card Replacement Fee	N\$120.00
Fast Track Card Replacement Fee	N\$400.00
Pin Replacement Fee	N\$38.50

Cheque Clearance Fee	N\$260.00
Special Arrangement Fee	N\$351.90
Late Payment Fee	N\$250.00
Prepaid Airtime Transaction Fee (FNB Cellphone, ATM and Online Banking)	N\$1.10
Over Limit Fee	N\$250.00
Unpaid Fee	N\$250.00
Balance Transfer (Early Settlement Fee – within 6 months)	N\$291.62
Reschedule Fee	N\$103.50
Budget Facility Setup Fee	N\$36.40
Card Delivery to nearest FNB Branch	<i>Free</i>
Card Courier Personal Delivery Fee (free for Platinum Credit Card holders)	N\$214.23
Declined Transaction Fee	N\$8.95
Temporary Credit Fee	N\$62.40
Arrears Fee	N\$141.00

Notes:

2. Business Pricing

Pricing aimed at business with annual turnovers below 1 million per annum.

a. BusinessWise Account

The FNB BusinessWise account is a Debit Card based Business Transmission account designed for business customers who require an easy to understand, basic transactional banking account. BusinessWise offers lower service fees and charges to small business customers.

Fees that have not been increased or have been reduced are highlighted in orange.

Payments			
Payment Amount		N\$ 0.01- N\$2,000.00	N\$2,000.01 & above
Consultant Assisted (FNB Branch)		N\$45.00	N\$60.00
Debit Orders – External		N\$19.30	
Debit Orders – Internal*		N\$8.30	
Third Party Payments (Cellphone Banking)		N\$1.10	
Third Party Payments (Online Banking, FNB ATM, Scheduled Payments/ Stop Orders) – Financial Transactions		See Table Below	
Band	Transaction Volumes (per month)	Fee	
1	Less than or equal to 50	N\$12.30	N\$11.07
2	Greater than 50 but less than or equal to 100	N\$12.14	N\$10.93
3	Greater than 100 but less than or equal to 250	N\$10.25	N\$9.22
4	Greater than 250 but less than or equal to 500	N\$8.79	N\$7.92
5	Greater than 500 but less than or equal to 750	N\$7.71	N\$6.94
6	Greater than 750 but less than or equal to 1,000	N\$6.90	N\$6.21
7	Greater than 1,000 but less than or equal to 5,000	N\$6.49	N\$5.84
8	Greater than 5,000 but less than or equal to 10,000	N\$5.64	N\$5.08
9	Greater than 10,000 but less than or equal to 20,000	N\$5.00	N\$4.50
10	Greater than 20,000 but less than or equal to 40,000	N\$4.16	N\$3.75
11	Greater than 40,000 but less than or equal to 100,000	N\$3.55	N\$3.20
12	Greater than 100,000	N\$2.81	N\$2.53
Real-time gross settlement			
· Payments > N\$5 million		N\$60,86	

* Debit Orders to FNB Card, FNB HomeLoans, FNB Loans.

Non-Financial Transactions		See Table Below		
Band	Transaction Volumes (per month)	Fee		
1	Less than or equal to 30	Free		
2	Greater than 30 but less than or equal to 100	N\$3.63		
3	Greater than 100 but less than or equal to 250	N\$3.55		
4	Greater than 250 but less than or equal to 500	N\$3.45		
5	Greater than 500 but less than or equal to 750	N\$3.37		
6	Greater than 750 but less than or equal to 1,000	N\$3.28		
7	Greater than 1,000	N\$3.20		
Purchases				
Visa Debit Card Purchases*		N\$5.50		
Prepaid Airtime Purchases (FNB Cellphone, ATM and Online Banking)		N\$1.10		
Prepaid Electricity Purchases (FNB Cellphone, ATM and Online Banking)		Free		
Inter Account Transfers				
Transfer Amount		N\$ 0.01 - N\$2,000.00	N\$2,000.01 & above	
Consultant Assisted (FNB Branch)		N\$45.00	N\$60.00	
FNB ATM and Online Banking		N\$4.00		
Cellphone Banking		Free		
Cash Withdrawals				
Withdrawal Amount	N\$ 0.01 - N\$500.00	N\$500.01 - N\$1,000.00	N\$1,000.01 - N\$1,500.00	N\$1,500.01 & above
FNB ATM	N\$8.30	N\$8.30	N\$8.30	N\$8.30
Other Bank's ATM	N\$21.30	N\$21.30	N\$21.30	N\$21.30
Consultant Assisted (FNB Branch)		N\$45.00 + 2% of value		
Deposits				
Cash		Free		
Cheques		N\$13.00 per Deposit		
ENC Upliftment fee		N\$100.00		
Special Clearance of Cheque Deposit (per Cheque)		N\$100.00		
Deposit Books				
100 Pages (Non MICR)		N\$27.00		
Monthly Fees				
Monthly Account Fee		N\$15.50		
Subscription Fees				
Online Banking		Free		
Cellphone Banking		Free		
inContact (SMS & e-mail)		Free		
Balance Enquiries				
FNB ATM (View)		Free		
Other Bank's ATM		N\$8.70		
Cellphone Banking		Free		
Consultant Assisted (FNB Branch)		N\$7.00		
Stop Payments Instructions				
Consultant Assisted (FNB Branch)		N\$118.00		
FNB Online Enterprise		N\$10.75		

* Transaction limits may apply

Statements	
Monthly Statement (e-mailed)	<i>Free</i>
Additional Statements	
· Daily	N\$80.00
· Weekly	N\$34.00
· Bi-Weekly	N\$17.00
Mini Statement Print/View (FNB ATM)	N\$3.80
Mini Statement (Cellphone Banking)	<i>Free</i>
Provisional Statement (FNB Branch)	N\$12.10 per page
Posted Statement*	N\$15.00 per statement
Other fees	
Beneficiary Notification for Scheduled Payments	
· E-mail	N\$0.80
· SMS	N\$1.10
· Fax	<i>N\$5.00</i>
International Debit Card Purchases	N\$5.50 <i>+1% of the value</i>
International ATM Withdrawal	N\$31.50 <i>+1% of the value</i>
International Consultant Assisted	N\$45.00 <i>+1% of the value</i>
Penalty Fees	
Deposit of Post-Dated Cheques (per Cheque)	N\$70.00
Inward Unpaid	<i>N\$66.00</i>
Dishonoured Payments (Minimum per item) increasing to N\$215.00 per item for the 4th & subsequent item within 12 months	<i>N\$190.00</i>
Honouring Fee (minimum charge per item paid in excess of your limit) increasing to N\$200.00 per item for the 4th & subsequent item within 12 months)	N\$144.00
Card Replacement Fee	N\$106.00
FNB Declined Electronic Transaction Fee (Insufficient funds or daily limit exceeded) (Sole Proprietors only)	N\$6.20
Other Bank's ATM Declined Transaction Fee (Insufficient funds or daily limit exceeded) (Sole Proprietors only)	N\$9.30

Notes:

* In the interests of the environment, FNB is encouraging the use of e-mailed statements instead of a posted paper statement.

b. Business Cheque Accounts

As a bank committed to supporting business growth, FNB has designed Business Cheque accounts to meet the needs of our Business customers. The following service charge structures are available on our Business Cheque accounts.

Fees that have not been increased or have been reduced are highlighted in orange.

PAY AS YOU USE OPTION

You will be charged for each transaction as set out in the following table:

Payments			
Payment Amount		N\$ 0.01- N\$2,000.00	N\$2,000.01 & above
Cheque Payments (These rates are negotiable and will depend on the nature and extent of your banking relationship with FNB)		N\$45.00	N\$60.00
Debit Orders – External		N\$19.30	
Debit Orders – Internal (Debit Orders to FNB Card, FNB HomeLoans, FNB Loans)		N\$8.30	
Third Party Payments (Cellphone Banking)		N\$1.10	
Payment Amount		N\$ 0.01- N\$2,000.00	N\$2,000.01 & above
Consultant Assisted (FNB Branch)		N\$45.00	N\$60.00
Third Party Payments (Online Banking, FNB ATM, Scheduled Payments/ Stop Orders) – Financial Transactions		See Table Below	
Band	Transaction Volumes (per month)		Fee
1	Less than or equal to 50	N\$12.30	N\$11.07
2	Greater than 50 but less than or equal to 100	N\$12.14	N\$10.93
3	Greater than 100 but less than or equal to 250	N\$10.25	N\$9.22
4	Greater than 250 but less than or equal to 500	N\$8.79	N\$7.92
5	Greater than 500 but less than or equal to 750	N\$7.71	N\$6.94
6	Greater than 750 but less than or equal to 1,000	N\$6.90	N\$6.21
7	Greater than 1,000 but less than or equal to 5,000	N\$6.49	N\$5.84
8	Greater than 5,000 but less than or equal to 10,000	N\$5.64	N\$5.08
9	Greater than 10,000 but less than or equal to 20,000	N\$5.00	N\$4.50
10	Greater than 20,000 but less than or equal to 40,000	N\$4.16	N\$3.75
11	Greater than 40,000 but less than or equal to 100,000	N\$3.55	N\$3.20
12	Greater than 100,000	N\$2.81	N\$2.53
Real-time gross settlement			
	Payments > N\$5 million		N\$60.86

Non-Financial Transactions		See Table Below		
Band	Transaction Volumes (per month)	Fee		
1	Less than or equal to 30	Free		
2	Greater than 30 but less than or equal to 100	N\$3.63		
3	Greater than 100 but less than or equal to 250	N\$3.55		
4	Greater than 250 but less than or equal to 500	N\$3.45		
5	Greater than 500 but less than or equal to 750	N\$3.37		
6	Greater than 750 but less than or equal to 1,000	N\$3.28		
7	Greater than 1,000	N\$3.20		
Purchases				
Visa Debit Card Purchases*		N\$5.50		
Prepaid Airtime Purchases (FNB Cellphone, ATM and Online Banking)		N\$1.10		
Prepaid Electricity Purchases (FNB Cellphone, ATM and Online Banking)		Free		
Inter Account Transfers				
Transfer Amount		N\$ 0.01 - N\$2,000.00	N\$2,000.01 & above	
Consultant Assisted (FNB Branch)		N\$45.00	N\$60.00	
FNB ATM and Online Banking		N\$4.00		
Cellphone Banking		Free		
Cash Withdrawals				
Withdrawal Amount	N\$ 0.01 - N\$500.00	N\$500.01- N\$1,000.00	N\$1,000.01 - N\$1,500.00	N\$1,500.01 & above
FNB ATM (Sole Proprietors only)	N\$8.30	N\$16.00	N\$23.70	N\$31.40
Other Bank's ATM (Sole Proprietors only)	N\$21.30	N\$29.00	N\$36.70	N\$44.40
Consultant Assisted (FNB Branch)		Cheque Service Fee + 2% of value (Min N\$45.00)		
These rates are negotiable and will depend on the nature and extent of your banking relationship with FNB				
Deposits				
Cash (These rates are negotiable and will depend on the nature and extent of your banking relationship with FNB)		2.39% of value (Min N\$20.00)		
Cheques		N\$13.00 per deposit		
ENC Upliftment fee		N\$100.00		
Special Clearance of Cheque Deposit		N\$100.00		
Deposit Books				
100 Pages (Non MICR)		N\$27.00		
Cheque Books				
Pocket Ordinary		N\$100.00		
Company 200 Forms		N\$200.00		
Monthly Fee				
Monthly Account Fee		N\$80.00		

* Transaction limits may apply

Subscription Fees	
FNB Online Enterprise	<i>Free</i>
<i>inContact</i> (SMS & e-mail)	<i>Free</i>
Balance Enquiries	
FNB ATM (View)	<i>Free</i>
Other Bank's ATM	N\$8.70
Cellphone Banking	<i>Free</i>
Consultant Assisted (FNB Branch)	N\$7.00
Stop Payments Instructions	
Consultant Assisted (FNB Branch)	N\$118.00
FNB Online Enterprise	N\$10.75
Other fees	
Beneficiary Notification for Scheduled Payments	
· E-mail	N\$0.80
· SMS	N\$1.10
· Fax	<i>N\$5.00</i>
International Debit Card Purchases	N\$5.50 <i>+1% of the value</i>
International ATM Withdrawal	N\$31.50 <i>+1% of the value</i>
International Consultant Assisted	N\$45.00 <i>+1% of the value</i>
Statements	
Monthly Statement (e-mailed)	<i>Free</i>
Additional Statements	
· Daily	N\$80.00
· Weekly	N\$34.00
· Bi - Weekly	N\$17.00
Mini Statement Print/View (FNB ATM)	N\$3.80
Mini Statement (Cellphone Banking)	<i>Free</i>
Provisional Statement (FNB Branch)	N\$12.10 per page
Posted Statement*	N\$15.00 per statement
Penalty Fees	
Deposit of Post-Dated Cheques (per Cheque)	N\$70.00
Inward Unpays	<i>N\$66.00</i>
Dishonoured Payments (Minimum per item) increasing to N\$215.00 per item for the 4th & subsequent item within 12 months	<i>N\$190.00</i>
Honouring Fee (minimum charge per item paid in excess of your limit) increasing to N\$200.00 per item for the 4th & subsequent item within 12 months)	N\$144.00
Card Replacement Fee	N\$106.00
FNB ATM Declined Transaction Fee (Insufficient funds or daily limit exceeded)	N\$6.20
Other Bank's ATM Declined Transaction Fee (Insufficient funds or daily limit exceeded)	N\$9.30

Notes:

* In the interests of the environment, FNB is encouraging the use of e-mailed statements instead of a posted paper statement.

c. Business Credit Card

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.

i) The introduction of a 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 0.36%.

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

ii) 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				
Business Silver Card (per month)	N\$27.92			
FNB Card Value-add Services Fee				
Comprehensive Global Travel Insurance	Free subscription			
inContact (SMS & e-mail)	Free			
E-mailing of Statements	Free			
Lost Card Protection	Free			
Payments and Purchases				
Credit Card Purchases	Free			
International Currency Conversion Fee	2.75% of value			
Electronic Fund Transfers (Payments & Transfers)				
Third Party Payments	N\$10.50			
Inter-account Transfers	N\$4.50			
Deposits				
Cash	Free			
Cheque Deposit Fee	N\$13.00 per deposit			
Cash Withdrawal Fees				
Withdrawal Amount	N\$ 0.01- N\$500.00	N\$500.01- N\$1,000.00	N\$1,000.01 - N\$1,500.00	N\$1,500.01 & above
FNB ATM	N\$8.30	N\$16.30	N\$24.30	N\$32.30
Other Bank's ATM	N\$19.90	N\$28.10	N\$36.30	N\$44.50
Consultant Assisted (FNB Branch)	N\$37.00 + 2.10% of value.			
Overseas Withdrawals (ATM & Counter) This fee is subject to exchange rate fluctuations and may be reviewed quarterly	N\$37.00 + 2.10% of value.			

Account Fees	
FNB ATM Balance Enquiry	<i>Free</i>
Branch Balance Enquiry	N\$8.50
Online Banking - Except payments	<i>Free</i>
Other Bank's ATM Balance Enquiry	N\$9.00
International Balance Enquiry	N\$9.50
Changes to Account Limits	<i>Free</i>
Statements	
Current monthly statement (e-mail)	<i>Free</i>
Current monthly statement (Post)	<i>N\$11.00</i>
Dual statement (e-mail & Post)	<i>N\$16.50</i>
Personal Statement Delivery	<i>N\$195.00</i>
FNB ATM Mini-statement	N\$3.80
FNB Branch - Statement Reprint (per Page)	N\$11.50
Historical Statements (per Page Printed)	N\$7.70
Historical Statements E-mail (per Statement)	N\$7.15
Voucher Retrieval	
Local	N\$95.00
International	N\$260.00
Penalty and Other Fees	
Card Replacement Fee	N\$120.00
Fast Track Card Replacement Fee	N\$400.00
Pin Replacement Fee	N\$38.50
Cheque Clearance Fee	N\$260.00
Special Arrangement Fee	N\$351.90
Late Payment Fee	N\$250.00
Over Limit Fee	N\$250.00
Unpaid Fee	N\$250.00
Personal Card Delivery	N\$214.23
Declined Authorisation Fee	N\$8.95
Credit Limit Fee	<i>0.36% per month</i>
Temporary Credit Fee	N\$62.40
Arrears Fee	N\$141.00

Notes:

d. FNB Online Enterprise

FNB Online Enterprise is an Internet-based, Electronic Banking Solution designed with business needs in mind. **FNB Online 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 fax, SMS or e-mail.
- SMS Notification of Batch Payments Status.
- 60 days Transaction History on FNB accounts.

Fees that have not been increased or have been reduced are highlighted in orange.

There are two pricing options available to **FNB Online Enterprise** business clients and you have the choice of selecting the option which best suits your requirements:

Option 1

With this option you will **pay a monthly subscription fee of N\$113.93 per month** for the first two users, N\$49.94 for the next 10 users and more than 12 users will be charged at N\$37.45 per user.

Financial and **non-financial transactions** are charged as detailed in the tables below:

Financial – transfers, 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\$12.93	N\$11.85	N\$11.85	N\$11.20
2	51 – 100	5.00%	N\$12.28	N\$11.25	N\$11.25	N\$10.64
3	101 – 250	10.00%	N\$11.63	N\$10.66	N\$10.66	N\$10.08
4	251 – 500	15.00%	N\$10.98	N\$10.07	N\$10.07	N\$9.51
5	501 – 750	20.00%	N\$10.35	N\$9.47	N\$9.47	N\$8.95
6	751 – 1,000	25.00%	N\$9.70	N\$8.89	N\$8.89	N\$8.39
7	1,001 >	30.00%	N\$9.05	N\$8.29	N\$8.29	N\$7.84

Transfers

Intragroup transfers are charged at a maximum of N\$4.88

Real-time gross settlement

- Payments > N\$5 million N\$60.86

Pay and Clear now

- Collection Unpaid Items N\$5.08 per transaction

Non Financial – transactional history enquiries and file downloads						
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\$5.93	N\$5.32	N\$5.32	N\$5.03
2	51 – 100	5.00%	N\$5.64	N\$5.05	N\$5.05	N\$4.78
3	101 – 250	10.00%	N\$5.34	N\$4.78	N\$4.78	N\$4.54
4	251 – 500	15.00%	N\$5.04	N\$4.53	N\$4.53	N\$4.28
5	501 – 750	20.00%	N\$4.74	N\$4.26	N\$4.26	N\$4.03
6	751 – 1,000	25.00%	N\$4.45	N\$4.00	N\$4.00	N\$3.78
7	1,001 >	30.00%	N\$4.15	N\$3.73	N\$3.73	N\$3.52

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

Peak Periods	25th – 2nd per month
Off Peak Periods	3rd – 24th per month
Business Hours (Week days)	08h00 – 16h00
Business Hours (Saturdays)	08h00 – 12h00
After Hours	All other times

Monthly Access Fees	
Subscription Fee	
Access for the first 2 users	N\$113.92
Access for the next 10 users (3-12 users) - per user	N\$49.94
Access for each subsequent user (>12 users) - per user	N\$37.45
Collections Modular Fee	N\$555.57
Cashman Management Fee	N\$639.86
Cashman Reports per scheduled export	N\$16.87
15 Minutes Statement Exports	N\$248.13

Notes:

Option 2

There is **no monthly subscription** fee and access for the first two users is free. Access for the next 10 users will be N\$49.94 per user and more than 12 users will be charged at N\$37.45 per user.

Discounted pricing is dependent on transaction volumes.

Financial – transfers, un-nominated payments, nominated payments & collections

Band	Transaction Volumes (per month)	Same Day, 1 Day & Corporate Same Day value	2 Day Value
1	Less than or equal to 50	N\$12.30	N\$11.07
2	Greater than 50 but less than or equal to 100	N\$12.14	N\$10.93
3	Greater than 100 but less than or equal to 250	N\$10.25	N\$9.22
4	Greater than 250 but less than or equal to 500	N\$8.79	N\$7.92
5	Greater than 500 but less than or equal to 750	N\$7.71	N\$6.94
6	Greater than 750 but less than or equal to 1,000	N\$6.90	N\$6.21
7	Greater than 1,000 but less than or equal to 5,000	N\$6.49	N\$5.84
8	Greater than 5,000 but less than or equal to 10,000	N\$5.64	N\$5.08
9	Greater than 10,000 but less than or equal to 20,000	N\$5.00	N\$4.50
10	Greater than 20,000 but less than or equal to 40,000	N\$4.16	N\$3.75
11	Greater than 40,000 but less than or equal to 100,000	N\$3.55	N\$3.20
12	Greater than 100,000	N\$2.81	N\$2.53

Transfers

Intragroup transfers are charged at a maximum of N\$4.88 or at the lower transaction fee as per above.

Real-time gross settlement

· Payments > N\$5 million	N\$60.86
Collection Unpaid Items	N\$5.08 per transaction

Non Financial – balance enquiries & transactional history enquiries

Band	Transaction Volumes (per month)	Per Transaction
Tier 1	Less than or equal to 30	<i>Free</i>
Tier 2	Greater than 30 but less than or equal to 100	N\$3.63
Tier 3	Greater than 100 but less than or equal to 250	N\$3.55
Tier 4	Greater than 250 but less than or equal to 500	N\$3.45
Tier 5	Greater than 500 but less than or equal to 750	N\$3.37
Tier 6	Greater than 750 but less than or equal to 1,000	N\$3.28
Tier 7	Greater than 1,000	N\$3.20

Monthly Access Fees

Access for the first 2 users	<i>Free</i>
Access for the next 10 users (3-12 users) – per user	N\$49.94
Access for each subsequent user (> 12 users) – per user	N\$37.45
Collections Modular Fee	N\$555.57
Cashman Management Fee	N\$639.86
Cashman Reports per scheduled export	N\$16.87
Interim Statement Export Hourly	N\$124.85
15 Minutes Statement Exports	N\$248.13

Other Fees Applicable to Option 1 and 2**Statements**

Scheduled exports of Statements per account per month; (not to be charged to Cash Management clients)

· Daily	N\$62.42
· Weekly	N\$28.08
· Bi-weekly	N\$14.04
Historical Statements per account by e-mail	N\$8.42

Set-Up Fees

Set-up Fee (includes first 2 hours training)	N\$510.00
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Additional User training:

On-site at client offices (per hour or part thereof)	N\$510.00
Charge per km	N\$3.47
Classroom training per candidate (min 4 – max 10)	N\$200.00

Support fee: (per Client request only)

Charge per hour	N\$510.00
Charge per km	N\$3.47

Other Fees

Reversal of processed EFT	N\$158.00
Query of a disputed item	N\$158.00
Query of a missing payment	N\$50.00
Query fee per transaction older than 1 year	N\$200.00
Recall Transaction (FNB-FNB)	N\$50.00
Recall Transaction (FNB - Other Banks)	N\$158.00
Recall Transaction (Other Bank - FNB)	N\$158.00
Reactivation per Administrator	N\$218.48

Data Storage

Transaction History/Statements

· 60 Days	Free
· 90 Days	N\$67.10
· 120 Days	N\$112.36
· 150 Days	N\$177.91
· 180 Days	N\$218.48

Storage of Transfers, Once-off Payments, Recipient Payments and Collection batches

· 40 Days	Free
· 60 Days	N\$45.24
· 90 Days	N\$67.10
· 120 Days	N\$112.36
· 150 Days	N\$177.91

Other Non-Financial Transactions

Batch Authorisation Alert by SMS	N\$1.25
Batch Authorisation Alert by E-mail	N\$0.85
Payment Notification by SMS	N\$1.25
Scheduled Payment Notification by SMS	N\$1.25
Payment Notification by E-mail	N\$0.85
Scheduled Payment Notification by E-mail	N\$0.85
Payment Notification by Fax	N\$11.32
Account Verification- Batch	N\$4.21
Account verification-Real Time (FNB Only)	N\$5.22
Stop Payment for Cheques per instruction	N\$9.60

3. International Banking (Foreign Exchange and 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 2992178.

Fees that have not been increased or have been reduced are highlighted in orange.

Foreign Exchange Payments Received by Customers (Inward Payments) – SWIFT (Electronic)

Commission	<i>0.60% of N\$ value</i>
Minimum Charge	<i>N\$72.00</i>
Maximum Charge	<i>N\$605.00</i>

Foreign Exchange Payments made by Customers (Outward Payments) – SWIFT (Electronic)

Commission	<i>0.60% of N\$ value</i>
Minimum Charge	<i>N\$72.00</i>
Maximum Charge	<i>N\$614.00</i>
Unpaid / Returned	<i>N\$350.00</i>
Non-STP Compliant	<i>N\$100.00</i>

Foreign Notes (Buy & Sell)

Commission	<i>1.67% of N\$ value</i>
Minimum Charge	<i>N\$69.50</i>
Maximum Charge	<i>No Maximum</i>

Exchange Control

Normal Exchange Control Application	<i>N\$810.00</i>
Urgent Applications	<i>N\$1,169.00</i>
Blanket Authorities	<i>N\$1,169.00</i>
Introduction of Foreign Loans	<i>N\$1,169.00</i>
Complex Application - Per Hour	<i>N\$1,650.00</i>
BoN Meeting - Per Hour	<i>N\$1,210.00</i>

Attestation of Form F178

Attestation	<i>N\$30.50</i>
1st Follow-up Letter	<i>N\$33.00</i>
2nd Follow-up Letter	<i>N\$55.00</i>

Attestation of N.E.P.

Attestation	<i>N\$30.50</i>
1st Follow-up Letter	<i>N\$33.00</i>
2nd Follow-up Letter	<i>N\$55.00</i>

Notes:

For pricing on Trade Services please call 061-299 2178

4. Safe Custody fees

Safe Custody is a service provided by FNB, whereby customers may lodge articles in open lodgement, in sealed parcels, sealed envelopes or deed boxes in FNB's strong rooms for safe keeping.

Deed Boxes	Fee (per annum)
Large Deed Boxes	N\$418.00
Small Deed Boxes	N\$355.00
Other Fees	Fee (per annum)
Sealed Envelopes	N\$240.00
Open Custody	N\$180.00

Notes:

5. Home Loan fees

Traditional Home Loan	Fee
Monthly Admin Fee	N\$57.04
Initiation / Valuation Fee	N\$6,970.00
Building Loan	Fee
Monthly Admin Fee	N\$57.04
Initiation / Valuation Fee and 4 progress payment	N\$6,970.00
Further Advances	N\$3,060.00
Re-Advances	N\$1,053.00

Notes:

6. Important Additional Information

Please remember the following points when deciding which of our products and services would best suit your needs:

- 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 2015.

We have highlighted only some of the pricing applicable to the Individual and Business Accounts. You can find out more about other pricing and many other services we offer by:

- **Visiting our website on www.fnbnamibia.com.na**
- **Phoning (061) 299 2222**
- **Ask for assistance at your nearest FNB Namibia branch.**

Notes:

7. Branch Telephone Numbers

Branch/Agency Name	Telephone Number	
Arandis Branch	(064)	512 600
Aranos Branch	(063)	272 035
Ausspannplatz Branch (WHK)	(061)	299 2111
Business Branch (WHK)	(061)	299 2603
Credit Card	(061)	299 7300
Eenhana Agency	(065)	263 217
Exclusive Banking Suite Branch (WHK)	(061)	299 2525
FNB Private Clients Branch (WHK)	(061)	299 8002
Gobabis Branch	(062)	562 067
Grootfontein Branch	(067)	248 300
Grove Mall Branch	(061)	248 500
Henties Bay Agency	(064)	502 700
Home Loans	(061)	299 2523
International Business Centre	(061)	299 2311
John Meinert Branch (WHK)	(061)	299 2864
Karasburg Branch	(063)	270 012
Karibib Branch	(064)	550 021
Katima Mulilo Branch	(066)	253 714
Katutura Branch (WHK)	(061)	310 817
Katutura Agency (WHK)	(061)	264 828
Keetmanshoop Branch	(063)	228 000
Khomasdalen Branch	(061)	424 400
Klein Windhoek Branch	(061)	418 600
Kuisebmond Branch	(064)	280 500
Lüderitz Branch	(063)	202 077
Maerua Mall Branch (WHK)	(061)	299 7836
Mariental Branch	(063)	345 100
Mondesa Agency	(064)	406 692
Northern Industrial Branch (WHK)	(061)	269 380
Okahandja Branch	(062)	501 081
Okahao Branch	(065)	252 044
Okakarara Branch	(067)	317 706
Okongo Branch	(065)	288 427
Old Power Station Branch (WHK)	(061)	415 130
Old Power Station AGRI (WHK)	(061)	411 218
Olunkono Branch	(065)	282 2049
Omaruru Branch	(064)	570 023
Omuthiya Branch	(065)	244 117
Ondangwa Branch	(065)	282 2000
Ongwediva Branch	(065)	234 400
Opuwo Branch	(065)	273 273

Branch/Agency Name	Telephone Number	
Oranjemund Branch	(063)	230 800
Oshakati Branch	(065)	220 466
Oshakati Game Agency	(065)	220 472
Oshikango Branch	(065)	266 500
Otavi Branch	(067)	234 050
Otjiwarongo Branch	(067)	308 300
Otjiwarongo Midway Sales	(067)	300 100
Outapi Branch	(064)	250 309
Outjo Branch	(067)	313 002
Prosperita Branch (WHK)	(061)	413 000
Rehoboth Branch	(062)	522 051
Rosh Pinah Branch	(063)	290 000
Rundu Branch	(066)	255 057
SME Branch	(061)	299 2920
Swakopmund Branch	(064)	410 2111
Swakopmund Mondesa Agency	(064)	406 692
Tsumeb Branch	(067)	221 794
Tsumeb le Platz Agency	(067)	222 865
Usakos Branch	(064)	530 002
Walvis Bay Branch	(064)	201 8111
Wernhil Branch (WHK)	(061)	272 959
Windhoek Branch	(061)	299 2111

Notes:

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