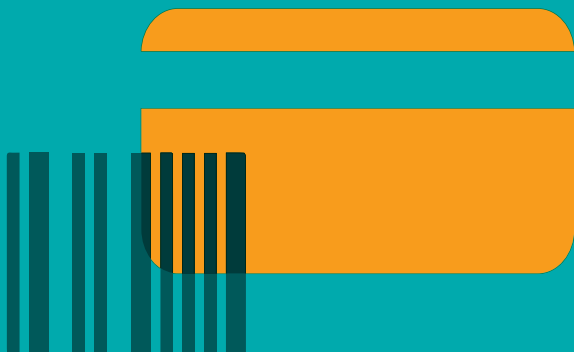


# Understand your bank fees.



## Pricing Guide

1 July 2016 – 30 June 2017



# FNB

First National Bank



how can we help you? 

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For more information visit [www.fnbnamibia.com.na](http://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 2016.

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](http://www.fnbnamibia.com.na) if you need more information.

**Pay 2 Cell:** - N\$1.15

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

**Send Money:** - N\$9.00

### eWallet Transactions:

ATM Cash Withdrawals - First withdrawal per send free, there after N\$7.60

Prepaid Airtime Purchases - N\$1.15 per transaction

*Prepaid Electricity Purchases* - *Free*

eWallet Bulk sends on

Business Online banking - N\$6.01  
 - Mini Statement (card-less) Free  
 - Reversal Fee N\$25.00  
 - Dormancy fee N\$5.00

## 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 and FNB App. 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.
- Online Banking, Cellphone Banking and FNB App 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.

### 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](http://www.fnbnamibia.com.na)
- Phoning (061) 299 2222
- Asking for assistance at your nearest FNB branch.

Notes:

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# 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\$55.00
Debit Orders – External	N\$20.00
Debit Orders – Internal (Debit Orders to FNB Card, FNB HomeLoans and FNB Loans)	N\$8.30
Consultant Assisted (FNB Branch)	N\$55.00
Third Party Payments (Online Banking, FNB ATM, FNB App, Scheduled Payments/Stop Orders)	N\$11.25
Third Party Payments (Cellphone Banking)	N\$1.15
Purchases	
Visa Debit Card Purchases**	N\$5.50
Prepaid Airtime Purchases (FNB Cellphone, FNB ATM, FNB App and Online Banking)	N\$1.15
Prepaid Electricity Purchases (FNB Cellphone, FNB ATM, FNB App and Online Banking)	Free
Inter Account Transfers	
Consultant Assisted (FNB Branch)	N\$55.00
Electronic Transfers (FNB ATM, FNB App and Online Banking)	N\$4.20
Electronic Transfers (Cellphone Banking)	Free
Cash Withdrawals	
FNB ATM	N\$8.50 per N\$500.00
Other Bank's ATM	N\$13.00 + N\$8.50 per N\$500.00
Consultant Assisted (FNB Branch)	N\$55.00 + 2.5% of value
Deposits	
Cash	Free
Cheques	N\$15.00 Per Deoposit
ENC Upliftment Fee	N\$150.00
Special Clearance of Cheque Deposit (per Cheque)	N\$120.00

\* 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](http://www.fnbnamibia.com.na).

**Cheque Books**

Pocket Ordinary	N\$150.00
Record 100 Forms	N\$220.00
Company 200 Forms	N\$250.00

**Monthly Account Fee**

Turquoise and Gold	N\$25.00
Platinum	N\$35.00

**The following value additions are still offered:**

- Free Funeral Cover to the value of N\$2,500
- Free *inContact*
- Free Cellphone Banking 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	<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\$9.50
Cellphone Banking	<i>Free</i>
Consultant Assisted (FNB Branch)	N\$8.00

**Statements**

Monthly Statement (e-mailed)	<i>Free</i>
Additional Statements	
· Daily	N\$85.00
· Weekly	N\$36.50
· Monthly	N\$18.00
Mini Statement Print/View (FNB ATM )	N\$4.00
Mini Statement (Cellphone Banking, Online Banking and FNB App)	<i>Free</i>
Provisional Statement (FNB Branch)	N\$15.00 per page
Posted Statement*	N\$17.00 per statement

**Stop Payment Instructions**

Online Banking and FNB App	N\$11.50
Consultant Assisted (FNB Branch)	N\$125.00

**Other fees**

Beneficiary Notification for Scheduled Payments	
· E-mail	N\$0.85
· SMS	<i>N\$1.15</i>
· Fax	<i>N\$5.50</i>
International Debit Card Purchases	<i>N\$5.50 + 1% of the value</i>
International ATM Withdrawal	<i>N\$35.00 + 1% of the value</i>
International Consultant Assisted	<i>N\$55.00 + 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\$80.00
Dishonoured Payments (Minimum per item) increasing to N\$230.05 per item for the 4th & subsequent item within 12 months	N\$203.50
Honouring Fee (minimum charge per item paid)	N\$250.00
Card Replacement Fee	N\$116.00
FNB Declined Electronic Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	N\$6.50
Other Bank's ATM Declined Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	N\$10.00

## 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 Account holders 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.

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

Payments	
Cheque Payments	N\$55.00
Debit Orders – External	<i>Unlimited Transactions</i>
Debit Orders – Internal (Debit Orders to FNB Card, FNB HomeLoans and FNB Loans)	<i>Unlimited Transactions</i>
Consultant Assisted (FNB Branch)	N\$55.00
Third Party Payments (Online Banking, FNB ATM, FNB App, Scheduled Payments/Stop Orders)	<i>Unlimited Transactions</i>
Third Party Payments (Cellphone Banking)	<i>Unlimited Transactions</i>
Purchases	
Visa Debit Card Purchases (Local & International)	<i>Unlimited Transactions</i>
Prepaid Airtime Purchases (FNB Cellphone, FNB ATM, FNB App and Online Banking)	<i>Unlimited Transactions</i>
Prepaid Electricity Purchases (FNB Cellphone, FNB ATM, FNB App and Online Banking)	<i>Unlimited Transactions</i>
Inter Account Transfers	
Consultant Assisted (FNB Branch)	N\$55.00
Electronic Transfers (FNB ATM, FNB App and Online Banking)	<i>Unlimited Transactions</i>
Electronic Transfers (Cellphone Banking)	<i>Unlimited Transactions</i>
Cash Withdrawals	
FNB ATM	6 free withdrawals per month on <b>Turquoise and Gold Lifestyle Accounts</b> , there after and 8 free withdrawals per month on <b>Platinum Lifestyle Accounts</b> . Thereafter Pay-As-You-Use fees apply
Monthly Account Fee	

# Please note eWallet is not included in this option.



Turquoise and Gold Lifestyle Account	N\$127.00
Platinum Lifestyle Account	N\$150.00

**The following value additions are still offered:**

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

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

**iii) Fee Saver Option\*** - This Option will only be available on Platinum.

This option is ideal if you are able to keep a balance of **N\$25,000** 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\$25,000** 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:

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

## 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.*

<b>Payments</b>	
Consultant Assisted (FNB Branch)	N\$55.00
Debit Orders - External	N\$7.50
Debit Orders - Internal (Debit Orders to FNB Card, FNB Home Loans, FNB Loans)	<b>N\$6.50</b>
Third Party Payments (Online Banking, FNB ATM, FNB App, Scheduled Payments/Stop Orders)	N\$11.25
Third Party Payments (Cellphone Banking)	N\$1.15
<b>Purchases</b>	
Visa Debit Card Purchases*	<b>N\$5.50</b>
Prepaid Airtime Purchases (FNB Cellphone, FNB ATM, FNB App and Online Banking)	N\$1.15
Prepaid Electricity Purchases (FNB Cellphone, FNB ATM, FNB App and Online Banking)	<b>Free</b>
<b>Inter Account Transfers</b>	
Consultant Assisted (FNB Branch)	N\$55.00
Electronic Transfers (FNB ATM, FNB App and Online Banking)	N\$4.20
Cellphone Banking	<b>Free</b>
<b>Cash Withdrawals</b>	
FNB ATM	N\$7.60
Other Bank's ATM	N\$13.50 + N\$8.50 per N\$500.00
Consultant Assisted (FNB Branch)	N\$55.00 + 2.5% of value.
<b>Deposits</b>	
Cash	<b>Free</b>
Cheques	N\$15.00 per Deposit
ENC Upliftment fee	N\$150.00
Special Clearance of Cheque Deposit (per Cheque)	N\$120.00
<b>Monthly Fees</b>	
Monthly Account Fee	<b>No Monthly Fee</b>
<b>Subscription Fees</b>	
Online Banking and FNB App	<b>Free</b>
Cellphone Banking	<b>Free</b>
inContact (SMS & e-mail)	<b>Free</b>
<b>International Transaction Fees</b>	

\* Transaction limits may apply

International Debit Card Purchases	<i>N\$5.50 +1% of the value</i>
International ATM Withdrawal	N\$38.00 <i>+1% of the value</i>
International Consultant Assisted	N\$55.00 <i>+1% of the value</i>
<b>Balance Enquiries</b>	
FNB ATM (View)	<i>Free</i>
Other Bank's ATM	N\$9.50
Cellphone Banking	<i>Free</i>
Consultant Assisted (FNB Branch)	N\$8.00
<b>Statements</b>	
Monthly Statement (e-mailed)	<i>Free</i>
Additional Statements	
· Daily	N\$85.00
· Weekly	N\$36.50
· Monthly	N\$18.00
Mini Statement Print/View (FNB ATM )	N\$4.00
Mini Statement (Cellphone Banking, Online Banking)	<i>Free</i>
Provisional Statement (FNB Branch)	N\$15.00 per page
<b>Stop Payment Instructions</b>	
Online Banking	N\$11.50
Consultant Assisted (FNB Branch)	N\$125.00
<b>Other fees</b>	
Beneficiary Notification for Scheduled Payments	
· E-mail	N\$0.85
· SMS	N\$1.15
· Fax	N\$5.50
<b>Penalty Fees</b>	
Deposit of Post-Dated Cheques (per Cheque)	N\$80.00
Dishonoured Payments (Minimum per item)	N\$42.50
Card Replacement Fee	N\$116.00
FNB ATM Declined Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	N\$6.50
Other Bank's ATM Declined Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	N\$10.00

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## 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.*

<b>Payments</b>	
Consultant Assisted (FNB Branch)	N\$55.00
Debit Orders - External	N\$7.50
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\$11.25
Third Party Payments (Cellphone Banking)	N\$1.15
<b>Purchases</b>	
Visa Debit Card Purchases*	<b>N\$4.30</b>
Prepaid Airtime Purchases (FNB Cellphone, FNB ATM, FNB App and Online Banking)	N\$1.15
Prepaid Electricity Purchases (FNB Cellphone, FNB ATM, FNB App and Online Banking)	<b>Free</b>
<b>Inter Account Transfers</b>	
Consultant Assisted (FNB Branch)	N\$55.00
Electronic Transfers (FNB ATM, FNB App and Online Banking)	N\$4.20
Cellphone Banking	<b>Free</b>
<b>Cash Withdrawals</b>	
FNB ATM	N\$5.50
Other Bank's ATM	N\$13.50 + N\$8.50 per N\$500.00
Consultant Assisted (FNB Branch)	N\$55.00 + 2.5% of value.
<b>Deposits</b>	
Cash	<b>Free</b>
Cheques	N\$15.00 per Deposit
ENC Upliftment fee	N\$150.00
Special Clearance of Cheque Deposit (per Cheque)	N\$120.00
<b>Monthly Fees</b>	
Monthly Account Fee	N\$5.50
<b>Subscription Fees</b>	

\* Transaction limits may apply

Online Banking and FNB App	<i>Free</i>
Cellphone Banking	<i>Free</i>
<i>inContact</i> (SMS & e-mail)	<i>Free</i>
<b>International Transaction Fees</b>	
International Debit Card Purchases	<i>N\$5.50 +1% of the value</i>
International ATM Withdrawal	<i>N\$35.00 +1% of the value</i>
International Consultant Assisted	<i>N\$55.00 +1% of the value</i>
<b>Penalty Fees</b>	
Deposit of Post-Dated Cheques (per Cheque)	N\$80.00
<b>Balance Enquiries</b>	
FNB ATM	<i>Free</i>
Other Bank's ATM	N\$9.50
Cellphone Banking, Online Banking and FNB App	<i>Free</i>
Consultant Assisted (FNB Branch)	N\$8.00
<b>Statements</b>	
Monthly Statement (e-mailed)	<i>Free</i>
Additional Statements	
· Daily	N\$85.00
· Weekly	N\$36.50
· Monthly	N\$18.00
Mini Statement Print/View (FNB ATM )	N\$4.00
Mini Statement (Cellphone Banking, Online Banking and FNB App)	<i>Free</i>
Provisional Statement (FNB Branch)	N\$15.00 per page
<b>Stop Payment Instructions</b>	
Online Banking and FNB App	N\$11.50
Consultant Assisted (FNB Branch)	N\$125.00
<b>Other fees</b>	
Beneficiary Notification for Scheduled Payments	
· E-mail	N\$0.85
· SMS	N\$1.15
· Fax	N\$5.50
Dishonoured Payments (Minimum per item)	N\$42.50
Card Replacement Fee	N\$116.00
FNB ATM Declined Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	N\$6.50
Other Bank's ATM Declined Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	N\$10.00

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 and FNB App 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\$55.00			
Debit Orders – External	N\$7.50			
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\$11.25			
Third Party Payments (Cellphone Banking)	N\$1.15			
Purchases				
Visa Debit Card Purchases**	N\$5.50			
Prepaid Airtime Purchases (FNB Cellphone, FNB ATM, FNB App and Online Banking)	N\$1.15			
Prepaid Electricity Purchases (FNB Cellphone, FNB ATM, FNB App and Online Banking)	Free			
Inter Account Transfers				
Consultant Assisted (FNB Branch)	N\$55.00			
Electronic Transfers (FNB ATM, FNB App and Online Banking)	N\$4.20			
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\$9.80	N\$18.70	N\$28.00	N\$38.00
Other Bank's ATM	N\$13.50 + N\$8.50 per N\$500.00			
Consultant Assisted (FNB Branch)	N\$55.00 + 2.5% of value.			
Deposits				
Cash	Free			
Cheques	N\$15.00 per Deposit			
ENC Upliftment	N\$150.00			
Special Clearance of Cheque Deposit (per cheque)	N\$120.00			

\* 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](http://www.fnbnamibia.com.na).

\*\* Transaction limits may apply

<b>Monthly Fees</b>	
Monthly Account Fee	<i>No Monthly Fee</i>
<b>Subscription Fees</b>	
Online Banking and FNB App	<i>Free</i>
Cellphone Banking	<i>Free</i>
<i>inContact</i> (SMS & e-mail)	<i>Free</i>
<b>International Transaction Fees</b>	
International Debit Card Purchases	N\$5.50 +1% of the value
International ATM Withdrawal	<i>N\$35.00 +1% of the value</i>
International Consultant Assisted	N\$55.00 +1% of the value
<b>Balance Enquiries</b>	
FNB ATM	<i>Free</i>
Other Bank's ATM	N\$9.50
Cellphone Banking, Online Banking and FNB App	<i>Free</i>
Consultant Assisted (FNB Branch)	N\$8.00
<b>Statements</b>	
Monthly Statement (e-mailed)	<i>Free</i>
Additional Statements	
· Daily	N\$85.00
· Weekly	N\$36.50
· Monthly	N\$18.00
Mini Statement Print/View (FNB ATM )	N\$4.00
Mini Statement (Cellphone Banking, Online Banking and FNB App)	<i>Free</i>
Provisional Statement (FNB Branch)	N\$15.00 per page
<b>Stop Payment Instructions</b>	
Online Banking	N\$11.50
Consultant Assisted (FNB Branch)	N\$125.00
<b>Other fees</b>	
Beneficiary Notification for Scheduled Payments	
· E-mail	N\$0.85
· SMS	N\$1.15
· Fax	N\$6.00
<b>Penalty Fees</b>	
Deposit of Post-Dated Cheques (per cheque)	N\$80.00
Dishonoured Payments (Minimum per item)	N\$95.00
Card Replacement Fee	N\$116.00
FNB ATM Declined Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	N\$6.50
Other Bank's ATM Declined Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	N\$10.00

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 and FNB App 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.*

<b>Payments</b>	
Consultant Assisted (FNB Branch)	N\$55.00
Debit Orders – External	N\$7.50
Debit Orders – Internal (Debit Orders to FNB Card, FNB Home Loans, FNB Loans)	<b>N\$6.50</b>
Third Party Payments (Online Banking, FNB ATM, FNB App, Scheduled Payments/Stop Orders)	N\$11.25
Third Party Payments (Cellphone Banking)	N\$1.15
<b>Purchases</b>	
Visa Debit Card Purchases**	N\$5.50
Prepaid Airtime Purchases (FNB Cellphone, FNB ATM, FNB App and Online Banking)	N\$1.15
Prepaid Electricity Purchases (FNB Cellphone, FNB ATM, FNB App and Online Banking)	<b>Free</b>
<b>Inter Account Transfers</b>	
Consultant Assisted (FNB Branch)	N\$55.00
Electronic Transfers (FNB ATM, FNB App and Online Banking)	N\$4.20
Cellphone Banking	<b>Free</b>
<b>Cash Withdrawals</b>	
FNB ATM	N\$8.50 per N\$500.00
Other Bank's ATM	N\$13.50 + N\$8.50 per N\$500.00
Consultant Assisted (FNB Branch)	N\$55.00 + 2.5% of value.
<b>Deposits</b>	
Cash	<b>Free</b>
Cheques	N\$15.00 per Deposit
ENC Upliftment	N\$150.00
Special Clearance of Cheque Deposit (per Cheque)	N\$120.00
<b>Monthly Fees</b>	

\* 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](http://www.fnbnamibia.com.na).

\*\* Transaction limits may apply



Monthly Account Fee	N\$10.00
<b>International Transaction Fees</b>	
International Debit Card Purchases	<i>N\$5.50 +1% of the value</i>
International ATM Withdrawal	N\$35.00 <i>+1% of the value</i>
International Consultant Assisted	N\$55.00 <i>+1% of the value</i>
<b>Subscription Fees</b>	
Online Banking and FNB App	<i>Free</i>
Cellphone Banking	<i>Free</i>
<i>inContact</i> (SMS & e-mail)	<i>Free</i>
<b>Balance Enquiries</b>	
FNB ATM (View)	<i>Free</i>
Other Bank's ATM	N\$9.50
Cellphone Banking, Online Banking and FNB App	<i>Free</i>
Consultant Assisted (FNB Branch)	N\$8.00
<b>Statements</b>	
Monthly Statement (e-mailed)	<i>Free</i>
Additional Statements	
· Daily	N\$85.00
· Weekly	N\$36.00
· Monthly	N\$18.00
Mini Statement Print/View (FNB ATM )	N\$4.00
Mini Statement (Cellphone Banking, Online Banking and FNB App)	<i>Free</i>
Provisional Statement (FNB Branch)	N\$15.00 per page
<b>Stop Payment Instructions</b>	
Online Banking and FNB App	N\$11.50
Consultant Assisted (FNB Branch)	N\$125.00
<b>Other fees</b>	
Beneficiary Notification for Scheduled Payments	
· E-mail	N\$0.85
· SMS	<i>N\$1.15</i>
· Fax	<i>N\$5.50</i>
<b>Penalty Fees</b>	
Deposit of Post-Dated Cheques (per Cheque)	N\$80.00
Dishonoured Payments (Minimum per item)	N\$95.00
Card Replacement Fee	N\$116.00
FNB ATM Declined Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	N\$6.50
Other Bank's ATM Declined Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	N\$10.00

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.*

<b>Payments</b>	
Consultant Assisted (FNB Branch)	N\$55.00
<b>Inter Account Transfers*</b>	
Consultant Assisted (FNB Branch)	N\$55.00
Electronic Transfers (FNB ATM, FNB App and Online Banking)	N\$4.20
<b>Cash Withdrawals*</b>	
FNB ATM	N\$45.00
Other Bank's ATM	N\$45.00
Consultant Assisted (FNB Branch)	N\$55.00 + 2.5% of value
<b>Deposits</b>	
Cash	<i>Free</i>
Cheques	N\$15.00 per Deposit
Special Clearance of Cheque Deposit (per Cheque)	N\$120.00
<b>Subscription Fees</b>	
Online Banking and FNB App	<i>Free</i>
Cellphone Banking	<i>Free</i>
inContact (SMS & e-mail)	<i>Free</i>
<b>Statements Fees</b>	
Mini Statement Print/View (FNB Cellphone, FNB ATM, FNB App and Online Banking)	N\$4.00
Provisional Statement (Branch)	N\$15.00 per page
<b>Penalty Fees</b>	
Deposit of Post-Dated Cheques (per Cheque)	N\$80.00
Card Replacement Fee	N\$116.00
FNB ATM Declined Transaction Fee (Insufficient funds or daily limit exceeded)	N\$6.50
Other Bank's ATM Declined Transaction Fee (Insufficient funds or daily limit exceeded)	N\$10.00

### **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. 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.*

<b>Cash Withdrawals</b>	
Consultant Assisted (FNB Branch)	N\$55.00 + 2.5% of value
<b>Deposits</b>	
Cash	<i>Free</i>
Cheques	N\$15.00 per Deposit
ENC Upliftment Fee	N\$150.00
Special Clearance of Cheque Deposit	N\$120.00
<b>Balance Enquiries</b>	
Consultant Assisted (FNB Branch)	N\$8.00
<b>Statements</b>	
Provisional Statement (FNB Branch)	N\$15.00 per page
<b>Penalty Fees</b>	
Deposit of Post-Dated Cheque (per Cheque)	N\$80.00
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](http://www.fnbnamibia.com.na).

Note:

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## 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.*

<b>Payments</b>	
Consultant Assisted (FNB Branch)	N\$55.00
Debit Orders – External	N\$7.50
Debit Orders – Internal (Debit Orders to FNB Card, FNB Home Loans, FNB Loans)	<b>N\$6.50</b>
Third Party Payments (Scheduled Payments/ Stop Orders, Online Banking and FNB App, FNB ATM)	N\$11.25
Third Party Payments (Cellphone Banking)	N\$1.15
<b>Purchases</b>	
Visa Debit Card Purchases*	N\$2.85
Prepaid Airtime Purchases (FNB Cellphone, ATM, Online Banking and FNB App)	N\$1.15
Prepaid Electricity Purchases (FNB Cellphone, ATM, Online Banking and FNB App)	<b>Free</b>
<b>Inter Account Transfers</b>	
FNB Branch (OTC)	N\$55.00
Electronic Transfers (FNB ATM, Online Banking and FNB App)	N\$4.20
Cellphone Banking	<b>Free</b>
<b>Cash Withdrawals</b>	
FNB ATM	N\$3.20
Other Bank's ATM	N\$17.00
Consultant Assisted (FNB Branch)	N\$55.00 + 2.5% of value
<b>Deposits</b>	
Cash	<b>Free</b>
Cheques	N\$15.00 per Deposit
ENC Upliftment Fee	N\$150.00
Special Clearance of Cheque Deposit (per Cheque)	N\$120.00
<b>Monthly Fee</b>	
Monthly Account Fee	<b>No Monthly Fee</b>

\* Transaction limits may apply

<b>Subscription Fees</b>	
Online Banking and FNB App	<i>Free</i>
Cellphone Banking	<i>Free</i>
inContact (SMS & e-mail)	<i>Free</i>
<b>Balance Enquiries</b>	
FNB ATM (View)	<i>Free</i>
Other Bank's ATM	N\$9.50
Cellphone Banking, Online Banking and FNB App	<i>Free</i>
Consultant Assisted (FNB Branch)	N\$8.00
<b>Statements</b>	
Mini Statement Print/View (FNB ATM)	N\$4.00
Mini Statement (Cellphone Banking, Online Banking and FNB App)	<i>Free</i>
Provisional Statement (FNB Branch)	N\$15.00
<b>Stop Payments Instructions</b>	
Online Banking and FNB App	N\$11.50
Consultant Assisted (FNB Branch)	N\$125.00
<b>Other fees</b>	
Beneficiary Notification for Scheduled Payments	
· E-mail	N\$0.85
· SMS	N\$1.15
· Fax	N\$5.50
<b>International Transaction Fees</b>	
International Debit Card Purchases	<i>N\$3.00 + 1% of value</i>
International ATM Withdrawal	<i>N\$3.00 + 1% of value</i>
International Consultant Assisted	<i>N\$55.00 + 1% of value</i>
<b>Penalty Fees and Other Fees</b>	
Deposit of Post-Dated Cheques (per Cheque)	N\$80.00
Dishonoured Payments (Minimum per item)	N\$203.30
Card Replacement Fee	N\$45.00
FNB Declined Electronic Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	N\$3.00
Other Bank's ATM Declined Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	N\$10.00

Notes:

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## 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, Online Banking and free *inContact*. 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*

<b>Payments</b>	
Consultant Assisted (FNB Branch)	N\$55.00
Debit Orders – External	N\$7.50
Debit Orders – Internal (Debit Orders to FNB Card, FNB Home Loans, FNB Loans)	<b>N\$6.50</b>
Third Party Payments (Online Banking, FNB ATM, FNB App, Scheduled Payments/Stop Orders)	N\$11.25
Third Party Payments (Cellphone Banking)	N\$1.15
<b>Purchases</b>	
Visa Debit Card Purchases*	N\$5.50
Prepaid Airtime Purchases (FNB Cellphone, FNB ATM, FNB App and Online Banking)	N\$1.15
Prepaid Electricity Purchases (FNB Cellphone, FNB ATM, FNB App and Online Banking)	<b>Free</b>
<b>Inter Account Transfers</b>	
Consultant Assisted (FNB Branch)	N\$55.00
Cellphone Banking	<b>Free</b>
Electronic Transfers (FNB ATM, FNB App and Online Banking)	N\$4.20
<b>Cash Withdrawals</b>	
FNB ATM (8 Free ATM withdrawals p.m. thereafter)	N\$3.90
Other Bank's ATM	N\$17.00
Consultant Assisted (FNB Branch)	N\$55.00 + 2.5% of value.
<b>Deposits</b>	
Cash	<b>Free</b>
Cheques	N\$15.00 per Deposit
ENC Upliftment Fee	N\$150.00
Special Clearance of Cheque Deposit (per Cheque)	N\$120.00
<b>Monthly Account Fee</b>	
Monthly Account Fee	N\$5.50
<b>Subscription Fees</b>	

\* Transaction limits may apply

Online Banking and FNB App	<i>Free</i>
Cellphone Banking	<i>Free</i>
inContact (SMS & e-mail)	<i>Free</i>
<b>Balance Enquiries</b>	
FNB ATM (View)	<i>Free</i>
Other Bank's ATM	N\$9.50
Cellphone Banking, Online Banking and FNB App	<i>Free</i>
Consultant Assisted (FNB Branch)	N\$8.00
<b>Statements</b>	
Mini Statement Print/View (FNB ATM)	N\$4.00
Mini Statement (Cellphone Banking, Online Banking and FNB App)	<i>Free</i>
Provisional Statement (FNB Branch)	N\$15.00 per page
E-mailed Statement	<i>Free</i>
<b>Stop Payments Instructions</b>	
Online Banking and FNB App	N\$11.50
Consultant Assisted (FNB Branch)	N\$125.00
<b>Other Fees</b>	
Beneficiary Notification for Scheduled Payments	
· E-mail	N\$0.85
· SMS	<i>N\$1.15</i>
· Fax	<i>N\$5.50</i>
<b>International Transaction Fees</b>	
International Debit Card Purchases	<i>N\$5.55 +1% of the value</i>
International ATM Withdrawal	<i>N\$5.50 +1% of the value</i>
International Consultant Assisted	N\$55.00 <i>+1% of the value</i>
<b>Penalty Fees</b>	
Deposit of Post-Dated Cheques (per Cheque)	N\$80.00
Dishonoured Payments (Minimum per item)	N\$203.30
Card Replacement Fee	N\$116.00
FNB ATM Declined Transaction Fee (Insufficient funds or daily limit exceeded)	N\$6.50
Other Bank's ATM Declined Transaction Fee (Insufficient funds or daily limit exceeded)	N\$10.00

Notes:

## g. Credit Card

## i. Personal

## • 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.

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

**FNB Card Value-add Services**

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 Subscription	<i>Free</i>

**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>
Prepaid Airtime (FNB Cellphone, ATM and Online Banking)	N\$1.15
International Currency Conversion Fee	<i>2.75% of value</i>

**Convenience and Value Added Service Fees**

Cardless Cash Withdrawal (Cellphone Banking)	N\$8.50 per N\$500.00
Pay2Cell	N\$1.15

**Monthly Membership Fees**

	<b>Standard</b>	<b>Linked Card</b>
FNB Private Credit Card	N\$75.00	<i>Free</i>
FNB Platinum	N\$65.00	N\$13.50
FNB Gold Credit Card	N\$32.00	N\$13.50
FNB Silver Credit Card	N\$32.00	N\$13.50
FNB Turquoise Credit Card	N\$42.50	N\$13.50

**Electronic Fund Transfers (Payments & Transfers)**

Third Party Payments - Online Banking	N\$11.25
Third Party Payments - Cellphone Banking	N\$1.15
IVR Smart Transfer to Third Party	<i>Free</i>
Inter-account Transfers to FNB	N\$4.20
Transfers & Payments at Branch	N\$55.00

**Deposits**



Cash - FNB Branch & ATM with envelopes deposits	<i>Free</i>
Cheque Deposit Fee	N\$15.00 per Deposit
<b>Cash Withdrawal Fees</b>	
FNB ATM	N\$8.50 per N\$500.00
Other Bank's ATM	N\$13.50 + N\$8.50 per N\$500.00
Consultant Assisted (FNB Branch)	N\$50.00 + 2.50% of value
Overseas Withdrawals (ATM & Counter) This fee is subject to exchange rate fluctuations and may be reviewed quarterly	<i>N\$35.00 + 1.00% of value</i>
Cash on Budget	N\$50.00 <i>plus % of value</i> % value: <i>Platinum 2.00%</i> <i>Gold 2.25%</i> <i>Silver 2.50%</i>
<b>Balance Enquiries</b>	
FNB ATM Balance Enquiry	<i>Free</i>
Branch Balance Enquiry	<i>N\$8.00</i>
Cellphone Banking, Online Banking and FNB App - Except payments	<i>Free</i>
Other Bank's ATM Balance Enquiry	N\$9.50
International Balance Enquiry	<i>N\$9.00</i>
Changes to Account Limits	<i>Free</i>
<b>Statements</b>	
Current monthly statement (e-mail, Online, FNB App)	<i>Free</i>
Current monthly statement (Post)	N\$16.50
Dual statement (e-mail & Post)	N\$25.00
FNB ATM Mini-statement	N\$4.00
FNB Branch - Statement Reprint (per Page)	N\$12.50
Historical Statements (per Page Print)	N\$12.50
Historical Statements E-mail (per Statement)	N\$7.50
<b>Voucher Retrieval</b>	
Local	N\$105.00
International	N\$280.00
<b>Penalty and Other Fees</b>	
Card Replacement Fee	<i>N\$116.00</i>
Fast Track Card Replacement Fee	N\$450.00
Pin Replacement Fee	<i>N\$33.00</i>
Cheque Clearance Fee	N\$300.00
Special Arrangement Fee	N\$360.00
Late Payment Fee	N\$300.00
Over Limit Fee	N\$300.00



## 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\$50.00	N\$65.00
Debit Orders – External		N\$20.50	
Debit Orders – Internal*		N\$8.30	
Third Party Payments (Cellphone Banking)		N\$1.15	
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\$12.92	N\$11.62
2	Greater than 50 but less than or equal to 100	N\$12.75	N\$11.48
3	Greater than 100 but less than or equal to 250	N\$10.76	N\$9.69
4	Greater than 250 but less than or equal to 500	N\$9.23	N\$8.31
5	Greater than 500 but less than or equal to 750	N\$8.10	N\$7.29
6	Greater than 750 but less than or equal to 1,000	N\$7.25	N\$6.52
7	Greater than 1,000 but less than or equal to 5,000	N\$6.81	N\$6.13
8	Greater than 5,000 but less than or equal to 10,000	N\$5.92	N\$5.33
9	Greater than 10,000 but less than or equal to 20,000	N\$5.26	N\$4.73
10	Greater than 20,000 but less than or equal to 40,000	N\$4.37	N\$3.94
11	Greater than 40,000 but less than or equal to 100,000	N\$3.73	N\$3.36
12	Greater than 100,000	N\$2.95	N\$2.66
Real-time gross settlement			
· Payments > N\$5 million		N\$63.90	

\* 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\$3.81	
3	Greater than 100 but less than or equal to 250	N\$3.73	
4	Greater than 250 but less than or equal to 500	N\$3.62	
5	Greater than 500 but less than or equal to 750	N\$3.54	
6	Greater than 750 but less than or equal to 1,000	N\$3.44	
7	Greater than 1,000	N\$3.36	
<b>Purchases</b>			
Visa Debit Card Purchases*		N\$5.50	
Prepaid Airtime Purchases (FNB Cellphone, ATM and Online Banking)		N\$1.15	
Prepaid Electricity Purchases (FNB Cellphone, ATM and Online Banking)		Free	
<b>Inter Account Transfers</b>			
Transfer Amount		N\$ 0.01 - N\$2,000.00	N\$2,000.01 & above
Consultant Assisted (FNB Branch)		N\$55.00	N\$55.00
FNB ATM and Online Banking		N\$4.20	
Cellphone Banking		Free	
<b>Cash Withdrawals</b>			
FNB ATM		N\$8.50	
Other Bank's ATM		N\$21.50	
		N\$ 0.01- N\$2,000.00	N\$2,000.01 & above
Consultant Assisted (FNB Branch)		N\$50.00 + 2.25% of value	N\$65.00 + 2.25% of value
<b>Deposits</b>			
Cash		Free	
Cheques		N\$15.00 per Deposit	
ENC Upliftment fee		N\$100.00 per N\$10,000.00	
Special Clearance of Cheque Deposit (per Cheque)		N\$125.00	
<b>Deposit Books</b>			
100 Pages (Non MICR)		N\$27.00	
<b>Monthly Fees</b>			
Monthly Account Fee		N\$17.00	
<b>Subscription Fees</b>			
Online Banking		Free	
Cellphone Banking		Free	
inContact (SMS & e-mail)		Free	

\* Transaction limits may apply

<b>Balance Enquiries</b>	
FNB ATM (View)	<i>Free</i>
Other Bank's ATM	N\$9.00
Cellphone Banking	<i>Free</i>
Consultant Assisted (FNB Branch)	N\$8.00
<b>Stop Payments Instructions</b>	
Consultant Assisted (FNB Branch)	N\$125.00
FNB Online Enterprise	N\$11.50
<b>Statements</b>	
Monthly Statement (e-mailed)	<i>Free</i>
Additional Statements	
· Daily	N\$85.00
· Weekly	N\$36.50
· Monthly	N\$18.00
Mini Statement Print/View (FNB ATM)	N\$4.00
Mini Statement (Cellphone Banking, Online Banking and FNB App)	<i>Free</i>
Provisional Statement (FNB Branch)	N\$15.00 per page
Posted Statement*	N\$17.00 per statement
<b>Other fees</b>	
Beneficiary Notification for Scheduled Payments	
· E-mail	N\$0.85
· SMS	N\$1.15
· Fax	N\$5.50
International Debit Card Purchases	N\$5.50 +1% of the value
International ATM Withdrawal	N\$35.00 +1% of the value
International Branch Withdrawal	N\$50.00 +1% of the value
<b>Penalty Fees</b>	
Deposit of Post-Dated Cheques (per Cheque)	N\$80.00
Inward Unpaid	N\$71.00
Dishonoured Payments (Minimum per item)	N\$215.00
Honouring Fee (minimum charge per item)	N\$250.00
Card Replacement Fee	N\$116.00
FNB Declined Electronic Transaction Fee (Insufficient funds or daily limit exceeded) (Sole Proprietors only)	N\$6.50
Other Bank's ATM Declined Transaction Fee (Insufficient funds or daily limit exceeded) (Sole Proprietors only)	N\$10.00

## 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\$50.00	N\$65.00
Debit Orders – External		N\$20.50	
Debit Orders – Internal (Debit Orders to FNB Card, FNB HomeLoans, FNB Loans)		N\$8.30	
Third Party Payments (Cellphone Banking)		N\$1.15	
Payment Amount		N\$ 0.01- N\$2,000.00	N\$2,000.01 & above
Consultant Assisted (FNB Branch)		N\$50.00	N\$65.00
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\$12.92	N\$11.62
2	Greater than 50 but less than or equal to 100	N\$12.75	N\$11.48
3	Greater than 100 but less than or equal to 250	N\$10.76	N\$9.69
4	Greater than 250 but less than or equal to 500	N\$9.23	N\$8.31
5	Greater than 500 but less than or equal to 750	N\$8.10	N\$7.29
6	Greater than 750 but less than or equal to 1,000	N\$7.25	N\$6.52
7	Greater than 1,000 but less than or equal to 5,000	N\$6.81	N\$6.13
8	Greater than 5,000 but less than or equal to 10,000	N\$5.92	N\$5.33
9	Greater than 10,000 but less than or equal to 20,000	N\$5.25	N\$4.73
10	Greater than 20,000 but less than or equal to 40,000	N\$4.37	N\$3.94
11	Greater than 40,000 but less than or equal to 100,000	N\$3.73	N\$3.36
12	Greater than 100,000	N\$2.95	N\$2.66
Real-time gross settlement			
Payments > N\$5 million			N\$63.90
eWallet Bulk send			N\$6.01

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\$3.81		
3	Greater than 100 but less than or equal to 250	N\$3.73		
4	Greater than 250 but less than or equal to 500	N\$3.62		
5	Greater than 500 but less than or equal to 750	N\$3.54		
6	Greater than 750 but less than or equal to 1,000	N\$3.44		
7	Greater than 1,000	N\$3.36		
<b>Purchases</b>				
Visa Debit Card Purchases*		N\$5.50		
Prepaid Airtime Purchases (FNB Cellphone, ATM and Online Banking)		N\$1.15		
Prepaid Electricity Purchases (FNB Cellphone, ATM and Online Banking)		Free		
<b>Inter Account Transfers</b>				
Transfer Amount		N\$ 0.01 - N\$2,000.00	N\$2,000.01 & above	
Consultant Assisted (FNB Branch)		N\$55.00	N\$55.00	
FNB ATM and Online Banking		N\$4.20		
Cellphone Banking		Free		
<b>Cash Withdrawals</b>				
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\$8.50	N\$17.00	N\$25.50	N\$34.00
Other Bank's ATM (Sole Proprietors only)	N\$21.50	N\$30.00	N\$38.50	N\$47.00
		N\$ 0.01- N\$2,000.00	N\$2,000.01 & above	
Consultant Assisted (FNB Branch)		N\$50.00 + 2.55% of value	N\$65.00 + 2.55% of value	
These rates are negotiable and will depend on the nature and extent of your banking relationship with FNB				
<b>Deposits</b>				
Cash (These rates are negotiable and will depend on the nature and extent of your banking relationship with FNB)		2.54% of value (Min N\$25.00)		
Cheques		N\$15.00 per deposit		
ENC Upliftment fee		N\$100.00 per N\$10,000.00		
Special Clearance of Cheque Deposit		N\$125.00		
<b>Deposit Books</b>				
100 Pages (Non MICR)		N\$27.00		
<b>Cheque Books</b>				
Pocket Ordinary		N\$150.00		
Company 200 Forms		N\$250.00		

\* Transaction limits may apply

<b>Monthly Fee</b>	
Monthly Account Fee	N\$85.00
<b>Subscription Fees</b>	
FNB Online Enterprise and FNB App	<i>Free</i>
<i>inContact</i> (SMS & e-mail)	<i>Free</i>
<b>Balance Enquiries</b>	
FNB ATM (View)	<i>Free</i>
Other Bank's ATM	N\$9.00
Cellphone Banking, Online Banking and FNB App	<i>Free</i>
Consultant Assisted (FNB Branch)	N\$8.00
<b>Stop Payments Instructions</b>	
Consultant Assisted (FNB Branch)	N\$125.00
FNB Online Enterprise	N\$11.50
<b>Other fees</b>	
Beneficiary Notification for Scheduled Payments	
· E-mail	N\$0.85
· SMS	N\$1.15
· Fax	N\$5.50
International Debit Card Purchases	<i>N\$5.50 +1% of the value</i>
International ATM Withdrawal	<i>N\$35.00 +1% of the value</i>
International Branch Withdrawal	<i>N\$50.00 +1% of the value</i>
<b>Statements</b>	
Monthly Statement (e-mailed)	<i>Free</i>
Additional Statements	
· Daily	N\$85.00
· Weekly	N\$36.50
· Monthly	N\$18.00
Mini Statement Print/View (FNB ATM)	N\$4.00
Mini Statement (Cellphone Banking, Online Bankind and FNB App)	<i>Free</i>
Provisional Statement (FNB Branch)	N\$15.00 per page
Posted Statement*	N\$17.00 per statement
<b>Penalty Fees</b>	
Deposit of Post-Dated Cheques (per Cheque)	N\$80.00
Inward Unpaid	N\$71.00
Dishonoured Payments (Minimum per item)	N\$215.00
Honouring Fee (minimum charge per item)	N\$250.00
Card Replacement Fee	N\$116.00
FNB ATM Declined Transaction Fee (Insufficient funds or daily limit exceeded)	N\$6.50
Other Bank's ATM Declined Transaction Fee (Insufficient funds or daily limit exceeded)	N\$10.00

\* 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\$32.00			
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\$11.25			
Inter-account Transfers	N\$4.20			
Deposits				
Cash	Free			
Cheque Deposit Fee	N\$15.00 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\$8.50	N\$17.00	N\$25.50	N\$34.00
Other Bank's ATM	N\$21.50	N\$30.00	N\$38.50	N\$47.00
Consultant Assisted (FNB Branch)	N\$50.00 + 2.50% of value.			
Overseas Withdrawals (ATM & Counter) This fee is subject to exchange rate fluctuations and may be reviewed quarterly	N\$35.00 + 1.00% of value.			

<b>Account Fees</b>	
FNB ATM Balance Enquiry	<i>Free</i>
Branch Balance Enquiry	<i>N\$8.00</i>
Online Banking - Except payments	<i>Free</i>
Other Bank's ATM Balance Enquiry	<i>N\$9.00</i>
International Balance Enquiry	<i>N\$9.00</i>
Changes to Account Limits	<i>Free</i>
<b>Statements</b>	
Current monthly statement (e-mail)	<i>Free</i>
Current monthly statement (Post)	N\$16.50
Dual statement (e-mail & Post)	N\$25.00
Personal Statement Delivery	<i>N\$195.00</i>
FNB ATM Mini-statement	N\$4.00
FNB Branch - Statement Reprint (per Page)	N\$12.50
Historical Statements (per Page Printed)	N\$12.50
Historical Statements E-mail (per Statement)	N\$7.50
<b>Voucher Retrieval</b>	
Local	N\$105.00
International	N\$280.00
<b>Penalty and Other Fees</b>	
Card Replacement Fee	N\$130.00
Fast Track Card Replacement Fee	N\$450.00
Pin Replacement Fee	N\$33.00
Cheque Clearance Fee	N\$300.00
Special Arrangement Fee	N\$360.00
Late Payment Fee	N\$300.00
Over Limit Fee	N\$300.00
Unpaid Fee	N\$300.00
Personal Card Delivery	N\$250.00
Declined Authorisation Fee	N\$10.00
Credit Limit Fee	<i>0.36% per month</i>
Temporary Credit Fee	N\$65.00
Arrears Fee	N\$145.00

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## 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\$119.62 per month** for the first two users, N\$52.44 for the next 10 users and more than 12 users will be charged at N\$39.32 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\$13.58	N\$12.44	N\$12.44	N\$11.76
2	51 – 100	5.00%	N\$12.90	N\$11.82	N\$11.82	N\$11.17
3	101 – 250	10.00%	N\$12.22	N\$11.19	N\$11.20	N\$10.58
4	251 – 500	15.00%	N\$11.54	N\$10.57	N\$10.57	N\$10.00
5	501 – 750	20.00%	N\$10.86	N\$9.95	N\$9.95	N\$9.41
6	751 – 1,000	25.00%	N\$10.18	N\$9.33	N\$9.33	N\$8.82
7	1,001 >	30.00%	N\$9.50	N\$8.71	N\$8.71	N\$8.23

#### Transfers

Intragroup transfers are charged at a maximum of N\$5.12

#### Real-time gross settlement

Payments > N\$5 million	N\$63.91
eWallet Bulk send	N\$6.01
Collection Unpaid Items	N\$5.32 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\$6.23	N\$5.59	N\$5.59	N\$5.29
2	51 – 100	5.00%	N\$5.92	N\$5.31	N\$5.31	N\$5.02
3	101 – 250	10.00%	N\$5.60	N\$5.03	N\$5.02	N\$4.76
4	251 – 500	15.00%	N\$5.29	N\$4.75	N\$4.75	N\$4.50
5	501 – 750	20.00%	N\$4.98	N\$4.47	N\$4.47	N\$4.23
6	751 – 1,000	25.00%	N\$4.67	N\$4.19	N\$4.19	N\$3.97
7	1,001 >	30.00%	N\$4.36	N\$3.91	N\$3.91	N\$3.70

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\$119.62
Access for the next 10 users (3-12 users) - per user	N\$52.44
Access for each subsequent user (>12 users) - per user	N\$39.32
Collections Modular Fee	N\$583.35
Cashman Management Fee	N\$671.85
Cashman Reports per scheduled export	N\$17.71
15 Minutes Statement Exports	N\$260.54

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## 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\$52.44 per user and more than 12 users will be charged at N\$39.32 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\$12.92	N\$11.62
2	Greater than 50 but less than or equal to 100	N\$12.75	N\$11.48
3	Greater than 100 but less than or equal to 250	N\$10.76	N\$9.69
4	Greater than 250 but less than or equal to 500	N\$9.23	N\$8.31
5	Greater than 500 but less than or equal to 750	N\$8.10	N\$7.29
6	Greater than 750 but less than or equal to 1,000	N\$7.25	N\$6.52
7	Greater than 1,000 but less than or equal to 5,000	N\$6.81	N\$6.13
8	Greater than 5,000 but less than or equal to 10,000	N\$5.92	N\$5.33
9	Greater than 10,000 but less than or equal to 20,000	N\$5.26	N\$4.73
10	Greater than 20,000 but less than or equal to 40,000	N\$4.37	N\$3.94
11	Greater than 40,000 but less than or equal to 100,000	N\$3.73	N\$3.36
12	Greater than 100,000	N\$2.95	N\$2.66

### Transfers

Intragroup transfers are charged at a maximum of N\$5.12 or at the lower transaction fee as per above.

### Real-time gross settlement

Payments > N\$5 million	N\$63.90
eWallet Bulk send	N\$6.01
Collection Unpaid Items	N\$5.33 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\$3.81
Tier 3	Greater than 100 but less than or equal to 250	N\$3.73
Tier 4	Greater than 250 but less than or equal to 500	N\$3.62
Tier 5	Greater than 500 but less than or equal to 750	N\$3.54
Tier 6	Greater than 750 but less than or equal to 1,000	N\$3.44
Tier 7	Greater than 1,000	N\$3.36

### Monthly Access Fees

Access for the first 2 users	<i>Free</i>
Access for the next 10 users (3-12 users) - per user	N\$52.44
Access for each subsequent user (> 12 users) - per user	N\$39.32
Collections Modular Fee	N\$583.35
Cashman Management Fee	N\$671.85
Cashman Reports per scheduled export	N\$17.71
Interim Statement Export Hourly	N\$131.09
15 Minutes Statement Exports	N\$260.54

**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\$65.54
· Weekly	N\$29.48
· Bi-weekly	N\$14.74
Historical Statements per account by e-mail	N\$8.84

**Set-Up Fees**

Set-up Fee (includes first 2 hours training)	N\$530.00
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**Additional User training:**

On-site at client offices (per hour or part thereof)	N\$530.00
Charge per km	<b>N\$3.47</b>
Classroom training per candidate (min 4 – max 10)	<b>N\$200.00</b>

**Support fee:** (per Client request only)

Charge per hour	N\$530.00
Charge per km	<b>N\$3.47</b>

**Other Fees**

Reversal of processed EFT	N\$165.00
Query of a disputed item	N\$165.00
Query of a missing payment	N\$52.00
Query fee per transaction older than 1 year	N\$210.00
Recall Transaction (FNB-FNB)	N\$52.00
Recall Transaction (FNB - Other Banks)	N\$165.00
Recall Transaction (Other Bank - FNB)	N\$165.00
Reactivation per Administrator	N\$229.40

**Data Storage**

## Transaction History/Statements

· 60 Days	<b>Free</b>
· 90 Days	N\$70.46
· 120 Days	N\$117.98
· 150 Days	N\$186.81
· 180 Days	N\$229.40

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

· 40 Days	<b>Free</b>
· 60 Days	N\$47.50
· 90 Days	N\$70.46
· 120 Days	N\$117.98
· 150 Days	N\$186.81

**Other Non-Financial Transactions**

Batch Authorisation Alert by SMS	N\$1.31
Batch Authorisation Alert by E-mail	N\$0.89
Payment Notification by SMS	N\$1.31
Scheduled Payment Notification by SMS	N\$1.31
Payment Notification by E-mail	N\$0.89
Scheduled Payment Notification by E-mail	N\$0.89
Payment Notification by Fax	N\$11.89
Account Verification- Batch	N\$4.42
Account verification-Real Time (FNB Only)	N\$5.49
Stop Payment for Cheques per instruction	N\$10.09

### 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 (0)61-299 2178.

*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	N\$80.00
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	N\$80.00
Maximum Charge	N\$650.00
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>

Price of International Trade related instruments such as Letters of Credit, Cross Border Guarantees and Bills for Collection is based on the inherent credit risk of the product and counterparts in the transaction. Depending on the nature of your transaction, such instruments may also result in International Correspondent Banks raising fees for the use of their balance sheet and/or services in delivering and/or collecting payment or documents. We therefore invite you to contact Mr Percy Husselmann on 061-299 2919 for any inquires related to structuring of International Trade products and the cost of same to you.

## 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.

<b>Deed Boxes</b>	<b>Fee (per annum)</b>
Large Deed Boxes	N\$448.00
Small Deed Boxes	N\$381.00
<b>Other Fees</b>	<b>Fee (per annum)</b>
Sealed Envelopes	N\$257.00
Open Custody	N\$193.00

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## 5. Home Loan fees

<b>Traditional Home Loan</b>	<b>Fee</b>
Monthly Admin Fee	<i>N\$57.04</i>
Initiation / Valuation Fee	N\$7,493.00
<b>Building Loan</b>	<b>Fee</b>
Monthly Admin Fee	<i>N\$57.04</i>
Initiation / Valuation Fee and 4 progress payment	N\$7,493.00
Further Advances	N\$3,290.00
Re-Advances	N\$1,132.00

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## 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 2016.

**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](http://www.fnbnamibia.com.na)**
- **Phoning (061) 299 2222**
- **Ask for assistance at your nearest FNB Namibia branch.**

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## 7. Branch Telephone Numbers

<b>Branch/Agency Name</b>	<b>Telephone Number</b>
Contact Centre	(061) 299 2222
Admin Centre	(061) 299 2111
Arandis	(064) 512 600
Aranos	(063) 272035
Ausspannplatz	(061) 2992666
Business Banking Old Power Station	(061) 411 200
Cash Service Centre	(061) 299 2637
Central North Area Office	(067) 308 800
Easy Loans	(061) 299 2034
Eenhana	(065) 263 217
Erongo Area Office	(064) 429 200
Exclusive Banking Suite	(061) 299 2525
Far North Area Office	(065) 232 700
First Trust Services	(061) 299 2093
FNB Agriculture	(061) 411 200
FNB Credit Card	(061) 299 7774
FNB Financial Planners & Assurance	(061) 371 250
FNB Insurance Brokers Namibia(Pty) Ltd	(061) 371 250
FNB Speedpoint	(061) 299 2156
FNB Namibia Unit Trust (Pty) Ltd	(061) 299 8001
Gobabis	(062) 562 067 / 8
Grootfontein	(067) 248 300
Grove Mall	(061) 428 500
Henties Bay	(064) 502 700
Homeloans Contact Centre	(061) 299 2222
Homeloans New Business	(061) 299 2523
John Meinert	(061) 299 2888
Karasburg	(063) 270 012
Karibib	(064) 550 024
Katima Mulilo	(066) 253 711
Katutura	(061) 310 801
Katutura Agency	(061) 264 828
Keetmanshoop	(063) 228 000
Khomasdal	(061) 424 400
Klein Windhoek	(061) 418 600
Kuisebmond	(064) 280 500
Le Platz Agency Tsumeb	(067) 222 865
Luderitz	(063) 202 077
Maerua Mall	(061) 299 7836
Mariental	(063) 345 100
Mondesa	(064) 406 692
Northern Industrial	(061) 269 380

<b>Branch/Agency Name</b>	<b>Telephone Number</b>
Okahandja	(062) 501 081
Okahao	(065) 252 044
Okakarara	(067) 317 706
Okongo	(065) 288 427
Old Power Station	(061) 415 130
Olunkono Agency	(065) 282 2049
Omaruru	(064) 570 023
Omutiya	(065) 244 117
Ondangwa	(065) 282 2000
Ongwediva	(065) 234 400
Online Banking	(061) 299 2187
Opuwo	(065) 273 273
Oranjemund	(063) 230 800
Oshakati	(065) 220 466
Oshakati Game Agency	(065) 220 472
Oshikango	(065) 266 500
Otavi	(067) 234 050
Otjiwarongo	(067) 308 300
Otjiwarongo Midway Service Branch	(067) 300 100
Outapi	(065) 250 309
Outjo	(067) 313 002
Private Clients	(061) 299 8002
Prosperita	(061) 413 000
Rehoboth	(062) 522 051
RMB - Global Markets	(061) 299 2265
RMB Corporate Banking	(061) 416 171
RMB - Investment Banking	(061) 416 171
RMB Investments	(061) 416 171
Rosh Pinah	(063) 290 000
Rundu	(066) 255 057
SME	(061) 299 2920
Southern Area Office	(063) 345 101
Swakopmund	(064) 410 2111
Tsumeb	(067) 221 794
Usakos	(064) 530 002
Walvisbay	(064) 201 8111
Wernhill Agency	(061) 272 959
Wesbank	(061) 299 2437
Wesbank Walvisbay	(064) 202 505
Windhoek Central Area Office	(061) 299 2409
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