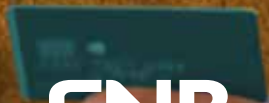





Understand your
Bank Fees
2017/2018



FNB

First National Bank

www.fnbnamibia.com.na

how can we help you? 

Contents

Introduction	3
1. Personal Pricing	9
a. Personal Lifestyle Account	9
i. Pay As You Use Option	9
ii. Electronic Pricing Option (EPO)	12
b. CardWise	14
i. CardWise Zero (Pay As You Use)	14
ii. CardWise Regular	16
c. BankWise	18
i. BankWise Zero (Pay As You Use)	18
ii. BankWise Regular	20
d. FirstSave Account	22
e. SuperSave Account	23
f. Youth Accounts	24
i. Future Account	24
ii. LifeStart Student Account	26
g. Credit Card	28
i. Personal	28
2. Business Pricing	30
a. BusinessWise Account	30
b. Business Cheque Account	33
c. Business Credit Card	36
d. FNB Online Enterprise	38
3. International Banking	42
4. Safe Custody Fees	43
5. Home Loan Fees	43
6. Important additional information	44
7. Branch Telephone Numbers	45

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 2017.

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.

Tips to Help You Reduce Banking Costs

As a bank concerned about our customers, we want to help you make the most of your money, while also answering some of your most important questions about reducing banking charges.

Tips to Help You Reduce Banking Costs

As a bank concerned about our customers, we want to help you to make most of your money, while also answering some of your most important questions about reducing banking charges.

1. Branch out

Did you know that we have over 55 branches nationwide? Sometimes it is expensive to use a branch, and transacting in a branch can cost you money. So finding wiser ways to work with your money may be cheaper –and more convenient –for you.

Other alternatives for smarter banking to help cut costs include using our mobile and eChannels. You can read about using the FNB Banking App, Online Banking and Cellphone banking.

2. Quit with the cash

Did you know that carrying cash is unsafe and if you do have cash on you, the best thing to do is to deposit it? You can do this at any FNB Advance ATM with at any time. It is free and convenient for consumers to deposit at FNB Advance ATM and it is a cheaper alternative for Business customers, money deposited reflects immediately in your account.

Did you know that withdrawing cash, making third party payments, balance enquiries at FNB ATM are all cheaper than doing these transactions inside an FNB branch? Did you know that these transactions are much cheaper if you use FNB Banking App, Online Banking, and Cellphone Banking?

3. Mind your money

Did you know that it is important to save every cent you can. FNB offers lot of ways to do this. A good way to start is to open a linked Savings

Pocket and load schedule payment to save towards that much desired holiday or to cover an emergency when it occurs. A linked Savings Pocket costs nothing and takes just few minutes to open and it also offers excellent interest rate.

You can even go one better and activate Bank Your Change, this where we round your card purchase to the value up to the nearest N\$ and transfer the difference between your purchase amount and that amount into your linked Savings Pocket.

If you want to save faster, you can select a top-up amount: N\$2, N\$5, N\$10, N\$20 or N\$50. Each swipe adds that amount from your transactional account to your cents saved per purchase, going right into your Linked Savings Pocket and giving you a bigger base to earn interest from. Plus you can move money into or out of this account at any time at no charge. So you have freedom with your finances while mind-ing your money at the same time.

4. How to bank smarter: Access the FNB App

- The FNB Banking App is an FNB essential. It brings banking right to you, right to your smart phone. Download it now by visiting smart phone's app store.
- Did you know that with your FNB Banking App, you can generate a pin for Cardless cash withdrawals at any FNB ATM?
- Did you know that you can log in using Touch ID?
- Did you know that with Geo-Payment you can split the restaurant bill and pay or receive a payment from friends? No need to swipe multiple cards or collect money from others to pay the bill.
- Did you know that you can pay DSTV, Box Office, Go TV with your FNB Banking App?

5. How to bank smarter: Sign up for Cellphone Banking

- Did you know that you don't need a fancy phone to do most of your banking? Cellphone banking is fast and effective. If you're subscribed to receive FNB inContact messages, then you are on your way.
- If you have airtime and dial *140*321# you can buy prepaid, air-time, buy prepaid electricity, check your account balances and last transactions, get a mini statement, stop or reverse a debit order, pay beneficiary, an electricity account or any bill.
- If you do not have any airtime, that is okay, because you can still buy airtime by dialling *140*000#.

6. How to bank smarter: Get onto Online Banking

- Using online banking means you can transact whenever and wherever - as long as you have internet access. This means you can manage your own money 24/7.
- Please sign up for this online option by going to the FNB Namibia website and clicking on Register. It's as easy as that.

7. How to bank smarter: Get the right account for an Individual

FNB Namibia offers many products to cater for the needs of different customers

- The CardWise Account offers basic banking product for customers earning up to N\$2,000 pm with zero monthly fee.
- The BankWise Account offers transactional banking product for customers with income less than N\$5,000 pm with a monthly fee of N\$10.50. Customers qualify for free funeral cover to the value of N\$2,500 and ATM temporary loan to the maximum of N\$10,000.
- Gold Account offers a Lifestyle account to customers with a monthly income below N\$30,000pm at a monthly fixed fee of N\$127.00 with 5 free ATM withdrawals and unlimited electronic transactions (EPO). or alternatively a Pay-As-You-Use (PAYU) option at a monthly fee of N\$27.50. The account holder qualifies for free embedded funeral offering N\$2,500, Stand-alone funeral offering, Homeloans, Personal loan, Overdraft, Revolving loan, Credit Card and Vehicle financing, Investment products, Wills & Trust Services and ATM temporary loan to the maximum of N\$10,000.
- Platinum Account offers a Lifestyle account to customers with a monthly income between N\$30,000 and N\$100,000 at a monthly fixed fee of N\$180.00 with 7 free ATM withdrawals and unlimited electronic transactions (EPO) alternatively a Pay-As-You-Use (PAYU) option at a monthly fee of N\$40.00. The account holder qualifies for free embedded funeral offering N\$2,500, Stand-alone funeral offering, Homeloans, Personal loan, Overdraft, Revolving loan, Credit Card and Vehicle financing, Investment products, Wills & Trust Services and ATM temporary loan to the maximum of N\$10,000 and service through our exclusive suite.
- Private Banking client only by invitation.

Niches products

FirstSave Account - Only for serious savers, customers qualify for one free withdrawal per month

SuperSave Account - This is a book based savings for individuals older than 55 years.

Seniors Account - Lifestyle account for individuals older than 55 years with a monthly fee of N\$27.50.

Youth accounts;

- Future Account for individuals under the age of 18.
- LifeStart Student Account- individuals age 18 to 24 years and proof of registration at an institution of higher learning is required.

8. How to bank smarter: Get the right account for Business

FNB Business has multiple number of accounts to suit your business needs.

- The BusinessWise Account offers basic banking product for Businesses with a turnover of less than N\$1,000,000 per annum with zero cash deposits.
- The Business Cheque Account offers transactional banking product for Businesses with a turnover greater than N\$1,000,000 per annum, cash deposit fees are applicable. This banking product

does avail for credit facilities, overdrafts and commercial loans on application.

Niches products

Agricultural Cheque Account - A product for Farmers and Agri-Business.

Tourism Cheque Account - For Businesses operating in the tourism sector.

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 when you forget your ATM PIN. Instead you can go to your Branch and request a pin replacement.

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 the most 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:

Convenience Transaction options

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

Pay 2 Cell: - N\$1.50

FNB App Geo Payment: - N\$1.50

Card-less Cash Withdrawals - Withdrawal fees in line with customer's transactional account

eWallet Transactions:

Send Money:

N\$20.00 - N\$2000.00	N\$10.00
N\$2,000.00 - N\$4,000.00	N\$20.00
N\$4,000.00 - N\$5,000.00	N\$30.00

- ATM Cash Withdrawals - First withdrawal free and thereafter N\$10.00 per withdrawal
- Prepaid Airtime Purchases - N\$1.50 per transaction
- Prepaid Electricity Purchases - Free
- DSTV Payment - N\$3.50
- Box Office Payment - N\$3.50
- eWallet Bulk sends on Business Online Banking - N\$6.52 per Transaction
- Mini Statement (card-less) Free
- Reversal Fee N\$25.00
- Dormancy Fee N\$5.00

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\$60.00
Debit Orders – External	N\$22.00
Debit Orders – Internal (Debit Orders to FNB Card, FNB HomeLoans and FNB Loans)	N\$8.50
Consultant Assisted (FNB Branch)	N\$60.00
Third Party Payments (Online Banking, FNB ATM, FNB App, Scheduled Payments/Stop Orders)	N\$11.50
Third Party Payments (Cellphone Banking, Pay 2 Cell)	N\$1.50
Purchases	
Visa Debit Card Purchases	N\$6.00
Prepaid Airtime Purchases (FNB Cellphone, FNB ATM, FNB App and Online Banking)	N\$1.50
Prepaid Electricity Purchases (FNB Cellphone, FNB ATM, FNB App and Online Banking)	<i>Free</i>
Inter Account Transfers	
Consultant Assisted (FNB Branch)	N\$60.00
Electronic Transfers (FNB ATM, FNB App and Online Banking)	N\$4.50
Electronic Transfers (Cellphone Banking)	<i>Free</i>
Cash Withdrawals	
FNB ATM	N\$10.00 per N\$500
Cardless Cash Withdrawal	N\$10.00 per N\$500
Other Bank's ATM	N\$13.50 + N\$10.00 per N\$500
Consultant Assisted (FNB Branch)	N\$60.00 + 2.50 % of value.
Deposits	
Cash	<i>Free</i>
Cheques	N\$25.00 per deposit
ENC Upliftment Fee	<i>N\$150.00</i>
Special Clearance of Cheque Deposit (per Cheque)	<i>N\$120.00</i>

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

Cheque Books	
Pocket Ordinary	N\$160.00
Record 100 Forms	N\$230.00
Company 200 Forms	N\$270.00
Monthly Account Fee	
Gold	N\$27.50
Platinum	N\$40.00
The following value additions are still offered:	
<ul style="list-style-type: none"> · Free cash deposits at FNB Advance ATM · Free Funeral Cover to the value of N\$2,500 · Free <i>inContact</i> · Free Cellphone Banking subscription · Free Online Banking subscription · Free FNB App Download · Free Prepaid Electricity Purchases · Free e-mailing of Statements 	
Subscription Fees	
Online Banking	<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\$10.00
Cellphone Banking	<i>Free</i>
Consultant Assisted (FNB Branch)	N\$15.00
Statements	
Monthly Statement (e-mailed)	<i>Free</i>
Additional Statements	
<ul style="list-style-type: none"> · Daily · Weekly · Monthly 	N\$90.00 N\$37.00 N\$18.50
Mini Statement Print/View (FNB ATM)	N\$4.20
Mini Statement (Cellphone Banking)	<i>Free</i>
Provisional Statement (FNB Branch)	N\$16.00 per page
Posted Statement**	N\$18.00 per statement
Stop Payment Instructions	
Online Banking	N\$12.00
Consultant Assisted (FNB Branch)	<i>N\$125.00</i>
Other fees	
Beneficiary Notification for Scheduled Payments	
<ul style="list-style-type: none"> · E-mail · SMS · Fax 	N\$1.00 N\$1.20 N\$6.00
International Debit Card Purchases	N\$6.00+2% of the value
International ATM Withdrawal	N\$40.00+2.5% of the value
International Consultant Assisted	N\$60.00+2.5% of the value

** In the interest of the environment FNB is encouraging the use of e-mailed statements instead of posted paper statements

Penalty Fees

Deposit of Post-Dated Cheques (per Cheque)	N\$85.00
Dishonoured Payments (Minimum per item) increasing to N\$250.00 per item for the 4th & subsequent item within 12 months	N\$220.00
Honouring Fee (minimum charge per item paid)	N\$270.00
Card Replacement Fee	N\$125.00
FNB Declined Electronic Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	N\$7.00
Other Bank's ATM Declined Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	N\$11.00

Notes:

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 5 free ATM withdrawals on Gold Lifestyle Accounts and 7 free ATM Withdrawals on Platinum Lifestyle Accounts. 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\$60.00
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\$60.00
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	<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\$60.00
Electronic Transfers (FNB ATM, FNB App and Online Banking)	<i>Unlimited Transactions</i>
Cellphone Banking	<i>Unlimited Transactions</i>
Cash Withdrawals	
FNB ATM	5 free withdrawals per month on Gold Lifestyle Accounts and 7 free withdrawals on Platinum Lifestyle Accounts . There after actual fees apply.
Monthly Account Fee	
Gold Lifestyle Account	N\$127.00
Platinum Lifestyle Account	N\$180.00

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 Subscription
- Free FNB App. Download
- Free Airtime Purchases
- Free Prepaid Electricity Purchases
- Free e-mailing of Statements

Please note eWallet is not included in this 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:

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\$60.00
Debit Orders - External	N\$10.00
Debit Orders - Internal (Debit Orders to FNB Card, FNB Home Loans, FNB Loans)	N\$8.50
Third Party Payments (Online Banking, FNB ATM, FNB App, Scheduled Payments/Stop Orders)	N\$11.50
Third Party Payments (Cellphone Banking)	N\$1.50
Purchases	
Visa Debit Card Purchases*	N\$6.00
Prepaid Airtime Purchases (FNB Cellphone, FNB ATM, FNB App. and Online Banking)	N\$1.50
Prepaid Electricity Purchases (FNB Cellphone, FNB ATM, FNB App. and Online Banking)	<i>Free</i>
Inter Account Transfers	
Consultant Assisted (FNB Branch)	N\$60.00
Electronic Transfers (FNB ATM, FNB App and Online Banking)	N\$4.50
Cellphone Banking	<i>Free</i>
Cash Withdrawals	
FNB ATM	N\$10.00
Cardless Cash Withdrawal	N\$10.00
Other Bank's ATM	N\$13.50 + N\$10.00 per N\$500
Consultant Assisted (FNB Branch)	N\$60.00 + 2.50 % of value.
Deposits	
Cash	<i>Free</i>
Cheques	N\$25.00 per deposit
ENC Upliftment fee	<i>N\$150.00</i>
Special Clearance of Cheque Deposit (per Cheque)	<i>N\$120.00</i>
Monthly Fees	
Monthly Account Fee	<i>No Monthly Fee</i>
Subscription Fees	
Online Banking	<i>Free</i>
Cellphone Banking	<i>Free</i>
inContact (SMS & e-mail)	<i>Free</i>

* Transaction limits may apply

International Transaction Fees	
International Debit Card Purchases	N\$6.00+2% of the value
International ATM Withdrawal	N\$40.00+2.5% of the value
International Consultant Assisted	N\$60.00+2.5% of the value
Balance Enquiries	
FNB ATM (View)	<i>Free</i>
Other Bank's ATM	N\$10.00
Cellphone Banking	<i>Free</i>
Consultant Assisted (FNB Branch)	N\$15.00
Statements	
Monthly Statement (e-mailed)	<i>Free</i>
Additional Statements	
• Daily	N\$90.00
• Weekly	N\$37.00
• Monthly	N\$18.50
Mini Statement Print/View (FNB ATM)	N\$4.20
Mini Statement (Cellphone Banking)	<i>Free</i>
Provisional Statement (FNB Branch)	N\$16.00 per page
Stop Payment Instructions	
Online Banking	N\$12.00
Consultant Assisted (FNB Branch)	<i>N\$125.00</i>
Other fees	
Beneficiary Notification for Scheduled Payments	
• E-mail	N\$1.00
• SMS	N\$1.20
• Fax	N\$6.00
Penalty Fees	
Deposit of Post-Dated Cheques (per Cheque)	N\$85.00
Dishonoured Payments (Minimum per item)	N\$45.90
Card Replacement Fee	N\$125.00
FNB ATM Declined Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	N\$7.00
Other Bank's ATM Declined Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	N\$11.00

Notes:

ii. CardWise Regular*

CardWise Regular is a pricing option on the CardWise Account that charges **No Monthly Account fee**. CardWise Regular offers low Service Fees to any Namibian over the age of 18, with an income of 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\$60.00
Debit Orders - External	N\$10.00
Debit Orders - Internal (Debit Orders to FNB Card, FNB Home Loans, FNB Loans)	N\$8.50
Third Party Payments (Online Banking, FNB ATM, FNB App, Scheduled Payments/Stop Orders)	N\$11.50
Third Party Payments (Cellphone Banking)	N\$1.50
Purchases	
Visa Debit Card Purchases*	N\$6.00
Prepaid Airtime Purchases (FNB Cellphone, FNB ATM, FNB App. and Online Banking)	N\$1.50
Prepaid Electricity Purchases (FNB Cellphone, FNB ATM, FNB App. and Online Banking)	Free
Inter Account Transfers	
Consultant Assisted (FNB Branch)	N\$60.00
Electronic Transfers (FNB ATM, FNB App and Online Banking)	N\$4.50
Cellphone Banking	Free
Cash Withdrawals	
FNB ATM	N\$10.00
Cardless Cash Withdrawal	N\$10.00
Other Bank's ATM	N\$13.50 + N\$10.00 per N\$500
Consultant Assisted (FNB Branch)	N\$60.00 + 2.50 % of value.
Deposits	
Cash	Free
Cheques	N\$25.00 per deposit
ENC Upliftment fee	N\$150.00
Special Clearance of Cheque Deposit (per Cheque)	N\$120.00
Monthly Fees	
Monthly Account Fee	N\$6.00
Subscription Fees	
Online Banking	Free
Cellphone Banking	Free
inContact (SMS & e-mail)	Free

* Please note that this product is closed for new sales

International Transaction Fees	
International Debit Card Purchases	N\$6.00+2% of the value
International ATM Withdrawal	N\$40.00+2.5% of the value
International Consultant Assisted	N\$60.00+2.5% of the value
Balance Enquiries	
FNB ATM (View)	<i>Free</i>
Other Bank's ATM	N\$10.00
Cellphone Banking	<i>Free</i>
Consultant Assisted (FNB Branch)	N\$15.00
Statements	
Monthly Statement (e-mailed)	<i>Free</i>
Additional Statements	
· Daily	N\$90.00
· Weekly	N\$37.00
· Monthly	N\$18.50
Mini Statement Print/View (FNB ATM)	N\$4.20
Mini Statement (Cellphone Banking)	<i>Free</i>
Provisional Statement (FNB Branch)	N\$16.00 per page
Stop Payment Instructions	
Online Banking	N\$12.00
Consultant Assisted (FNB Branch)	<i>N\$125.00</i>
Other fees	
Beneficiary Notification for Scheduled Payments	
· E-mail	N\$1.00
· SMS	N\$1.20
· Fax	N\$6.00
Penalty Fees	
Deposit of Post-Dated Cheques (per Cheque)	N\$85.00
Dishonoured Payments (Minimum per item)	N\$45.90
Card Replacement Fee	N\$125.00
FNB ATM Declined Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	N\$7.00
Other Bank's ATM Declined Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	N\$11.00

Notes:

c. BankWise

i. BankWise Zero *

The BankWise Zero Account 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 and internationally 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\$60.00
Debit Orders - External	N\$10.00
Debit Orders - Internal (Debit Orders to FNB Card, FNB Home Loans, FNB Loans)	N\$8.50
Third Party Payments (Online Banking, FNB ATM, FNB App, Scheduled Payments/Stop Orders)	N\$11.50
Third Party Payments (Cellphone Banking)	N\$1.50
Purchases	
Visa Debit Card Purchases	N\$6.00
Prepaid Airtime Purchases (FNB Cellphone, FNB ATM, FNB App. and Online Banking)	N\$1.50
Prepaid Electricity Purchases (FNB Cellphone, FNB ATM, FNB App. and Online Banking)	<i>Free</i>
Inter Account Transfers	
Consultant Assisted (FNB Branch)	N\$60.00
Electronic Transfers (FNB ATM, FNB App and Online Banking)	N\$4.50
Cellphone Banking	<i>Free</i>
Cash Withdrawals	
FNB ATM	N\$10.00 per N\$500.00
Cardless Cash Withdrawal	N\$10.00 per N\$500.00
Other Bank's ATM	N\$13.50 + N\$10.00 per N\$500.00
Consultant Assisted (FNB Branch)	N\$60.00 + 2.50 % of value.
Deposits	
Cash	<i>Free</i>
Cheques	N\$25.00 per deposit
ENC Upliftment	<i>N\$150.00</i>
Special Clearance of Cheque Deposit (per Cheque)	<i>N\$120.00</i>
Monthly Fees	
Monthly Account Fee	N\$10.50

* Please note that this product is closed for new sales

International Transaction Fees	
International Debit Card Purchases	N\$6.00+2% of the value
International ATM Withdrawal	N\$40.00+2.5% of the value
International Consultant Assisted	N\$60.00+2.5% of the value
Subscription Fees	
Online Banking	<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\$10.00
Cellphone Banking	<i>Free</i>
Consultant Assisted (FNB Branch)	N\$15.00
Statements	
Monthly Statement (e-mailed)	<i>Free</i>
Additional Statements	
· Daily	N\$90.00
· Weekly	N\$37.00
· Bi - Weekly	N\$18.50
Mini Statement Print/View (FNB ATM)	N\$4.20
Mini Statement (Cellphone Banking)	<i>Free</i>
Provisional Statement (FNB Branch)	N\$16.00 per page
Stop Payment Instructions	
Online Banking	N\$12.00
Consultant Assisted (FNB Branch)	<i>N\$125.00</i>
Other fees	
Beneficiary Notification for Scheduled Payments	
· E-mail	N\$1.00
· SMS	N\$1.20
· Fax	N\$6.00
Penalty Fees	
Deposit of Post-Dated Cheques (per Cheque)	N\$85.00
Dishonoured Payments (Minimum per item) increasing to N\$103.00 per item for the 4th & subsequent item within 12 months	N\$103.00
Honouring Fee (minimum charge per item paid)	N\$270.00
Card Replacement Fee	N\$125.00
FNB Declined Electronic Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	N\$7.00

Notes:

ii. BankWise Regular*

The BankWise Account 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 and internationally 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\$60.00
Debit Orders - External	N\$10.00
Debit Orders - Internal (Debit Orders to FNB Card, FNB Home Loans, FNB Loans)	N\$8.50
Third Party Payments (Online Banking, FNB ATM, FNB App, Scheduled Payments/Stop Orders)	N\$11.50
Third Party Payments (Cellphone Banking)	N\$1.50
Purchases	
Visa Debit Card Purchases	N\$6.00
Prepaid Airtime Purchases (FNB Cellphone, FNB ATM, FNB App. and Online Banking)	N\$1.50
Prepaid Electricity Purchases (FNB Cellphone, FNB ATM, FNB App. and Online Banking)	<i>Free</i>
Inter Account Transfers	
Consultant Assisted (FNB Branch)	N\$60.00
Electronic Transfers (FNB ATM, FNB App and Online Banking)	N\$4.50
Cellphone Banking	<i>Free</i>
Cash Withdrawals	
FNB ATM	N\$10.00 per N\$500.00
Cardless Cash Withdrawal	N\$10.00 per N\$500.00
Other Bank's ATM	N\$13.50 + N\$10.00 per N\$500.00
Consultant Assisted (FNB Branch)	N\$60.00 + 2.50 % of value.
Deposits	
Cash	<i>Free</i>
Cheques	N\$25.00 per deposit
ENC Upliftment	<i>N\$150.00</i>
Special Clearance of Cheque Deposit (per Cheque)	<i>N\$120.00</i>
Monthly Fees	
Monthly Account Fee	N\$10.50

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

* Transaction limits may apply

International Transaction Fees	
International Debit Card Purchases	N\$6.00+2% of the value
International ATM Withdrawal	N\$40.00+2.5% of the value
International Consultant Assisted	N\$60.00+2.5% of the value
Subscription Fees	
Online Banking	<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\$10.00
Cellphone Banking	<i>Free</i>
Consultant Assisted (FNB Branch)	N\$15.00
Statements	
Monthly Statement (e-mailed)	<i>Free</i>
Additional Statements	
· Daily	N\$90.00
· Weekly	N\$37.00
· Bi - Weekly	N\$18.50
Mini Statement Print/View (FNB ATM)	N\$4.20
Mini Statement (Cellphone Banking)	<i>Free</i>
Provisional Statement (FNB Branch)	N\$16.00 per page
Stop Payment Instructions	
Online Banking	N\$12.00
Consultant Assisted (FNB Branch)	<i>N\$125.00</i>
Other fees	
Beneficiary Notification for Scheduled Payments	
· E-mail	N\$1.00
· SMS	N\$1.20
· Fax	N\$6.00
Penalty Fees	
Deposit of Post-Dated Cheques (per Cheque)	N\$85.00
Dishonoured Payments (Minimum per item) increasing to N\$103.00 per item for the 4th & subsequent item within 12 months	N\$103.00
Honouring Fee (minimum charge per item paid)	N\$270.00
Card Replacement Fee	N\$125.00
FNB Declined Electronic Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	N\$7.00

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.

Payments	
Consultant Assisted (FNB Branch)	N\$60.00
Inter Account Transfers*	
Consultant Assisted (FNB Branch)	N\$60.00
Electronic Transfers (FNB ATM, FNB App and Online Banking)	N\$4.50
Cash Withdrawals*	
FNB ATM	N\$50.00
Cardless Cash Withdrawal	N\$50.00
Other Bank's ATM	N\$50.00
Consultant Assisted (FNB Branch)	N\$60.00 + 2.50% of value
Deposits	
Cash	<i>Free</i>
Cheques	N\$25.00 per deposit
Special Clearance of Cheque Deposit (per Cheque)	<i>N\$120.00</i>
Subscription Fees	
Online Banking	<i>Free</i>
Cellphone Banking	<i>Free</i>
inContact (SMS & e-mail)	<i>Free</i>
Statements Fees	
Mini Statement Print/View (FNB ATM)	N\$4.20
Provisional Statement (Branch)	N\$16.00 per page
Penalty Fees	
Deposit of Post-Dated Cheques (per Cheque)	N\$85.00
Card Replacement Fee	N\$125.00
FNB ATM Declined Transaction Fee (Insufficient funds or daily limit exceeded)	N\$7.00
Other Bank's ATM Declined Transaction Fee (Insufficient funds or daily limit exceeded)	N\$11.00

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.

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.

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

Cash Withdrawals	
Consultant Assisted (FNB Branch)	N\$60.00 + 2.50% of value
Deposits	
Cash	<i>Free</i>
Cheques	N\$25.00 per deposit
ENC Upliftment Fee	<i>N\$150.00</i>
Special Clearance of Cheque Deposit	<i>N\$120.00</i>
Balance Enquiries	
Consultant Assisted (FNB Branch)	<i>Free</i>
Statements	
Provisional Statement (FNB Branch)	N\$16.00 per page
Penalty Fees	
Deposit of Post-Dated Cheque (per Cheque)	N\$85.00
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.
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 Transaction account with a debit card. Sign up at www.fnbnamibia.com.na.

f. Youth Accounts

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).

Two free transactions per month.

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

Payments	
Consultant Assisted (FNB Branch)	N\$60.00
Debit Orders – External	N\$10.00
Debit Orders – Internal (Debit Orders to FNB Card, FNB Home Loans, FNB Loans)	N\$8.50
Third Party Payments (Online Banking, FNB ATM)	N\$11.50
Third Party Payments (Scheduled Payments/ Stop Orders)	N\$1.50
Third Party Payments (Cellphone Banking)	N\$60.00
Purchases	
Visa Debit Card Purchases*	N\$3.00
Prepaid Airtime Purchases (FNB Cellphone, ATM and Online Banking)	N\$1.50
Prepaid Electricity Purchases (FNB Cellphone, ATM and Online Banking)	<i>Free</i>
Inter Account Transfers	
FNB Branch (OTC)	N\$60.00
Electronic Transfers (<i>FNB ATM and Online Banking</i>)	N\$4.50
Cellphone Banking	<i>Free</i>
Cash Withdrawals	
FNB ATM	N\$3.50
Cardless Cash Withdrawal	N\$3.50
Other Bank's ATM	N\$18.20
Consultant Assisted (FNB Branch)	N\$60.00 + 2.50% of the value
Deposits	
Cash	<i>Free</i>
Cheques	N\$25.00 per deposit
ENC Upliftment Fee	<i>N\$150.00</i>
Special Clearance of Cheque Deposit (per Cheque)	<i>N\$120.00</i>
Monthly Fee	
Monthly Account Fee	<i>No Monthly Fee</i>
Subscription Fees	
Online Banking	<i>Free</i>
Cellphone Banking	<i>Free</i>
<i>inContact</i> (SMS & e-mail)	<i>Free</i>

* Transaction limits may apply

Balance Enquiries

FNB ATM (View)	<i>Free</i>
Other Bank's ATM	N\$10.00
Cellphone Banking	<i>Free</i>
Consultant Assisted (FNB Branch)	N\$15.00

Statements

Mini Statement Print/View (FNB ATM)	N\$4.20
Mini Statement (Cellphone Banking)	<i>Free</i>
Provisional Statement (FNB Branch)	N\$16.00

Stop Payments Instructions

Online Banking	N\$12.00
Consultant Assisted (FNB Branch)	N\$125.00

Other fees

Beneficiary Notification for Scheduled Payments

· E-mail	N\$1.00
· SMS	N\$1.20
· Fax	N\$6.00

International Transaction Fees

International Debit Card Purchases	N\$3.00 +2.00% of the value
International ATM Withdrawal	N\$3.20+2.50% of the value
International Consultant Assisted	N\$60.00+2.50% of the value

Penalty Fees and Other Fees

Deposit of Post-Dated Cheques (per Cheque)	N\$85.00
Dishonoured Payments (Minimum per item) increasing to N\$250.00 per item for the 4th & subsequent item within 12 months	N\$220.00
Honouring Fee (minimum charge per item paid)	N\$270.00
Card Replacement Fee	N\$125.00
FNB Declined Electronic Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	N\$7.00

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, 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

Payments	
Consultant Assisted (FNB Branch)	N\$60.00
Debit Orders – External	N\$10.00
Debit Orders – Internal (Debit Orders to FNB Card, FNB Home Loans, FNB Loans)	N\$8.50
Third Party Payments (Online Banking, FNB ATM, FNB App, Scheduled Payments/Stop Orders)	N\$11.50
Third Party Payments (Cellphone Banking and Pay 2 Cell)	N\$1.50
Purchases	
Visa Debit Card Purchases*	N\$6.00
Prepaid Airtime Purchases (FNB Cellphone, FNB ATM, FNB App. and Online Banking)	N\$1.50
Prepaid Electricity Purchases (FNB Cellphone, FNB ATM, FNB App. and Online Banking)	<i>Free</i>
Inter Account Transfers	
Consultant Assisted (FNB Branch)	N\$60.00
Cellphone Banking	<i>Free</i>
Electronic Transfers (FNB ATM, FNB App and Online Banking)	N\$4.50
Cash Withdrawals	
FNB ATM (5 Free ATM withdrawals p.m. thereafter)	N\$4.15
Other Bank's ATM	N\$18.20
Consultant Assisted (FNB Branch)	N\$60.00 + 2.50% of value.
Deposits	
Cash	<i>Free</i>
Cheques	N\$25.00 per deposit
ENC Upliftment Fee	<i>N\$150.00</i>
Special Clearance of Cheque Deposit (per Cheque)	<i>N\$120.00</i>
Monthly Account Fee	
Monthly Account Fee	<i>N\$5.50</i>
Subscription Fees	
Online Banking	<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\$10.00
Cellphone Banking	<i>Free</i>
Consultant Assisted (FNB Branch)	N\$15.00

* Proof of registration may be required

Statements	
Mini Statement Print/View (FNB ATM)	N\$4.20
Mini Statement (Cellphone Banking)	<i>Free</i>
Provisional Statement (FNB Branch)	N\$16.00 per page
E-mailed Statement	<i>Free</i>
Stop Payments Instructions	
Online Banking	N\$12.00
Consultant Assisted (FNB Branch)	<i>N\$125.00</i>
Other Fees	
Beneficiary Notification for Scheduled Payments	
· E-mail	N\$1.00
· SMS	N\$1.20
· Fax	N\$6.00
International Transaction Fees	
International Debit Card Purchases	N\$6.00 +2% of the value
International ATM Withdrawal	N\$6.00 +2.5% of the value
International Consultant Assisted	N\$60.00 +2.5% of the value
Penalty Fees	
Deposit of Post-Dated Cheques (per Cheque)	N\$85.00
Dishonoured Payments (Minimum per item) increasing to N\$250.00 per item for the 4th & subsequent item within 12 months	N\$220.00
Card Replacement Fee	N\$125.00
FNB ATM Declined Transaction Fee (Insufficient funds or daily limit exceeded)	N\$7.00
Other Bank's ATM Declined Transaction Fee (Insufficient funds or daily limit exceeded)	N\$11.00

Notes:

g. Credit Card

i. Personal

- Automatic Debt protection**

We recognise that you have a real need to protect you and your family from outstanding debt on your credit card in the event of your death or permanent disability. With this in mind, Automatic Debt Protection is available to our customers at no additional cost. We are pleased to announce that we have simplified our annual card fees.

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

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

FNB Card Value-add Services Fees		
Comprehensive Global Travel Insurance	<i>Free</i>	
Online Banking (Except Payments)	<i>Free</i>	
Automatic Debt Protection	<i>Free</i>	
<i>inContact</i> (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 Airtime (FNB Cellphone, ATM and Online Banking)	N\$1.50	
Prepaid Electricity (FNB Cellphone, ATM and Online Banking)	<i>Free</i>	
International Currency Conversion Fee	<i>2.75% of value</i>	
Prepaid Airtime Transaction Fee (FNB Cellphone, ATM and Online Banking)	N\$1.50	
Convenience and Value Added Service Fees		
Cardless Cash Withdrawal	N\$10.00 per N\$500	
Pay to Cell	N\$1.50	
Membership Fees		
	Standard	Linked Card
FNB Private Client Credit Card (per Month)	N\$80.00	Free
FNB Platinum Credit Card (per Month)	N\$70.00	N\$14.50
FNB Gold Credit Card (per Month)	N\$35.00	N\$14.50
FNB Silver Credit Card (per Month)	N\$35.00	N\$14.50
FNB Turquoise Credit Card (per Month)	N\$42.00	N\$14.50
Electronic Fund Transfers (Payments & Transfers)		
Third Party Payments - Online Banking	N\$11.50	
Pay to Cell - Cellphone Banking	N\$1.50	
IVR Smart Transfer to Third Party	<i>Free</i>	
Inter-account Transfers to FNB	N\$4.50	
Transfers & Payments at Branch	N\$60.00	

Deposits	
Cash - FNB Branch & ATM with envelopes deposits	<i>Free</i>
Cheque Deposit Fee	N\$25.00 per deposit
Cash Withdrawal Fees	
FNB ATM	N\$10.00 per N\$500
Other Bank's ATM	N\$13.50 + N\$10.00 per N\$500
Consultant Assisted (FNB Branch)	N\$60.00 + 2.50 % of value.
Overseas Withdrawals (ATM & Counter) This fee is subject to exchange rate fluctuations and may be reviewed quarterly	N\$60.00 + 2.50% of value
Cardless Cash Withdrawals	N\$10.00 per N\$500.00
Cash on Budget	N\$60.00 plus % of value <i>Private 2.00%</i> <i>Platinum 2.00%</i> <i>Gold 2.25%</i> <i>Silver 2.25%</i> <i>Turquoise 2.25%</i>
Account Fees	
FNB ATM Balance Enquiry	<i>Free</i>
Branch Balance Enquiry	N\$15.00
Online Banking - Except payments	<i>Free</i>
Other Bank's ATM Balance Enquiry	N\$10.00
International Balance Enquiry	N\$10.00
Changes to Account Limits	<i>Free</i>
Statements	
Current monthly statement (e-mail)	<i>Free</i>
Current monthly statement (Post)	N\$18.00
Dual statement (e-mail & Post)	N\$28.00
FNB ATM Mini-statement	N\$4.20
FNB Branch - Statement Reprint (per Page)	N\$16.00
Historical Statements (per Page Print)	N\$15.00
Historical Statements E-mail (per Statement)	N\$10.00
Voucher Retrieval	
Local	N\$114.00
International	N\$303.00
Penalty and Other Fees	
Card Replacement Fee	N\$125.00
Fast Track Card Replacement Fee	N\$475.00
Pin Replacement Fee	N\$35.00
Cheque Clearance Fee	N\$315.00
Special Arrangement Fee	N\$380.00
Late Payment Fee	N\$300.00
Over Limit Fee	N\$300.00
Unpaid Fee	N\$300.00
Balance Transfer (Early Settlement Fee - within 6 months)	N\$310.00
Reschedule Fee	N\$110.00
Budget Facility Setup Fee	N\$43.00
Card Delivery to nearest FNB Branch	<i>Free</i>
Declined Transaction Fee	N\$11.00
Temporary Credit Fee	N\$70.00
Arrears Fee	N\$150.00

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\$ 2000.00 & above	
Consultant Assisted (FNB Branch)		N\$80.00	
Debit Orders – External		N\$10.00	
Debit Orders – Internal*		N\$8.50	
Third Party Payments (Cellphone Banking)		N\$1.50	
Third Party Payments (Online Banking, FNB ATM, Scheduled Payments/ Stop Orders) – Financial Transactions		See Table Below	
Band	Transaction Volumes (per month)	Fee	Fee
1	Less than or equal to 50	N\$14.01	N\$12.61
2	Greater than 50 but less than or equal to 100	N\$13.83	N\$12.44
3	Greater than 100 but less than or equal to 250	N\$11.67	N\$10.50
4	Greater than 250 but less than or equal to 500	N\$10.01	N\$9.01
5	Greater than 500 but less than or equal to 750	N\$8.79	N\$7.91
6	Greater than 750 but less than or equal to 1,000	N\$7.87	N\$7.09
7	Greater than 1,000 but less than or equal to 5,000	N\$7.39	N\$6.65
8	Greater than 5,000 but less than or equal to 10,000	N\$6.42	N\$5.78
9	Greater than 10,000 but less than or equal to 20,000	N\$5.71	N\$5.14
10	Greater than 20,000 but less than or equal to 40,000	N\$4.74	N\$4.27
11	Greater than 40,000 but less than or equal to 100,000	N\$4.05	N\$3.64
12	Greater than 100,000	N\$3.21	N\$2.89
Real-time gross settlement			
	Payments > N\$5 million		N\$69.35

* Debit orders to FNB Card, FNB HomeLoans and FNB Loans

Non-Financial Transactions		See Table Below
Band	Transaction Volumes (per month)	Fee
1	Less than or equal to 30	<i>Free</i>
2	Greater than 30 but less than or equal to 100	N\$4.13
3	Greater than 100 but less than or equal to 250	N\$4.05
4	Greater than 250 but less than or equal to 500	N\$3.93
5	Greater than 500 but less than or equal to 750	N\$3.84
6	Greater than 750 but less than or equal to 1,000	N\$3.73
7	Greater than 1,000	N\$3.65
Purchases		
Visa Debit Card Purchases*		N\$6.00
Prepaid Airtime Purchases (FNB Cellphone, ATM and Online Banking)		N\$1.50
Prepaid Electricity Purchases (FNB Cellphone, ATM and Online Banking)		<i>Free</i>
Inter Account Transfers		
Transfer Amount		N\$ 0.01 - N\$2,000.00 & above
Consultant Assisted (FNB Branch)		N\$60.00
FNB ATM and Online Banking		N\$4.50
Cellphone Banking		<i>Free</i>
Cash Withdrawals		
FNB ATM		N\$10.00 per N\$500
Other Bank's ATM		N\$13.50 + N\$10.00 per N\$500
Consultant Assisted (FNB Branch)		N\$60.00 + 2.50% of value
Deposits		
Cash		<i>Free</i>
Cheques		N\$25.00 per deposit
ENC Upliftment fee		<i>N\$150.00</i>
Special Clearance of Cheque Deposit (per Cheque)		<i>N\$125.00</i>
Monthly Fees		
Monthly Account Fee		N\$19.50
Subscription Fees		
Online Banking		<i>Free</i>
Cellphone Banking		<i>Free</i>
inContact (SMS & e-mail)		<i>Free</i>
Balance Enquiries		
FNB ATM (View)		<i>Free</i>
Other Bank's ATM		N\$10.00
Cellphone Banking		<i>Free</i>
Consultant Assisted (FNB Branch)		N\$15.00
Stop Payments Instructions		
Consultant Assisted (FNB Branch)		<i>N\$125.00</i>
FNB Online Enterprise		N\$12.00
Statements		
Monthly Statement (e-mailed)		<i>Free</i>

* Debit orders to FNB Card, FNB HomeLoans and FNB Loans

Additional Statements	
· Daily	N\$90.00
· Weekly	N\$37.00
· Monthly	N\$18.50
Mini Statement Print/View (FNB ATM)	N\$4.20
Mini Statement (Cellphone Banking)	<i>Free</i>
Provisional Statement (FNB Branch)	N\$16.00 per page
Posted Statement*	N\$18.00 per statement
Other fees	
Beneficiary Notification for Scheduled Payments	
· E-mail	N\$1.00
· SMS	N\$1.20
· Fax	N\$6.00
International Debit Card Purchases	N\$6.00 +2% of the value
International ATM Withdrawal	N\$40.00+2.5% of the value
International Consultant Assisted	N\$60.00+2.5% of the value
Penalty Fees	
Deposit of Post-Dated Cheques (per Cheque)	N\$85.00
Inward Unpaid	N\$71.00
Dishonoured Payments (Minimum per item)	N\$250.00
Honouring Fee (Minimum charge per item)	N\$270.00
Card Replacement Fee	N\$125.00
FNB Declined Electronic Transaction Fee (Insufficient funds or daily limit exceeded) (Sole Proprietors only)	N\$7.00
Other Bank's ATM Declined Transaction Fee (Insufficient funds or daily limit exceeded) (Sole Proprietors only)	N\$11.00

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 Account

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 & above		
Cheque Payments (These rates are negotiable and will depend on the nature and extent of your banking relationship with FNB)	N\$80.00		
Consultant Assisted (FNB Branch)	N\$80.00		
Debit Orders – External	N\$10.00		
Debit Orders – Internal (Debit Orders to FNB Card, FNB HomeLoans and FNB Loans)	N\$8.50		
Third Party Payments (Cellphone Banking)	N\$1.50		
Third Party Payments (Online Banking, FNB ATM, Scheduled Payments/ Stop Orders) – Financial Transactions	See Table Below		
Band	Transaction Volumes (per month)	Fee	Fee
1	Less than or equal to 50	N\$14.01	N\$12.61
2	Greater than 50 but less than or equal to 100	N\$13.83	N\$12.44
3	Greater than 100 but less than or equal to 250	N\$11.67	N\$10.50
4	Greater than 250 but less than or equal to 500	N\$10.01	N\$9.01
5	Greater than 500 but less than or equal to 750	N\$8.79	N\$7.91
6	Greater than 750 but less than or equal to 1,000	N\$7.87	N\$7.09
7	Greater than 1,000 but less than or equal to 5,000	N\$7.39	N\$6.65
8	Greater than 5,000 but less than or equal to 10,000	N\$6.42	N\$5.78
9	Greater than 10,000 but less than or equal to 20,000	N\$5.71	N\$5.14
10	Greater than 20,000 but less than or equal to 40,000	N\$4.74	N\$4.27
11	Greater than 40,000 but less than or equal to 100,000	N\$4.05	N\$3.64
12	Greater than 100,000	N\$3.21	N\$2.89
Real-time gross settlement			
·Payments > N\$5 million			N\$69.35
eWallet Bulk Send			N\$6.52

Non-Financial Transactions		See Table Below
Band	Transaction Volumes (per month)	Fee
1	Less than or equal to 30	<i>Free</i>
2	Greater than 30 but less than or equal to 100	N\$4.13
3	Greater than 100 but less than or equal to 250	N\$4.05
4	Greater than 250 but less than or equal to 500	N\$3.93
5	Greater than 500 but less than or equal to 750	N\$3.84
6	Greater than 750 but less than or equal to 1,000	N\$3.73
7	Greater than 1,000	N\$3.65
Purchases		
Visa Debit Card Purchases*		N\$6.00
Prepaid Airtime Purchases (FNB Cellphone, ATM and Online Banking)		N\$1.50
Prepaid Electricity Purchases (FNB Cellphone, ATM and Online Banking)		<i>Free</i>
Inter Account Transfers		
Transfer Amount		N\$ 0.01 - N\$2,000.00 & above
Consultant Assisted (FNB Branch)		N\$60.00
FNB ATM and Online Banking		N\$4.50
Cellphone Banking		<i>Free</i>
Cash Withdrawals		
FNB ATM		N\$10.00 per N\$500
Other Bank's ATM		N\$13.50 + N\$10.00 per N\$500
Consultant Assisted (FNB Branch)		N\$60.00 + 2.50% of value
Deposits		
Cash (N\$0 - N\$5000)		N\$5.00 per cash deposit: · Plus 2.80% · Min N\$30.00
Cash (Above N\$5000)		N\$5.00 per cash deposit: · Plus 2.60%
Cheques		N\$25.00 per deposit
ENC Upliftment fee		<i>N\$150.00</i>
Special Clearance of Cheque Deposit (per Cheque)		<i>N\$125.00</i>
Cheque Books		
Pocket Ordinary		N\$160.00
Company 200 Forms		N\$270.00
Monthly Fees		
Monthly Account Fee		N\$95.00
Subscription Fees		
Online Banking		<i>Free</i>
Cellphone Banking		<i>Free</i>
inContact (SMS & e-mail)		<i>Free</i>
Balance Enquiries		
FNB ATM (View)		<i>Free</i>
Other Bank's ATM		N\$10.00
Cellphone Banking		<i>Free</i>
Consultant Assisted (FNB Branch)		N\$15.00

* Transaction limits may apply

Stop Payments Instructions	
Consultant Assisted (FNB Branch)	N\$125.00
FNB Online Enterprise	N\$12.00
Statements	
Monthly Statement (e-mailed)	Free
Additional Statements	
· Daily	N\$90.00
· Weekly	N\$37.00
· Monthly	N\$18.50
Mini Statement Print/View (FNB ATM)	N\$4.20
Mini Statement (Cellphone Banking)	Free
Provisional Statement (FNB Branch)	N\$16.00 per page
Posted Statement*	N\$18.00 per statement
Other fees	
Beneficiary Notification for Scheduled Payments	
· E-mail	N\$1.00
· SMS	N\$1.20
· Fax	N\$6.00
International Debit Card Purchases	N\$6.00 +2% of the value
International ATM Withdrawal	N\$40.00+2.5% of the value
International Consultant Assisted	N\$60.00+2.5% of the value
Penalty Fees	
Deposit of Post-Dated Cheques (per Cheque)	N\$85.00
Inward Unpaid	N\$71.00
Dishonoured Payments (Minimum per item)	N\$270.00
Honouring Fee (Minimum charge per item)	N\$270.00
Card Replacement Fee	N\$125.00
FNB Declined Electronic Transaction Fee (Insufficient funds or daily limit exceeded) (Sole Proprietors only)	N\$7.00
Other Bank's ATM Declined Transaction Fee (Insufficient funds or daily limit exceeded) (Sole Proprietors only)	N\$11.00

Notes:

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.

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

Membership Fees		Standard
Business Silver Card (per month)		N\$35.00
Commercial Fleet Card (per month)		N\$60.00
FNB Card Value-add Services Fee		
Comprehensive Global Travel Insurance		<i>Free</i>
inContact (SMS & e-mail)		<i>Free</i>
E-mailing of Statements		<i>Free</i>
Lost Card Protection		<i>Free</i>
Purchases		
Credit Card Purchases		<i>Free</i>
International Currency Conversion Fee		<i>2.75% of value</i>
Electronic Fund Transfers (Payments & Transfers)		
Third Party Payments		N\$11.50
Inter-account Transfers		N\$4.50
Deposits		
Cash		<i>Free</i>
Cheque Deposit Fee		N\$25.00 per deposit
Cash Withdrawal Fees		
FNB ATM		N\$10.00 per N\$500
Other Bank's ATM		N\$13.50 + N\$10.00 per N\$500
Consultant Assisted (FNB Branch)		N\$60.00 + 2.50 % of value.
Overseas Withdrawals (ATM & Counter) This fee is subject to exchange rate fluctuations and may be reviewed quarterly		N\$60.00 + 2.50% of value
Account Fees		
FNB ATM Balance Enquiry		<i>Free</i>
Branch Balance Enquiry		N\$15.00
Online Banking - Except payments		<i>Free</i>
Other Bank's ATM Balance Enquiry		N\$10.00
International Balance Enquiry		N\$10.00
Changes to Account Limits		<i>Free</i>
Statements		
Current monthly statement (e-mail)		<i>Free</i>
Current monthly statement (Post)		N\$18.00
Dual statement (e-mail & Post)		N\$28.00
FNB ATM Mini-statement		N\$4.20
FNB Branch - Statement Reprint (per Page)		N\$16.00
Historical Statements (per Page Print)		N\$15.00
Historical Statements E-mail (per Statement)		N\$10.00

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\$129.79 per month, N\$56.90 for a secondary user and N\$42.67 for a tertiary 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\$14.74	N\$13.51	N\$13.51	N\$12.77
2	51-100	5.00%	N\$14.01	N\$12.83	N\$12.83	N\$12.13
3	101-250	10.00%	N\$13.27	N\$12.16	N\$12.16	N\$11.49
4	251-500	15.00%	N\$12.53	N\$11.48	N\$11.48	N\$10.85
5	501-750	20.00%	N\$11.79	N\$10.81	N\$10.81	N\$10.21
6	751-1,000	25.00%	N\$11.06	N\$10.13	N\$10.13	N\$9.58
7	1,001>	30.00%	N\$10.32	N\$9.46	N\$9.46	N\$8.94

Transfers

Intragroup transfers are charged at a maximum of N\$5.56

Real-time gross settlement

•Payments > N\$5 million	N\$69.35
eWallet Bulk Send	N\$6.52
Collection Unpaid Items	N\$5.78 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\$6.76	N\$6.07	N\$6.07	N\$5.74
2	51-100	5.00%	N\$6.42	N\$5.77	N\$5.77	N\$5.46
3	101-250	10.00%	N\$6.09	N\$5.46	N\$5.46	N\$5.17
4	251-500	15.00%	N\$5.75	N\$5.16	N\$5.16	N\$4.88
5	501-750	20.00%	N\$5.41	N\$4.86	N\$4.86	N\$4.59
6	751-1,000	25.00%	N\$5.07	N\$4.55	N\$4.55	N\$4.31
7	1,001 >	30.00%	N\$4.73	N\$4.25	N\$4.25	N\$4.02

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 user	N\$129.79
Access for the secondary user	N\$56.90
Access for tertiary user	N\$42.67
Collections Modular Fee	N\$632.94
Cashman Management Fee	N\$728.96
Cashman Reports per scheduled export	N\$19.22
Interim Statement Export Hourly	N\$142.24
15 Minutes Statement Exports	N\$282.69

Notes:

Option 2

With this option you will **not pay a monthly subscription fee**, you will pay N\$56.90 for a secondary user and N\$42.67 for a tertiary 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\$14.01	N\$12.61
2	Greater than 50 but less than or equal to 100	N\$13.83	N\$12.44
3	Greater than 100 but less than or equal to 250	N\$11.67	N\$10.50
4	Greater than 250 but less than or equal to 500	N\$10.01	N\$9.01
5	Greater than 500 but less than or equal to 750	N\$8.79	N\$7.91
6	Greater than 750 but less than or equal to 1,000	N\$7.87	N\$7.09
7	Greater than 1,000 but less than or equal to 5,000	N\$7.39	N\$6.65
8	Greater than 5,000 but less than or equal to 10,000	N\$6.42	N\$5.78
9	Greater than 10,000 but less than or equal to 20,000	N\$5.71	N\$5.14
10	Greater than 20,000 but less than or equal to 40,000	N\$4.74	N\$4.27
11	Greater than 40,000 but less than or equal to 100,000	N\$4.05	N\$3.64
12	Greater than 100,000	N\$3.21	N\$2.89
Transfers			
Intragroup transfers are charged at a maximum of N\$5.56			
Real-time gross settlement			
Payments > N\$5 million		N\$69.35	
eWallet Bulk Send		N\$6.52	
Collection Unpaid Items		N\$5.78 per transaction	
Non Financial – balance enquiries & transactional history enquiries			
Band	Transaction Volumes (per month)	Per Transaction	
Tier 1	Less than or equal to 30	Free	
Tier 2	Greater than 30 but less than or equal to 100	N\$4.13	
Tier 3	Greater than 100 but less than or equal to 250	N\$4.05	
Tier 4	Greater than 250 but less than or equal to 500	N\$3.93	
Tier 5	Greater than 500 but less than or equal to 750	N\$3.84	
Tier 6	Greater than 750 but less than or equal to 1,000	N\$3.73	
Tier 7	Greater than 1,000	N\$3.65	
Monthly Access Fees			
Access for the first user		Free	
Access for the secondary user		N\$56.90	
Access for tertiary user		N\$42.67	
Collections Modular Fee		N\$632.94	
Cashman Management Fee		N\$728.96	
Cashman Reports per scheduled export		N\$19.22	
Interim Statement Export Hourly		N\$142.24	
15 Minutes Statement Exports		N\$282.69	

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\$71.12
• Weekly	N\$31.98
• Monthly	N\$16.00
Historical Statements per account by e-mail	N\$9.60

Set-Up Fees

Set-up Fee (includes first 2 hours training)	N\$600.00
--	-----------

Additional User training:

On-site at client offices (per hour or part thereof)	N\$600.00
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\$600.00
Charge per km	N\$3.47

Other Fees

Reversal of processed EFT	N\$170.00
Query of a disputed item	N\$170.00
Query of a missing payment	N\$55.00
Query fee per transaction older than 1 year	N\$230.00
Recall Transaction (FNB-FNB)	N\$55.00
Recall Transaction (FNB - Other Banks)	N\$170.00
Recall Transaction (Other Bank - FNB)	N\$170.00
Reactivation per Administrator	N\$248.90

Data Storage

Transaction History/Statements

• 60 Days	Free
• 90 Days	N\$76.45
• 120 Days	N\$128.01
• 150 Days	N\$202.69
• 180 Days	N\$248.90

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

• 40 Days	Free
• 60 Days	N\$51.54
• 90 Days	N\$76.45
• 120 Days	N\$128.01
• 150 Days	N\$202.69

Other Non-Financial Transactions

Batch Authorisation Alert by SMS	N\$1.43
Batch Authorisation Alert by E-mail	N\$0.97
Payment Notification by SMS	N\$1.43
Scheduled Payment Notification by SMS	N\$1.43
Payment Notification by E-mail	N\$0.97
Scheduled Payment Notification by E-mail	N\$0.97
Payment Notification by Fax	N\$12.91
Account Verification- Batch	N\$4.80
Account verification-Real Time (FNB Only)	N\$5.96
Stop Payment for Cheques per instruction	N\$10.95

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	N\$100.00
Maximum Charge	N\$636.00
Foreign Exchange Payments made by Customers (Outward Payments) – SWIFT (Electronic)	
Commission	<i>0.60% of N\$ value</i>
Minimum Charge	N\$100.00
Maximum Charge	N\$700.00
Unpaid / Returned	N\$374.00
Non-STP Compliant	N\$105.00
Foreign Notes (Buy)	
Commission	<i>0%</i>
Foreign Notes (Sell)	
Commission	1.69%
Exchange Control	
Normal Exchange Control Application	N\$900.00
Urgent Applications	N\$1,286.00
Blanket Authorities	N\$1,286.00
Introduction of Foreign Loans	N\$1,286.00
Complex Application – Per Hour	N\$1,815.00
BoN Meeting – Per Hour	N\$1,330.00
Attestation of Form F178	
Attestation	N\$35.00
1st Follow-up Letter	N\$45.00
2nd Follow-up Letter	N\$60.00
Attestation of N.E.P.	
Attestation	N\$35.00
1st Follow-up Letter	N\$45.00
2nd Follow-up Letter	N\$60.00

4. Safe Custody Fees

Deed Boxes	<i>Fee</i>
Large Deed Boxes	N\$492.00
Small Deed Boxes	N\$420.00
Other Fees	<i>Fee</i>
Sealed Envelopes	N\$282.00
Open Custody	N\$212.00

Notes:

5. Home Loan fees

Traditional Home Loan	<i>Fee</i>
Initiation / Valuation Fee	N\$8,093.00
Building Loan	<i>Fee</i>
Initiation / Valuation Fee and 4 progress payment	N\$8,500.00
Further Advances	N\$3,554.00
Re-Advances	N\$1,223.00

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 2017.

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.fbnamibia.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
Corporate and Commercial Branch (WHK)	(061) 299 2603
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
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
Khomasdal 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
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
Opuwo Branch	(065) 273 273
Oranjemund Branch	(063) 230 800
Oshakati Branch	(065) 220 466

Branch/Agency Name	Telephone Number
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:
