



Retail Banking

Understand your Bank Fees 2018/2019



FNB
First National Bank



www.fnbnamibia.com.na

how can we help you? 

Contents

1. Personal Pricing	3
Transmission Account	3
• <i>CardWise</i>	3
• <i>BankWise</i>	3
• <i>Future Forward</i>	3
• <i>Student Account</i>	4
• <i>Transmission Account Pricing</i>	4
Lifestyle Account Pricing	5
• <i>Gold Lifestyle Account</i>	5
• <i>Platinum Lifestyle Account</i>	5
• <i>Senior Lifestyle Account</i>	6
• <i>Lifestyle Account Pricing</i>	6
Standard Pricing	7
Credit Card	9
• <i>Personal</i>	9
International Banking (Foreign Exchange and Trade)	12
Home Loans	13
2. Small Print	14
3. Branch Telephone Numbers	15

1. Personal Pricing

Transmission Account

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

- *CardWise*

CardWise Account serves the purpose of the Basic Bank Account as regulated by the Bank of Namibia. CardWise Zero charges no Monthly Account Fee and is the ideal option for customers who do not receive a monthly income.

- Anyone over the age of 18 years
- Anyone earning irregular income less than N\$2,000 per month or N\$24,000 per annum.
- Get free subscription to online banking, cellphone banking and FNB App
- Free incontact
- Access to Insurance

- *BankWise*

BankWise Account is a card based Transmission account that offers our customers the ability to access functionality similar to a Lifestyle account.

- Anyone over the age of 18 years
- Anyone earning income between N\$2,000 to N\$5,000 per month or between N\$24,000 to N\$60,000 per annum.
- Free funeral cover of N\$2,500
- Free debit order switching
- Free prepaid electricity
- Get free subscription to online banking, cellphone banking and FNB App.
- Free incontact
- Access to Lending, Investment and Insurance

- *Future Forward*

Future Forward is a Transmission account specifically designed for customers below the age of 18.

- Very low, subsidize banking fees that includes ATM, Purchases, Electronic transactions.
- Get free subscription to online banking, cellphone banking and FNB App.
- Free incontact
- Access to Investment and Insurance

• *Student Account*

The **Student Account** is an account specifically designed for students studying at a tertiary institution between the ages of 18 to 24.

- Very low, subsidize banking fees
- Get free subscription to online banking, cellphone banking and FNB App.
- Free in Contact
- The account is available to both Full-time and Part-time students studying at a recognized tertiary educational institution.
- Access to Investment and Insurance

• *Transmission Account Pricing*

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

Account	CardWise Account	BankWise Account	Student Lifestyle Account	Future Forward
Monthly Account Fee	<i>Free</i>	N\$11.20	N\$5.50	<i>Free</i>
Visa Debit Card Purchase - Local	N\$5.00			N\$3.00
Visa Debit Card Purchase - International	N\$6.00 + 2% of value			N\$3.00 + 2% of value
Cash Withdrawal – FNB ATM (Cardless Withdrawal Fee aligned)	N\$10.00	N\$10.00 per N\$500	*Up to N\$2,000 may be withdrawn for <i>free</i>	N\$3.50
Cash Withdrawal – Namwitch ATM	N\$15.00 + N\$10.00 per N\$500		N\$19.50	
International ATM Cash Withdrawal	N\$45.00 + 2.60%		N\$7.00 + 2.60%	N\$3.50 + 2.60%
Cashback at Point of Sale	N\$3.00			
Internal Debit Order	N\$8.50			
External Debit Order	N\$17.00			

* Customers with a Student Lifestyle Account can withdraw up to N\$2,000 at an FNB ATM for free every month. There after standard withdrawal fees of N\$4.15 apply

Lifestyle Account Pricing

• Gold Lifestyle Account

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

- Individuals must earn between N\$5,000 to N\$30,000 per month or N\$60,000 to N\$360,000 per annum.
- The account has two pricing options namely Pay As You Use (PAYU) and Electronic Pricing Option (EPO).
- Customers on EPO receive unlimited free electronic transactions
- Free funeral cover of N\$2,500.00
- Free debit order switching
- Free prepaid electricity.
- Get free subscription to online banking, cellphone banking and FNB App.
- Free incontact
- Access to Lending, Investment and Insurance
- FNB rewards

Account	Gold Lifestyle Account	
Pricing Options	Pay As You Use	Electronic Pricing Option*
Monthly Account Fee	N\$35.00	N\$130.00
Visa Debit Card Purchase - Local	N\$5.00	<i>Free</i>
Visa Debit Card Purchase - International	N\$6.00 + 2% of value	<i>Free</i>
Cash Withdrawal – FNB ATM (Cardless Withdrawal Fee aligned)	N\$10.00 per N\$500	Up to N\$3,000 may be withdrawn** for <i>free</i>
Cash Withdrawal – Namwitch ATM	N\$15.00 + N\$10.00 per N\$500	
International ATM Cash Withdrawal	N\$45.00 + 2.60%	
Cashback at Point of Sale	N\$3.00	
Internal Debit Order	N\$8.50	Free
External Debit Order	N\$25.00	<i>Free</i>

* The **Gold Lifestyle Account** EPO provide unlimited free electronic transactions. These include Debit Card Purchases, Free emailed statements, Scheduled Payments, Debit Orders, Cellphone, FNB App and Online Banking payments and purchases.

** Customers with a **Gold Lifestyle Account** on EPO can withdraw up to N\$3,000 at an FNB ATM for fee every month.

• *Platinum Lifestyle Account*

The **Platinum Lifestyle Account** is aimed at the upper end of the market which will receive unparalleled service tailored to their convenience.

- Individuals must earn between N\$30,000 to N\$ N\$62,500per month or N\$360,000 to N\$750,000 per annum.
- The account has three pricing options namely PAYU, Fee Saver and EPO.
- Customers on EPO receive unlimited free electronic transactions
- Customers on Fee Saver that maintain a minimum balance of N\$25,000 receive their first 20 transactions free this exclude mini Statements, Namswitch transactions, International transactions, Balance Enquiries in a Branch as well as 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 PAYU rates as well as the Monthly Account fee of applicable to your Lifestyle Account.
- Free debit order switching
- Free funeral cover of N\$2,500.00
- Free prepaid electricity.
- Get free subscription to online banking, cellphone banking and FNB App.
- Free incontact
- Access to Lending, Investment and Insurance
- FNB rewards

Account	Platinum Lifestyle Account	
Pricing Options	Pay As You Use	Electronic Pricing Option*
Monthly Account Fee	N\$45.00	N\$180.00
Visa Debit Card Purchase - Local	N\$5.00	<i>Free</i>
Visa Debit Card Purchase - International	N\$6.00 + 2% of value	<i>Free</i>
Cash Withdrawal – FNB ATM (Cardless Withdrawal Fee aligned)	N\$10.00 per N\$500	Up to N\$6,000 may be withdrawn** for <i>free</i>
Cash Withdrawal – Namwitch ATM	N\$15.00 + N\$10.00 per N\$500	
International ATM Cash Withdrawal	N\$45.00 + 2.60%	
Cashback at Point of Sale	N\$3.00	
Internal Debit Order	N\$8.50	<i>Free</i>
External Debit Order	N\$25.00	<i>Free</i>

* **The Platinum Lifestyle Account EPO** provide unlimited free electronic transactions. These include Debit Card Purchases, Free emailed statements, Scheduled Payments, Debit Orders, Cellphone, FNB App and Online Banking payments and purchases.

** Customers with a **Platinum Lifestyle Account** on EPO can withdraw up to N\$6,000 at an FNB ATM for free every month.

• **Private Clients Lifestyle Account**

The **Private Clients Lifestyle Account** is aimed at the upper end of the market which will receive unparalleled service tailored to their convenience.

- Individuals must earn between N\$62,500 to N\$ N\$125,000 per month or N\$750,000 to N\$1,500,000 per annum.
- The account has two pricing options namely PAYU with built in Fee Saver and EPO.
- Customers on EPO receive unlimited free electronic transactions
- Customers on Fee Saver that maintain a minimum balance of N\$25,000 receive their first 20 transactions free this exclude mini Statements, Namswitch transactions, International transactions, Balance Enquiries in a Branch as well as 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 PAYU rates as well as the Monthly Account fee of applicable to your Lifestyle Account.
- Free debit order switching
- Free funeral cover of N\$2,500.00
- Free prepaid electricity.
- Get free subscription to online banking, cellphone banking and FNB App.
- Free incontact
- Support by a Team of Structured Lending, Wealth Management, Fiduciary and Insurance Brokers Specialists.
- FNB rewards

Account	Private Clients Account	
Pricing Options	Pay As You Use	Electronic Pricing Option*
Monthly Account Fee	N\$55.00	N\$230.00
Visa Debit Card Purchase - Local	N\$5.00	Free
Visa Debit Card Purchase - International	N\$6.00 + 2% of value	Free
Cash Withdrawal – FNB ATM (Cardless Withdrawal Fee aligned)	N\$10.00 per N\$500	Up to N\$9,000 may be withdrawn** for free
Cash Withdrawal – Namwitch ATM	N\$15.00 + N\$10.00 per N\$500	
International ATM Cash Withdrawal	N\$45.00 + 2.60%	
Cashback at Point of Sale	N\$3.00	
Internal Debit Order	N\$8.50	Free
External Debit Order	N\$25.00	Free

* **The Private Clients Account EPO provide unlimited free electronic transactions. These include Debit Card Purchases, Free emailed statements, Scheduled Payments, Debit Orders, Cellphone, FNB App and Online Banking payments and purchases.**

** **Customers with a Private Clients Account on EPO can withdraw up to N\$9,000 at an FNB ATM for free every month.**

• Senior Lifestyle Account

The **Senior Lifestyle Account** is a lifestyle account specifically designed for customers that are 55 years or older. It offers benefits to add quality and convenience our senior's day to day living.

- Individuals must be able to maintain a minimum balance of N\$7,500 in order to qualify for a number of free transactions per month. These include Monthly Account Fee, Debit Card Purchases, Electronic Transactions, Debit Orders and more. This effectively means our Senior Lifestyle Account holders can bank for free
- Free funeral cover of N\$2,500.00
- Free debit order switching
- Free prepaid electricity.
- Get free subscription to online banking, cellphone banking and FNB App.
- Free incontact
- Access to Lending, Investment and Insurance
- FNB rewards

Account	Senior Lifestyle Account***
Pricing Options	
Monthly Account Fee	N\$35.00
Visa Debit Card Purchase - Local	N\$5.00
Visa Debit Card Purchase - International	N\$6.00 + 2% of value
Cash Withdrawal – FNB ATM (Cardless Withdrawal Fee aligned)	N\$10.00 per N\$500
Cash Withdrawal – Namwitch ATM	N\$15.00 + N\$10.00 per N\$500
International ATM Cash Withdrawal	N\$45.00 + 2.60%
Cashback at Point of Sale	N\$3.00
Internal Debit Order	N\$8.50
External Debit Order	N\$25.00

*** Customers with a **Senior Lifestyle Account** qualify for a rebate should they maintain a minimum balance of N\$7500.00

Standard Pricing

FNB provides standard pricing for the below listed transactions. The below fees are applicable unless stated otherwise.

Subscription Fees	
Online Banking	<i>Free</i>
Cellphone Banking	<i>Free</i>
inContact (SMS & e-mail)	<i>Free</i>

Payments, Purchases and Transfers	
Third Party Payments (Online Banking)	N\$11.50
Third Party Payments (Cellphone Banking)	N\$2.00
Third Party Payments (FNB App)	N\$1.50
Cheque Payments	N\$70.00
Consultant Assisted Payment (FNB Branch)	N\$65.00
Consultant Assisted Stop Payment (FNB Branch)	N\$125.00
Stop Payment (Online Banking)	N\$12.00
Prepaid Airtime Purchases (FNB Cellphone, FNB ATM, FNB App and Online Banking)	N\$2.00
Prepaid Electricity Purchases (FNB Cellphone, FNB ATM, FNB App and Online Banking)	<i>Free</i>
Consultant Assisted Transfer (FNB Branch)	N\$65.00
Electronic Transfers (FNB ATM, FNB App and Online Banking)	N\$4.50
Electronic Transfers (Cellphone Banking)	<i>Free</i>
Beneficiary Notification for Scheduled Payments	
· E-mail	N\$1.10
· SMS	N\$1.30
· Fax	N\$7.00

Statements and Balance Enquiries	
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\$4.50

Mini Statement (Cellphone Banking)	<i>Free</i>
Provisional Statement (FNB Branch)	N\$20.00 per page
Posted Statement	N\$25.00 per statement
FNB ATM Balance Enquiry (View)	<i>Free</i>
Other Bank's ATM Balance Enquiry	N\$10.00
Cellphone Banking and FNB App Balance Enquiry	<i>Free</i>
Consultant Assisted Balance Enquiry (FNB Branch)	N\$15.00

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\$133.00
FNB Declined Electronic Transaction Fee	N\$7.00
Other Bank's ATM Declined Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	N\$11.00

eWallet Send Money Fees

N\$20.00 to N\$2000.00	N\$10.00
N\$2000.00 to N\$4000.00	N\$20.00
N\$4000.00 to N\$5000.00	N\$30.00

eWallet Fees

ATM Cash Withdrawals	First Withdrawal Free thereafter N\$10.00 per withdrawal
Prepaid Airtime Purchases	N\$2.00
Prepaid Electricity Purchases	<i>Free</i>
DSTV Payment	N\$3.50
Box Office Payment	N\$3.50

Credit Card

- Personal

Automatic Debt protection

FNB recognizes 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.

Monthly Account Fees	Standard	Linked Card
FNB Platinum Credit Card (per Month)	N\$75.00	N\$15.00
FNB Gold Credit Card (per Month)	N\$38.00	N\$15.00
FNB Silver Credit Card (per Month)	N\$38.00	N\$15.00
FNB Turquoise Credit Card (per Month)	N\$45.00	N\$15.00

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>
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>

Withdrawals	
Cash Withdrawal – FNB ATM (Cardless Withdrawal Fee aligned)	N\$10.00 per N\$500
Other Bank's ATM	N\$15.00 + N\$10.00 per N\$500
Consultant Assisted (FNB Branch)	N\$65.00 + 2.50 % of value.
International ATM Withdrawals	N\$45.00 + 2.60 % of value.
Cash on Budget	N\$65.00 plus % of value
Platinum	2.00%
Gold	2.25%
Silve	2.50%
Turquoise	2.75%

Payments, Purchases and Transfers	
Credit Card Purchases	<i>Free</i>
Credit Card Budget Purchases	<i>Free</i> at merchant
International Currency Conversion Fee	2.75% of value
Prepaid Airtime (FNB Cellphone, ATM and Online Banking)	N\$2.00
Prepaid Electricity (FNB Cellphone, ATM and Online Banking)	<i>Free</i>
Third Party Payments - Online Banking	N\$11.50
Third Party Payments - Cellphone Banking	N\$2.00
IVR Smart Transfer to Third Party	<i>Free</i>
Inter-account Transfers to FNB	N\$4.50
Transfers & Payments at Branch	N\$65.00

Statements and Balance Enquiries	
Monthly statement (e-mail)	<i>Free</i>
Monthly statement (Post)	N\$25.00
Dual statement (e-mail & Post)	N\$32.00
FNB ATM Mini-statement	N\$4.50
FNB Branch - Statement Reprint (per Page)	N\$20.00
Historical Statements (per Page Print)	N\$17.00
Historical Statements E-mail (per Statement)	N\$12.00
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>

Penalty and Other Fees	
Card Replacement Fee	N\$133.00
Fast Track Card Replacement Fee	N\$475.00
Pin Replacement Fee	N\$37.20
Cheque Clearance Fee	N\$315.00
Special Arrangement Fee	N\$390.00

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\$320.00
Reschedule Fee	N\$115.00
Budget Facility Setup Fee	N\$46.00
Personal Card Delivery	N\$260.00
Card Delivery to nearest FNB Branch	<i>Free</i>
Temporary Increases	N\$75.00
Declined Transaction Fee	N\$11.00

Voucher Retrieval	
Local	N\$120.00
International	N\$320.00

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.

Fee	Online	Branch
Inward Payments - SWIFT		
Commission	<i>Free</i>	0.65% of N\$ Value
Minimum Charge	<i>Free</i>	N\$108.00
Maximum Charge	<i>Free</i>	N\$687.00
Outward Payments - SWIFT		
Commission	0.36% of N\$ Value	0.65% of N\$ Value
Minimum Charge	N\$60.00	N\$108.00
Maximum Charge	N\$420.00	N\$756.00
Unpaid / Returned	N\$224.00	N\$404.00
Non - STP Compliant	N\$63.00	N\$115.00
Foreign Notes Commission (Buy)	<i>Free</i>	<i>Free</i>
Foreign Notes Commission (Sell)	1.85%	1.85%

Fee	
Exchange Control	
Normal Exchange Control Application	N\$972.00
Urgent Applications	N\$1,390.00
Blanket Authorities	N\$1,390.00
Introduction of foreign Loans	N\$1,390.00
Complex Application	N\$1,960.00
BoN Meeting - Per Hour	N\$1,438.00
Attestation of Form F178	
Attestation	N\$38.00
1st Follow up Letter	N\$48.00
2nd Follow up Letter	N\$65.00

Attestation of N.E.P.	
Attestation	N\$38.00
1st Follow up Letter	N\$48.00
2nd Follow up Letter	N\$65.00

Fee	Online	Branch
Foreign Currency Account (Global Account) – Inward Payments		
Commission	<i>Free</i>	<i>Free</i>
Foreign Currency Account (Global Account) – Outward Payments		
Commission	0.36% of N\$ Value	0.65% of N\$ Value
Minimum Charge	N\$60.00	N\$108.00
Maximum Charge	N\$420.00	N\$756.00
Unpaid / Returned	N\$224.00	N\$404.00
Non – STP Compliant	N\$63.00	N\$115.00
Foreign Currency Account – Foreign Notes Deposits	<i>Free</i>	<i>Free</i>
Foreign Currency Account – Foreign Notes Sales	1.85%	1.85%

Home Loans

Fee	
Traditional Home Loan	
Initiation / Valuation Fee	N\$8,700.00
Building Loan	
Initiation / Valuation Fee and 4 progress payment	N\$9,140.00
Further Advances	N\$3,820.00
Re-Advances	N\$1,315.00

2. Small Print

Our Small Print is straightforward. Here we go:

- First National Bank of Namibia Ltd (FNB) reserves the right to change pricing and amend package pricing at any time or introduce new fees after giving reasonable notice of these changes.
- Errors and Omissions Excluded
- Each facility or product described must be applied for individually. The grant of any facility or product is subject to the applicant meeting and continuing to meet, the normal credit criteria in respect of such facility or product.
- Each facility or product granted to an applicant will be governed by the normal terms and conditions applicable to such facility or product, as agreed with the applicant. In the event of any conflict between such terms and conditions and those contained in this brochure, the normal terms and conditions applicable to such product or facility shall prevail.
- FNB reserves the right to amend at any time the features applicable to any product or facility.
- FNB reviews its fee structures and pricing annually on 1 July, as such, this guide shows our VAT inclusive prices effective from 1 July 2018.

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

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

3. Branch Telephone Numbers

Branch/Agency Name	Telephone Number	
Arandis	+264 64	512600
Aranos	+264 63	272 035
Aussenkehr	+264 63	297 431
Ausspannplatz	+264 61	299 2607
Eenhana	+264 65	263 217
Exclusive Banking	+264 61	299 2525
Gobabis	+264 62	562 067
Grootfontein	+264 67	248 300
Grove Mall	+264 61	428 500
Henties Bay	+264 64	502 700
John Meinert	+264 61	299 2864
Karasburg	+264 63	270 012
Karibib	+264 64	550 024
Katima Mulilo	+264 66	253 711
Katutura	+264 61	310 800
Keetmanshoop	+264 63	228 000
Khomasdal	+264 61	424 400
Klein Windhoek	+264 61	418 600
Kuisebmond	+264 64	280 500
Lüderitz	+264 63	202 077
Maerua Mall	+264 61	299 7820
Mariental	+264 63	345 100
Mondesa	+264 64	406 692
Nkurenkuru	+264 66	264 700
Northern Industrial	+264 61	269 380
Okahandja	+264 62	501 081
Okahao	+264 62	252 044
Okakarara	+264 67	317 706
Okongo	+264 65	288 427
Old Power Station	+264 61	411 200
Omaruru	+264 64	570 023
Omuthiya	+264 65	244 117
Ondangwa	+264 65	282 2000
Ongwediva	+264 65	234 400
Opuwo	+264 65	273 273
Oranjemund	+264 63	230 800
Oshakati	+264 65	220 467
Oshikango	+264 65	266 500
Oshikuku	+264 65	254 694
Otavi	+264 67	234 050
Otjiwarongo	+264 67	308 300
Otjiwarongo Midway	+264 67	300 100
Outapi	+264 65	250 309
Outjo	+264 67	313 002
Platz Am Meer Agency	+264 64	462 781
Private Clients	+264 61	299 8010
Prosperita	+264 61	413 000
Rehoboth	+264 62	522 051
Rosh Pinah	+264 63	290 000
Rundu	+264 66	255 057
Rundu Business Agency	+264 66	269 600
Swakopmund	+264 64	410 2220
Tsumeb	+264 67	221 794
Usakos	+264 64	530 301
Walvis Bay	+264 64	201 8111
Wernhill Agency	+264 61	272 959
Windhoek	+264 61	299 2379

