



Pricing Guide

Channel Islands

1 July 2018 - 30 June 2019

Supervision (Bailiwick of Guernsey) Law, 1994. FNB Channel Islands is a participant in the Guernsey Banking Deposit Compensation Scheme. The Scheme offers protection for 'qualifying deposits' up to £ 50,000, subject to certain limitations. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details are available on the Scheme's website (www.dcs.gg) or on request.

FirstRand Bank Limited Guernsey Branch, trading as FNB Channel Islands, is regulated by The Guernsey Financial Services Commission and licensed under The Banking

Terms, conditions and rules apply.

FNB Channel Islands – Pricing Guide

The most common charges applicable to the **FNB Channel Islands suite of products** have been included below. Should you require more information on our pricing or seek further detail on our suite of transactional or savings account offerings, you can:

Contact your Private Banker

Call our FNB Channel Islands Service Suite on:

- UK number +44 148 174 8138
- SA Local number 087 730 6010
- International number +27 11 369 1500

Visit our website at www.fnbc.co.uk. Alternatively, email us on info@fnbc.co.uk

Supervision (Bailiwick of Guernsey) Law, 1994. FNB Channel Islands is a participant in the Guernsey Banking Deposit Compensation Scheme. The Scheme offers protection for 'qualifying deposits' up to £ 50,000, subject to certain limitations. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details are available on the Scheme's website (www.dcs.gg) or on request.

For the definition of terms and acronyms, please refer to our Standard Terminology section below.

GBP Current Account

The following transactions and services are FREE:

GBP ATM cash withdrawals, card replacements, balance enquiries, payment confirmations, all GBP debit card swipes, statements, CHAPS payments, Faster Payments, same currency inter- account transfers, standing orders and card deliveries.

Transaction description	Fee	Notes
Monthly account fee	£ 5	If a balance of £2,500 is maintained in the account, your monthly account fee will be waived
Non-GBP ATM withdrawal fee	£ 6	
Outward SWIFT/International payments	£ 30	This fee is also applicable to cross-currency inter-account transfers. Correspondent/ International Bank Fees may apply*
Inward SWIFT payments	FREE	Correspondent/International Bank fees may apply.*
Excess fee	£ 10	
Returned payment/transaction	£ 20	
Interest on overdrawn account	15%	

* Fees may vary depending on charge code used and routing of payment. Please refer to the Payments Help Guide for more information relating to charge codes.

Supervision (Bailiwick of Guernsey) Law, 1994. FNB Channel Islands is a participant in the Guernsey Banking Deposit Compensation Scheme. The Scheme offers protection for 'qualifying deposits' up to £ 50,000, subject to certain limitations. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details are available on the Scheme's website (www.dcs.gg) or on request.

Savings Account fees (Available in GBP/USD/EUR)

The following transactions and services are FREE:

Balance enquiries, payment confirmations, statements, Faster Payments[#], same currency inter-account transfers and inward payments.

	Call Account	32 Day Notice Account	Fixed Deposit Account
CHAPS payments	£ 20	-	-
Outward SWIFT/ International payments (This fee is also applicable to a cross-currency inter-account transfers)	£ 30 (or \$/€ equivalent)*	-	-
Inward SWIFT payments (This fee is applicable to cross-currency inward payments and not applicable to cross-currency inter-account transfers)	FREE	FREE	FREE
Inward SWIFT payments	FREE	Correspondent/ International Bank fees may apply.*	
Excess fee	£ 10		
Returned payment/transaction	£ 20		
Interest on overdrawn account	15%		

[#] Only applicable to Call Account.

* Correspondent/International Bank Fees may apply depending on charge code used. Fees may vary. Please refer to the Payments Help Guide for more information relating to charge codes.

Supervision (Bailiwick of Guernsey) Law, 1994. FNB Channel Islands is a participant in the Guernsey Banking Deposit Compensation Scheme. The Scheme offers protection for 'qualifying deposits' up to £ 50,000, subject to certain limitations. The maximum total amount of compensation is capped at £ 100,000,000 in any 5 year period. Full details are available on the Scheme's website (www.dcs.gg) or on request.

Additional information

- FNB Channel Islands reserves the right to change pricing and package pricing or introduce new fees from time to time. We will give you notice of these changes on the FNB Channel Islands website.
- Errors and omissions are excluded.
- Correspondent/International Bank fees may apply. Note: In respect of international payments, a Correspondent Bank is one that may facilitate an onward payment of your funds between the Bank from which you are sending, and the ultimate beneficiary Bank.
- Our full suite product terms and conditions can be found on our website at www.fnbc.co.uk.
- The Bank reserves the right to change at any time the features of any product.
- Rates are subject to change.
- Interest on Current Accounts, Call Accounts and 32 Day Notice Accounts is variable, and interest on Fixed Deposit Accounts is fixed.
- Early withdrawal on the Fixed Deposit Account & 32 Day Notice Account will attract penalty fees as determined by us from time to time. These penalty fees may reduce your capital amount.

Standard terminology

- CHAPS (Clearing House Automated Payment System) is an automated payment system which clients can use to make high value payments of £100 000 or more. This payment's system is enabled for same day payments in the UK and in the Channel Islands, in GBP (providing the payment instruction is received before 3:30 pm UK time Monday to Friday). Any requests received after the 3:30 pm deadline will normally be processed the next working day.
- Faster Payments are available via FNB Channel Islands Online Banking or our FNB Channel Islands Service Suite for payments of up to £100,000. Faster Payments Service (FPS) is a payments-clearing scheme for electronic GBP payments in the UK and in the Channel Islands. Most payments sent through FPS will be received by the recipient bank on the same day (this is provided both the sending and the receiving banks are participants in the scheme and the payment value falls within the scheme limit). Where possible, FNB Channel Islands will always send your payments through FPS. For more information, visit www.fasterpayments.org.uk
- A Standing Order (also referred to as a Scheduled Payment) is an instruction you give to FNB Channel Islands to pay a fixed amount to a recipient on a regular basis.
- SWIFT (Society for Worldwide Interbank Financial Telecommunications) enables you to make a payment overseas or within the UK in a currency other than GBP. This payment may take between 3-5 days. For more information, visit www.swift.com
- GROSS is the contractual interest rate payable without the deduction of any tax.
- AER (Annual Equivalent Rate) illustrates what the interest rate would be if interest was paid and compounded yearly. This is the indicative rate.