



## SAVINGS POCKET RULES

- A Saving Pocket is linked to your Primary Transactional Account (“your Account”) and is free of any charges.
- If your Account is closed, your Savings Pocket will also be closed automatically. If there is any money in your Savings Pocket, this will first be transferred to your Account before FNB closes your Account.
- If your Account becomes dormant, your Savings Pocket will automatically also become dormant.
- A Savings Pocket cannot be converted into any other type of account.
- The types of transactions allowed on a Savings Pocket are limited. You will only be allowed to do scheduled payments from your account to your Savings Pocket and effect transfers between your Account and Savings Pocket. You cannot use your Savings Pocket to make payments.
- Please note that a transfer of funds between your Account and Savings Pocket can take up to 2 (two) business days to show.
- The Savings Pocket may not be overdrawn. This means you may not transfer more money from your Saving Pocket to your Account than what is available in your Savings Pocket.
- The funds held on your Saving Pocket will earn interest. Such interest will be calculated on the daily balance of your Savings Pocket and will be paid into your Savings Pocket at the end of every month.
- The applicable interest rates will be made available on [www.fnbnamibia.com.na](http://www.fnbnamibia.com.na). FNB reserves the right to change the applicable interest rate at any time without giving you prior notice.
- The Bank shall be entitled to deduct withholding tax (if required by law), against, any interest amount earned on your Saving Pocket in accordance with applicable tax laws.
- In addition to earning interest and other applicable benefits, a Savings Pocket qualifies you to earn FNB rewards. Please visit [www.fnbrewards.com.na](http://www.fnbrewards.com.na) for further information on FNB rewards.