

FNB Card – Product Disclosures

Linked Petro Card	
Product offering	<ul style="list-style-type: none"> ▪ Linked monthly statements ▪ Revolving credit ▪ Control your finances

	FNB Turquoise Credit Card	FNB Silver Credit Card
Annual salary	N\$36 000 – N\$119 999	N\$120 000 – N\$299 999
Budget facility	Yes	Yes
Interest-free days	Up to 44 days interest-free credit	Up to 55 days interest-free credit
Product offering	<ul style="list-style-type: none"> ▪ Link additional cards to one credit card account ▪ Competitive debit and credit interest rates ▪ Debit order facility ▪ Revolving credit ▪ Purchases over N\$200 can be put on your budget facility, allowing you to pay the amount off in instalments over 6-60 months ▪ Additional secondary cards - Free ▪ Competition entries 	
Free Value-add services	<ul style="list-style-type: none"> ▪ Comprehensive Global Travel Insurance ▪ Lost Card Protection ▪ Card Replacement ▪ Visa Global Customer Assistance Service 	
Optional Value-add services	<ul style="list-style-type: none"> ▪ <i>inContact</i> ▪ Email statements 	
Other benefits	<ul style="list-style-type: none"> ▪ Make purchases using your credit card at no additional charge ▪ Draw cash from your account 24 hours a day, 365 days a year ▪ A safer payment option, because you do not have to carry cash ▪ You can use your credit card to pay your bills or third parties, e.g. Regional Service Councils 	

	FNB Gold Credit Card	FNB Platinum Credit Card
Annual salary	N\$300 000 – N\$479 999	N\$480 000 +
Budget facility	Yes	Yes
Interest-free days	Up to 55 days interest-free credit	Up to 44 days interest-free credit
Product offering	<ul style="list-style-type: none"> ▪ Link additional cards to one credit card account ▪ Preferential debit and credit interest rates ▪ Debit order facility ▪ Revolving credit ▪ Purchases over N\$200 can be put on your budget facility, allowing you to pay the amount off in instalments over 6-60 months ▪ Higher credit limits ▪ Additional secondary cards - Free ▪ Competition entries 	<ul style="list-style-type: none"> ▪ Link additional cards to one credit card account ▪ Superior debit and credit interest rates ▪ Debit order facility ▪ Revolving credit ▪ Purchases over N\$200 can be put on your budget facility, allowing you to pay the amount off in instalments over 6-60 months ▪ Higher credit limits ▪ Additional secondary cards – Free ▪ Linked Petro Card/s at reduced fee ▪ Competition entries
Free Value-add services	<ul style="list-style-type: none"> ▪ Comprehensive Global Travel Insurance ▪ Lost Card Protection ▪ Card Replacement ▪ Visa Global Customer Assistance Service 	
Optional Value-add services	<ul style="list-style-type: none"> ▪ <i>inContact</i> ▪ Email statements 	
Other benefits	<ul style="list-style-type: none"> ▪ Make purchases using your credit card at no additional charge ▪ Draw cash from your account 24 hours a day, 365 days a year ▪ A safer payment option, because you do not have to carry cash ▪ You can use your credit card to pay your bills or third parties, e.g. Regional Service Councils 	