

## FNB Card – Product Disclosures

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

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

	<b>FNB Gold Credit Card</b>	<b>FNB Platinum Credit Card</b>
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"> <li>▪ Link additional cards to one credit card account</li> <li>▪ Preferential debit and credit interest rates</li> <li>▪ Debit order facility</li> <li>▪ Revolving credit</li> <li>▪ Purchases over N\$200 can be put on your budget facility, allowing you to pay the amount off in instalments over 6-60 months</li> <li>▪ Higher credit limits</li> <li>▪ Additional secondary cards - Free</li> <li>▪ Competition entries</li> </ul>	<ul style="list-style-type: none"> <li>▪ Link additional cards to one credit card account</li> <li>▪ Superior debit and credit interest rates</li> <li>▪ Debit order facility</li> <li>▪ Revolving credit</li> <li>▪ Purchases over N\$200 can be put on your budget facility, allowing you to pay the amount off in instalments over 6-60 months</li> <li>▪ Higher credit limits</li> <li>▪ Additional secondary cards – Free</li> <li>▪ Linked Petro Card/s at reduced fee</li> <li>▪ Competition entries</li> </ul>
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