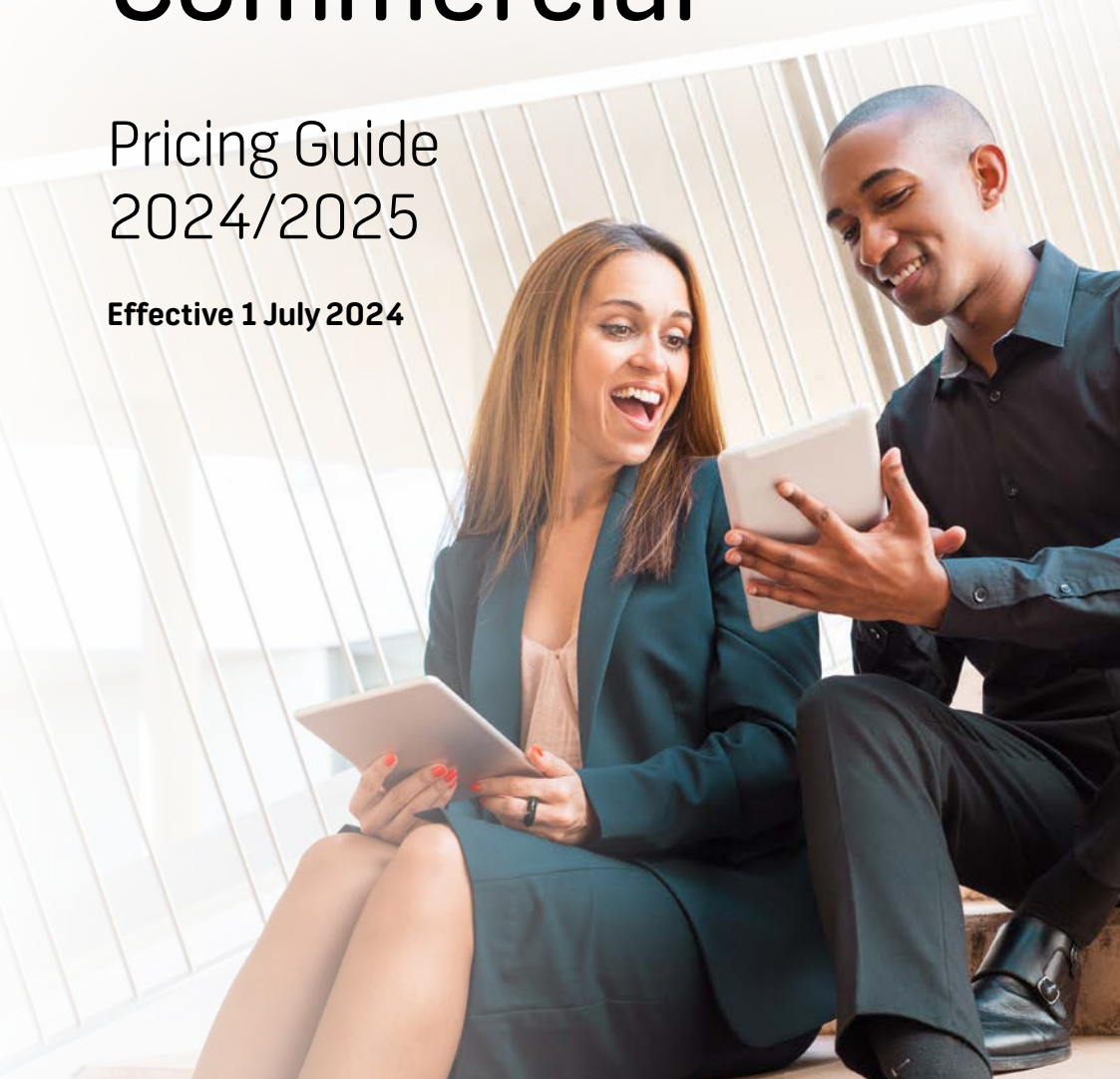


# FNB Commercial



## Pricing Guide 2024/2025

**Effective 1 July 2024**



Terms and conditions apply.

**First National Bank** of Namibia Limited. Reg. No. 2002/0180. A subsidiary of FirstRand Namibia Limited



# FNB Commercial Accounts

At FNB, we believe in providing our customers with choices and helpful banking solutions by devising flexible charge structures over our various channels. **You can choose** which best suits your pocket and banking needs.

**NOTE: All references to card transactions indicate FNB Commercial Visa Debit or Card transactions.**

# Banking Advisory



## Cash Deposit

Businesses with annual turnover less than N\$1.3 Million are free of cash deposit fees.



## eWallet

Use e-wallet @POS Purchase to make supplier POS purchases directly from your wallet.



## CashPlus

eWallet Cash Out is cheaper @ Cashplus see pricing guide.

Cash out of FNB Account is cheaper @Cashplus see pricing guide.

Cash deposit fee @CashPlus Merchants, limited to a maximum value of N\$4990.00 per deposit is free.

## Helpful tips to help you save more!

- Cash deposit at ADT is cheaper than Cash deposit at branch see pricing guide for details.
- Free cellphone banking, FNB banking App registrations on business accounts.
- Single Fee Pricing Options (SFPO): Currently only bank in the market to offer this type of pricing option for businesses.
- FNB offers different types of Commercial accounts tailored to your type and size of your business.
- Make saving even easier, via Bank your Change or a scheduled transfer, with a linked Business Savings pocket.
- Make electronic payments easily via your FNB App for only N\$4.90 per transaction. And by using either:
  - Pay to Cell or
  - GEO Pay

**you can quickly pay FNB banked customers.**



# Bank anytime, anywhere with First National Bank Mobile App



## Branch and ATM Locator

Locate the nearest branch and ATM using our Maps

## Cancel your card

Cancel your card when Lost or Stolen

## Cardless Cash Withdrawals

Perform withdrawals on FNB ATMs without a debit card by using the FNB App for NS14.35 per NS500

## Change Transaction Limits

Increase or decrease daily transactional limits for Instant Payments, airtime purchases, Transfers, Regular EFT payments and Cardless Cash Withdrawals

## Geo Payments

Pay or receive funds from a fellow FNB customer without the need to account details using GEO Payment

## Make payment to other banks

Commercial customers on SFPO options get a bundle of free electronic transaction per month

## Purchase Airtime or Electricity

Buy MTC, TN Mobile airtime and Electricity for free on SFPO

## Safe from fraud

Report unauthorised transactions on your account

## Set InContact alert amount

Set the minimum amount that will trigger a incontact message on your profile when a transaction is performed

## Transfer Funds

Send funds between your own accounts. On our SFPO options, transfers are included in your electronic transaction bundle per month

## Update Login Details

Check your username, enable/disable biometric authentication and change password

## Update your card limits

- Increase/decrease your
- Local ATM daily and monthly card limit
- POS daily and monthly card limit



# FNB Commercial Pricing



## FNB Gold Business Account



The FNB Gold Business Account is designed for business customers who require an easy to understand, basic transactional banking account. Gold Business Account offers pricing aimed at businesses with annual turnovers below N\$5 million per annum.

- Monthly Account Fee - N\$74.00

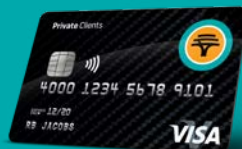
## FNB Platinum Business Account



The FNB Platinum Business Account is designed for customers who require a relationship manager. Pricing aimed at businesses with annual turnovers between N\$5 million and N\$10 million per annum.

- Monthly Account Fee - N\$136.00

## FNB Enterprise Business Account

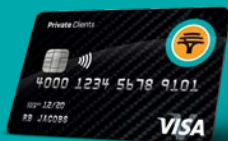


The FNB Enterprise Business Account is designed for business customers who require a business account supported by a relationship manager. Pricing aimed at businesses with annual turnovers above N\$10 million per annum.

- Monthly Account Fee - N\$159.00

# FNB Commercial Pricing

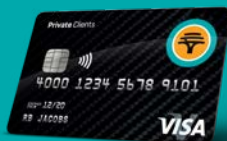
## FNB Agricultural Account



Let us help you grow from strength-to-strength with our financial solutions. Our customized solutions can help you make the most of your opportunities, and achieve your agribusiness goals and dreams. For more advice, speak to one of our experts today.

- Monthly Account Fee – N\$153.00

## FNB Tourism Account



Build your business with specialized financial solutions that are tailored for the unique demands of your business. FNB Tourism Account offers you 24/7 banking via our award-winning platforms and integrated transactional banking to help you manage your tourism business's finances easily and securely as a segment.

- Monthly Account Fee – N\$159.00



# Single Fee Pricing Option (SFPO)

The Single Fee Pricing Option is aimed at businesses that would like to pay a single fee for a package of transactions. These options are available to our Platinum and Enterprise account holders. This is a unique offering in the market and is explained further below.

Fee	Single Fee Pricing Option 1 (SFPO1)	Single Fee Pricing Option 2 (SFPO2)
Monthly Account Fee	N\$210.00	N\$263.00
Electronic transactions (incl debit orders, electronic payments, transfers.)	First 15 transactions free per month	First 30 transactions free per month
Free ATM withdrawals	First 3 ATM withdrawals free per month	First 8 ATM withdrawals free per month
ATM Deposits	Free deposits up to N\$10,000 per month	Free deposits up to N\$25,000 per month
Visa Debit Card Purchase	Included in electronic transactions	Included in electronic transactions
Prepaid purchases (online banking, cellphone and FNB App)	Unlimited free purchases	Unlimited free purchases
Out of bundle fees (electronic debits, debit card purchases and withdrawals)	Pay As You Use Rates Applicable	Pay As You Use Rates Applicable
Cash deposit fees (branch or bulk centers)	Pay As You Use Rates Applicable	Pay As You Use Rates Applicable

# Standard pricing

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

Subscription Fees	
Online banking	Free
Cellphone banking	
FNB App	

Third Party Payments (Online banking, FNB ATM, scheduled payments/stop orders) – Financial transactions		Per transaction
Band	Transaction volumes (per month)	Fee
Tier 1	Less than or equal to 100	N\$17.53
Tier 2	Greater than 101 but less or equal to 250	N\$16.29
Tier 3	Greater than 251 but less or equal to 500	N\$14.00
Tier 4	Greater than 501 but less or equal to 1000	N\$11.82
Tier 5	Greater than 1001 but less or equal to 5000	N\$10.34
Tier 6	Greater than 5001 but less than 20 000	N\$9.47
Tier 7	Greater than 20 001	N\$6.61





## Cash deposit fees

### Cash deposit fees (Consultant Assisted – Branch)

Base fee + % of Deposit Value (tiered below)	N\$7.20 + (% tiered as per below) (Min N\$43.40)
• N\$0 – N\$5,000	3.83%
• N\$5,001 – N\$15,000	3.43%
• N\$15,001 – N\$ 50,000	3.30%
• Greater than N\$50,000	3.17%
Cash deposit fees at ADT	N\$8.50 + 1.25% of the value of the deposit
Cash deposit fees at Cash Plus	Free
Cash deposit fees (Branch/ ADT) on all businesses whose business accounts, on an annual basis, receive credits of N\$1.3mill or less.  (This will only be available on our specific Lower Gold Business Account for new businesses or customers with annual turnovers below N\$1.3million. (please contact your nearest branch for any queries).	

## Payments, purchases and transfers

Consultant assisted payment and transfers (FNB Branch)	N\$104.90 + 1.20% (max N\$500)
Instant Pay	N\$30.00
Consultant assisted stop payment (FNB Branch)	N\$160.00
Prepaid airtime purchases (FNB Cellphone, FNB ATM, FNB App and online banking)	N\$2.60
DStv and Box Office Payment	N\$4.40
Prepaid electricity purchases (FNB Cellphone, FNB ATM, FNB App and online banking)	Free
Electronic transfers (FNB ATM , FNB App and online banking)	N\$2.50
Electronic Payment Recall	N\$250.00

Payments (FNB App and Cellphone Banking)	N\$4.85
FNB ATM Payments	N\$14.00
VISA Debit Card purchase	N\$3.80
International VISA Debit Card purchase	N\$5.70 +2.10% of value
Internal Debit order	N\$2.50
External Debit order	N\$31.00
<b>NamPay Fees</b>	
Successful Collection	N\$31.00
Delayed Successful Collection	N\$31.00
Delayed Unsuccessful Collection	N\$8.05 per day + 1.5% of transaction value MAX N\$200
<b>Beneficiary notification for scheduled payments</b>	
• E-mail	N\$1.35
• SMS	N\$1.60
<b>Statements and balance enquiries</b>	
Monthly statement (e-mailed)	Free
<b>Additional statements</b>	
• Daily	N\$1.00 per page
• Weekly	N\$1.00 per page
• Monthly	N\$1.00 per page
Mini statement print/view (FNB ATM )	N\$1.00 per page
Mini statement (cellphone banking)	Free
Provisional statement (FNB Branch)	N\$1.00 per page
Posted statement	N\$38.00 per statement
Other bank's ATM balance enquiry	N\$4.80
Electronic balance enquiry (FNB)	Free

## Convenience fees

PIN replacement fee	N\$50.70
Account Confirmation Letter	N\$50.00
Card replacement fee	N\$174.00
Honouring Fee (Charged per item in excess of your account limit) (1.5% of debit order value, max N\$200)	Internal debit order - Min N\$3.75  External debit order - Min N\$46.50

## Penalty fees

Dishonoured Payments (1.5% of debit order value, max N\$200.00)	Internal debit order - Min N\$3.75  External debit order - Min N\$46.50
Other bank's ATM declined transaction fee (insufficient funds or daily limit exceeded)	Free
Schedule payment decline fee	Free
Point of Sale decline fee	Free
International Point of Sale decline fee	N\$6.00
FNB ATM decline fee	Free
Other bank's ATM decline fee	Free
International ATM decline fee	N\$6.00

eWallet send money fees	App, Online Banking, ATM	Cellphone Banking
N\$20.00 to N\$500.00	N\$12.00	N\$10.00
N\$501.00 to N\$2,000.00	N\$15.00	N\$13.00
N\$2,001.00 to N\$4,000.00	N\$30.00	N\$28.00
N\$4,001.00 to N\$5000.00	N\$40.00	N\$38.00

eWallet fees	
ATM cash withdrawals	First withdrawal free. Thereafter, N\$14.00 per withdrawal
eWallet withdrawal @ POS/CashPlus	Free
eWallet reversals	N\$25.00
Prepaid electricity purchases	Free
Prepaid airtime purchases	N\$2.60
Withdrawal fees	
Cash Flat (Over The Counter withdrawal) + (% tiered as per below)	N\$104.90 + (% tiered as per below)
• N\$0 – N\$5,000	4.00%
• N\$5,001 – N\$15,000	3.53%
• N\$15,001 – N\$50,000	3.38%
• Greater than N\$50,000	3.23%
Cash withdrawal at ATM's	N\$14.35
• FNB ATM	per N\$500 (PAYU)
• Non FNB ATM	N\$5.60 + N\$13.70 per N\$500 (max N\$35.00)
• International ATM withdrawals	N\$ 65.55 + 2.85%
Cashback at Point of Sale	N\$4.00
CashPlus withdrawals:	
• N\$0 – N\$2,000	N\$4.00
• N\$2,001 – N\$4,000	N\$10.00
• Greater than N\$4,000	N\$15.00

# FNB Commercial Credit Card

An FNB Credit Card offers you a credit facility account as well as a transactional account which is linked to a single credit card.

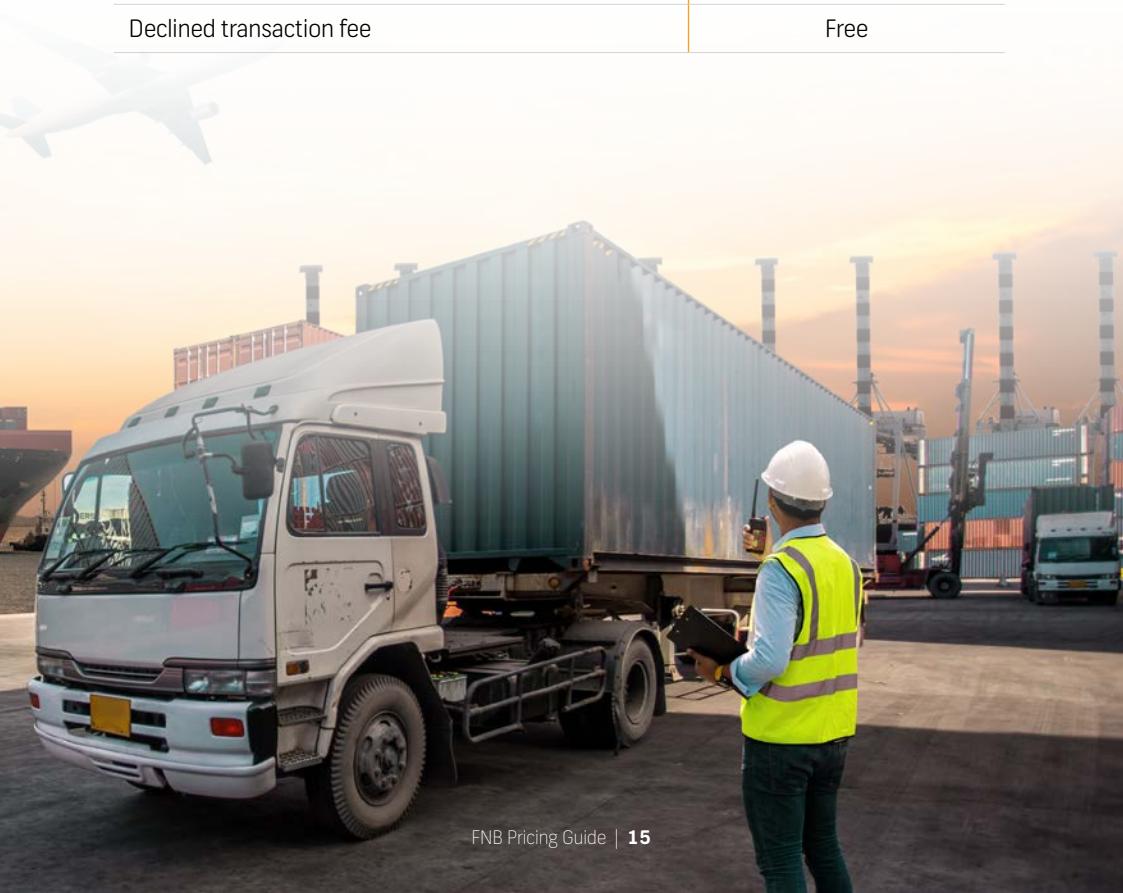
Monthly account fees	Standard
FNB Commercial Credit Card (per Month)	N\$47.50
Credit limit fee / Facility fee	0.37% of total credit limit
FNB Card Value-add services fees	
Comprehensive Global Travel Insurance	Free
Automatic debt protection	Free
inContact (SMS & e-mail)	Free
E-mailing of statements	Free
Lost card protection	Free
FNB App subscription	Free
Withdrawals	
Cash withdrawal – FNB ATM (cardless withdrawal fee aligned)	N\$14.35 per N\$500
Non FNB ATM	N\$5.60 + N\$13.70 per N\$500 Max N\$35.00
Consultant assisted (FNB Branch) Cash Flat (Over The Counter withdrawal) N\$0 – N\$5,000 N\$5,001 – N\$15,000 N\$15,001 – N\$50,000 Greater than N\$50,000	N\$105.80 + 4.00% N\$105.80 + 3.53% N\$105.80 + 3.38% N\$105.80 + 3.23%
International ATM withdrawals	N\$65.50 + 2.85 % of value

Payments, purchases and transfers	
Credit card purchases	Free
International currency conversion fee	2.75% of value
Statements and balance enquiries	
Monthly statement (e-mail)	Free
Monthly statement (post)	N\$38.00
FNB ATM Mini-statement	N\$1.00 per page
FNB Branch – Statement reprint (per page)	N\$1.00
Historical statements (per page print)	N\$1.00
Electronic balance enquiry	Free
Historical statements e-mail (per statement)	N\$20.00
Branch balance enquiry	Free
Non FNB ATM balance enquiry	N\$4.80
International balance enquiry	N\$11.50
Changes to account limits	Free
Convenience fees	
Card replacement fee	N\$174.00
Card delivery to nearest FNB branch	Free
Penalty and other fees	
Late payment fee	N\$100.00
Over limit fee	N\$100.00
Declined transaction fee	Free
Voucher retrieval	
Local	N\$126.00
International	N\$336.00

# FNB Commercial Fleet Card

The FNB Commercial Card is the most convenient way to steer your fleet by managing all its vehicle costs.

Account Fees	
Monthly Account Fee	N\$69.00
Facility fee	0.36% of value
Card replacement fee	N\$174.00
PIN replacement fee	Free
International currency conversion fee	2.75% of value
Penalty and other fees	
Late payment fee	N\$100.00
Declined transaction fee	Free





# FNB Online Banking Enterprise

## Option 2A

**Monthly subscription for free**, N\$80.52 for a secondary user and N\$60.36 for a tertiary user. Discounted pricing are charged depending on volume.

Financial – transfers, un-nominated payments, nominated payments & collections		
Band	Transaction volumes (per month)	ENCR Same day & ENCR 1 day
1	Less than or equal to 100	N\$17.53
2	Greater than 101 but less than or equal to 250	N\$16.29
3	Greater than 251 but less than or equal to 500	N\$14.00
4	Greater than 501 but less than or equal to 1,000	N\$11.82
5	Greater than 1001 but less than or equal to 5,000	N\$10.34
6	Greater than 5001 but less than or equal to 20,000	N\$9.47
7	Greater than 20,000	N\$6.61

## Transfers

Inter account transfers are free

## ENCR Payments

ENCR Payments > N\$5 million	N\$98.12
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## eWallet send money fees

eWallet bulk send	N\$9.26
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## ENDO/ Debit order fees

Unsuccessful Debit/Collection	N\$17.53
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Endo Same day & Endo One Day (Folder Once off)	N\$17.53
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## Non-financial – balance enquiries & transactional history enquiries

Band	Transaction volumes (per month)	Per transaction
Tier 1	Less than or equal to 50	Free
Tier 2	Greater than 50 but less than or equal to 100	N\$5.61
Tier 3	Greater than 100 but less than or equal to 250	N\$5.50
Tier 4	Greater than 250 but less than or equal to 500	N\$5.34
Tier 5	Greater than 500 but less than or equal to 750	N\$5.23
Tier 6	Greater than 750 but less than or equal to 1,000	N\$5.07
Tier 7	Greater than 1,000	N\$4.96

## Monthly subscription fees

ENDO module fee	N\$944.39
CashMan module fee	N\$1,031.26
CashMan reports per scheduled export	N\$27.21
Interim statement export hourly	N\$201.25
15 minutes statement exports	N\$399.95

# Standard pricing (base fees)

Statements	
Scheduled exports of statements per account per month: (not to be charged to cash management clients)	
· Daily	N\$100.63
· Weekly	N\$45.27
· 2 Weekly	N\$22.65
Historical statements per account by e-mail	N\$13.61
Set-up fees	
Set-up fee (includes first 2 hours training)	N\$670.00
Additional user training:	
On-site at client offices (per hour or part thereof)	N\$670.00
Virtual Platform (per hour or part thereof)	N\$200.00
Charge per km	N\$3.50
Classroom training per candidate (min 4 – max 10)	N\$200.00
Support fee: (per client request only)	
Charge per hour	N\$670.00
Charge per km	N\$3.50
Other fees	
Reversal of processed EFT	N\$263.00
Query of a disputed item	N\$179.00
Query of a missing payment	N\$56.00
Query fee per transaction older than 1 year	N\$226.00
Recall transaction (FNB-FNB)	N\$56.00
Recall transaction (FNB - other banks)	N\$179.00
Recall transaction (other bank - FNB)	N\$179.00
Reactivation per administrator	N\$352.12

Data storage	
Transaction history/statements	
· 60 Days	Free
· 90 Days	N\$108.17
· 120 Days	N\$181.12
· 150 Days	N\$286.76
· 180 Days	N\$352.12
Storage of transfers, once-off payments, recipient payments and collection batches	
· 40 Days	Free
· 60 Days	N\$72.94
· 90 Days	N\$108.17
· 120 Days	N\$181.12
· 150 Days	N\$286.76
Other non-financial transactions	
Batch authorisation alert by SMS	N\$2.03
Batch authorisation alert by e-mail	N\$1.40
Payment notification by SMS	N\$2.03
Scheduled payment notification by SMS	N\$2.03
Payment notification by e-mail	N\$1.40
Scheduled payment notification by e-mail	N\$1.40
Account verification- batch	N\$6.80
Account verification-real time (FNB only)	N\$8.44
Download of Detailed User Report	N\$13.88
Export of Archived Billing	N\$13.88

# International banking (Foreign Exchange and Trade)

Fees for our standard and more common FNB Foreign Exchange transactions are listed below. For price information on more specialised or structured FNB Foreign Exchange products and services (including FNB Exchange Control advice and structuring), please visit your nearest branch or phone +264 61 299 2187.

## International Payments Received by Customers (Inward Payments) - SWIFT

Fee	Branch
Commission	0.79% of N\$ value
Minimum charge	N\$138.00
Maximum charge	N\$896.00

## International Payments Send by Customers (Outward Payments) - SWIFT

Fee	Online	Branch
Commission	N\$164.00	0.79% of N\$ value
Minimum charge	-	N\$170.00
Maximum charge	-	N\$1042.00

CMA Fees	Inward Receipts	Outward Payment
< N\$1,000,000	N\$25.00	N\$20.00
> N\$1,000,000 - N\$5,000,000	N\$35.00	N\$30.00
> N\$5,000,000	N\$150.00	N\$150.00

Unpaid / Returned	N\$661.00
Payment Amendment Fee	N\$164.00

Foreign notes	Online	Branch
Commission (buy)	Free	Free
Commission (sell)	2.05% of value	2.05% of value

Fee		
Exchange control	Online	
Normal exchange control application/Consultation	N\$1,202.00	
Urgent applications	N\$1,881.00	
Blanket authorities	N\$1,986.00	
Introduction of foreign loans	N\$1,600.00	
Complex application	N\$2,250.00	
BoN meeting – per hour	N\$1,700.00	
Attestation of Form F178	Online	
Attestation	N\$61.00	
1 <sup>st</sup> Follow up letter	N\$74.00	
2 <sup>nd</sup> Follow up letter	N\$125.00	
Attestation of N.E.P.	Online	
Attestation	N\$61.00	
1 <sup>st</sup> Follow up letter	N\$74.00	
2 <sup>nd</sup> Follow up letter	N\$125.00	
Fee	Online	Branch
Foreign currency account – Inward payments		
Commission	Free	Free
Foreign currency account – Outward payments	Online	Branch
Commission	N\$164.00	0.79% of N\$ value
Minimum charge	-	N\$170.00
Maximum charge	-	N\$1042.00
Unpaid / returned	-	N\$661.00
Non – STP compliant	N\$164.00	N\$164.00
Deposits	Free	Free
Sales	2.05% of value	2.05% of value

# 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 2024.
- 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](http://www.fnbnamibia.com.na) **Phoning** (061) 299 2222

Ask for assistance at your nearest FNB Namibia branch.





# FNB Namibia Branches

All branch telephone numbers are attended to by the Contact Centre agents, ensuring faster service and more convenience with extended hours to support with customer queries. The FNB Contact Centre number is +264 (61) 299 2222 or 081 953 6262.

## FNB Contact Centre operating hours:

Monday – Friday: 07h00- 22h00 | Saturday & Sunday: 08h00 -14h00

Branch/Agency	Branch/Agency
Aranos	Omaruru
Eenhana	Omuthiya
Gobabis	Ondangwa
Grootfontein	Ongwediva
Grove Mall	Opuwo
Henties Bay	Oranjemund
John Meinert	Oshakati
Karasburg	Oshikango
Karibib	Otavi
Katima Mulilo	Otjiwarongo
Katutura	Outapi
Keetmanshoop	Outjo
Lüderitz	Prosperita
Maerua Mall	Rehoboth
Mariental	Rosh Pinah
Nkurenkuru	Rundu
Northern Industrial	Swakopmund
Okahandja	Tsumeb
Okahao	Walvis Bay
Okakarara	Windhoek Main
Okongo	

# Premium Banking

## Telephone Numbers

Branch/Agency	Code	Number
Private Clients Parkside Windhoek	+264 61	299 7487
Private Wealth Parkside Windhoek	+264 61	299 7358
Premium Helpdesk	+264 61	299 2838

# Self-Service Branches

## Operating hours

Monday - Friday: 08h00 - 19h00 | Saturday: 08h00 - 14h00

Self-Service Branches
Aussenkehr
Ausspännplatz
Digital Hub (Parkside)
Khomasdal
Wernhil Park

