



FNB Business

Pricing Guide 2019/2020

Effective 1 July 2019



FNB

How can we help you?

FNB Business Accounts

FNB believes in providing our customers with choices and helpful banking solutions, by devising flexible charge structures on our business accounts. You can choose which best suits your pocket and banking needs.



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

Business Pricing

Gold Business Account



The Gold Business Account is a business account designed for business customers who require an easy to understand, basic transactional banking account. Gold Business Account offer pricing aimed at businesses with annual turnovers of below N\$1 million per annum.

Fee	Gold Business Account
Monthly Account Fee	N\$59.00

Platinum Business Account

The Platinum Business Account is a business account designed for customers that require a Relationship Manager. Pricing is aimed at businesses with annual turnovers of between N\$1 million and N\$10 million per annum.



Fee	Platinum Business Account
Monthly Account Fee	N\$110.00

Enterprise Business Account

The Enterprise Business Account is a designed for business customers who require their business portfolio to be supported by a dedicated Relationship Manager. Pricing is aimed at businesses with an annual turnover of more than N\$10 million per annum.



Fee

Enterprise Business Account

Monthly Account Fee

N\$135.00

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. This is a unique offering in the market, with 2 options to choose from, depending on your monthly transactional needs.

Fee	Single Fee Pricing Option 1 (SFPO1)	Single Fee Pricing Option 2 (SFPO2)
Monthly Account Fee	N\$199.00	N\$249.00
Electronic Transactions (Incl Debit Orders, Electronic Payments, Transfers, etc)	First 15 transactions free	First 30 transactions free
Free ATM withdrawals (This is included in Electronic Transaction Bundle)	First 3 ATM withdrawals free	First 8 ATM withdrawals free
ATM Deposits	Free Deposits up to N\$10,000	Free Deposits up to N\$25,000
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

Standard Pricing

FNB provides a Standard Pricing Option for the transactions listed below.

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 50	13.44
Tier 2	Greater than 50 but less or equal to 100	13.27
Tier 3	Greater than 100 but less or equal to 250	11.20
Tier 4	Greater than 250 but less or equal to 500	9.61
Tier 5	Greater than 500 but less or equal to 750	8.43
Tier 6	Greater than 750 but less or equal to 1,000	7.55
Tier 7	Greater than 1,000	7.09

Payments, Purchases and Transfers

Third Party Payments (Online Banking and the FNB App)	Tiered (Max Fee N\$ 13.44)
Cellphone Banking Payments	N\$3.50
Consultant Assisted Payment (FNB Branch)	N\$75.00
Consultant Assisted Stop Payment (FNB Branch)	N\$130.00
Stop Payment (Online Banking)	N\$12.50
Prepaid Airtime Purchases (FNB Cellphone, FNB ATM, the FNB App and Online Banking)	N\$2.20
Prepaid Electricity Purchases (FNB Cellphone, FNB ATM, the FNB App and Online Banking)	Free

Payments, Purchases and Transfers

Consultant Assisted Transfers (FNB Branch)	N\$75.00
Electronic Transfers (FNB ATM)	N\$4.75
Electronic Transfers (the FNB App and Online Banking)	N\$2.50

Beneficiary Notification for Scheduled Payments

• E-mail	N\$1.15
• SMS	N\$1.35
• Fax	N\$7.35

Standard Pricing

(continued)

Statements and Balance Enquiries

Monthly Statement (e-mailed)	Free
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Additional Statements

• Daily	N\$93.60
• Weekly	N\$38.50
• Monthly	N\$19.25
Mini Statement Print/View (FNB ATM)	N\$4.75
Mini Statement (Cellphone Banking)	Free
Provisional Statement (FNB Branch)	N\$25.00 per page
Posted Statement	N\$30.00 per statement
Other Bank's ATM Balance Enquiry	N\$10.50
Electronic Balance Enquiry (the FNB APP and FNB ATM)	Free
Consultant Assisted Balance Enquiry (FNB Branch)	N\$20.00

Convenience Fees

PIN Replacement Fee	N\$39.00
Card Replacement Fee	N\$145.00
Honouring Fee (minimum charge per item paid)	N\$270.00

Cash Deposit Fees

Base Fee	N\$5.50
N\$0 - N\$5,000	3.30%
N\$5,001 - N\$15,000	2.89%
Greater than N\$15,000	2.84%

Penalty Fees

Dishonoured Payments (Minimum per item) increasing to N\$250.00 per item for the 4th & subsequent item within 12 months	N\$220.00
FNB Declined Electronic Transaction Fee	N\$7.00
FNB ATM Declined	N\$7.00
Other Bank's ATM Declined Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	N\$11.00

eWallet Send Money Fees

N\$20.00 to N\$2000.00	N\$11.00
N\$2001.00 to N\$4000.00	N\$22.00
N\$4001.00 to N\$5000.00	N\$33.00

eWallet Fees

ATM Cash Withdrawals	First Withdrawal Free. Thereafter, N\$11.00 per withdrawal
Prepaid Airtime Purchases	N\$2.20
Prepaid Electricity Purchases	Free

Credit Card Pricing

Business

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
Business Credit Card (per Month)		N\$40.00
Commercial Fleet Card (per Month)		N\$63.00
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\$11.00 per N\$500
Non FNB ATM		N\$15.00 + N\$11.00 per N\$500
Consultant Assisted (FNB Branch)		N\$75.00 + 2.60 %
International ATM Withdrawals		N\$65.00 + 2.60 % of value

Payments, Purchases and Transfers

Credit Card Purchases	Free
International Currency Conversion Fee	2.75% of value
Prepaid Airtime (FNB Cellphone, ATM and Online Banking)	N\$2.20
Prepaid Electricity (FNB Cellphone, ATM and Online Banking)	Free
Third Party Payments - Online Banking	N\$11.50
Third Party Payments – the FNB App, Cellphone Banking	N\$3.50
Inter-account Transfers to FNB	N\$2.50
Transfers & Payments at Branch	N\$75.00

Statements and Balance Enquiries

Monthly statement (e-mail)	Free
Monthly statement (Post)	N\$30.00
Dual statement (E-mail & Post)	N\$33.60
FNB ATM Mini-statement	N\$4.75
FNB Branch - Statement Reprint (per Page)	N\$25.00
Historical Statements (per Page Print)	N\$20.00
Historical Statements E-mail (per Statement)	N\$15.00
FNB ATM Balance Enquiry	Free

Credit Card Pricing

Statements and Balance Enquiries (continued)

Branch Balance Enquiry	N\$16.00
Online Banking - Except payments	Free
Non FNB ATM Balance Enquiry	N\$10.50
International Balance Enquiry	N\$10.50
Changes to Account Limits	Free

Penalty and Other Fees

Fast Track Card Replacement Fee	N\$475.00
Special Arrangement Fee	N\$410.00
Late Payment Fee	N\$300.00
Over Limit Fee	N\$300.00
Unpaid Fee	N\$300.00
Personal Card Delivery	N\$273.00
Card Delivery to nearest FNB Branch	Free
Temporary Increases	N\$79.00
Declined Transaction Fee	N\$11.00

Voucher Retrieval

Local	N\$126.00
International	N\$336.00

Online Banking Enterprise

Business

FNB Online Banking Enterprise is an Internet-based, Electronic Banking Solution designed with business needs in mind. FNB Online Banking Enterprise is suitable for small, medium and large businesses and offers an extensive range of functionality, including:

- Optional Dual Authorisation of Payments
- Post Dating of Payments up to 12 months in advance
- Real Time Payments to FNB accounts
- Same Day Value for Payments to other banks
- Referencing for all transactions
- Remittance Advices sent via fax, SMS or e-mail
- SMS Notification of Batch Payments Status
- 60 days Transaction History on FNB accounts

There are two pricing options available to FNB Online Banking Enterprise business clients and you have the choice of selecting the option which best suits your requirements:

Option 1

With this option you will pay a **monthly subscription fee of N\$145.82 per month**, N\$63.93 for a secondary user and N\$47.93 for a tertiary user.

Financial and **non-financial** transactions are charged as detailed in the tables below:

Online Banking Enterprise

(continued)

Financial - transfers, un-nominated payments, nominated payments and collections

Bands	Transaction Volumes (per month)	% Discount by volumes	Fee per Financial Transaction			
			Peak Periods		Off Peak Periods	
			Business Hours	After Hours	Business Hours	After Hours
1	1-50	0.00%	N\$16.57	N\$15.18	N\$15.18	N\$14.35
2	51-100	5.00%	N\$15.74	N\$14.42	N\$14.42	N\$13.63
3	101-250	10.00%	N\$14.91	N\$13.66	N\$13.66	N\$12.91
4	251-500	15.00%	N\$14.08	N\$12.90	N\$12.90	N\$12.20
5	501-750	20.00%	N\$13.26	N\$12.15	N\$12.15	N\$11.48
6	751-1,000	25.00%	N\$12.43	N\$11.39	N\$11.39	N\$10.76
7	1,001 >	30.00%	N\$11.60	N\$10.63	N\$10.63	N\$10.04

Transfers

Intra account transfers are charged at N\$6.24

Real-time gross settlement

Payments < N\$5 million	N\$129.84
Payments > N\$5 million	N\$77.91
eWallet Bulk Send	N\$7.34
Collection Unpaid Items	N\$6.50 per transaction

Non-Financial - transactional history enquiries and file downloads

Bands	Transaction Volumes (per month)	% Discount by volumes	Fee per Non-Financial Transaction			
			Peak Periods		Off Peak Periods	
			Business Hours	After Hours	Business Hours	After Hours
1	1-50	0.00%	N\$7.60	N\$6.82	N\$6.82	N\$6.46
2	51-100	5.00%	N\$7.22	N\$6.48	N\$6.48	N\$6.13
3	101-250	10.00%	N\$ 6.84	N\$6.14	N\$6.14	N\$5.81
4	251-500	15.00%	N\$6.46	N\$5.80	N\$5.80	N\$5.49
5	501-750	20.00%	N\$6.08	N\$5.46	N\$5.46	N\$5.16
6	751-1,000	25.00%	N\$5.70	N\$5.12	N\$5.12	N\$4.84
7	1,001 >	30.00%	N\$5.32	N\$4.77	N\$4.77	N\$4.52

Definition of discount periods for financial and non-financial transactions:

Peak Periods	25th - 2nd per month
Off Peak Periods	3rd - 24th per month
Business Hours (Week days)	08h00 - 16h00
Business Hours (Saturdays)	08h00 - 12h00
After Hours	All other times

Online Banking Enterprise

(continued)

Monthly Subscription Fees

Collections Modular Fee	N\$711.10
Cashman Management Fee	N\$818.99
Cashman Reports per scheduled export	N\$21.59
Interim Statement Export Hourly	N\$159.81
15 Minutes Statement Exports	N\$317.61

Option 2

You will not pay a monthly subscription fee, **N\$63.93** for a secondary user and **N\$47.93** for a tertiary user.

Discounted pricing can be charged depending on volume.

Financial – transfers, un-nominated payments, nominated payments t& collections

Band	Transaction Volumes (per month)	Same Day, 1 Day & Corporate Same Day value	2 Day Value
1	Less than or equal to 50	N\$15.75	N\$14.18
2	Greater than 50 but less than or equal to 100	N\$15.55	N\$13.99
3	Greater than 100 but less than or equal to 250	N\$13.12	N\$11.81

4	Greater than 250 but less than or equal to 500	N\$11.26	N\$10.13
5	Greater than 500 but less than or equal to 750	N\$9.89	N\$8.90
6	Greater than 750 but less than or equal to 1,000	N\$8.85	N\$7.97
7	Greater than 1,000 but less than or equal to 5,000	N\$8.31	N\$7.48
8	Greater than 5,000 but less than or equal to 10,000	N\$7.22	N\$6.50
9	Greater than 10,000 but less than or equal to 20,000	N\$6.42	N\$5.78
10	Greater than 20,000 but less than or equal to 40,000	N\$5.33	N\$4.80
11	Greater than 40,000 but less than or equal to 100,000	N\$4.55	N\$4.10
12	Greater than 100,000	N\$3.61	N\$3.25

Transfers

Intra account transfers are charged at N\$6.24

Real-time gross settlement

Payments < N\$5 million	N\$129.84
Payments > N\$5 million	N\$77.91
eWallet Bulk Send	N\$7.34
Collection Unpaid Items	N\$6.50 per transaction

Online Banking Enterprise

(continued)

Non-Financial – balance enquiries & transactional history enquiries

Band	Transaction Volumes (per month)	Per Transaction
Tier 1	Less than or equal to 30	Free
Tier 2	Greater than 30 but less than or equal to 100	N\$4.64
Tier 3	Greater than 100 but less than or equal to 250	N\$ 4.55
Tier 4	Greater than 250 but less than or equal to 500	N\$4.42
Tier 5	Greater than 500 but less than or equal to 750	N\$ 4.32
Tier 6	Greater than 750 but less than or equal to 1,000	N\$4.20
Tier 7	Greater than 1,000	N\$4.11

Monthly Subscription Fees

Collections Modular Fee	N\$711.10
Cashman Management Fee	N\$818.99
Cashman Reports per scheduled export	N\$21.59
Interim Statement Export Hourly	N\$159.81
15 Minutes Statement Exports	N\$317.61

Standard Pricing (Option 1 and Option 2)

Statements

Scheduled exports of Statements per account per month: (not to be charged to Cash Management clients)

· Daily	N\$79.90
· Weekly	N\$35.93
· Monthly	N\$17.97
Historical Statements per account by e-mail	N\$10.79

Set-Up Fees

Set-up Fee (includes first 2 hours training)	N\$650.00
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Additional User training:

On-site at client offices (per hour or part thereof)	N\$650.00
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Charge per km	N\$3.47
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Classroom training per candidate (min 4 – max 10)	N\$200.00
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Support fee: (per Client request only)

Charge per hour	N\$650.00
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Charge per km	N\$3.47
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Online Banking Enterprise

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Other Fees

Reversal of processed EFT	N\$165.00
Query of a disputed item	N\$165.00
Query of a missing payment	N\$52.00
Query fee per transaction older than 1 year	N\$210.00
Recall Transaction (FNB-FNB)	N\$52.00
Recall Transaction (FNB - Other Banks)	N\$165.00
Recall Transaction (Other Bank - FNB)	N\$165.00
Reactivation per Administrator	N\$266.32

Data Storage

Transaction History/Statements

· 60 Days	Free
· 90 Days	N\$85.89
· 120 Days	N\$143.82
· 150 Days	N\$227.72
· 180 Days	N\$279.63

Storage of Transfers, Once-off Payments, Recipient Payments and Collection batches

· 40 Days	Free
· 60 Days	N\$57.91
· 90 Days	N\$85.89
· 120 Days	N\$143.82
· 150 Days	N\$227.72

Other Non-Financial Transactions

Batch Authorisation Alert by SMS	N\$1.60
Batch Authorisation Alert by E-mail	N\$1.09
Payment Notification by SMS	N\$1.60
Scheduled Payment Notification by SMS	N\$1.60
Payment Notification by E-mail	N\$1.09
Scheduled Payment Notification by E-mail	N\$1.09
Payment Notification by Fax	N\$14.51
Account Verification- Batch	N\$5.39
Account verification-Real Time (FNB Only)	N\$6.69

International Banking

(Foreign Exchange and Trade)

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

Fee	Online	Branch
Inward Payments - SWIFT		
Commission	0.65% of N\$ Value	0.75% of N\$ Value
Minimum Charge	N\$108.00	N\$118.00
Maximum Charge	N\$687.00	N\$755.00
Outward Payments - SWIFT		
Commission	0.65% of N\$ Value	0.75% of N\$ Value
Minimum Charge	N\$108.00	N\$118.00
Maximum Charge	N\$756.00	N\$845.00
Unpaid / Returned	N\$404.00	N\$500.00
Non - STP Compliant	N\$115.00	N\$135.00
Foreign Notes Commission (Buy)	Free	Free
Foreign Notes Commission (Sell)	2.05% of Value	2.05% of Value

Fee		
Exchange Control		
Normal Exchange Control Application		N\$1 015.00
Urgent Applications		N\$1 470.00
Blanket Authorities		N\$1 470.00
Introduction of foreign Loans		N\$1 470.00
Complex Application		N\$2 150.00
BoN Meeting - Per Hour		N\$1 600.00
Attestation of Form F178		
Attestation		N\$50.00
1st Follow up Letter		N\$65.00
2nd Follow up Letter		N\$80.00
Attestation of N.E.P.		
Attestation		N\$50.00
1st Follow up Letter		N\$65.00
2nd Follow up Letter		N\$80.00
Fee	Online	Branch
Foreign Currency Account - Inward Payments		
Commission	Free	Free

International Banking

(continued)

Foreign Currency Account – Outward Payments

Commission	0.65% of N\$ Value	0.75% of N\$ Value
Minimum Charge	N\$108.00	N\$118.00
Maximum Charge	N\$756.00	N\$845.00
Unpaid / Returned	N\$404.00	N\$500.00
Non - STP Compliant	N\$115.00	N\$135.00
Foreign Currency Account - Foreign Notes Deposits	Free	Free
Foreign Currency Account - Foreign Notes 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 2019.

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
- Phoning (061) 299 2222
- Ask for assistance at your nearest FNB Namibia branch.

Branch Numbers

Branch/Agency Name	Code	Number
Arandis	+264 64	512600
Aranos	+264 63	272 035
Aussenkehr	+264 63	297 431
Ausspannplatz	+264 61	299 2607
Eenhana	+264 65	263 217
Gobabis	+264 62	562 067
Grootfontein	+264 67	248 300
Grove Mall	+264 61	428 500
Henties Bay	+264 64	502 700
John Meinert	+264 61	299 2864
Karasburg	+264 63	270 012
Karibib	+264 64	550 024
Katima Mulilo	+264 66	253 711
Katutura	+264 61	310 800
Keetmanshoop	+264 63	228 000
Khomasdal	+264 61	424 400
Klein Windhoek	+264 61	418 600
Kuisebmond	+264 64	280 500
Lüderitz	+264 63	202 077
Maerua Mall	+264 61	299 7820
Mariental	+264 63	345 100
Mondesa	+264 64	406 692
Nkurenkuru	+264 66	264 700
Northern Industrial	+264 61	269 380
Okahandja	+264 62	501 081
Okahao	+264 62	252 044
Okakarara	+264 67	317 706
Okongo	+264 65	288 427

Branch Numbers

Branch/Agency Name	Code	Number
Old Power Station	+264 61	411 200
Omaruru	+264 64	570 023
Omuthiya	+264 65	244 117
Ondangwa	+264 65	282 2000
Ongwediva	+264 65	234 400
Opuwo	+264 65	273 273
Oranjemund	+264 63	230 800
Oshakati	+264 65	220 467
Oshikango	+264 65	266 500
Oshikuku	+264 65	254 694
Otavi	+264 67	234 050
Otjiwarongo	+264 67	308 300
Otjiwarongo Midway	+264 67	300 100
Outapi	+264 65	250 309
Outjo	+264 67	313 002
Platz Am Meer Agency	+264 64	462 781
Private Clients	+264 61	299 2838
Prosperita	+264 61	413 000
Rehoboth	+264 62	522 051
Rosh Pinah	+264 63	290 000
Rundu	+264 66	255 057
Rundu Business Agency	+264 66	269 600
Swakopmund	+264 64	410 2220
Tsumeb	+264 67	221 794
Usakos	+264 64	530 301
Walvis Bay	+264 64	201 8111
Wernhill Agency	+264 61	272 959
Windhoek	+264 61	299 2379

A teal-colored geometric shape, resembling a stylized mountain peak or a large triangle, is positioned in the bottom-left corner of the page. It has a curved top edge and a sharp point at the top-left corner.

FNB

How can we help you?