



FNB Business

Pricing Guide

Effective 1 July 2020

FNB

How can we help you?

FNB Business Accounts

At FNB, we believe 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.

FNB Business 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.

Fee

FNB Gold Business Account

Monthly Account Fee

N\$61.00

FNB Platinum Business Account

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



Fee

FNB Platinum Business Account

Monthly Account Fee

N\$114.00

INTRODUCTION

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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.



Fee	FNB Enterprise Business Account
Monthly Account Fee	N\$139.00

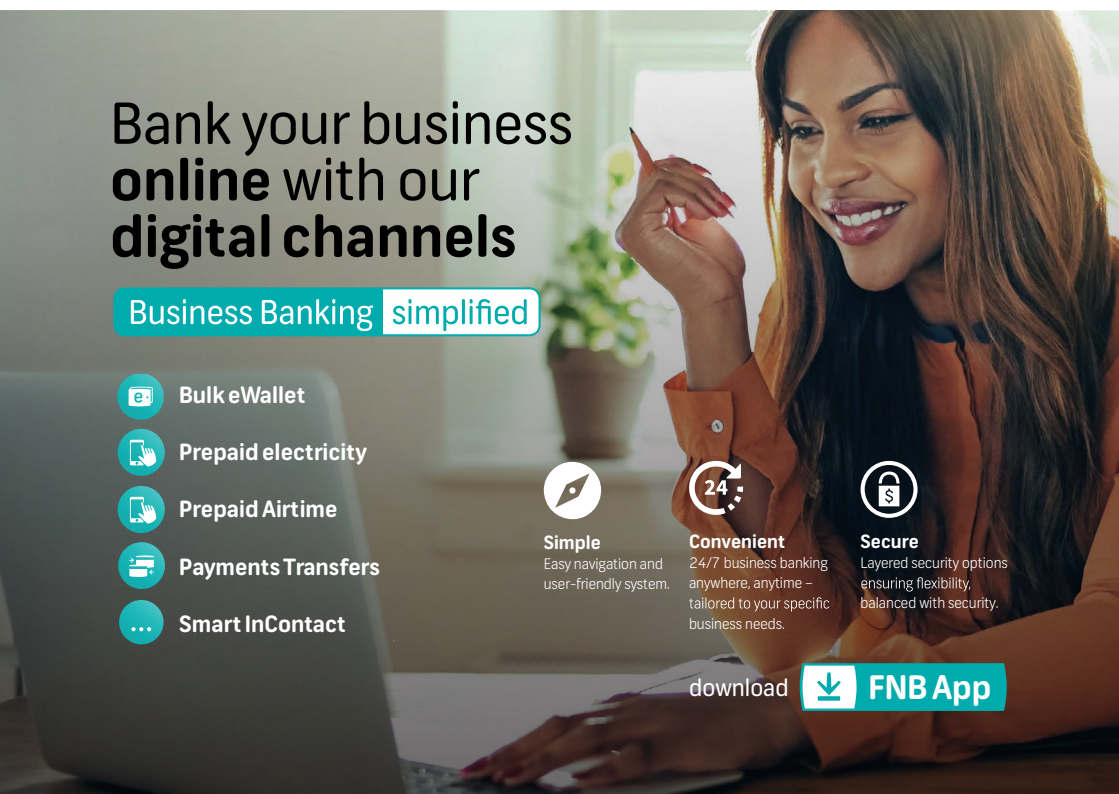
Bank your business **online** with our **digital channels**

Business Banking **simplified**

- Bulk eWallet
- Prepaid electricity
- Prepaid Airtime
- Payments Transfers
- Smart InContact

- Simple**
Easy navigation and user-friendly system.
- Convenient**
24/7 business banking anywhere, anytime - tailored to your specific business needs.
- Secure**
Layered security options ensuring flexibility, balanced with security.

download **FNB App**



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\$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	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
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 50	N\$14.25
Tier 2	Greater than 50 but less or equal to 100	N\$14.07
Tier 3	Greater than 100 but less or equal to 250	N\$11.88
Tier 4	Greater than 250 but less or equal to 500	N\$10.19
Tier 5	Greater than 501	N\$8.94
Real-time gross settlement		N\$81.89

Cash deposit fees

Cash deposit fees (Consultant Assisted – Branch)	
Base fee + % of Deposit Value (tiered below)	N\$6.00 + 3.30% (Minimum N\$38.50)
• N\$0 – N\$5,000	3.30%
• N\$5,001 – N\$15,000	3.00%
• Greater than N\$15,000	2.90%
Cash deposit fees at ADT	N\$7.50 + 1.10% of value
Cash deposit fees at Cash Plus	Free

Payments, purchases and transfers

Prepaid electricity purchases (FNB Cellphone, FNB ATM, FNB App and online banking)	N\$1.00
Consultant assisted payment (FNB Branch)	N\$80.00
Consultant assisted stop payment (FNB Branch)	N\$130.00
Prepaid airtime purchases (FNB Cellphone, FNB ATM, FNB App and online banking)	N\$2.30
Consultant assisted transfers (FNB Branch)	N\$80.00
Electronic transfers (FNB ATM , FNB App and online banking)	N\$4.50
VISA Debit Card purchase	N\$4.00
International VISA Debit Card purchase	N\$5.00 + 2.10% of value

Standard pricing

(continued)

Beneficiary notification for scheduled payments

• E-mail	N\$1.20
• SMS	N\$1.45
• Fax	N\$8.00

Statements and balance enquiries

Monthly statement (e-mailed)	N\$1.20
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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\$26.50 per page
Posted statement	N\$35.00 per statement
Other bank's ATM balance enquiry	N\$11.00
Electronic balance enquiry (FNB)	N\$4.50
Consultant assisted balance enquiry (FNB Branch)	N\$21.10

Convenience fees

PIN replacement fee	N\$45.00
Card replacement fee	N\$147.00
Honouring fee (minimum charge per item paid)	N\$270.00

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
Other bank's ATM declined transaction fee (insufficient funds or daily limit exceeded)	N\$11.00
Schedule payment decline fee	N\$7.00
Point of Sale decline fee	N\$7.00
International Point of Sale decline fee	N\$11.00
FNB ATM decline fee	N\$7.00
Other bank's ATM decline fee	N\$7.00
International ATM decline fee	N\$11.00

eWallet send money fees

N\$20.00 to N\$2,000.00	N\$11.50
N\$2,001.00 to N\$4,000.00	N\$23.00
N\$4,001.00 to N\$5,000.00	N\$34.50

eWallet fees

ATM cash withdrawals	First withdrawal free. Thereafter, N\$12.00 per withdrawal
Prepaid airtime purchases	N\$2.30
Prepaid electricity purchases	N\$1.00

Standard pricing

(continued)

Withdrawal fees

Cash withdrawals (consultant assisted – at branch)	
Base fee + % of withdrawal value (tiered below)	N\$75.00
• N\$0 – N\$5,000	3.30%
• N\$5,001 – N\$15,000	3.00%
• Greater than N\$15,000	2.90%
Cash withdrawal at ATM's	
• FNB ATM	N\$12.00 per N\$500
• Non FNB ATM	N\$15.50 + N\$12.00 per N\$500
• International ATM withdrawals	N\$50.00 + 2.75 % of value
Cashback at Point of Sale	N\$5.00
CashPlus withdrawals:	
• N\$0 – N\$1,999	N\$5.00
• N\$2,000 – N\$3,999	N\$10.00
• Greater than N\$4,000	N\$15.00

FNB 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
FNB Business Credit Card (per Month)	N\$40.00
FNB 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\$12.00 per N\$500
Non FNB ATM	N\$15.50 + N\$12.00 per N\$500
Consultant assisted (FNB Branch)	N\$75.00 + 3.30 %
International ATM withdrawals	N\$65.00 + 2.75 % 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\$2.30
Prepaid electricity (FNB cellphone, ATM and online banking)	N\$1.00
Third party payments - Online banking	N\$11.50
Third party payments – FNB App, cellphone banking	N\$3.80
Inter-account transfers to FNB	N\$4.50
Transfers & payments at branch	N\$80.00

Statements and balance enquiries

Monthly statement (e-mail)	N\$1.20
Monthly statement (post)	N\$35.00
Dual statement (e-mail & post)	N\$35.00
FNB ATM Mini-statement	N\$4.75
FNB Branch - Statement reprint (per page)	N\$26.50
Historical statements (per page print)	N\$26.50
Historical statements e-mail (per statement)	N\$20.00
Electronic balance enquiry	Free
Branch balance enquiry	N\$21.00
Online banking - Except payments	Free
Non FNB ATM balance enquiry	N\$11.00
International balance enquiry	N\$11.00
Changes to account limits	Free

FNB Credit Card pricing

(continued)

Convenience fees

Card replacement fee	N\$147.00
PIN replacement fee	N\$45.00
Fast track card replacement fee	N\$475.00
Personal card delivery	N\$273.00
Card delivery to nearest FNB branch	Free

Penalty and other fees

Special arrangement fee	N\$410.00
Late payment fee	N\$300.00
Over limit fee	N\$300.00
Unpaid fee	N\$300.00
Temporary increases	N\$79.00
Declined transaction fee	N\$11.00

Voucher retrieval

Local	N\$126.00
International	N\$336.00

FNB 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 with Option 1 closed to new customers and Option 2 being available to all customers:

Option 1

Customers already on Option 1 will be priced as follows: A **monthly subscription fee of N\$153.26**, N\$67.20 for a secondary user and N\$50.38 for a tertiary user.

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

FNB Online Banking Enterprise

(continued)

Financial: un-nominated payments, nominated payments and collections

Bands	Transaction volumes (per month)	% Dis-count 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\$17.42	N\$15.95
2	51-100	5.00%	N\$16.54	N\$15.16
3	101-250	10.00%	N\$15.67	N\$14.36
4	251-500	15.00%	N\$14.80	N\$13.56
5	501-750	20.00%	N\$13.94	N\$12.77
6	751-1,000	25.00%	N\$13.06	N\$11.97
7	1,001->	30.00%	N\$12.19	N\$11.17

Transfers

Intra account transfers are charged at N\$3.50

Real-time gross settlement

Payments < N\$5 million	N\$136.47
Payments > N\$5 million	N\$81.89
eWallet bulk send	N\$7.72
Collection unpaid items	N\$6.84 per transaction

Non-financial: transactional history enquires, balance enquires, stop cheque enquiries, scheduled exports of transaction history, restoring of archived/deleted batches, stop cheque enquires, transaction detail search & search recipient payment history

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\$7.99	N\$7.17
2	51-100	5.00%	N\$7.59	N\$6.81
3	101-250	10.00%	N\$7.19	N\$6.45
4	251-500	15.00%	N\$6.79	N\$6.10
5	501-750	20.00%	N\$6.39	N\$5.74
6	751-1,000	25.00%	N\$5.99	N\$5.38
7	1,001 >	30.00%	N\$5.59	N\$5.01

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

Peak periods	25th - 2nd per month
Off peak periods	3rd - 24th per month

Monthly subscription fees

Collections module fee	N\$747.37
CashMan module fee	N\$860.76
CashMan reports per scheduled export	N\$22.70
Interim statement export hourly	N\$167.97
15 minutes statement exports	N\$333.81

FNB Online Banking Enterprise

(continued)

Option 2

Monthly subscription for free, N\$67.20 for a secondary user and N\$50.38 for a tertiary user.

Discounted pricing are charged depending on volume.

Financial - transfers, un-nominated payments, nominated payments & 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\$16.22	N\$14.61
2	Greater than 50 but less than or equal to 100	N\$16.02	N\$14.41
3	Greater than 100 but less than or equal to 250	N\$13.51	N\$12.16
4	Greater than 250 but less than or equal to 500	N\$11.60	N\$10.43
5	Greater than 500 but less than or equal to 750	N\$10.19	N\$9.17
6	Greater than 750 but less than or equal to 1,000	N\$9.12	N\$8.21
7	Greater than 1,000 but less than or equal to 5,000	N\$8.56	N\$7.70

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

Band	Transaction volumes (per month)	Same day, 1 day & corporate same day value	2 day Value
8	Greater than 5,000 but less than or equal to 10,000	N\$7.44	N\$6.70
9	Greater than 10,000 but less than or equal to 20,000	N\$6.61	N\$5.95
10	Greater than 20,000 but less than or equal to 40,000	N\$5.49	N\$4.94
11	Greater than 40,000 but less than or equal to 100,000	N\$4.69	N\$4.22
12	Greater than 100,000	N\$3.72	N\$3.35

Transfers

Intra account transfers are charged at N\$3.50

Real-time gross settlement

Payments < N\$5 million	N\$136.47
Payments > N\$5 million	N\$81.89
eWallet bulk send	N\$7.72
Collection unpaid items	N\$6.84 per transaction

FNB 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\$4.88
Tier 3	Greater than 100 but less than or equal to 250	N\$4.78
Tier 4	Greater than 250 but less than or equal to 500	N\$4.65
Tier 5	Greater than 500 but less than or equal to 750	N\$4.54
Tier 6	Greater than 750 but less than or equal to 1,000	N\$4.41
Tier 7	Greater than 1,000	N\$4.32

Monthly subscription fees

Collections module fee	N\$747.37
CashMan module fee	N\$860.76
CashMan reports per scheduled export	N\$22.70
Interim statement export hourly	N\$167.97
15 minutes statement exports	N\$333.81

Standard pricing (base fees)

Statements

Scheduled exports of statements per account per month: (not to be charged to cash management clients)

· Daily	N\$83.98
· Weekly	N\$37.77
· 2 Weekly	N\$18.89
Historical statements per account by e-mail	N\$11.35

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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Other fees

Reversal of processed EFT	N\$165.00
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Query of a disputed item	N\$165.00
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Query of a missing payment	N\$52.00
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Query fee per transaction older than 1 year	N\$210.00
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Recall transaction (FNB-FNB)	N\$52.00
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Recall transaction (FNB - other banks)	N\$165.00
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Recall transaction (other bank - FNB)	N\$165.00
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Reactivation per administrator	N\$266.32
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FNB Online Banking Enterprise

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Data storage

Transaction history/statements

· 60 Days	Free
· 90 Days	N\$90.28
· 120 Days	N\$151.16
· 150 Days	N\$239.34
· 180 Days	N\$293.90

Storage of transfers, once-off payments, recipient payments and collection batches

· 40 Days	Free
· 60 Days	N\$60.87
· 90 Days	N\$90.28
· 120 Days	N\$151.16
· 150 Days	N\$239.34

Other non-financial transactions

Batch authorisation alert by SMS	N\$1.69
Batch authorisation alert by e-mail	N\$1.15
Payment notification by SMS	N\$1.69
Scheduled payment notification by SMS	N\$1.69
Payment notification by e-mail	N\$1.15
Scheduled payment notification by e-mail	N\$1.15
Payment notification by fax	N\$15.26
Account verification- batch	N\$5.67
Account verification-real time (FNB only)	N\$7.04

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.

Inward payments - SWIFT

Fee	Branch
Commission	0.75% of N\$ value
Minimum charge	N\$118.00
Maximum charge	N\$755.00

Outward Payments – SWIFT, CMA payments to non participating banks and high value payments

Fee	Online	Branch
Commission	0.50% of N\$ value	0.75% of N\$ value
Minimum charge	N\$80.00	N\$118.00
Maximum charge	N\$609.00	N\$900.00
Unpaid / returned	N\$420.00	N\$600.00
Non - STP compliant	N\$100.00	N\$150.00
High value CMA payments	N\$155.00	N\$400.00
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\$1,050.00
Urgent applications	N\$1,500.00
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
1 st Follow up letter	N\$65.00
2 nd Follow up letter	N\$80.00

Attestation of N.E.P.

Attestation	N\$50.00
1 st Follow up letter	N\$65.00
2 nd Follow up letter	N\$80.00

International banking

(continued)

Fee	Online	Branch
Foreign currency account - Inward payments		
Commission	Free	Free
Foreign currency account - Outward payments		
Commission	0.65% of N\$ value	0.75% of N\$ value
Minimum charge	N\$90.00	N\$118.00
Maximum charge	N\$690.00	N\$845.00
Unpaid / returned	N\$350.00	N\$500.00
Non - STP compliant	N\$75.00	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
Exclusive Banking	+264 61	299 2525
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 8010
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.

FNB

How can we help you?