

Annual Price Review

Individual & Business Banking

New fees with effect from 1 July 2007



FNB
First National Bank

How can we help you?

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Pricing Guide

Introduction

Each year we publish First National Bank of Namibia Ltd (FNB) Pricing Guide after having reviewed our pricing and fee structures. We do this to help you understand our pricing so that you can make the banking choice to suit your individual requirements and budget. This guide shows our VAT inclusive prices effective from 1 July 2007.

FNB may at any time amend these prices or introduce new fees after giving at least 21 days notice of these changes on the FNB website, on FNB ATMs or in the media.

Tips to Help You Reduce Banking Costs

As a bank concerned about our customers, we offer you the following tips to help you save on interest, while also answering some of your most important questions about reducing banking charges.

How to save on debit interest

By managing your debt carefully, you will be able to save interest charges by:

- Paying off the loans with the highest interest rates first.
- Paying the full amount outstanding on your credit card each month to avoid interest charges on outstanding balances.
- Not borrowing to cover your day to day living expenses.
- Paying more than the minimum instalment on loans if you can afford to, as this will save on interest charges. This is particularly true of your home loan – any extra funds paid in immediately reduces the capital, which means that interest charges drop from the moment the extra money goes in.

Which banking choices are the most affordable?

We believe in giving you the choice of how to do your banking, however we do not charge you any subscription fees for Online Banking. This means that you can choose to bank using the ATM and the Internet, without having to worry about monthly fees.

How to bank smarter

- ATM and Online Banking offer you more cost effective banking facilities than branches.
- It is better to use FNB ATMs wherever possible to avoid paying the higher charges on transactions using a non FNB ATM.
- It is safer and more cost effective to use your FNB VISA Electron debit or credit card to pay for purchases at Visa and Visa Electron enabled outlets than to pay by cheque.
- You can limit ATM cash withdrawal fees by drawing larger amounts less often instead of smaller amounts more often.

How to avoid penalty charges

- It is a good idea to monitor your Account carefully, making sure that there is always enough money to cover all transactions. In this way you can always remain within your Account limit and avoid paying penalty fees on items that are dishonoured due to insufficient funds in your Account.
- Look after your ATM cards to avoid unnecessary card replacement fees.
- When depositing a cheque, make sure that the cheque is not post-dated, as you will be charged a fee for each unpaid or post-dated cheque deposited.

How to save when using a Credit Card

By using the following hints you can save money while still benefiting from the convenience and flexibility of your credit card.

- Always pay your Account by the due date, as indicated on your statement, to avoid late payment charges.
- It is a good idea to make the minimum payment for your credit card amount by means of a debit order from your Cheque Account so that you will never go into arrears.
- Ensure that you remain within your allocated credit limit, as you will incur "over limit" charges if you exceed this.
- Deposit surplus funds into your Credit Card Account. You can earn interest on the credit balance and can transact against it or withdraw it as needed.
- There is no interest-free period on cash withdrawals, fuel and fuel related purchases and electronic payments that result in a debit balance. So, unless you pay back these amounts immediately, you will incur interest charges.

1. Individual Pricing

a. Cheque Accounts for Individuals

FNB believes in providing our customers with choices and helpful banking solutions by devising flexible charge structures on our Individual Cheque Accounts. You now have a choice that best suits your pocket and banking needs.

1. Electronic Pricing Option*

If you do your banking using mainly Online Banking, ATMs, Debit / Stop Orders and Visa Electron Debit Card purchases, then this option is for you because we pass the cost savings of technology-driven service channels on to our customers. Electronic transaction charges are **N\$2.00**, **N\$4.00** or **N\$8.00**, depending on the type of transaction (see the table on the next page). A Monthly Account fee of **N\$8.00** has been introduced with value additions listed below.

FNB will cap all electronic transaction fees at a maximum of **N\$90.00** per month. This means you could pay less than **N\$90.00**, but not more than **N\$98.00** per month including the Monthly Account fee.

Fees that have not been increased or have been reduced are highlighted in orange.

Electronic Transactions	
Monthly Fees	
Monthly Account Fee	N\$8.00
The following value additions will still be offered:	
· Funeral Cover to the value of N\$2,500, <i>inContact</i> , Monthly statement, E-mail statements, Debit Order Switching should you wish to move your Account to FNB	
The following Life Style value additions have been added:	
· Health, Travel, Leisure, Connect and Concierge	
In addition should customers wish to avail of the Assist Product Portfolio it will be available at the special rate of N\$130.00 per annum (50% discount) which includes:	
· Roadside assist, Auto Assist, Emergency Medical Services, Medi Tag, Funeral and Home Assist	
For further information on the Assist Product Portfolio visit our FNB Namibia website at www.fnbnamibia.com.na	

* Please note that this option is not available to business customers.

Electronic Transactions		These transactions capped at N\$ 90.00 p.m.	
Balance enquiries (FNB ATM and Online Banking)	Free		
Interim Statement (Online Banking)			
Visa Electron Debit Card Purchases			
Prepaid Purchases	N\$2.00		
Point-of-Sale * and Mini ATM Cash Withdrawals			
Linked Account / Scheduled Transfers (ATM and Online Banking)			
Internal Debit Orders**	N\$4.00		
Balance Enquiries at Other Banks ATM			
External Debit Orders			
FNB ATM Cash Withdrawals			
Account Payments (ATM and Online Banking)	N\$8.00		
Stop Orders / Scheduled Payments			
Other transactions not included in Cap of N\$90.00			
Deposits			
Cash Deposits	N\$2.50 + 1.40% of cash value		
Cheque Deposits	Free		
Special Clearance of Cheque Deposit (per cheque)	N\$55.00		
Cash Withdrawals			
Other Bank's ATM	N\$30.00		
FNB Branch (OTC)	N\$30.00 + 1.00% of value. Max N\$150.00		
Payments and Transfers			
Cheque Payments	N\$30.00		
FNB Branch (OTC)	N\$30.00		
Issue of Bank Cheque (per cheque)	N\$55.00		
Subscription Fees			
Online Banking	Free		
inContact (SMS & email)	Free		
Statements			
Monthly Statement ***	Free		
Additional Statements			
Daily	N\$35.00		
Weekly	N\$15.00		
Bi - Weekly	N\$7.50		
Mini Statement (FNB ATM)	N\$2.00		
Provisional Statement (FNB Branch)	N\$6.50 per page		
Provisional Statement (Online Banking)	Free		
E - Mailed Statement	Free		
Stop Payment Instructions			
Online Banking	N\$25.00		
FNB Branch (OTC)	N\$50.00		
Other fees			
Balance Enquiry at an FNB Branch	N\$4.50		
Beneficiary Notification for Scheduled Payments			
E - mail	Free		
SMS	N\$0.80		
Fax	N\$3.00		

* Transaction limits may apply

** Debit Orders to FNB Card, FNB HomeLoans and FNB Loans.

*** A fee will be charged to customers who elect to receive more than one statement per month.

Penalty & Other Fees	
Deposit of Post-Dated Cheques (per cheque)	N\$55.00
Dishonoured Payments (Minimum per item) increasing to N\$195.00 per item for the 4th & subsequent item within 12 months	N\$175.00
Honouring Fee (minimum charge per item paid in excess of your limit) increasing to N\$100.00 per item for the 4th & subsequent item within 12 months)	N\$75.00
Card Replacement Fee	N\$65.00
FNB ATM Declined Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	N\$3.50
Other Bank's ATM Declined Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	N\$5.00

2. Fee Saver

This option is ideal if you are able to keep a balance of **N\$6,000** or more in your Account.

Should you choose this fee structure:

- No service fees are charged on the first **20** transactions, except for cash deposits, mini statements and Saswitch transactions (when you use non-FNB ATMs), balance enquiries in a branch as well as cash handling fees, special instructions, penalty fees and government duties.
- The **20** free transactions may include a maximum of **5** branch cash withdrawals. Should your balance drop below **N\$6,000** at any time during the month, you will be charged the full service fee, at the **Pay As You Use** rates as well as the Monthly Account fee of N\$12.50.
- No credit interest is paid on this option.

3. Pay As You Use

This option is ideal if you prefer to be charged for each transaction as set out in the table below.

Fees that have not been increased or have been reduced are highlighted in orange.

Payments and Purchases			
Payment Amount	N\$ 0.01- N\$1,000.00	N\$1,000.01- N\$2,000.00	N\$2,000.01 & above
Cheque Payments	N\$10.50	N\$21.00	N\$31.50
Debit Orders – External	N\$10.50	N\$21.00	N\$31.50
Debit Orders – Internal*	N\$4.00		
Stop Orders / Scheduled Payments	N\$7.00		
Visa Electron Debit Card Purchases	N\$2.50		
Prepaid Purchases	N\$1.50		
Issue of Bank Cheques (per cheque)	N\$55.00		
Account Payments			
Payment Amount	N\$ 0.01 - N\$500.00	N\$500.01- N\$1,000.00	N\$1,000.01 & above
FNB Branch (OTC)	N\$7.00	N\$14.00	N\$21.00
ATM and Online Banking	N\$7.00	N\$7.00	N\$7.00
Linked Account Transfers			
Transfer Amount	N\$ 0.01 - N\$500.00	N\$500.01- N\$1,000.00	N\$1,000.01 & above
FNB Branch (OTC)	N\$7.00	N\$14.00	N\$21.00
ATM and Online Banking	N\$3.00	N\$3.00	N\$3.00

* Debit Orders to FNB Card, FNB HomeLoans and FNB Loans.

Cash Withdrawals					
Withdrawal Amount	N\$ 0.01- N\$500.00	N\$500.01- N\$1,000.00	N\$1,000.01 & above		
FNB ATM	N\$5.25	N\$10.50	N\$15.75		
FNB Mini ATM	N\$3.75	N\$3.75	N\$3.75		
Other Bank's ATM	N\$16.75	N\$22.00	N\$27.25		
Point-of-Sale * (Visa Electron Debit Card only)		N\$2.50			
FNB Branch (OTC)		N\$18.00 + 1.00 % of value. Max N\$150.00			
Deposits					
Cash		N\$2.50 + 1.40% of value			
Cheques		Free			
Special Clearance of Cheque Deposit (per cheque)		N\$55.00			
Cheque Books					
Pocket Ordinary		N\$20.00			
Record 100 Forms (Carbonised)		N\$70.00			
Company 200 Forms		N\$75.00			
Duet 25 Forms		From N\$30.00 to N\$38.00			
Monthly Account Fee					
Monthly Account Fee		N\$12.50			
The following value additions will still be offered:					
· Funeral Cover to the value of N\$2,500, <i>inContact</i> , Monthly statement, E-mail statements, Debit Order Switching should you wish to move your Account to FNB					
The following Life Style value additions have been added:					
· Health, Travel, Leisure, Connect and Concierge					
In addition should customers wish to avail of the Assist Product Portfolio it will be available at the special rate of N\$130.00 per annum (50% discount) which includes:					
· Roadside assist, Auto Assist, Emergency Medical Services, Medi Tag, Funeral and Home Assist					
For further information on the Assist Product Portfolio visit our FNB Namibia website at www.fnbnamibia.com.na					
Subscription Fees					
Online Banking		Free			
<i>inContact</i> (SMS & email)		Free			
Balance Enquiries					
FNB ATM		Free			
Other Bank's ATM		N\$5.50			
FNB Branch (OTC)		N\$4.50			
Online Banking		Free			
Note: For Statements, Stop Payments, Other Fees and Penalty Fees refer to the Electronic Pricing Option					

Notes:

* Transaction limits may apply

b. Individual Money Market Investment Accounts

FNB's Individual Money Market Transactional Investment Accounts offer a secure investment with competitive rates. That is designed for individuals who would like transactional capability on their investment account.

The Money Market Investment Account is for customers who would prefer to have a pure money market investment account to help their money grow. The following service charge structures are applicable to these accounts.

Fees that have not been increased or have been reduced are highlighted in orange.

Minimum Balance	N\$10,000.00		
Payments and Purchases			
Cheque Payments	N\$40.00		
Debit Orders – Internal*	N\$4.00		
Debit Orders – External	N\$20.00		
Stop Orders / Scheduled Payments	N\$10.00		
Visa Electron Debit Card Purchases	N\$2.50		
Issue of Bank Cheque (per cheque)	N\$55.00		
Account Payments			
FNB Branch (OTC)	N\$30.00		
FNB ATM and Online Banking	N\$10.00		
Linked Account Transfers			
FNB Branch (OTC)	N\$30.00		
FNB ATM and Online Banking	N\$3.00		
Cash Withdrawals			
Withdrawal Amount	N\$ 0.01- N\$500.00	N\$500.01- N\$1,000.00	N\$1,000.01 & above
FNB ATM	N\$5.25	N\$10.50	N\$15.75
FNB Mini ATM	N\$3.75	N\$3.75	N\$3.75
Other Bank's ATM	N\$16.75	N\$22.00	N\$27.25
FNB Branch (OTC)	N\$18.00 + 1.00% of value. Max N\$150.00		
Point of Sale ** (VISA Electron Debit Card)	N\$2.50		
Deposits			
Cash < = N\$1,000.00	Free		
Cash > N\$1,000.00	N\$2.50 plus 0.55% of value		
Cheques	Free		
Cheque Books			
Pocket Ordinary	N\$20.00		
Record 100 Forms (Carbonised)	N\$70.00		
Company 200 Forms	N\$75.00		
Duet 25 Forms	From N\$30.00 to N\$38.00		
Monthly Account Fee			
Minimum Monthly Account Fee	N\$38.00		
Subscription Fees			
Online Banking	Free		
inContact (SMS & email)	Free		
Balance Enquiries			
FNB ATM	Free		
Other Bank's ATM	N\$5.50		
FNB Branch (OTC)	N\$4.50		
Online Banking	Free		
Special Clearance of Cheque Deposit (per cheque)	N\$55.00		

* Debit Orders to FNB Card, FNB HomeLoans and FNB Loans.

** Transaction limits may apply

Statements	
Monthly Statement *	Free
Additional Statements	
Daily	N\$35.00
Weekly	N\$15.00
Bi-Weekly	N\$7.50
Mini Statement (FNB ATM)	N\$2.00
Provisional Statement (Branch)	N\$6.50 per page
Provisional Statement (Online Banking)	Free
E-Mailed Statement	Free
Stop Payment Instructions	
FNB Branch (OTC)	N\$50.00
Online Banking	N\$25.00
Other fees	
Beneficiary Notification for Scheduled Payments	
E - mail	Free
SMS	N\$0.80
Fax	N\$3.00
Penalty Fees	Penalty Fees
Deposit of Post-Dated Cheques (per cheque)	N\$55.00
Dishonoured Payments (Minimum per item) increasing to N\$195.00 per item for the 4th & subsequent item within 12 months	N\$175.00
Honouring Fee (minimum charge per item paid in excess of your limit) increasing to N\$100.00 per item for the 4th & subsequent item within 12 months)	N\$75.00
Card Replacement Fee	N\$65.00
FNB ATM Declined Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	N\$3.50
Other Bank's ATM Declined Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	N\$5.00

The Money Market Investment Account is for customers who would prefer to have a pure Money Market Investment Account to help their money grow. The following service charge structure are applicable to these accounts.

Individual Money Market Investment Account	
Minimum Balance	N\$10,000.00
Deposits	
Issue of Bank Cheque (per cheque)	N\$55.00
Branch Cash Withdrawals (OTC)	N\$50.00
Refer to the Money Market Transactional Investment Account pricing	
Balance Enquiries	
FNB Branch (OTC)	Free
Refer to the Money Market Transactional Investment Account pricing	
Statements	
Refer to the Money Market Transactional Investment Account pricing	
Other Fees	
Refer to the Money Market Transactional Investment Account pricing	

* A fee will be charged to customers who elect to receive more than one statement per month.

c. CardWise Account

CardWise is a debit card based transmission account offering easy and affordable transactional banking and savings options. CardWise offers low service fees and charges to any Namibian over the age of 18, with an income from N\$200 to N\$1 500 per month.

Fees that have not been increased or have been reduced are highlighted in orange.

Payments and Purchases			
Debit Orders – External			N\$4.00
Debit Orders – Internal*			N\$4.00
Stop Orders / Scheduled Payments			N\$7.00
Visa Electron Debit Card Purchases			N\$2.50
Prepaid Purchases			N\$1.50
Issue of Bank Cheques (per cheque)			N\$55.00
Account Payments			
Payment Amount	N\$ 0.01- N\$500.00	N\$500.01- N\$1,000.00	N\$1,000.01 & above
FNB Branch (OTC)	N\$7.00	N\$14.00	N\$21.00
ATM and Online Banking	N\$7.00	N\$7.00	N\$7.00
Linked Account Transfers			
Transfer Amount	N\$ 0.01- N\$500.00	N\$500.01- N\$1,000.00	N\$1,000.01 & above
FNB Branch (OTC)	N\$7.00	N\$14.00	N\$21.00
ATM and Online Banking	N\$3.00	N\$3.00	N\$3.00
Cash Withdrawals			
Withdrawal Amount	N\$ 0.01- N\$500.00	N\$500.01- N\$1,000.00	N\$1,000.01 & above
FNB ATM	N\$2.00	N\$2.00	N\$2.00
FNB Mini ATM	N\$2.00	N\$2.00	N\$2.00
Other Bank's ATM	N\$13.50	N\$13.50	N\$13.50
Point-of-Sale ** (Visa Electron Card only)	N\$2.50		
FNB Branch (OTC)	N\$18.00 + 1.00% of value. Max N\$150.00		
Deposits			
Cash < = N\$1,500.00	Free		
Cash > N\$1,500.00	N\$2.00 plus 1.40%		
Cheques	Free		
Special Clearance of Cheque Deposit (per cheque)	N\$55.00		
Monthly Fees			
Monthly Account Fee	N\$3.00		
Subscription Fees			
Online Banking	Free		
inContact (SMS & email)	Free		
Balance Enquiries			
FNB ATM	Free		
Other Bank's ATM	N\$5.50		
FNB Branch (OTC)	Free		
Online Banking	Free		

* Debit Orders to FNB Card, FNB HomeLoans and FNB Loans.

** Transaction limits may apply

Statements	
Mini Statement (FNB and Online Banking)	<i>Free</i>
Provisional Statement (Branch)	<i>N\$6.50 per page</i>
Provisional Statement (Online Banking)	<i>Free</i>
E-Mailed Statement	<i>Free</i>
Stop Payments Instructions	
FNB Branch (OTC)	<i>N\$50.00</i>
Online Banking	<i>N\$25.00</i>
Other fees	
Beneficiary Notification for Scheduled Payments	
E - mail	<i>Free</i>
SMS	<i>N\$0.80</i>
Fax	<i>N\$3.00</i>
Penalty Fees	
Deposit of Post-Dated Cheques (per cheque)	<i>N\$55.00</i>
Dishonoured Payments (Minimum per item) increasing to <i>N\$195.00</i> per item for the 4th & subsequent item within 12 months	<i>N\$175.00</i>
Card Replacement Fee	<i>N\$65.00</i>
FNB ATM Declined Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	<i>N\$3.50</i>
Other Bank's ATM Declined Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	<i>N\$5.00</i>

Notes:

d. BOB 2000 Account (Transmission Account)

BOB 2000 Account is a debit card based transmission account, which pays credit interest on the daily balance. The interest rate is tiered, which means that the higher the balance in the account, the higher the interest rate paid by FNB. The facility allows for Debit and Stop order payments, as well as ATM Account Payments. As this is a Debit Card product, it can be used at any FNB, Saswitch or Mini ATM and Point of Sale (POS) terminal nationwide to make withdrawals, deposits and balance enquiries.

Fees that have not been increased or have been reduced are highlighted in orange.

Payments and Purchases			
Debit Orders – External		N\$4.50	
Debit Orders – Internal*		N\$4.00	
Stop Orders / Scheduled Payments		N\$7.00	
Visa Electron Debit Card Purchases		N\$2.50	
Prepaid Purchases		N\$1.50	
Issue of Bank Cheques (per cheque)		N\$55.00	
Account Payments			
Payment Amount	N\$ 0.01- N\$500.00	N\$500.01- N\$1,000.00	N\$1,000.01 & above
FNB Branch (OTC)	N\$7.00	N\$14.00	N\$21.00
ATM and Online Banking	N\$7.00	N\$7.00	N\$7.00
Linked Account Transfers			
Transfer Amount	N\$ 0.01- N\$500.00	N\$500.01- N\$1,000.00	N\$1,000.01 & above
FNB Branch (OTC)	N\$7.00	N\$14.00	N\$21.00
ATM and Online Banking	N\$3.00	N\$3.00	N\$3.00
Cash Withdrawals			
Withdrawal Amount	N\$ 0.01- N\$500.00	N\$500.01- N\$1,000.00	N\$1,000.01 & above
FNB ATM	N\$5.25	N\$10.50	N\$15.75
FNB Mini ATM	N\$3.75	N\$3.75	N\$3.75
Other Bank's ATM	N\$16.75	N\$22.00	N\$27.25
Point-of-Sale ** (Visa Electron Debit Card only)		N\$2.50	
FNB Branch (OTC)		N\$18.00 + 1.00% of value. Max N\$150.00.	
Deposits			
Cash < = N\$200.00		Free	
Cash > N\$200.00		N\$2.50 + 1.40% of value	
Cheques		Free	
Special Clearance of Cheque Deposit (per cheque)		N\$55.00	
Monthly Fees			
Monthly Account Fee		N\$4.50	
Subscription Fees			
Online Banking		Free	
inContact (SMS & email)		Free	

* Debit Orders to FNB Card, FNB HomeLoans, FNB Loans.

** Transaction limits may apply

Balance Enquiries	
FNB ATM	Free
Other Bank's ATM	N\$5.50
FNB Branch (OTC)	N\$4.50
Online Banking	Free
Statements	
Mini Statement (FNB ATM)	N\$2.00
Provisional Statement (Branch)	N\$6.50 per page
Provisional Statement (Online Banking)	Free
E-Mailed Statement	Free
Stop Payments Instructions	
FNB Branch (OTC)	N\$50.00
Online Banking	N\$25.00
Penalty Fees	
Deposit of Post-Dated Cheques (per cheque)	N\$55.00
Dishonoured Payments (Minimum per item) increasing to N\$195.00 per item for the 4th & subsequent item within 12 months	N\$175.00
Card Replacement Fee	N\$65.00
FNB ATM Declined Transaction Fee (Insufficient funds or daily limit exceeded)	N\$3.50
Other Bank's ATM Declined Transaction Fee (Insufficient funds or daily limit exceeded)	N\$5.00

Notes:

e. FirstSave Account

Our newly introduced FirstSave Account is an ATM card based pure savings account which is aimed at the genuine saver who would like to save at investment type rates.

You will be allowed 1 free withdrawal per month.

You will also be allowed 1 free Stop order transaction per month from one of your transactional accounts to your FirstSave Account at no charge. The Stop order setup fee and the amendment fee will be free of charge.

A minimum balance of N\$100.00 is required at all times.

Fees that have not been increased or have been reduced are highlighted in orange.

Payments	
Issue of Bank Cheques (per cheque)	N\$55.00
Account Payments*	
Online Banking	N\$30.00
FNB Branch (OTC)	N\$30.00
Linked Account Transfers*	
Branch	N\$30.00
ATM* and Online Banking	N\$3.00
Cash Withdrawals*	
FNB ATM	N\$30.00
FNB Mini ATM	N\$30.00
Other Bank's ATM	N\$30.00
FNB Branch (OTC)*	N\$30.00
Deposits	
Cash < = N\$1,000.00	Free
Cash > N\$1,000.00	N\$2.50 + 1.15% of value
Cheques	Free
Special Clearance of Cheque Deposit (per cheque)	N\$55.00
Subscription Fees	
Online Banking	Free
inContact (SMS & email)	Free
Balance Enquiries	
FNB ATM	Free
Other Bank's ATM	N\$5.50
FNB Branch (OTC)	N\$4.50
Online Banking	Free
Statements	
Mini Statement (FNB ATM)	N\$2.00
Provisional Statement (Branch)	N\$6.50 per page
Penalty Fees	
Deposit of Post-Dated Cheques (per cheque)	N\$55.00
Card Replacement Fee	N\$65.00
FNB ATM Declined Transaction Fee (Insufficient funds or daily limit exceeded)	N\$3.50
Other Bank's ATM Declined Transaction Fee (Insufficient funds or daily limit exceeded)	N\$5.00

* You will be allowed 1 free withdrawal per month either at a Branch, through an FNB ATM or a Linked Account Transfer. Every second and subsequent withdrawal will be charged a penalty withdrawal fee of N\$30.00.

f. SuperSave Account

FNB's SuperSave Account is a book based savings account with tiered interest rates. If you maintain a balance of at least N\$3,000 throughout the month, your first 10 transactions for the month will be free. This excludes cash deposits, special instructions and penalty fees, which will be charged as below.

Fees that have not been increased or have been reduced are highlighted in orange.

Cash Withdrawals	
Branch	
If resultant balance >= N\$3,000.00	No Charge
If resultant balance < N\$3,000.00	N\$15.00
Deposits	
Cash <= N\$1,000.00	Free
Cash > N\$1,000.00	N\$2.50 plus 1.15%
Cheques	Free
Special Clearance of Cheque Deposit	N\$55.00
Issue of Bank Cheques (per cheque)	N\$55.00
Balance Enquiries	
FNB Branch (OTC)	Free
Statements	
Provisional Statement (Branch)	N\$6.50 per page
Penalty Fees	
Deposit of Post-Dated Cheque (per cheque)	N\$55.00
Lost Book Replacement Fees	N\$30.00

Notes:

g. FutureSave Account (Birth to 12 years of Age)

FutureSave Account is a Saving / Transactional Account that allows customers access to their funds via the new FutureSave VISA Electron Debit Card. In addition to the normal ATM transactions this new account will now allow for point of sale purchases (POS).

Fees that have not been increased or have been reduced are highlighted in orange.

Payments and Purchases			
Point-of-Sale * (Visa Electron Debit Card only)			N\$1.00
Prepaid Purchases			N\$1.50
Issue of Bank Cheques (per cheque)			N\$55.00
Linked Account Transfers			
Transfer Amount	N\$ 0.01 - N\$ 500.00	N\$500.01- N\$1,000.00	N\$1,000.01 & above
FNB Branch (OTC)	N\$7.00	N\$14.00	N\$21.00
ATM and Online Banking	N\$3.00	N\$3.00	N\$3.00
Cash Withdrawals			
Withdrawal Amount	N\$ 0 .01- N\$500.00	N\$500.01- N\$1,000.00	N\$1,000.01 & above
FNB ATM	N\$1.00	N\$1.00	N\$1.00
FNB Mini ATM	N\$1.00	N\$1.00	N\$1.00
Other Bank's ATM	N\$16.75	N\$22.00	N\$27.25
FNB Branch (OTC)	N\$5.00		
Deposits			
Cash < = N\$1,500.00	Free		
Cash > N\$1,500.00	N\$2.50 + 1.15% of value		
Cheques	Free		
Special Clearance of Cheque Deposit (per cheque)	N\$55.00		
Monthly Account Fee			
Monthly Club Fee, includes	N\$1.00		
· FutureSave Club Value ads mentioned on the previous page			
Subscription Fees			
Online Banking	Free		
inContact (SMS & email)	Free		
Balance Enquiries			
FNB ATM (first 4 transactions p.m. are free thereafter)	N\$1.00		
Other Bank's ATM	N\$5.50		
FNB Branch (OTC)	N\$4.50		
Online Banking	Free		
Statements			
Mini Statement (FNB ATM)	N\$1.00		
Provisional Statement (Branch)	N\$2.00 per page		
Provisional Statement (Online Banking)	Free		
Penalty Fees			
Deposit of Post-Dated Cheques (per cheque)	N\$55.00		
Card Replacement Fee	N\$20.00		
FNB ATM Declined Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	N\$1.00		
Other Bank's ATM Declined Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	N\$5.00		

* Transaction limits may apply

FutureSave customers will have access to the following FutureSave Club value-added benefits:

- 10% discount on **Lego**
- 10% discount on **kids videos**
- 10% discount on **educational videos**
- 10% discount on **educational toys**
- 15% discount on **movie tickets**
- Up to 35% discount on **subscriptions** on kids magazines
- Monthly lucky draw

Note: Customers will automatically be registered and receive Future-Save club membership to value-added goods / purchases / services when opening the FutureSave Account therefore no registration is required by the customer.

Customers can call the FutureSave Club value-ads telephone number (061) 234 325 and ask for the FutureSave agent to make purchases, services or enquiries.

Notes:

h. FutureForward Account (13 to 18 years of age)

FutureForward Account is a Transmission / Saving Account that allows customers access to their funds via the new FutureForward VISA Electron Debit Card. In addition to the normal ATM transactions this new account will now allow for point of sale purchases (POS) and debit /stop orders (scheduled payments).

Fees that have not been increased or have been reduced are highlighted in orange.

Payments and Purchases			
Debit Orders – External		N\$2.00	
Debit Orders – Internal*		N\$2.00	
Stop Orders / Scheduled Payments		N\$2.00	
Point-of-Sale ** (Visa Electron Debit Card only)		N\$2.00	
Prepaid Purchases		N\$1.00	
Issue of Bank Cheques (per cheque)		N\$55.00	
Account Payments			
Payment Amount	N\$ 0.01 - N\$500.00	N\$500.01- N\$1,000.00	N\$1,000.01 & above
FNB Branch (OTC)	N\$7.00	N\$14.00	N\$21.00
ATM and Online Banking	N\$7.00	N\$7.00	N\$7.00
Linked Account Transfers			
Transfer Amount	N\$ 0.01 - N\$500.00	N\$500.01- N\$1,000.00	N\$1,000.01 & above
FNB Branch (OTC)	N\$7.00	N\$14.00	N\$21.00
ATM and Online Banking	N\$2.00	N\$2.00	N\$2.00
Cash Withdrawals			
Withdrawal Amount	N\$ 0.01- N\$500.00	N\$500.01- N\$1,000.00	N\$1,000.01 & above
FNB ATM	N\$2.00	N\$2.00	N\$2.00
FNB Mini ATM	N\$1.00	N\$1.00	N\$1.00
Other Bank's ATM	N\$16.75	N\$22.00	N\$27.25
FNB Branch		N\$10.00	
Deposits			
Cash < = N\$1,500.00		Free	
Cash > N\$1,500.00		N\$2.50 + 1.15% of value	
Cheques		Free	
Special Clearance of Cheque Deposit (per cheque)		N\$55.00	
Monthly Account Fee			
Monthly Account Fee, includes		N\$2.00	
· FutureForward Club Value ads mentioned on the previous page			
Subscription Fees			
Online Banking		Free	
inContact (SMS & email)		Free	
Balance Enquiries			
FNB ATM (first 4 transactions p.m. are free thereafter)		N\$1.00	
Other Bank's ATM		N\$5.50	
FNB Branch (OTC)		N\$2.00	
Online Banking		Free	
Statements			
Mini Statement (FNB ATM)		N\$2.00	
Provisional Statement (Branch)		N\$4.00 per page	
Provisional Statement (Online Banking)		Free	

* Debit Orders to FNB Card, FNB HomeLoans, FNB Loans.

** Transaction limits may apply

Stop Payments Instructions	
FNB Branch (OTC)	N\$30.00
Online Banking	N\$2.00
Other fees	
Beneficiary Notification for Scheduled Payments	
E - mail	Free
SMS	N\$0.80
Fax	N\$3.00
Penalty Fees	
Deposit of Post-Dated Cheques (per cheque)	N\$55.00
Dishonoured Payments (Minimum per item) increasing to N\$195.00 per item for the 4th & subsequent item within 12 months)	N\$175.00
Honouring Fee (minimum charge per item paid in excess of your limit) increasing to N\$100.00 per item for the 4th & subsequent item within 12 months)	N\$75.00
Card Replacement Fee	N\$20.00
FNB ATM Declined Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	N\$2.00
Other Bank's ATM Declined Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	N\$5.00

FutureForward customers will have access to the following FutureForward Club value-added benefits:

- 10% discount on DVD and Videos
- 10% discounts on selected flights with most major airlines
- 12% discount on all Telecom cards
- 15% discount on movie tickets
- 15% discount on the latest top 20 music CD's
- 15% discount on bus tickets from InterCape
- 15% discount on travel tours with Contiki, Thompson Tours, Insight Vacations and Trafalgar Tours
- 16% discount on prepaid cell phone airtime
- 20% discounts on PS 2 consoles and PC games
- Up to 35% discount on local Namibian rates for magazine subscriptions
- Monthly lucky draw

Note: Customers will automatically be registered and receive FutureForward club membership to value-added goods / purchases / services when opening the FutureForward Account and therefore no registration is required by the customer.

Customers can call the FutureForward value ads telephone number (061) 234 325 and ask for the FutureForward agent to make purchases / services or enquires.

Notes:

i. LifeStart Student Account (18 to 24 years of age)

The LifeStart Student Account forms a substantial part of our Student offering. It gives the student instant access to a wide spectrum of financial products and services such as electronic banking, Student Loans, Online banking and free inContact. This account is available for registered students aged 18 to 24 years.

Fees that have not been increased or have been reduced are highlighted in orange.

Payments and Purchases			
Debit Orders – External			N\$2.00
Debit Orders – Internal*			N\$2.00
Stop Orders / Scheduled Payments			N\$7.00
Visa Electron Debit Card Purchases			N\$2.50
Prepaid Purchases			N\$1.50
Issue of Bank Cheques (per cheque)			N\$55.00
Account Payments			
Payment Amount	N\$ 0.01 - N\$500.00	N\$500.01- N\$1, 000.00	N\$1,000.01 & above
FNB Branch (OTC)	N\$7.00	N\$14.00	N\$21.00
ATM and Online Banking	N\$7.00	N\$7.00	N\$7.00
Linked Account Transfers			
Transfer Amount	N\$ 0.01 - N\$500.00	N\$500.01- N\$1, 000.00	N\$1,000.01 & above
FNB Branch (OTC)	N\$7.00	N\$14.00	N\$21.00
ATM and Online Banking	N\$3.00	N\$3.00	N\$3.00
Cash Withdrawals			
Withdrawal Amount	N\$ 0.01 - N\$500.00	N\$500.01- N\$1, 000.00	N\$1,000.01 & above
FNB ATM (8 Free ATM withdrawals p.m. thereafter)	N\$2.45	N\$2.45	N\$2.45
FNB Mini ATM	N\$3.75	N\$3.75	N\$3.75
Other Bank's ATM	N\$16.75	N\$22.00	N\$27.25
Point-of-Sale ** (Visa Electron Debit Card only)	N\$2.50		
FNB Branch (OTC)	N\$18.00 + 1.00% of value. Max \$150.00		
Deposits			
Cash < = N\$1,000.00	Free		
Cash > N\$1,000.00	N\$2.00 + 0.95% of value		
Cheques	Free		
Special Clearance of Cheque Deposit (per cheque)	N\$55.00		
Monthly Fee			
Monthly Account Fee	N\$2.50		
Subscription Fees			
Online Banking	Free		
inContact (SMS & email)	Free		
Balance Enquiries			
FNB ATM	Free		
Other Bank's ATM	N\$5.50		
FNB Branch (OTC)	N\$4.50		
Online Banking	Free		

* Debit Orders to FNB Card, FNB HomeLoans, FNB Loans.

** Transaction limits may apply

Statements	
Mini Statement (FNB ATM)	N\$2.00
Provisional Statement (Branch)	N\$6.50 per page
Provisional Statement (Internet Banking)	Free
Stop Payments Instructions	
FNB Branch (OTC)	N\$50.00
Online Banking	N\$25.00
Penalty Fees	
Deposit of Post-Dated Cheques (per cheque)	N\$55.00
Dishonoured Payments (Minimum per item) increasing to N\$195.00 per item for the 4th & subsequent item within 12 months	N\$175.00
Card Replacement Fee	N\$65.00
FNB ATM Declined Transaction Fee (Insufficient funds or daily limit exceeded)	N\$3.50
Other Bank's ATM Declined Transaction Fee (Insufficient funds or daily limit exceeded)	N\$5.00

LifeStart customers will have access to the following LifeStart Club value-added benefits:

- 7% discount on DVD and Videos
- 7% discount on all music CD's
- 10% discounts on PS 2 consoles and PC games
- 10% discount on bus tickets from InterCape
- No joining or pro-rata fees on gym membership (equates to 15%)
- 15% discounts on selected flights with most major airlines
- 15% discount on travel tours with Contiki, Thompson Tours, Insight Vacations and Trafalgar Tours
- 16% discount on prepaid cell phone airtime
- 20% discount on movie tickets
- Up to 35% discount on local Namibian rates for magazine subscriptions
- Monthly lucky draw

Note: Customers will automatically be registered and receive LifeStart club membership to value-added goods / purchases / services when opening the LifeStart Account and therefore no registration is required by the customer.

Customers can call the LifeStart value ads telephone number (061) 234 325 and ask for the LifeStart agent to make purchases / services or enquires.

Notes:

2. Business Pricing

a. Corporate & Commercial Customers

At FNB we believe that a Corporate or Commercial customer's needs for banking solutions are unique. We therefore prefer to discuss and understand your needs, before a tailor made transactional banking pricing solution can be presented, which will be designed around the unique drivers in your organisation.

Through this a substantial savings benefit can be derived, as Corporate or Commercial pricing is based on transaction volume, instead of a pre - designed proposition.

For further details, please feel free to contact either of our Corporate & Commercial Relationship Managers, situated in Windhoek and Walvis Bay, or alternatively you can contact:

Mr Steinie Steinbach

(061) 299 2603 ssteinbach@fnbnamibia.com.na

Mr Steven Marais

(064) 204 121 smarais@fnbnamibia.com.na

Mr Malcolm Fraser

(061) 299 2710 malcolmfraser@fnbnamibia.com.na

Mr Greg Usher

(061) 299 2088 gregusher@fnbnamibia.com

Notes:

b. Business Cheque Account

As a bank committed to supporting business growth, FNB has designed Business Cheque Accounts to meet the needs of our Business customers. The following service charge structures are available on our **Business Cheque Accounts**.

Fees that have not been increased or have been reduced are highlighted in orange.

Pay as you use option

You will be charged for each transaction as set out in the following table:

Payments and Purchases			
Payment Amount	N\$ 0.01- N\$1,000.00	N\$1,000.01 - N\$2,000.00	N\$2,000.01 & above
Cheques Issued*	N\$10.50	N\$21.00	N\$31.50
Debit Orders – External*	N\$10.50	N\$21.00	N\$31.50
Debit Orders – Internal**	N\$4.00		
Stop Orders / Scheduled Payments	N\$7.00		
Visa Electron Debit Card Purchases (Sole Proprietor only)	N\$2.50		
Prepaid Purchases (Sole Proprietor only)	N\$1.50		
Issue of Bank Cheques (per cheque)	N\$55.00		
Account Payments			
Payment Amount	N\$ 0.01 - N\$500.00	N\$500.01- N\$1,000.00	N\$1,000.01 & above
FNB Branch (OTC)	N\$7.00	N\$14.00	N\$21.00
FNB ATM (Sole Proprietors only) Scheduled Payments and Business Online Banking Payments (Financial Transactions)	See Table Below		
Band	Transaction Volumes	Fee	
1	Less than or equal to 50	N\$7.00	
2	Greater than 50 but less than or equal to 100	N\$6.34	
3	Greater than 100 but less than or equal to 250	N\$5.36	
4	Greater than 250 but less than or equal to 500	N\$4.60	
5	Greater than 500 but less than or equal to 750	N\$4.04	
6	Greater than 750 but less than or equal to 1 000	N\$3.61	
7	Greater than 1 000 but less than or equal to 5 000	N\$3.39	
8	Greater than 5 000 but less than or equal to 10 000	N\$2.95	
9	Greater than 10 000 but less than or equal to 20 000	N\$2.62	
10	Greater than 20 000 but less than or equal to 40 000	N\$2.18	
11	Greater than 40 000 but less than or equal to 100 000	N\$1.85	
12	Greater than 100 000	N\$1.47	
Linked Account Transfers			
Transfer Amount	N\$ 0.01 - N\$500.00	N\$500.01- N\$1,000.00	N\$1,000.01 & above
FNB Branch (OTC)	N\$7.00	N\$14.00	N\$21.00
FNB ATM and Business Online Banking Payments (Sole Proprietors only)	N\$3.00	N\$3.00	N\$3.00

* These rates are negotiable and will depend on the nature and extent of your banking relationship with FNB

** Debit Orders to FNB Card, FNB HomeLoans, FNB Loans.

Cash Withdrawals			
Withdrawal Amount	N\$ 0.01 - N\$500.00	N\$500.01- N\$1,000.00	N\$1,000.01 & above
FNB ATM (Sole Proprietors only)	N\$5.25	N\$10.50	N\$15.75
FNB Mini ATM (Sole Proprietors only)	N\$3.75	N\$3.75	N\$3.75
Other Bank's ATM (Sole Proprietors only)	N\$16.75	N\$22.00	N\$27.25
Point-of-Sale* (Sole Proprietors only) (Visa Electron Card only)	N\$2.50		
FNB Branch (OTC)	N\$18.00 + 1.00% of value		
Deposits			
Cash**	N\$2.50 + 1.40% of value		
Cheques	Free		
Special Clearance of Cheque Deposit (per cheque)	N\$55.00		
Deposit Books			
100 Pages (Non MICR)	N\$25.00		
Cheque Books			
Pocket Ordinary	N\$20.00		
Record 100 Forms (Carbonised)	N\$70.00		
Company 200 Forms	N\$75.00		
Monthly Fees			
Minimum Monthly Service Fee	N\$50.00		
Subscription Fees			
Online Banking	Free		
InContact (SMS & email)	Free		
Balance Enquiries			
FNB ATM	Free		
Other Bank's ATM	N\$5.50		
FNB Branch (OTC)	N\$4.50		
Point of Sale (Visa Electron Debit cards only)	N\$1.50		
Online Banking	Free		
Stop Payments Instructions			
FNB Branch (OTC)	N\$50.00		
Business Online Banking	N\$25.00		
Statements			
Monthly Statement ***	Free		
Additional Statements			
Daily	N\$35.00		
Weekly	N\$15.00		
Bi-Weekly	N\$7.50		
Mini Statement (FNB ATM)	N\$2.00		
Provisional Statement (Branch)	N\$6.50 per page		
Provisional Statement (Online Banking)	Free		
E - Mailed Statement	Free		

* Transaction limits may apply

** These rates are negotiable and will depend on the nature and extent of your banking relationship with FNB

*** A fee will be charged to customers who elect to receive more than one statement per month.

Other fees	
Beneficiary Notification for Scheduled Payments	
E - mail	Free
SMS	N\$0.80
Fax	N\$3.00
Penalty Fees	
Deposit of Post-Dated Cheques (per cheque)	N\$55.00
Inward Unpaid	N\$55.00
Dishonoured Payments (Minimum per item) increasing to N\$195.00 per item for the 4th & subsequent item within 12 months	N\$175.00
Honouring Fee (minimum charge per item paid in excess of your limit) increasing to N\$100.00 per item for the 4th & subsequent item within 12 months)	N\$75.00
Card Replacement Fee	N\$65.00
FNB ATM Declined Transaction Fee (Insufficient funds or daily limit exceeded) (Sole Proprietors only)	N\$3.50
Other Bank's ATM Declined Transaction Fee (Insufficient funds or daily limit exceeded) (Sole Proprietors only)	N\$5.00

Notes:

c. Business Money Market Investment Account

First National Bank's Business Money Market Investment Account offers a secure investment with competitive rates. There are two types of Money Market Investment Accounts available to businesses:

- Business Money Market Transactional Investment Account
- Business Money Market Investment Account

The Business Money Market Transactional Investment Account is designed for Businesses who would like transactional capability on their investment account.

The Business Money Market Investment Account is for Businesses who would prefer to have a pure Money Market Investment Account to help their money grow. The following service charge structures are applicable to these accounts.

Fees that have not been increased or have been reduced are highlighted in orange.

Business Money Market Transactional Investment Account	
Minimum Balance	N\$10,000.00
Payments and Purchases	
Cheque Payments	N\$40.00
Debit Orders – Internal*	N\$4.00
Debit Orders – External	N\$20.00
Stop Orders / Scheduled Payments	N\$10.00
Account Payments	
Business Online Banking	N\$10.00
FNB Branch (OTC)	N\$30.00
Account Transfers	
Business Online Banking	N\$3.00
FNB Branch (OTC)	N\$30.00
Cash Withdrawals	
FNB Branch (OTC)	N\$18.00 + 1.00% of value
Deposits	
Deposit amount	
Cash < = N\$1,000.00	Free
Cash > N\$1,000.00	N\$2.50 plus 0.55% of value
Cheques	Free
Special Clearance of Cheque Deposit	N\$55.00
Cheque Books	
Pocket Ordinary	N\$20.00
Record 100 Forms (Carbonised)	N\$70.00
Company 200 Forms	N\$75.00
Monthly Fee	
Minimum Monthly Service Fee	N\$38.00
Subscription Fees	
Business Online Banking	Free
inContact (SMS & email)	Free
Balance Enquiries	
FNB Branch (OTC)	N\$4.50
Business Online Banking	Free

* Debit Orders to FNB Card, FNB HomeLoans, FNB Loans.

Statements	
Monthly Statement *	Free
Additional Statements	
Daily	N\$35.00
Weekly	N\$15.00
Bi - Weekly	N\$7.50
Mini - Statement (FNB ATM)	N\$2.00
Provisional Statement (Branch)	N\$6.50 per page
Provisional Statement (Online Banking)	Free
E - Mailed Statement	Free
Stop Payment Instructions	
FNB Branch (OTC)	N\$50.00
Business Online Banking	N\$25.00
Other fees	
Beneficiary Notification for Scheduled Payments	
E - mail	Free
SMS	N\$0.80
Fax	N\$3.00
Penalty Fees	
Deposit of Post-Dated Cheques (per cheque)	N\$55.00
Dishonoured Payments (Minimum per item) increasing to N\$195.00 per item for the 4th & subsequent item within 12 months	N\$175.00
Honouring Fee (minimum charge per item paid in excess of your limit) increasing to N\$100.00 per item for the 4th & subsequent item within 12 months)	N\$75.00
Business Money Market Investment Account	
Minimum Balance	N\$10,000.00
Deposits	
Deposit Amount	
Cash < = N\$1,000.00	Free
Cash > N\$1,000.00	N\$2.50 plus 0.55% of value
Cheque Deposit	Free
Special Clearance of Cheque Deposit	N\$55.00
Branch Cash Withdrawals	N\$55.00
Inter Account Transfers	N\$3.00
Online Banking and <i>inContact</i> Subscription Fees	Free
Balance Enquiries	
FNB ATM	Free
Online Banking	Free
FNB Branch (OTC)	Free
Statements	
E - mailing of Statements	Free
Provisional Statement (Branch)	Free
Provisional Statement (Online Banking)	Free
Penalty Fees	
Deposit of Post Dated Cheques (per cheque)	N\$55.00

* A fee will be charged to customers who elect to receive more than one statement per month.

d. Credit Cards (Consumer Only)*

We are pleased to announce that we have simplified our annual card fees and we have created the opportunity for you to further reduce your Card Fee by taking up our **Electronic Service Option (ESO)**

What are the major changes we have made?

Card Fees

All Card Fees have been standardised at **N\$155** p.a. and to receive a further saving we encourage you to take up the **Electronic Service Option** and only pay **N\$99** p.a.

What is the Electronic Service Option (ESO)?

In order to benefit, you need to register for **inContact**, e-mail statements and pay your card account through one of these electronic payment options: debit order, online banking, inter-account or ATM transfers.

To take up our Electronic Service Option, simply call FNB Credit Card Customer Enquiries on 061- 299 2222 and register TODAY and **SAVE**.

Fees that have not been increased or have been reduced are highlighted in orange.

The table below reflects the revised Pricing and saving per credit card type:

Annual Card Membership Fees	Standard	Special
FNB Platinum Credit Card (per annum)	N\$155.00	N\$99.00
FNB Gold Credit Card (per annum)	N\$155.00	N\$99.00
FNB Silver Credit Card (per annum)	N\$155.00	N\$99.00
Turquoise Credit Card (per month)	N\$ 12.92	N\$ 8.25
Linked Petro (per annum)	N\$105.00	N\$99.00
Turquoise Linked Petro (per month)	N\$ 8.99	N\$ 8.25
FNB Card Value-add Services Fee		
Comprehensive Global Travel Insurance	Free	
E - Mailing of Statements	Free	
Lost Card Protection	Free	
Card Replacement	N\$25.00	
PIN Replacement	Free	
<i>inContact</i> (SMS & email)	Free	
Automatic Debt Protection	Free	
Online Banking (Except Payments)	Free	
Payments and Purchases		
Credit Card Purchases	Free	
Credit Card Budget Purchases	Free	
Fuel Transaction Fee	N\$3.25	
International Currency Conversion Fee	2.75% of Namibia Dollar Value	
Electronic Fund Transfers (payments & Transfers)		
Third Party Payments	N\$6.50	
IVR Smart Transfer to Third Party	N\$6.50	
IVR Smart Transfer to FNB	Free	
Inter-Account Transfers	N\$3.00	

* Terms and Conditions Apply

Deposits			
Cash (No cash deposit fee will be charged on amounts less than N\$200.00)		N\$2.60 plus 1.05% of cash value	
Cheque Deposit		N\$12.50	
Cash Withdrawal Fees			
Withdrawal Amount	N\$ 0.01 – N\$500.00	N\$ 500.01 –N\$1,000.00	N\$1,000.01 +
FNB ATM	N\$5.00	N\$10.00	N\$15.00
Other Bank's ATM	N\$10.75	N\$15.75	N\$20.75
FNB Branch (OTC)	N\$18.00 plus 1.05%. Max N\$500.00		
Overseas Withdrawals * (ATM & Counter)	N\$21.00 plus 1.50% of value		
Cash on Budget	N\$29.00 plus 1.00%. Max N\$500.00		
Account Fees			
FNB ATM Enquiry	Free		
Branch Balance Enquiry	N\$2.50		
Online Banking (Except payments)	Free		
Changes to Account Limits	Free		
FNB ATM Mini-statement	N\$ 2.00		
Other Bank's ATM Balance Enquiry	N\$ 3.00		
International Balance Enquiry	N\$ 3.00		
Statement Reprint Request (per page)	N\$ 3.50		
Issue of Bank Cheque (per cheque)	N\$55.00		
Voucher Retrieval			
Local	N\$ 48.00		
International	N\$160.00		
Penalty and Other Fees			
Cheque Clearance Fee	N\$165.00		
Declined Authorisation Fee	N\$ 2.65		
Special Arrangement Fee	N\$250.00		
Late Payment Fee	N\$165.00		
Over Limit Fee	N\$165.00		
Unpaid Fees	N\$165.00		
Balance Transfer (Early Settlement Fee – within 6 months)	N\$150.00		
Reschedule Fee	N\$55.00		
ESO Cheque Handling Fee	N\$ 12.50		
ESO Cash Handling Fee	N\$10.00		
Card Delivery to nearest FNB Branch	No Charge		
Card Courier Personal Delivery Fee	N\$100.00		

Notes:

* This fee is subject to exchange rate fluctuations and may be reviewed quarterly

3. International Banking (Foreign Exchange and Trade)

Charges for some of the more common Foreign Exchange transactions are listed below, however please note that these charges may be affected during promotions. Other charges for our extensive range of Foreign Exchange products are available at your nearest branch.

Fees that have not been increased or have been reduced are highlighted in orange.

Foreign Exchange Payments Received by Customers (Inward Payments) – Bills and SWIFT (Electronic)	
Commission	0.47% of N\$ value
Minimum Charge	N\$73.50
Maximum Charge	N\$437.00
Foreign Exchange Payments made by Customers (Outward Payments) – Drafts and SWIFT (Electronic)	
Commission	0.47% of N\$ value
Minimum Charge	N\$86.25
Maximum Charge	N\$483.00
Message Fee	No Charge
Customers Buying Travel Money in Branches (Travel Allowances)	
Travellers Cheques	
Commission	1.25% of N\$ value
Minimum Charge	N\$46.00
Maximum Charge	No Maximum
Foreign Notes	
Commission	1.25% of N\$ value
Minimum Charge	N\$16.10
Maximum Charge	No Maximum
Customers Selling Travel Money in Branches	
Travellers Cheques – AMEX (Originally Sold by FNB)	
Commission	Free
Minimum Charge	Not Applicable
Maximum Charge	Not Applicable
Travellers Cheque – Non AMEX	
Commission	1.25% of N\$ value
Minimum Charge	N\$34.50
Maximum Charge	No Maximum
Foreign Notes	
Commission	1.25% of N\$ value
Minimum Charge	N\$16.10
Maximum Charge	No Maximum
Exchange Control	
Normal Exchange Control Application	N\$460.00
Urgent Applications	N\$517.50
Blanket Authorities	N\$517.50
Introduction of Foreign Loans	N\$517.50
Application – Advice of Loan Funds (Drawdown's)	No Charge
Local Borrowing Review (MP79a)	N\$500.00
Attestation of Form F178	
Attestation	N\$25.00
1st Follow-up Letter	N\$30.00
2nd Follow-up Letter	N\$50.00
Attestation of N.E.P.	
Attestation	N\$25.00
1st Follow-up Letter	N\$30.00
2nd Follow-up Letter	N\$50.00

For Pricing on Trade Services Please Call (061) 299 2040.

Safe Custody fees

Safe Custody is a service provided by FNB, whereby customers may lodge articles in open lodgment, in sealed parcels, sealed envelopes or deed boxes in FNB's strong rooms for safe keeping

Deed Boxes	Maximum Fee (per annum)
Large Deed Boxes	N\$350.00
Small Deed Boxes	N\$300.00
Non Standard Size Deed Boxes	N\$400.00
Other Fees	Maximum Fee (per annum)
Sealed Envelopes	N\$200.00
Open Custody	N\$150.00

Notes:

4. Business Online Banking

Business Online Banking is an Internet-based, electronic banking solution designed with business needs in mind. **Business Online Banking** 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;
- Multiple levels of access and authorisation (i.e. the option of restricting access as well as authorisation ability on selected FNB Accounts);
- Digital certificates;
- Comprehensive audit trails;

Fees that have not been increased or have been reduced are highlighted in orange.

There are two pricing options available to **Business Online Banking** 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\$64.58** for the first two users (**N\$21.53** for the next 10 users thereafter) and more than 12 users will be charged at **N\$19.38** per user.

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

Financial - transfers, un-nominated payments, nominated payments and collections						
Bands	Transaction Volumes (per month)	Fee per Financial Transaction				
		Peak Periods		Off Peak Periods		
		Business Hours	After Hours	Business Hours	Business Hours	After Hours
1	1 – 50	N\$6.89	N\$6.20	N\$6.20	N\$6.20	N\$5.86
2	51 – 100	N\$6.54	N\$5.89	N\$5.89	N\$5.89	N\$5.56
3	101 – 250	N\$6.20	N\$5.58	N\$5.58	N\$5.58	N\$5.27
4	251 – 500	N\$5.86	N\$5.27	N\$5.27	N\$5.27	N\$4.98
5	501 – 750	N\$5.51	N\$4.96	N\$4.96	N\$4.96	N\$4.69
6	751 – 1,000	N\$5.16	N\$4.65	N\$4.65	N\$4.65	N\$4.39
7	1,001 >	N\$4.82	N\$4.34	N\$4.34	N\$4.34	N\$4.10

Transfers

Intragroup transfers are charged at a maximum of N\$3.00 or at the lower transaction fee as per above table.

Non Financial - transactional history enquiries and file downloads

Bands	Transaction Volumes (per month)	Fee per Non Financial Transaction			
		Peak Periods		Off Peak Periods	
		Business Hours	After Hours	Business Hours	After Hours
1	1 – 50	N\$3.11	N\$2.78	N\$2.78	N\$2.64
2	51 – 100	N\$2.95	N\$2.65	N\$2.65	N\$2.50
3	101 – 250	N\$2.79	N\$2.50	N\$2.50	N\$2.37
4	251 – 500	N\$2.64	N\$2.37	N\$2.37	N\$2.25
5	501 – 750	N\$2.48	N\$2.23	N\$2.23	N\$2.11
6	751 – 1,000	N\$2.33	N\$2.09	N\$2.09	N\$1.98
7	1,001 >	N\$2.17	N\$1.96	N\$1.96	N\$1.84

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

Option 2

There is **no monthly subscription** fee and access for the first two users is free. (N\$27.95 for the next 10 users) and more than 12 users will be charged at N\$20.70 per user.

Discounted pricing is dependent on transaction volumes.

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

Band	Transaction Volumes	Fee
1	Less than or equal to 50	N\$7.00
2	Greater than 50 but less than or equal to 100	N\$6.34
3	Greater than 100 but less than or equal to 250	N\$5.36
4	Greater than 250 but less than or equal to 500	N\$4.60
5	Greater than 500 but less than or equal to 750	N\$4.04
6	Greater than 750 but less than or equal to 1 000	N\$3.61
7	Greater than 1 000 but less than or equal to 5 000	N\$3.39
8	Greater than 5 000 but less than or equal to 10 000	N\$2.95
9	Greater than 10 000 but less than or equal to 20 000	N\$2.62
10	Greater than 20 000 but less than or equal to 40 000	N\$2.18
11	Greater than 40 000 but less than or equal to 100 000	N\$1.85
12	Greater than 100 000	N\$1.47

Transfers

Intragroup transfers are charged at a maximum of N\$3.00 or at the lower transaction fee as per above.

Non Financial – balance enquiries & transactional history enquiries

Balance Enquiries	Free
Transaction History Enquiries	Free

Other Fees Applicable to Option 1 and 2	
• Modular Fee - Collections	N\$318.78
Once off set-up fee (Manual charges)	
Set - up Fee	N\$377.00
User training:	
• On-site at client offices	N\$377.00
• Charge per km	N\$2.25
• Classroom training per candidate (min 4 – max 10)	
Support fee : (per Client request only)	N\$377.00
• Charge per hour	N\$377.00
• Charge per km	N\$2.25
Recall fees (best effort basis – subject to ACB rules):	
• File recalled from FNB Warehouse (only on a 2 day service when this becomes available)	N\$377.00
• Transactions recalled from the ACB Warehouse per item	N\$24.00
• Late Recall per item	N\$114.00
• Disputed Items	N\$114.00
• Missing Payments per item	N\$24.00
Data Storage	
Data History	
• 60 Days	N\$0.00
• 90 Days	N\$38.30
• 120 Days	N\$64.17
• 150 Days	N\$101.43
Storage of transfers, un-nominated and nominated payment batches	
• 40 Days	N\$0.00
• 60 Days	N\$25.88
• 90 Days	N\$38.30
• 120 Days	N\$64.17
• 150 Days	N\$101.43
Other Non-Financial Transactions	
SMS - Alert	Free
E-mail remittance	Free
Fax remittance	N\$6.68
Account verification (FNB Only)	N\$2.96
Account validation (across banks)	Free
Stop Payment for cheques per instruction	N\$5.49
Additional per batch query if Metrofile had to deliver information to us	N\$60.00

Pricing for additional electronic services is available from your Relationship or Branch Manager:

- **FNB Business Online Banking** - fees for on-site installation, training and support, data storage and other services;
- **PACS (Payment and Collections Service);**
- **CAMS (Corporate Access Management System);**
- **Referenced Deposits.**

5. Important Additional Information

Please remember the following points when deciding which of our products and services would best suit your needs:

- First Namibia Bank of Namibia (FNB) reserves the right to change pricing and amend package pricing at any time or introduce new fees after giving 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 2007.

We have highlighted only some of the pricing applicable to the Individual and Business Accounts. You can find out more about other pricing and many other services we offer by:

- Visiting our newly updated website on www.fnbnamibia.com.na
- Phoning (061) 299 2222
- Ask for assistance at your nearest FNB Namibia branch.

Notes:

6. Branch Telephone numbers

Branch Name	Telephone Number
Aranos	(063) 272 035
Ausspannplatz	(061) 299 2666
Corporate & Commercial	(061) 299 2603
Eenhana	(065) 263 217
Exclusive Banking Suite	(061) 299 2126
Game Agency	(061) 299 2672
Gobabis	(062) 562 067
Grootfontein	(067) 248 300
Hidas Agency	(061) 299 2709
International Business Centre	(061) 299 2040
John Meinert	(061) 299 2888
Karasburg	(063) 270 012
Karibib	(064) 550 024
Katima Mulilo	(066) 253 714
Katutura Branch	(061) 264 842
Keetmanshoop	(063) 228 000
Lüderitz	(063) 202 077
Maerua Mall branch	(061) 299 7820
Mariental	(063) 242 351
Northern Industrial	(061) 269 380
Ohangwena	(065) 260 068
Okahandja	(062) 501 081
Okahao	(065) 252 084
Okakarara	(067) 317 706
Olunkono	(065) 282 2049
Omaruru	(064) 570 023
Ondangwa	(065) 282 2000
Opuwo	(065) 273 273
Oranjemund	(063) 232 472
Oshakati	(065) 220 466
Oshakati Game	(065) 220 472
Oshikango	(065) 264 634
Otavi	(067) 234 050
Otjiwarongo	(067) 308 300
Otjiwarongo - Midway Sales	(067) 300 100
Outapi	(065) 250 309
Outjo	(067) 313 002
Rehoboth	(062) 522 051
Rosh Pinah	(063) 274 408
Rundu	(066) 255 057
Swakopmund	(064) 410 2111
Tsumeb	(067) 221 794
Usakos	(064) 530 002
Walvis Bay	(064) 201 8111
Wernhil agency	(061) 303 832
Windhoek	(061) 299 2111