

Multiple  
Value  
Adds

**FREE**  
Online Banking  
Subscription

**FREE**  
E-mail  
Statements

**FREE**  
inContact

**FREE**  
Debit Order  
Switching

**FREE**  
Cellphone  
Banking

**FREE**  
Funeral  
Cover

# ***Pricing Guide***

*July 2010 - June 2011*



**FNB**  
First National Bank  
Namibia

*How can we help you?*

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For more information visit [www.fnbnamibia.com.na](http://www.fnbnamibia.com.na)

## Pricing Guide

### Introduction

Each year we publish the 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 choices to suit your individual requirements and budget. This guide shows our VAT inclusive prices effective from 1 July 2010.

FNB Namibia may at any time amend these prices or introduce new fees after giving notice of these changes on the FNB website, on FNB ATMs or on your banking statements.

### 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 can I save on debit interest?

By managing your debt carefully, you will be able to save yourself 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 money 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, so we do not charge you any subscription fees for Online and Cellphone Banking. This means that you can choose whether you would like to bank using the ATM, cellphone or the Internet, without having to worry about subscription fees.

#### How to bank smarter:

**Cellphone Banking from FNB is the first banking channel that is offered free of banking fees and charges. That means account payments, inter-account transfers, balance enquiries, mini-statements and prepaid airtime purchases will be FREE OF CHARGES!**

- Cellphone, ATM and Online Banking offer you more cost effective banking facilities than branches.
- It is better to use FNB ATM's wherever possible to avoid paying the higher charges on transactions when 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.
- You can also save on cash deposit fee charges by making larger but fewer cash deposits.
- You can avoid paying cash deposit fee charges by asking your employer to deposit your salary electronically into your account.

## How can I 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.
- Ensure that you choose an ATM PIN number that you will remember to avoid unnecessary PIN 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.

## Reasons to rather use your FNB Debit Card:

- **Safety:** There is no need to carry cash around and your account is PIN protected.
- **Convenience:** You can use your card at any retailer displaying the Visa Electron Sign.
- **Affordability:** Paying with your FNB Debit Card costs less than using any other bank's debit card.

## How can I save when using my 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 to ensure 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.

## Where can I find out more about banking fees?

We have highlighted only some of the pricing applicable to our Individual and Business accounts.

*Fees that have not been increased or have been reduced are highlighted in orange throughout the guide.*

You can find out more about other pricing applicable to our Individual and Business accounts and many other services we offer to our customers by:

- Visiting our website on [www.fnbnamibia.com.na](http://www.fnbnamibia.com.na)
- Phone (061) 299 2222
- Ask for assistance at your nearest FNB branch.

# 1. Individual Pricing

## a. Individual Lifestyle Account

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

### i) Pay As You Use Option

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				
Payment Amount		N\$ 0.01- N\$2,000.00	N\$2,000.01 & above	
Cheque Payments		N\$18.20	N\$36.40	
Debit Orders – External		N\$17.00		
Debit Orders - Internal (Debit Orders to FNB Card, FNB HomeLoans and FNB Loans)		N\$6.00		
Payments				
Payment Amount		N\$ 0.01- N\$2,000.00	N\$2,000.01 & above	
Consultant Assisted (FNB Branch)		N\$18.20	N\$36.40	
Third Party Payments (Online Banking, FNB ATM, Scheduled Payments/ Stop Orders)		N\$7.88		
Third Party Payments (Cellphone Banking)		Free		
Issue of Bank Cheques (per cheque)		N\$65.00		
Purchases				
Visa Electron Debit Card Purchases*		N\$3.75		
Prepaid Airtime Purchases (Cellphone Banking)		Free		
Prepaid Airtime Purchases (FNB ATM, Online Banking)		Free		
Inter Account Transfers				
Transfer Amount		N\$ 0.01 - N\$2,000.00	N\$2,000.01 & above	
Consultant Assisted (FNB Branch)		N\$18.20	N\$36.40	
FNB ATM and Online Banking		N\$3.30		
Cellphone Banking		Free		
Cash Withdrawals				
Withdrawal Amount	N\$ 0.01- N\$500.00	N\$500.01- N\$1,000.00	N\$1,000.01 - N\$1,500.00	N\$1,500.01 & above
FNB ATM	N\$5.65	N\$11.30	N\$16.95	N\$22.60
FNB Mini ATM	N\$4.40	N\$4.40	N\$4.40	N\$4.40
Other Bank's ATM	N\$17.15	N\$22.80	N\$28.45	N\$34.10
Consultant Assisted (FNB Branch)			N\$23.50 + 1.31 % of value. Max N\$275.00	

\* Transaction limits may apply

<b>Deposits</b>	
Cash	N\$2.35 + 1.86% of value
Cheques	<i>Free</i>
ENC Upliftment Fee	N\$30.00
Special Clearance of Cheque Deposit (per cheque)	<i>N\$60.00</i>
<b>Cheque Books</b>	
Pocket Ordinary	N\$28.00
Duet 25 Forms	N\$50.50
Record 100 Forms (Carbonised)	N\$102.00
Company 200 Forms	N\$102.00
<b>Monthly Account Fee</b>	
Monthly Account Fee	N\$16.30
<b>The following value additions are still offered:</b> <ul style="list-style-type: none"> <li>Free Funeral Cover to the value of N\$2,500</li> <li>Free <i>inContact</i></li> <li>Free Cellphone Banking</li> <li>Free Prepaid Airtime Purchases</li> <li>Free Debit order switching if you move your account to FNB</li> <li>Free e-mailing of statements</li> </ul>	
<b>The following Lifestyle value additions are still made available:</b> <ul style="list-style-type: none"> <li>Health, Travel, Leisure, Connect and Concierge</li> </ul>	
<b>In addition, should you wish to avail of the Assist Product Portfolio it will be available at a reduced rate of N\$130.00 per annum (discounted at 50%) which includes;</b> <ul style="list-style-type: none"> <li>Roadside Assist, Emergency Medical Services and Home Assist.</li> </ul>	
For further information on the <b>Assist Product Portfolio</b> visit our FNB Namibia website at <a href="http://www.fbnamibia.com.na">www.fbnamibia.com.na</a>	
<b>Subscription Fees</b>	
Online Banking	<i>Free</i>
Cellphone Banking	<i>Free</i>
<i>inContact</i> (SMS & e-mail)	<i>Free</i>
<b>Balance Enquiries</b>	
FNB ATM	<i>Free</i>
Other Bank's ATM	N\$6.00
Cellphone Banking	<i>Free</i>
Consultant Assisted (FNB Branch)	N\$5.50
<b>Statements</b>	
Monthly Statement (e-mailed)	<i>Free</i>
<b>Additional Statements</b>	
Daily	N\$53.50
Weekly	N\$23.50
Bi - Weekly	N\$11.75
Mini Statement Print (FNB ATM )	N\$2.50
Mini Statement (Cellphone Banking)	<i>Free</i>
Provisional Statement (FNB Branch)	N\$7.70 per page
Posted Statement*	<i>N\$7.50 per month</i>

\* In the interests of the environment, FNB is encouraging the use of e-mailed statements instead of a posted paper statement.

Online Banking Statements	
Scheduled exports of Statements per account per month	
Bi - Weekly	<i>N\$9.00</i>
Weekly	<i>N\$18.00</i>
Daily	<i>N\$40.00</i>
Interim Statement Export Hourly	<i>N\$75.00</i>
15 Minutes Statement Exports	<i>N\$150.00</i>
Historical Statements per account by e-mail	<i>N\$ 5.30</i>
Stop Payment Instructions	
Online Banking	<i>N\$6.15</i>
Consultant Assisted (FNB Branch)	N\$65.00
Other fees	
Beneficiary Notification for Scheduled Payments	
E-mail	N\$0.55
SMS	<i>N\$0.80</i>
Fax	<i>N\$3.50</i>
Penalty Fees	
Deposit of Post-Dated Cheques (per cheque)	<i>N\$60.00</i>
Dishonoured Payments (Minimum per item) increasing to <i>N\$215.00</i> per item for the 4th & subsequent item within 12 months	<i>N\$190.00</i>
Honouring Fee (minimum charge per item paid in excess of your limit) increasing to <i>N\$135.00</i> per item for the 4th & subsequent item within 12 months)	N\$100.00
Card Replacement Fee	N\$75.00
FNB Declined Electronic Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	N\$4.30
Other Bank's ATM Declined Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	N\$6.50

## ii) Unlimited Electronic Pricing Option (UEPO)\*

For a fixed fee per month, you get unlimited electronic transactions, no matter how many you do. Excluded are Branch, Cheque and Other Bank's ATM transactions which are charged separately.

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

Cheque Payments	N\$38.00
Debit Orders – External	Unlimited Transactions
Debit Orders - Internal (Debit Orders to FNB Card, FNB HomeLoans and FNB Loans)	Unlimited Transactions
Consultant Assisted (FNB Branch)	N\$38.00
Third Party Payments (Online Banking, FNB ATM, Scheduled Payments/ Stop Orders)	Unlimited Transactions
Third Party Payments (Cellphone Banking)	Free
Issue of Bank Cheques (per cheque)	N\$65.00

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

<b>Purchases</b>	
Visa Electron Debit Card Purchases	Unlimited Transactions
Prepaid Airtime Purchases (Cellphone Banking)	Free
Prepaid Airtime Purchases (FNB ATM, Online Banking)	Free
<b>Inter Account Transfers</b>	
Consultant Assisted (FNB Branch)	N\$38.00
FNB ATM and Online Banking	Unlimited Transactions
Cellphone Banking	Free
<b>Cash Withdrawals</b>	
FNB ATM	Unlimited Transactions
FNB Mini ATM	Unlimited Transactions
Other Bank's ATM	N\$38.00
Consultant Assisted (FNB Branch)	N\$38.00 + 1.31% of value. Max N\$275.00
<b>Deposits</b>	
Cash	N\$2.35 + 1.86% of value
Cheques	Free
ENC Upliftment Fee	N\$30.00
Special Clearance of Cheque Deposit (per cheque)	N\$60.00
<b>Cheque Books</b>	
Pocket Ordinary	N\$28.00
Duet 25 Forms	N\$50.50
Record 100 Forms (Carbonised)	N\$102.00
Company 200 Forms	N\$102.00
<b>Monthly Account Fee</b>	
Monthly Account Fee	N\$98.00
<b>The following value additions are still offered:</b> <ul style="list-style-type: none"> <li>Free Funeral Cover to the value of N\$2,500</li> <li>Free <i>inContact</i></li> <li>Free Cellphone Banking</li> <li>Free Prepaid Airtime Purchases</li> <li>Free Debit order switching if you move your account to FNB</li> <li>Free e-mailing of statements</li> </ul>	
<b>The following Lifestyle value additions are still made available:</b> <ul style="list-style-type: none"> <li>Health, Travel, Leisure, Connect and Concierge</li> </ul>	
<b>In addition, should you wish to avail of the Assist Product Portfolio it will be available at a reduced rate of N\$130.00 per annum (discounted at 50%) which includes:</b> <ul style="list-style-type: none"> <li>Roadside assist, Emergency Medical Services and Home Assist.</li> </ul>	
For further information on the <b>Assist Product Portfolio</b> visit our FNB Namibia website at <a href="http://www.fnbnamibia.com.na">www.fnbnamibia.com.na</a>	
<b>Balance Enquiry Fees, Statement Fees, Stop Payment Fees, Other Fees and Penalty fees</b>	
For these fees please refer to the Pay As You Use Lifestyle Account Pricing Option	

## Notes:





## b. Individual Money Market Investment Account

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

The Individual Money Market Investment Account is for customers who would prefer to have a pure money market investment account to help their money to 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.*

Individual Money Market Transactional Investment Account				
Minimum Balance			N\$10,000.00	
Payments				
Cheque Payments			N\$42.80	
Debit Orders – External			N\$20.00	
Debit Orders – Internal (Debit Orders to FNB Card, FNB Home Loans, FNB Loans)			N\$6.00	
Consultant Assisted (FNB Branch)			N\$32.00	
Third Party Payments (Online Banking, FNB ATM, Scheduled Payments/ Stop Orders)			N\$10.50	
Third Party Payments (Cellphone Banking)			Free	
Issue of Bank Cheque (per cheque)			N\$65.00	
Purchases				
Visa Electron Debit Card Purchases*			N\$3.75	
Prepaid Airtime Purchases (Cellphone Banking)			Free	
Prepaid Airtime Purchases (FNB ATM, Online Banking)			Free	
Inter Account Transfers				
Consultant Assisted (FNB Branch)			N\$32.00	
FNB ATM and Online Banking			N\$3.30	
Cellphone Banking			Free	
Cash Withdrawals				
Withdrawal Amount	N\$ 0.01- N\$500.00	N\$500.01- N\$1,000.00	N\$1,000.01 - N\$1,500.00	N\$1,500.01 & above
FNB ATM	N\$5.65	N\$11.30	N\$16.95	N\$22.60
FNB Mini ATM	N\$4.40	N\$4.40	N\$4.40	N\$4.40
Other Bank's ATM	N\$17.15	N\$22.80	N\$28.45	N\$34.10
Consultant Assisted (FNB Branch)			N\$23.50 + 1.31% of value Max N\$275.00	
Deposits				
Cash <= N\$1,000.00			Free	
Cash > N\$1,000.00			N\$2.35 + 0.66% of value	
Cheques			Free	
ENC Upliftment fee			N\$30.00	
Special Clearance of Cheque Deposit (per cheque)			N\$60.00	

\* Transaction limits may apply



## 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		
Payment Amount	N\$ 0.01- N\$2,000.00	N\$2,000.01 & above
Consultant Assisted (FNB Branch)	N\$18.20	N\$36.40
Debit Orders - External	N\$4.40	
Debit Orders - Internal (Debit Orders to FNB Card, FNB Home Loans, FNB Loans)	N\$4.00	
Third Party Payments (Online Banking, FNB ATM, Scheduled Payments/ Stop Orders)	N\$7.88	
Third Party Payments (Cellphone Banking)	Free	
Issue of Bank Cheques (per cheque)	N\$65.00	
Purchases		
Visa Electron Debit Card Purchases*	N\$3.25	
Prepaid Airtime Purchases (Cellphone Banking)	Free	
Prepaid Airtime Purchases (FNB ATM, Online Banking)	Free	
Linked Account Transfers		
Transfer Amount	N\$ 0.01- N\$2,000.00	N\$2,000.01 & above
Consultant Assisted (FNB Branch)	N\$18.20	N\$36.40
FNB ATM and Online Banking	N\$3.30	
Cellphone Banking	Free	
Cash Withdrawals		
FNB ATM	N\$3.80	
FNB Mini ATM	N\$2.30	
Other Bank's ATM	N\$15.30	
Consultant Assisted (FNB Branch)	N\$23.50 + 1.31% of value. Max N\$275.00	
Deposits		
Cash < N\$1,500.00 per month	Free	
Cash > N\$1,500.00 per month	N\$2.35 + 1.86% of value	
Cheques	Free	
ENC Upliftment fee	N\$30.00	
Special Clearance of Cheque Deposit (per cheque)	N\$65.00	
Monthly Fees		
Monthly Account Fee	N\$3.80	
Subscription Fees		
Online Banking	Free	
Cellphone Banking	Free	
inContact (SMS & e-mail)	Free	

\* Transaction limits may apply



## d. BankWise Account

The BankWise account is a debit card based transmission account, which pays credit interest on the daily balance. The facility allows for Debit Orders and Scheduled Payments (Stop Orders), as well as FNB ATM, Cellphone and Online Account Payments. As this is a Debit Card product, it can be used at any FNB, Namswitch or Mini ATM and Point of Sale (POS) terminal nationwide to make withdrawals, deposits and balance enquiries.

If you maintain a balance of **N\$3,000** throughout the month your first 5 transactions will be free.

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

Payments				
Payment Amount		N\$ 0.01- N\$2,000.00	N\$2,000.01 & above	
Consultant Assisted (FNB Branch)		N\$18.20	N\$36.40	
Debit Orders – External		N\$5.50		
Debit Orders – Internal (Debit Orders to FNB Card, FNB Home Loans, FNB Loans)		N\$4.50		
Third Party Payments (Online Banking, FNB ATM, Scheduled Payments/ Stop Orders)		N\$7.88		
Third Party Payments (Cellphone Banking)		Free		
Issue of Bank Cheques (per cheque)		N\$65.00		
Purchases				
Visa Electron Debit Card Purchases*		N\$3.75		
Prepaid Airtime Purchases (Cellphone Banking)		Free		
Prepaid Airtime Purchases (FNB ATM, Online Banking)		Free		
Inter Account Transfers				
Transfer Amount		N\$ 0.01- N\$2,000.00	N\$2,000.01 & above	
Consultant Assisted (FNB Branch)		N\$18.20	N\$36.40	
FNB ATM and Online Banking		N\$3.30		
Cellphone Banking		Free		
Cash Withdrawals				
Withdrawal Amount	N\$ 0.01- N\$500.00	N\$ 500.01- N\$1,000.00	N\$1,000.01 - N\$1,500.00	N\$1,500.01 & above
FNB ATM	N\$5.65	N\$11.30	N\$16.95	N\$22.60
FNB Mini ATM	N\$4.40	N\$4.40	N\$4.40	N\$4.40
Other Bank's ATM	N\$17.15	N\$22.80	N\$28.45	N\$34.10
Consultant Assisted (FNB Branch)			N\$23.50 + 1.31% of value. Max N\$275.00	
Deposits				
Cash		N\$2.35 + 1.86% of value		
Cheques		Free		
ENC Upliftment		N\$30.00		
Special Clearance of Cheque Deposit (per cheque)		N\$65.00		
Monthly Fees				
Monthly Account Fee		N\$6.00		

\* Transaction limits may apply



## e. FirstSave Account

FNB's FirstSave Account is an ATM card based 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** Scheduled Payment (Stop Order) per month from one of your transactional accounts to your FirstSave Account at no charge. The Scheduled Transfer setup fee and 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	
Consultant Assisted (FNB Branch)	N\$32.00
Issue of Bank Cheques (per cheque)	N\$65.00
Inter Account Transfers*	
Consultant Assisted (FNB Branch)	N\$32.00
FNB ATM and Online Banking	N\$32.00
Cellphone Banking	Free
Cash Withdrawals*	
FNB ATM	N\$32.00
FNB Mini ATM	N\$32.00
Other Bank's ATM	N\$32.00
Consultant Assisted (FNB Branch)	N\$32.00
Deposits	
Cash < = N\$1,000.00 per month	Free
Cash > N\$1,000.00 per month	N\$2.35 + 1.53% of value
Cheques	Free
Special Clearance of Cheque Deposit (per cheque)	N\$65.00
Subscription Fees	
Online Banking	Free
Cellphone Banking	Free
inContact (SMS & e-mail)	Free
Statements Fees	
Mini Statement (FNB ATM)	N\$2.50
Provisional Statement (Branch)	N\$7.70 per page
Penalty Fees	
Deposit of Post-Dated Cheques (per cheque)	N\$65.00
Card Replacement Fee	N\$75.00
FNB ATM Declined Transaction Fee (Insufficient funds or daily limit exceeded)	N\$4.30
Other Bank's ATM Declined Transaction Fee (Insufficient funds or daily limit exceeded)	N\$6.50

### Balance Enquiry Fees and Other Fees

For these fees please refer to the Pay As You Use Lifestyle Account Pricing Option

\* 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\$32.00**.



## 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	
Consultant Assisted (FNB Branch)	
If resultant balance $\geq$ N\$3,000.00	Free
If resultant balance $<$ N\$3,000.00	N\$17.70
Deposits	
Cash $\leq$ N\$1,000.00 per month	Free
Cash $>$ N\$1,000.00 per month	N\$2.35 + 1.53% of value
Cheques	Free
ENC Upliftment Fee	N\$30.00
Special Clearance of Cheque Deposit	N\$65.00
Issue of Bank Cheques (per cheque)	N\$65.00
Balance Enquiries	
Consultant Assisted (FNB Branch)	Free
Statements	
Provisional Statement (FNB Branch)	N\$7.70 per page
Penalty Fees	
Deposit of Post-Dated Cheque (per cheque)	N\$65.00
Lost Book Replacement Fees	N\$30.00

## Tips For Saving:

1. Decide what is realistic and possible. Start thinking of saving as a necessity and stop thinking that you'll worry about it when you are older.
2. Save between 10% and 15% of your income. If this is too high, start with a lower goal like between 5% and 6% and work your way up. Once you get into the habit of saving it becomes easier to increase that percentage.
3. The flip side of saving more is spending less. The sooner you curb your spending, the more you can save.
4. Prepare a budget every month. Keep it simple. Just jot down your income versus your expenses. It gives you a visual of your current financial situation.
5. Many people are inclined to pay bills, spend at whim and save what is left over. But often the problem is that there's nothing left over. The only way around this is to pay yourself first! Arrange for a monthly scheduled payment from your transactional account to your savings account. (Offered free of charge by FNB)

## Notes:

## g. Youth Accounts

### i) FutureSave Account (0 to 12 years of age)

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

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

Purchases				
Visa Electron Debit Card Purchases*			N\$1.10	
Inter Account Transfers				
Transfer Amount			N\$ 0.01 - N\$2, 000.00	N\$2,000.01 & above
Consultant Assisted (FNB Branch)			N\$18.20	N\$36.40
Electronic Transfers (FNB ATM and Online Banking)			N\$2.15	N\$2.15
Cash Withdrawals				
Withdrawal Amount	N\$ 0 .01- N\$500.00	N\$500.01- N\$1,000.00	N\$1,000.01 - N\$1,500.00	N\$1,500.01 & above
FNB ATM	N\$1.20	N\$1.20	N\$1.20	N\$1.20
FNB Mini ATM	N\$1.10	N\$1.10	N\$1.10	N\$1.10
Other Bank's ATM	N\$17.15	N\$22.80	N\$22.45	N\$34.10
Consultant Assisted (FNB Branch)			N\$5.35	
Deposits				
Cash < = N\$1,000.00 per month			Free	
Cash > N\$1,000.00 per month			N\$2.35 + 1.53% of cash value	
Cheques			Free	
ENC Upliftment Fee			N\$30.00	
Special Clearance of Cheque Deposit (per cheque)			N\$65.00	
Monthly Account Fee				
Monthly Club Fee, includes			N\$1.10	
· FutureSave Club Value Adds as mentioned on next page				
Subscription Fees				
Online Banking			Free	
inContact (SMS & e-mail)			Free	
Balance Enquiries				
FNB ATM			Free	
Other Bank's ATM			N\$6.00	
Consultant Assisted (FNB Branch)			N\$1.10	
Online Banking			Free	
Statements				
Mini Statement Print (FNB ATM)			N\$1.10	
Provisional Statement (FNB Branch)			N\$2.20 per page	

\* Transaction limits may apply



## ii) FutureForward Account (13 to 18 years of age)

FutureForward account is a Transmission/Savings account that allows customers access to their funds via the **FutureForward Visa Electron Debit Card**. In addition to the normal ATM transactions this account will allow for point of sale purchases (POS) and debit orders and Scheduled Payments (Stop Orders).

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

Payments				
Payment Amount		N\$ 0.01 - N\$2, 000.00		N\$2,000.01 & above
Consultant Assisted (FNB Branch)		N\$18.20		N\$36.40
Debit Orders – External		N\$2.00		
Debit Orders – Internal (Debit Orders to FNB Card, FNB Home Loans, FNB Loans)		N\$2.00		
Third Party Payments (Online Banking, FNB ATM)		N\$7.88		
Third Party Payments (Scheduled Payments/ Stop Orders)		N\$2.20		
Third Party Payments (Cellphone Banking)		Free		
Issue of Bank Cheques (per cheque)		N\$60.00		
Purchases				
Visa Electron Debit Card Purchases*		N\$2.15		
Prepaid Airtime Purchases (Cellphone Banking )		Free		
Prepaid Airtime Purchases (FNB ATM, Online Banking)		Free		
Inter Account Transfers				
Transfer Amount		N\$ 0.01 - N\$2, 000.00		N\$2,000.01 & above
FNB Branch (OTC)		N\$18.20		N\$36.40
ATM and Online Banking		N\$2.00		N\$2.00
Cellphone Banking		Free		
Cash Withdrawals				
Withdrawal Amount	N\$ 0.01- N\$500.00	N\$500.01- N\$1,000.00	N\$1,000.01 - N\$1,500.00	N\$1,500.01 & above
FNB ATM	N\$2.15	N\$2.15	N\$2.15	N\$2.15
FNB Mini ATM	N\$1.10	N\$1.10	N\$1.10	N\$1.10
Other Bank's ATM	N\$17.15	N\$22.80	N\$22.45	N\$34.10
Consultant Assisted (FNB Branch)			N\$10.00	
Deposits				
Cash < = N\$1,000.00 per month			Free	
Cash > N\$1,000.00 per month			N\$2.35 + 1.53% of value	
Cheques			Free	
Special Clearance of Cheque Deposit (per cheque)			N\$65.00	
Monthly Account Fee				
Monthly Account Fee, includes			N\$2.70	
· Free Cellphone Banking				
· FutureForward Club Value Adds mentioned on next page				

\* Transaction limits may apply

Subscription Fees	
Online Banking	Free
Cellphone Banking	Free
inContact (SMS & e-mail)	Free
Balance Enquiries	
FNB ATM	Free
Other Bank's ATM	N\$6.00
Cellphone Banking	Free
Consultant Assisted (FNB Branch)	N\$2.15
Statements	
Mini Statement Print (FNB ATM)	N\$2.15
Mini Statement (Cellphone Banking)	Free
Provisional Statement (FNB Branch)	N\$2.00 per page
Stop Payments Instructions	
Consultant Assisted (FNB Branch)	N\$32.00
Online Banking	N\$2.00
Other fees	
Beneficiary Notification for Scheduled Payments	
E-mail	N\$0.55
SMS	N\$0.80
Fax	N\$3.50
Penalty Fees and Other Fees	
Deposit of Post-Dated Cheques (per cheque)	N\$65.00
Dishonoured Payments (Minimum per item) increasing to N\$215.00 per item for the 4th & subsequent item within 12 months)	N\$190.00
Card Replacement Fee	N\$25.00
FNB Declined Electronic Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	N\$2.50
Other Bank's ATM Declined Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	N\$6.50

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

- 10% discount on **Books**
- 12% discount on all **Telecom cards**
- 13% discount on **Prepaid cellphone airtime** from Leo
- Up to 15% discount on **DVD, CD's and Videos**
- Up to 15% discounts on **Selected flights** with most major airlines
- Up to 15% discount on **Bus tickets** from InterCape
- Up to 15% discount on **Travel tours** with Contiki, Thompson Tours and Trafalgar Tours.
- Up to 15% discounts on **Consoles, games and PC games**
- 15% discount on **Prepaid cellphone airtime** from MTC
- 20% discount on **Movie tickets** (Fridays, Saturdays and Sundays)
- **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 must call the FutureForward value adds telephone number **(061) 234 325 and ask for the FutureForward agent** to make purchases or services or enquiries.

### iii) LifeStart Student Account (18 to 24 years of age)

The LifeStart Student Account forms a substantial part of our Student Business offering. It gives the student instant access to a wide spectrum of financial products and services such as Electronic Banking, Student Loans, Cellphone Banking, 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				
Payment Amount		N\$ 0.01- N\$2,000.00	N\$2,000.01 & above	
Consultant Assisted (FNB Branch)		N\$18.20	N\$36.40	
Debit Orders – External		N\$2.00		
Debit Orders – Internal (Debit Orders to FNB Card, FNB Home Loans, FNB Loans)		N\$2.00		
Third Party Payments (Online Banking, FNB ATM, Scheduled Payments/ Stop Orders)		N\$7.88		
Third Party Payments (Cellphone Banking)		Free		
Issue of Bank Cheques (per cheque)		N\$65.00		
Purchases				
Visa Electron Debit Card Purchases*		N\$3.75		
Prepaid Airtime Purchases (Cellphone Banking)		Free		
Prepaid Airtime Purchases (FNB ATM, Online Banking)		Free		
Inter Account Transfers				
Transfer Amount		N\$ 0.01- N\$2,000.00	N\$2,000.01 & above	
Consultant Assisted (FNB Branch)		N\$18.20	N\$36.40	
Cellphone Banking		Free		
FNB ATM and Online Banking		N\$3.30		
Cash Withdrawals				
Withdrawal Amount	N\$ 0.01 - N\$500.00	N\$500.01- N\$1, 000.00	N\$1,000.01 - N\$1,500.00	N\$1,500.01 & above
FNB ATM (8 Free ATM withdrawals p.m. thereafter)	N\$2.65	N\$2.65	N\$2.65	N\$2.65
FNB Mini ATM	N\$4.40	N\$4.40	N\$4.40	N\$4.40
Other Bank’s ATM	N\$17.15	N\$22.80	N\$28.45	N\$34.10
Consultant Assisted (FNB Branch)			N\$23.50 + 1.31% of value. Max \$275.00	
Deposits				
Cash < = N\$1,000.00 per month		Free		
Cash > N\$1,000.00 per month		N\$2.35 + 1.02% of value		
Cheques		Free		
ENC Upliftment Fee		N\$30.00		
Special Clearance of Cheque Deposit (per cheque)		N\$65.00		
Monthly Fee				
Monthly Account Fee		N\$3.30		
Subscription Fees				
Online Banking		Free		
Cellphone Banking		Free		
inContact (SMS & e-mail)		Free		
Balance Enquiries				
FNB ATM		Free		
Other Bank’s ATM		N\$6.00		
Cellphone Banking		Free		
Consultant Assisted (FNB Branch)		N\$5.50		

\* Transaction limits may apply

<b>Statements</b>	
Mini Statement Print (FNB ATM)	N\$2.50
Mini Statement (Cellphone Banking)	<i>Free</i>
Provisional Statement (FNB Branch)	N\$7.70 per page
E-mailed Statement	<i>Free</i>
<b>Stop Payments Instructions</b>	
Consultant Assisted (FNB Branch)	N\$65.00
Online Banking	<i>N\$6.15</i>
<b>Other Fees</b>	
Beneficiary Notification for Scheduled Payments	
E-mail	N\$0.55
SMS	<i>N\$0.80</i>
Fax	<i>N\$3.50</i>
<b>Penalty Fees</b>	
Deposit of Post-Dated Cheques (per cheque)	N\$65.00
Dishonoured Payments (Minimum per item) increasing to <i>N\$215.00</i> per item for the 4 <sup>th</sup> & subsequent item within 12 months	N\$190.00
Card Replacement Fee	N\$75.00
FNB ATM Declined Transaction Fee (Insufficient funds or daily limit exceeded)	N\$4.30
Other Bank's ATM Declined Transaction Fee (Insufficient funds or daily limit exceeded)	N\$6.50

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

- 10% discount on **Books**
- 12% discount on all **Telecom cards**
- 13% discount on **Prepaid cellphone airtime** from Leo
- Up to 15% discount on **DVD, CD's and Videos**
- Up to 15% discounts on **Consoles, games and PC games**
- Up to 15% discount on **Bus tickets** from InterCape
- Discounted joining and pro-rata fees on **Gym membership**
- Up to 15% discounts on **Selected flights** with most major airlines
- 15% discount on **Travel tours** with Contiki, Thompson Tours, In-sight Vacations and Trafalgar Tours
- 15% discount on **Prepaid cellphone airtime** from MTC
- 20% discount on **Movie tickets** (Fridays, Saturdays and Sundays)
- **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 enquiries.

## Notes:

## 2. Credit Cards

### a. Individuals Only

We are pleased to announce that we have simplified our annual card fees.

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

What are the major changes we have made?

We do not offer the Electronic Service Option (ESO) anymore, however we still have *inContact* and auto payment become compulsory.

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

Membership Fees	Standard	Linked Card
FNB Platinum Credit Card (per annum)	N\$540.00	<i>Free</i>
FNB Gold Credit Card (per annum)	N\$275.00	N\$120.00
FNB Silver Credit Card (per annum)	N\$195.00	N\$120.00
FNB Turquoise Credit Card (per month)	N\$32.00	
Linked Petro (per annum)	N\$120.00	
Turquoise Linked Petro (per month)	N\$10.00	N\$10.00

#### · Automatic Debt Protection

We recognise that you have a real need to protect you and your family from the outstanding debt on your credit card in the event of your death or permanent disability. With this in mind, Automatic Debt Protection is available to our customers at no additional cost.

#### · Card and PIN Replacement

With the escalating cost of producing replacement cards and the number of requests for these cards, we are no longer able to offer you this service as an inclusive value-add service and there will now be a minimal charge of N\$85.00. However, PIN Replacement will still be offered at no extra cost.

FNB Card Value-add Services Fee	
Comprehensive Global Travel Insurance	<i>Free</i>
Online Banking (Except Payments)	<i>Free</i>
Automatic Debt Protection	<i>Free</i>
<i>inContact</i> (SMS & e-mail)	<i>Free</i>
E-mailing of Statements	<i>Free</i>
Lost Card Protection	<i>Free</i>
Pin Replacement	<i>Free</i>
Cellphone Banking	<i>Free</i>
Card Replacement	N\$85.00
Payments and Purchases	
Credit Card Purchases	<i>Free</i>
Credit Card Budget Purchases	<i>Free</i>
Fuel Transaction Fee	N\$3.80
International Currency Conversion Fee	<i>2.75%</i> of Value

\* Terms and Conditions Apply



Electronic Fund Transfers (Payments & Transfers)				
Third Party Payments			N\$7.30	
IVR Smart Transfer to Third Party			Free	
IVR Smart Transfer to FNB			Free	
Inter-account Transfers			N\$3.30	
Deposits				
Cash			N\$2.35 + 1.86 % of the value	
Cheque Deposit Fee			Free	
Cash Withdrawal Fees				
Withdrawal Amount	N\$ 0.01- N\$500.00	N\$500.01- N\$1, 000.00	N\$1,000.01 - N\$1,500.00	N\$1,500.01 & above
FNB ATM	N\$5.65	N\$11.30	N\$16.65	N\$22.60
Other Bank’s ATM	N\$17.15	N\$22.80	N\$28.45	N\$34.10
Consultant Assisted (FNB Branch)			N\$23.00 + 1.28%. of value. Max N\$3,000.00	
Overseas Withdrawals (ATM & Counter) This fee is subject to exchange rate fluctuations and may be reviewed quarterly			N\$25.50 + 1.50% of value	
Cash on Budget			N\$37.50 plus % of value (Max N\$3,000.00)  % value: Platinum 2.00% Gold 2.25% Silver 2.50%	
Account Fees				
FNB ATM Enquiry			Free	
Branch Balance Enquiry			N\$4.50	
Online Banking - Except payments			Free	
Other Bank’s ATM Balance Enquiry			N\$5.50	
International Balance Enquiry			N\$7.35	
Issue of Bank Cheque (per cheque)			N\$65.00	
Changes to Account Limits			Free	
Statements				
Current monthly statement (e-mail)			Free	
Current monthly statement (post)			Free	
Dual statement (e-mail & post)			N\$11.00	
FNB ATM Mini-statement			N\$2.50	
FNB Branch - Statement Reprint (per page)			N\$7.70	
Historical Statements (per account per e-mailed statement)			N\$5.50	
Voucher Retrieval				
Local			N\$59.00	
International			N\$205.00	



## b. Business Only

Our credit card pricing adjustment takes into consideration current and future operating conditions, market dynamics and pressures, current commercial banking behaviour and product evolution.

Whilst we remain committed to delivery the best market solution, that adds maximum benefit to your business, we have had to make 2 core adjustments to our pricing structure.

### i) The introduction of Facility Fee

Our new approach has necessitated the inclusion of a facility fee levied **monthly** against the credit card limit up to a **maximum** of 0.34%.

In order to drastically reduce the impact of this fee we would like to encourage you to get the most value out of your credit facility by reviewing your current credit limit exposure against your future credit requirements.

### ii) The revision of the interest free period

The interest free period on your credit facility is now 30 days.

For ease of reference we have attached our full credit card pricing table.

Membership Fees	Standard
Business Silver Card (per annum)	N\$280.00
Business Linked Petro (per annum)	N\$200.00

### Card and PIN Replacement

With the escalating cost of producing replacement cards and the number of requests for these cards, we are no longer able to offer you this service as an inclusive value-add service and there will now be a minimal charge of N\$85.00. However, PIN Replacement will still be offered at no extra cost.

FNB Card Value-add Services Fee	
Comprehensive Global Travel Insurance	Free
inContact (SMS & e-mail)	Free
E-mailing of Statements	Free
Lost Card Protection	Free
Pin Replacement	Free
Card Replacement	N\$85.00
Payments and Purchases	
Credit Card Purchases	Free
Fuel Transaction Fee	N\$3.80
International Currency Conversion Fee	2.75% of N\$ Value of Transaction
Electronic Fund Transfers (Payments & Transfers)	
Third Party Payments	N\$7.30
Inter-account Transfers	N\$3.30

Deposits				
Cash			1.10% of value, Min N\$16.50	
Cheque Deposit Fee			Free	
Cash Withdrawal Fees				
Withdrawal Amount	N\$ 0.01- N\$500.00	N\$500.01- N\$1, 000.00	N\$1,000.01 - N\$1,500.00	N\$1,500.01 & above
FNB ATM	N\$5.65	N\$11.30	N\$16.65	N\$22.60
Other Bank's ATM	N\$17.15	N\$22.80	N\$28.45	N\$34.10
Consultant Assisted (FNB Branch)			N\$23.00 + 1.28% of value - Max N\$3,000.00	
Overseas Withdrawals (ATM & Counter) This fee is subject to exchange rate fluctuations and may be reviewed quarterly			N\$25.50 + 1.50% of value	
Account Fees				
FNB ATM Enquiry			Free	
Branch Balance Enquiry			N\$4.50	
Online Banking - Except payments			Free	
Other Bank's ATM Balance Enquiry			N\$5.50	
International Balance Enquiry			N\$7.35	
Issue of Bank Cheque (per cheque)			N\$65.00	
Changes to Account Limits			Free	
Statements				
Current monthly statement (e-mail)			Free	
Current monthly statement (post)			Free	
Dual statement (e-mail & post)			N\$11.00	
FNB ATM Mini-statement			N\$2.50	
FNB Branch - Statement Reprint (per page)			N\$7.70	
Historical Statements (per account per e-mailed statement)			N\$5.50	
Voucher Retrieval				
Local			N\$59.00	
International			N\$205.00	
Penalty and Other Fees				
Cheque Clearance Fee			N\$210.00	
Special Arrangement Fee			N\$320.00	
Late Payment Fee			N\$200.00	
Over Limit Fee			N\$200.00	
Unpaid Fees			N\$200.00	
Cheque Handling Fee			Free	
Cash Handling Fee			N\$15.00	
Card Delivery to nearest FNB Branch			Free	
Card and Statement Courier Personal Delivery Fee			N\$165.00	
Declined Authorisation Fee			N\$5.50	
Credit Limit Fee			0.34% per month	
Arrears Fee			N\$110.00	

## Notes:

### 3. Business Pricing

#### a. BusinessWise Account

The FNB BusinessWise account is a debit card based transmission account designed for business customers who require an easy to understand, basic transactional banking account. BusinessWise offers lower service fees and charges to small business customers.

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

Payments		
Payment Amount	N\$ 0.01- N\$2,000.00	N\$2,000.01 & above
Consultant Assisted (FNB Branch)	N\$18.20	N\$36.40
Debit Orders – External	N\$17.00	
Debit Orders – Internal*	N\$6.00	
Issue of Bank Cheques (per cheque)	N\$65.00	
Third Party Payments (Cellphone Banking)	Free	
Third Party Payments (Online Banking, FNB ATM, Scheduled Payments/ Stop Orders) – Financial Transactions	See Table Below	
Band	Transaction Volumes	Fee
1	Less than or equal to 50	N\$7.88
2	Greater than 50 but less than or equal to 100	N\$7.77
3	Greater than 100 but less than or equal to 250	N\$6.57
4	Greater than 250 but less than or equal to 500	N\$5.63
5	Greater than 500 but less than or equal to 750	N\$4.94
6	Greater than 750 but less than or equal to 1,000	N\$4.42
7	Greater than 1,000 but less than or equal to 5,000	N\$4.16
8	Greater than 5,000 but less than or equal to 10,000	N\$3.61
9	Greater than 10,000 but less than or equal to 20,000	N\$3.21
10	Greater than 20,000 but less than or equal to 40,000	N\$2.67
11	Greater than 40,000 but less than or equal to 100,000	N\$2.27
12	Greater than 100,000	N\$1.80
Non-Financial Transactions		See Table Below
Band	Transaction Volumes	Fee
1	Less than or equal to 30	Free
2	Greater than 30 but less than or equal to 100	N\$2.32
3	Greater than 100 but less than or equal to 250	N\$2.27
4	Greater than 250 but less than or equal to 500	N\$2.21
5	Greater than 500 but less than or equal to 750	N\$2.16
6	Greater than 750 but less than or equal to 1,000	N\$2.10
7	Greater than 1,000	N\$2.05
Purchases		
Visa Electron Debit Card Purchases**	N\$3.75	
Prepaid Airtime Purchases (Cellphone Banking)	Free	
Prepaid Airtime Purchases (FNB ATM, Online Banking)	Free	

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

\*\* Transaction limits may apply

Inter Account Transfers				
Transfer Amount			N\$ 0.01 - N\$2, 000.00	N\$2,000.01 & above
Consultant Assisted (FNB Branch)			N\$18.20	N\$36.40
FNB ATM and Online Banking			N\$3.30	
Cellphone Banking			Free	
Cash Withdrawals				
Withdrawal Amount	N\$ 0.01 - N\$500.00	N\$500.01- N\$1, 000.00	N\$1,000.01 - N\$1,500.00	N\$1,500.01 & above
FNB ATM	N\$5.80	N\$5.80	N\$5.80	N\$5.80
FNB Mini ATM	N\$3.40	N\$3.40	N\$3.40	N\$3.40
Other Bank's ATM	N\$17.15	N\$22.80	N\$28.45	N\$34.10
Consultant Assisted (FNB Branch)		N\$23.50 + 1.31% of value		
Deposits				
Cash <= N\$20,000 per month			N\$2.35 per cash deposit: · Plus 1.00% of total value for the month	
Cash > N\$20,000 per month			N\$2.35 per cash deposit: · Plus 1.86% of total value for the month	
Cheques			Free	
ENC Upliftment fee			N\$30.00	
Special Clearance of Cheque Deposit (per cheque)			N\$35.00	
Deposit Books				
100 Pages (Non MICR)			N\$25.00	
Monthly Fees				
Minimum Monthly Service Fee			N\$12.00	
Subscription Fees				
Online Banking			Free	
Cellphone Banking			Free	
inContact (SMS & e-mail)			Free	
Balance Enquiries				
FNB ATM			Free	
Other Bank's ATM			N\$6.00	
Cellphone Banking			Free	
Consultant Assisted (FNB Branch)			N\$5.50	
Stop Payments Instructions				
Consultant Assisted (FNB Branch)			N\$65.00	
FNB Online Enterprise			N\$6.15	
Statements				
Monthly Statement (e-mailed)			Free	
Additional Statements				
Daily			N\$53.50	
Weekly			N\$23.50	
Bi-Weekly			N\$11.75	
Mini Statement Print (FNB ATM)			N\$2.30	
Mini Statement (Cellphone Banking)			Free	
Provisional Statement (FNB Branch)			N\$7.70 per page	
Posted Statement*			N\$7.50 per month	

\* In the interests of the environment, FNB is encouraging the use of e-mailed statements instead of a posted paper statement.



## b. Business Cheque Accounts

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		
Payment Amount	N\$ 0.01- N\$2,000.00	N\$2,000.01 & above
Cheque Payments (These rates are negotiable and will depend on the nature and extent of your banking relationship with FNB)	N\$18.20	N\$36.40
Debit Orders – External	N\$17.00	
Debit Orders – Internal (Debit Orders to FNB Card, FNB HomeLoans, FNB Loans)	N\$6.00	
Payment Amount	N\$ 0.01- N\$2, 000.00	N\$2,000.01 & above
Consultant Assisted (FNB Branch)	N\$18.20	N\$36.40
Issue of Bank Cheques (per cheque)	N\$65.00	
Third Party Payments (Online Banking, FNB ATM, Scheduled Payments/ Stop Orders) – Financial Transactions	See Table Below	
Band	Transaction Volumes	Fee
1	Less than or equal to 50	N\$7.88
2	Greater than 50 but less than or equal to 100	N\$7.77
3	Greater than 100 but less than or equal to 250	N\$6.57
4	Greater than 250 but less than or equal to 500	N\$5.63
5	Greater than 500 but less than or equal to 750	N\$4.94
6	Greater than 750 but less than or equal to 1,000	N\$4.42
7	Greater than 1,000 but less than or equal to 5,000	N\$4.16
8	Greater than 5,000 but less than or equal to 10,000	N\$3.61
9	Greater than 10,000 but less than or equal to 20,000	N\$3.21
10	Greater than 20,000 but less than or equal to 40,000	N\$2.67
11	Greater than 40,000 but less than or equal to 100,000	N\$2.27
12	Greater than 100,000	N\$1.80
Non-Financial Transactions		See Table Below
Band	Transaction Volumes	Fee
1	Less than or equal to 30	Free
2	Greater than 30 but less than or equal to 100	N\$2.32
3	Greater than 100 but less than or equal to 250	N\$2.27
4	Greater than 250 but less than or equal to 500	N\$2.21
5	Greater than 500 but less than or equal to 750	N\$2.16
6	Greater than 750 but less than or equal to 1,000	N\$2.10
7	Greater than 1,000	N\$2.05



Purchases				
Visa Electron Debit Card Purchases (Sole Proprietor only)*			N\$3.75	
Inter Account Transfers				
Transfer Amount			N\$ 0.01 - N\$2, 000.00	N\$2,000.01 & above
Consultant Assisted (FNB Branch)			N\$18.20	N\$36.40
FNB ATM and Online Banking			N\$3.30	N\$3.30
Cash Withdrawals				
Withdrawal Amount	N\$ 0.01 - N\$500.00	N\$500.01- N\$1, 000.00	N\$1,000.01 - N\$1,500.00	N\$1,500.01 & above
FNB ATM (Sole Proprietors only)	N\$5.65	N\$11.30	N\$16.95	N\$22.60
FNB Mini ATM (Sole Proprietors only)	N\$4.40	N\$4.40	N\$4.40	N\$4.40
Other Bank's ATM (Sole Proprietors only)	N\$17.15	N\$22.80	N\$28.45	N\$34.10
Consultant Assisted (FNB Branch)		Cheque Service Fee with a minimum of N\$23.50 + 1.31% of value, No MAX		
These rates are negotiable and will depend on the nature and extent of your banking relationship with FNB				
Deposits				
Cash (These rates are negotiable and will depend on the nature and extent of your banking relationship with FNB)			N\$2.35 + 1.86% of value	
Cheques			Free	
ENC Upliftment fee			N\$30.00	
Special Clearance of Cheque Deposit			N\$65.00	
Deposit Books				
100 Pages (Non MICR)			N\$25.00	
Cheque Books				
Pocket Ordinary			N\$28.00	
Record 100 Forms (Carbonised)			N\$102.00	
Company 200 Forms			N\$102.00	
Monthly Fee				
Minimum Monthly Service Fee			N\$70.00	
Subscription Fees				
FNB Online Enterprise			Free	
inContact (SMS & e-mail)			Free	
Balance Enquiries				
FNB ATM			Free	
Other Bank's ATM			N\$6.00	
Consultant Assisted (FNB Branch)			N\$5.50	
Stop Payments Instructions				
Consultant Assisted (FNB Branch)			N\$65.00	
FNB Online Enterprise			N\$6.15	
Other fees				
Beneficiary Notification for Scheduled Payments				
E-mail			N\$0.55	
SMS			N\$0.80	
Fax			N\$3.50	

\* Transaction limits may apply

Statements	
Monthly Statement (e-mailed)	<i>Free</i>
Additional Statements	
Daily	N\$53.50
Weekly	N\$23.50
Bi - Weekly	N\$11.75
Mini Statement Print (FNB ATM)	N\$2.50
Provisional Statement (FNB Branch)	N\$7.70 per page
Posted Statement*	<i>N\$7.50 per month</i>
Penalty Fees	
Deposit of Post-Dated Cheques (per cheque)	<i>N\$60.00</i>
Inward Unpaid	<i>N\$60.00</i>
Dishonoured Payments (Minimum per item) increasing to <i>N\$215.00</i> per item for the <i>4th</i> & subsequent item within 12 months	<i>N\$190.00</i>
Honouring Fee (minimum charge per item paid in excess of your limit) increasing to <i>N\$135.00</i> per item for the <i>4th</i> & subsequent item within 12 months)	N\$100.00
Card Replacement Fee	N\$75.00
FNB ATM Declined Transaction Fee (Insufficient funds or daily limit exceeded)	N\$4.30
Other Bank's ATM Declined Transaction Fee (Insufficient funds or daily limit exceeded)	N\$6.50

### c. 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 & 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 Steven Marais      Walvis Bay  
(064) 204 121      smarais@fnbnamibia.com.na

Mr Steinie Steinbach      Windhoek  
(061) 299 2603      ssteinbach@fnbnamibia.com.na

Mr Malcolm Fraser      Windhoek  
(061) 299 2710      malcolmfraser@fnbnamibia.com.na

\* In the interests of the environment, FNB is encouraging the use of e-mailed statements instead of a posted paper statement.

## d. Business Money Market Investment Account

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

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

These accounts are designed for businesses that would like transactional capability on their investment account or would rather have a pure money market investment 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	
Cheque Payments	N\$42.80
Debit Orders – External	<i>N\$20.00</i>
Debit Orders – Internal (Debit Orders to FNB Card, FNB Home Loans, FNB Loans)	<i>N\$6.00</i>
Consultant Assisted (FNB Branch)	N\$32.00
Third Party Payments (FNB Online, FNB ATM, Scheduled Payments/ Stop Orders)	N\$10.50
Issue of Bank Cheques (per cheque)	N\$65.00
Purchases	
Visa Electron Debit Card Purchases	N\$3.75
Inter Account Transfers	
Consultant Assisted (FNB Branch)	<i>N\$32.00</i>
FNB ATM and Online Banking	<i>N\$3.30</i>
Cash Withdrawals	
Consultant Assisted (FNB Branch)	N\$23.50 + 1.31% of value. No Maximum
Deposits	
Cash < = N\$1,000.00	<i>Free</i>
Cash > N\$1,000.00	N\$2.35 + 0.66% of value
Cheques	<i>Free</i>
Special Clearance of Cheque Deposit (per cheque)	N\$65.00
Cheque Books	
Pocket Ordinary	N\$28.00
Record 100 Forms (Carbonised)	N\$102.00
Company 200 Forms	N\$102.00
Monthly Account Fee	
Minimum Monthly Account Fee	N\$40.50
Subscription Fees	
Online Banking	<i>Free</i>
<i>inContact</i> (SMS and e-mail)	<i>Free</i>
Balance Enquiries	
Consultant Assisted (FNB Branch)	N\$5.50



## e. FNB Online Enterprise

**FNB Online Enterprise** is an Internet-based, electronic banking solution designed with business needs in mind. **FNB Online 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;
- 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 **FNB Online 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\$73.00 per month** for the first two users, N\$24.00 for the next 10 users and more than 12 users will be charged at N\$24.00 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	After Hours
1	1 – 50	N\$8.28	N\$7.59	N\$7.59	N\$7.17
2	51 – 100	N\$7.87	N\$7.21	N\$7.21	N\$6.81
3	101 – 250	N\$7.45	N\$6.83	N\$6.83	N\$6.45
4	251 – 500	N\$7.04	N\$6.45	N\$6.45	N\$6.09
5	501 – 750	N\$6.62	N\$6.07	N\$6.07	N\$5.74
6	751 – 1,000	N\$6.21	N\$5.69	N\$5.69	N\$5.38
7	1,001 >	N\$5.80	N\$5.31	N\$5.31	N\$5.02

  

Transfers	
Intragroup transfers are charged at a maximum of N\$3.30.	
Real-time gross settlement	
• Payments > N\$5 million	N\$39.00
Collection Unpaid Items	N\$3.25 per transaction

## 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\$3.80	N\$3.41	N\$3.41	N\$3.23
2	51 – 100	N\$3.61	N\$3.24	N\$3.24	N\$3.07
3	101 – 250	N\$3.42	N\$3.07	N\$3.07	N\$2.90
4	251 – 500	N\$3.23	N\$2.90	N\$2.90	N\$2.74
5	501 – 750	N\$3.04	N\$2.73	N\$2.73	N\$2.58
6	751 – 1,000	N\$2.85	N\$2.56	N\$2.56	N\$2.42
7	1,001 >	N\$2.66	N\$2.39	N\$2.39	N\$2.26

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

## Monthly Access Fees

Subscription Fee	
Access for the first 2 users	N\$73.00
Access for the next 10 users (3-12 users) - per user	N\$24.00
Access for each subsequent user (>12 users) - per user	N\$24.00
Collections Modular Fee	N\$356.00
Cashman Management Fee	N\$410.00
Cashman Reports per scheduled export	N\$10.80
15 Minutes Statement Exports	N\$159.00

**Notes:**

[illegible]

## Option 2

There is **no monthly subscription** fee and access for the first two users is free. Access for the next 10 users will be N\$32.00 per user and more than 12 users will be charged at N\$24.00 per user.

**Discounted pricing** is dependent on transaction volumes.

Financial - transfers, un-nominated payments, nominated payments & collections			
Band	Transaction Volumes	Same Day, 1 Day & Corporate Same Day value	2 Day Value
1	Less than or equal to 50	N\$7.88	N\$7.10
2	Greater than 50 but less than or equal to 100	N\$7.77	N\$6.99
3	Greater than 100 but less than or equal to 250	N\$6.57	N\$5.91
4	Greater than 250 but less than or equal to 500	N\$5.63	N\$5.07
5	Greater than 500 but less than or equal to 750	N\$4.94	N\$4.45
6	Greater than 750 but less than or equal to 1,000	N\$4.42	N\$3.98
7	Greater than 1,000 but less than or equal to 5,000	N\$4.16	N\$3.74
8	Greater than 5,000 but less than or equal to 10,000	N\$3.61	N\$3.25
9	Greater than 10,000 but less than or equal to 20,000	N\$3.21	N\$2.89
10	Greater than 20,000 but less than or equal to 40,000	N\$2.67	N\$2.41
11	Greater than 40,000 but less than or equal to 100,000	N\$2.27	N\$2.04
12	Greater than 100,000	N\$1.80	N\$1.62
Transfers			
Intragroup transfers are charged at a maximum of N\$3.30 or at the lower transaction fee as per above.			
Real-time gross settlement			
· Payments < N\$5 million		N\$39.00	
Collection Unpaid Items		N\$3.25 per transaction	
Non Financial – balance enquiries & transactional history enquiries			
Band	Transaction Volumes	Per Transaction	
1	Less than or equal to 30	Free	
2	Greater than 30 but less than or equal to 100	N\$2.32	
3	Greater than 100 but less than or equal to 250	N\$2.27	
4	Greater than 250 but less than or equal to 500	N\$2.21	
5	Greater than 500 but less than or equal to 750	N\$2.16	
6	Greater than 750 but less than or equal to 1,000	N\$2.10	
7	Greater than 1,000	N\$2.05	
Monthly Access Fees			
Access for the first 2 users		Free	
Access for the next 10 users (3-12 users) - per user		N\$32.00	
Access for each subsequent user (>12 users) - per user		N\$24.00	
Collections Modular Fee		N\$356.00	
Cashman Management Fee		N\$410.00	
Cashman Reports per scheduled export		N\$10.80	
Interim Statement Export Hourly		N\$75.00	
15 Minutes Statement Exports		N\$159.00	

Other Fees Applicable to Option 1 and 2	
Statements	
Scheduled exports of Statements per account per month: (not to be charged to Cash Management clients)	
• Daily	N\$40.00
• Weekly	N\$18.00
• Bi-weekly	N\$9.00
Historical Statements per account by e-mail	N\$5.40
Set-Up Fees	
Set-up Fee (includes first 2 hours training)	N\$400.00
Additional User training:	
On-site at client offices (per hour or part thereof)	N\$400.00
Charge per km	N\$2.47
Classroom training per candidate (min 4 – max 10)	N\$200.00
Support fee : (per Client request only)	
Charge per hour	N\$400.00
Charge per km	N\$2.47
Other Fees	
Reversal of processed EFT	N\$125.00
Query of a disputed item	N\$125.00
Query of a missing payment	N\$40.00
Query fee per transaction older than 1 year	N\$155.00
Recall Transaction (FNB-FNB)	N\$40.00
Recall Transaction (FNB - Other Banks)	N\$125.00
Recall Transaction (Other Bank - FNB)	N\$155.00
Reactivation per Administrator	N\$140.00
Data Storage	
Transaction History/Statements	
• 60 Days	Free
• 90 Days	N\$43.00
• 120 Days	N\$72.00
• 150 Days	N\$114.00
• 180 Days	N\$140.00
Storage of Transfers, Once-off Payments, Recipient Payments and Collection batches	
• 40 Days	Free
• 60 Days	N\$29.00
• 90 Days	N\$43.00
• 120 Days	N\$72.00
• 150 Days	N\$114.00

## Notes:

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## 4. 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	0.50% of N\$ value
Minimum Charge	N\$73.50
Maximum Charge	N\$458.00
Foreign Exchange Payments made by Customers (Outward Payments) – SWIFT (Electronic)	
Commission	0.50% of N\$ value
Minimum Charge	N\$86.25
Maximum Charge	N\$507.00
Message Fee	Free
Unpaid / Returned	N\$350.00
Non-STP Compliant	N\$75.00
Foreign Exchange Payments Made by Customers (Outward Payments) – Draft (Foreign Bank Cheque)	
Commission	0.52% of N\$ value
Minimum Charge	N\$96.25
Maximum Charge	N\$520.00
Customers Buying Travel Money in Branches (Travel Allowances)	
Travellers Cheques	
Commission*	1.45% of N\$ value
Minimum Charge	N\$46.00
Maximum Charge	No Maximum
Foreign Notes	
Commission*	1.45% of N\$ value
Minimum Charge	N\$46.00
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	1.35% of N\$ value
Minimum Charge	N\$34.50
Maximum Charge	No Maximum
Foreign Notes	
Commission*	1.45% of N\$ value
Minimum Charge	N\$73.50
Maximum Charge	No Maximum
Exchange Control	
Normal Exchange Control Application	N\$520.00
Urgent Applications	N\$750.00
Blanket Authorities	N\$750.00
Introduction of Foreign Loans	N\$520.00
Application – Advice of Loan Funds (Drawdown's)	Free
Local Borrowing Review (MP79a)	N\$550.00
BoN Meeting - Per Hour	N\$750.00

For pricing on Trade Services please call 061-299 2178

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

## 5. Safe Custody fees

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

Deed Boxes	Fee (per annum)
Large Deed Boxes	N\$387.00
Small Deed Boxes	N\$330.00
Non Standard Size Deed Boxes	N\$438.00
Other Fees	Fee (per annum)
Sealed Envelopes	N\$222.00
Open Custody	N\$166.20

## 6. Important Additional Information

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

- 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 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 2010.

**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 website on [www.fnbnamibia.com.na](http://www.fnbnamibia.com.na)
- Phoning (061) 299 2222
- Ask for assistance at your nearest FNB Namibia branch.

## 7. Branch Telephone Numbers

Branch/Agency Name	Telephone Number	
Aranos	(063)	272 035
Ausspannplatz (WHK)	(061)	299 2666
Corporate and Commercial (WHK)	(061)	299 2603
Eenhana Agency	(065)	263 217
Exclusive Banking Suite (WHK)	(061)	299 2525
Gobabis	(062)	562 067
Grootfontein	(067)	248 300
Henties Bay Agency	(064)	502 700
Hidas Agency (WHK)	(061)	299 2709
John Meinert (WHK)	(061)	299 2888
Karasburg	(063)	270 012
Karibib	(064)	550 024
Katima Mulilo	(066)	253 714
Katutura (WHK)	(061)	310 800
Katutura Agency (WHK)	(061)	264 828
Keetmanshoop	(063)	228 000
Lüderitz	(063)	202 077
Maerua Mall (WHK)	(061)	299 7820
Mariental	(063)	345 100
Northern Industrial (WHK)	(061)	269 380
Ohangwena	(065)	260 068
Okahandja	(062)	501 081
Okahao	(065)	252 084
Okakarara	(067)	317 706
Okongo	(065)	288 427
Old Power Station (WHK)	(061)	411 200
Olunkono	(065)	282 2049
Omaruru	(064)	570 023
Omuthiya	(065)	244 117
Ondangwa	(065)	282 2000
Opuwo	(065)	273 273
Oranjemund	(063)	230 800
Oshakati	(065)	220 466
Oshakati Game Agency	(065)	220 472
Oshikango	(065)	266 500
Otavi	(067)	234 050
Otjiwarongo	(067)	308 300
Otjiwarongo - Midway Sales	(067)	300 100
Outapi	(065)	250 309
Outjo	(067)	313 002
Prosperita	(061)	413 000
Rehoboth	(062)	522 051
Rosh Pinah	(063)	290 000
Rundu	(066)	255 057
Swakopmund	(064)	410 2111
Tsumeb	(067)	221 794
Tsumeb le Platz Agency	(067)	222 865
Usakos	(064)	530 002
Walvis Bay	(064)	201 8111
Wernhil (WHK)	(061)	272 959
Windhoek	(061)	299 2111