



Personal Banking

Pricing Guide
2026/2027

Effective 1 July 2026

Terms and conditions apply.

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

Welcome to FNB

More value, for less!

Here are some key highlights to look forward to:

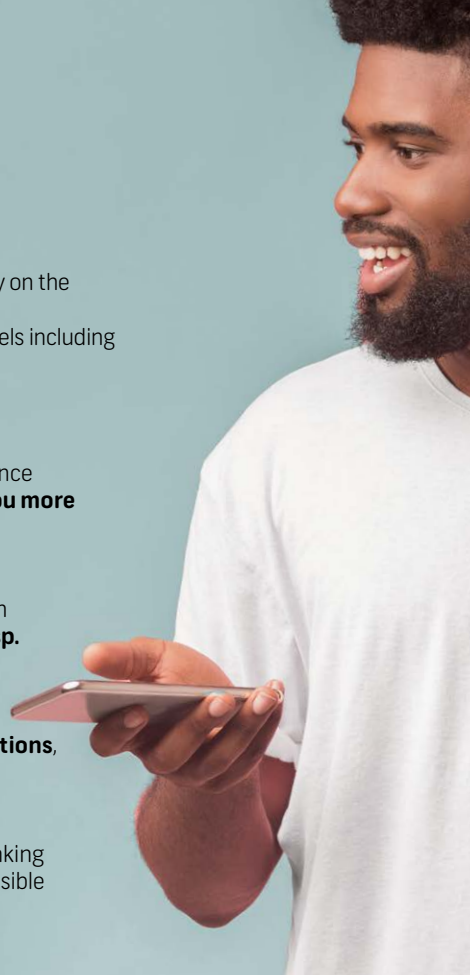
- Free swipes anywhere in Namibia (if you are not already on the Electronic Pricing Option)
- Reduced cost of withdrawing cash at alternative channels including Cash@Till and CashPlus
- Reduced cost of internal transfers and debit orders
- Reduced cost of Pay TV purchases

At FNB, we're dedicated to making your banking experience **smoother, quicker, and safer. We believe in giving you more while charging you less.**

This guide is designed to help you understand the costs associated with your transactions. We pride ourselves on **keeping** our pricing **straightforward and easy to grasp.**

Our transactional accounts under the Electronic Pricing Option (**EPO**) feature a fixed monthly fee. With this option, you'll **enjoy unlimited free electronic transactions**, including debit card purchases, electronic transfers and payments, prepaid purchases, debit orders, and more.

This means you have complete control over your banking costs, with fewer surprises and more incentives for responsible banking behavior.



Helpful tips to help you save more!

- ▶ Utilise the **FNB App** on your Smartphone or Tablet for convenient payments, transfers, and prepaid purchases.
- ▶ Access **Online Banking** on your Laptop or Desktop for seamless transactions and bill payments.
- ▶ Make use of **Cellphone Banking** on any mobile phone for quick and easy payments.
- ▶ Deposit or withdraw cash at any **FNB ATM** or **Advance ATM** for added convenience.
- ▶ Opt to swipe with your **Credit Card** for purchases **to save and earn rewards**, as swipes are **FREE** on Credit Cards in Namibia.

We make life easier via our digital channels and focus on putting banking in the hands of our customers, but feel free to visit www.fbnamibia.com.na for help to bank better.

Bank anytime, anywhere with the FNB App



- ▶ **Cancel your card**
Cancel your card when Lost or Stolen
- ▶ **Cardless Cash Withdrawals**
Perform withdrawals on FNB ATMs without a debit card by using the FNB App for N\$15.00 per N\$500
- ▶ **Change Transaction Limits**
Increase or decrease daily transactional limits for Instant Payments, airtime purchases, Transfers, Regular EFT payments and Cardless Cash Withdrawals
- ▶ **Geo Payments**
Pay or receive funds from a fellow FNB customer without the need for account details using GEO Payment. Split bills between FNB recipients for free on EPO
- ▶ **Make payment to other banks**
Make third party payments using the FNB App for free on EPO
- ▶ **Purchase Airtime or Electricity**
Buy MTC, TN Mobile airtime and Electricity for free on EPO
- ▶ **Safe from fraud**
Report unauthorised transactions on your account
- ▶ **Set inContact alert amount**
Set the minimum amount that will trigger an inContact message on your profile when a transaction is performed
- ▶ **Transfer Funds**
Send funds between your own FNB accounts for free on EPO
- ▶ **Update Login Details**
Check your username, enable/disable biometric authentication and change password
- ▶ **Update your card limits**
Increase/decrease your
 - Local ATM daily and monthly card limit
 - POS daily and monthly card limit



Discover the
freedom of
banking on
your terms

with FNB

Introduction

Enjoy a suite of products and services specifically designed for you.



Save

Get a **FREE** linked Savings Pocket with the ability to **Bank your Change®** when you swipe your Debit Card. The money in your Savings Pocket is immediately available and earns a competitive interest rate



Invest

Grow your investment with a wide range of **products** to suit your particular needs. You can choose from:

- Call Accounts
- Notice Deposits
- Flexi-Fixed Deposits
- Fixed Deposits



Insure

Free embedded funeral cover of N\$2,500 for selected active transactional accounts. Access to FNB Insurance Brokers.



Borrow

Get a **Personal Loan** up to the value of **N\$250,000** at your nearest branch.



Swipe and earn monthly cash rewards

As a Lifestyle Account customer, you get **FREE** subscription to FNB Rewards, where you can earn monthly Cash Back into your Savings Pocket whenever you swipe!

Earn up to **15% Cash Back** when swiping for Fuel with your FNB Credit card

Lifestyle Account Pricing

Gold Lifestyle Account

Elevate your banking experience with our prestigious Gold Lifestyle Account. Tailored for those who aspire for more in life and have demonstrated their ambitions, this account is designed to meet your high expectations.

To qualify, individuals must earn between N\$7,000 to N\$25,000 per month or N\$84,000 to N\$299,999 per annum.

Choose between two pricing options:
Pay As You Use (PAYU) or
Electronic Pricing Option (EPO).

Customers on EPO enjoy the following benefits:

- Free electronic transactions
- Free electricity purchases
- Free airtime purchases
- Withdraw up to N\$2000 at a local FNB ATM, CashPlus or Cash at Till for FREE.

Benefits exclusive to Gold:

- Free debit order switching
- Free funeral cover of N\$2,500
- Complimentary subscription to Online Banking, Cellphone Banking, and the FNB App
- Free inContact Messaging Service
- Access to a wide range of lending, investment, and insurance products and services
- Earn up to N\$820 cash back with FNB Rewards
- Qualify for a Gold Credit Card



Platinum Lifestyle Account

Transition seamlessly into the next phase of your life with FNB's Platinum Lifestyle Account, meticulously crafted to cater to your evolving needs and refined lifestyle.

To qualify, individuals must earn between N\$25,000 to N\$62,500 per month or N\$300,000 to N\$749,999 per annum.

Choose between two pricing options:
Pay As You Use (PAYU) or
Electronic Pricing Option (EPO).

Customers on EPO enjoy the following benefits:

- Free electronic transactions on EPO
- Free electricity purchases
- Free airtime purchases
- Withdraw up to N\$5000 at a local FNB ATM, CashPlus or Cash at Till for FREE.

Benefits exclusive to Platinum:

- Free debit order switching
- Free funeral cover of N\$2,500
- Qualify for a Platinum Credit Card with enhanced benefits
- Access to a dedicated premium service desk at the contact center
- Complimentary subscription to Online Banking, Cellphone Banking, and the FNB App
- Free inContact Messaging Service
- Access to a wide range of lending, investment, and insurance products and services
- Earn up to N\$1,320 cash back with FNB Rewards



Lifestyle Account Pricing

Private Clients Account

At FNB Private Clients, we recognise the importance of effective money management and creating a comprehensive financial plan to ensure your family's success and leave a lasting legacy for future generations. With the Private Clients Lifestyle Account, you'll receive personalised attention and support from your dedicated FNB Private Banker and a team of specialists.

To qualify, individuals must earn between N\$62,500 to N\$125,500 per month or N\$750,000 to N\$1,499,999 per annum, or possess a Net Asset Value of N\$10 million.

Enjoy a wealth of benefits tailored to your unique financial needs:

- Free electronic transactions
- Free debit order switching
- Free funeral cover of N\$2,500
- Free electricity purchases
- Complimentary subscription to Online Banking, Cellphone Banking, and the FNB App
- Free inContact Messaging service
- Access to a dedicated Private Banker and Analyst
- Supported by specialists in Wealth Management, Fiduciary, and Insurance Brokerage
- Earn up to N\$1,850 cash back with FNB Rewards
- Supported by a dedicated Premium team in our Contact Center (extended hours)



Senior Lifestyle Account

FNB is serious about doing what matters and adding value for all clients. Including looking for ways to make banking easier, safer and more affordable, by allowing our Seniors flexibility and financial freedom at even greater value for money.

The Senior Lifestyle Account is designed for customers that are 55 years or older. It offers benefits to add quality and convenience to everyday living.

Benefits exclusive to Seniors

- No minimum balance
- No monthly account fee
- 15 FREE electronic transactions per month. (This includes Card Purchases, Debit Orders, Electronic Payments and Transfers, Airtime, Electricity purchases and two branch withdrawals)
- Free funeral cover of N\$2,500
- Free debit order switching
- Free subscription to Online Banking, Cellphone Banking and FNB App.
- Free inContact Messaging service
- Access to Lending, Investment, Fiduciary and Insurance products and services



Private Wealth Account

At FNB Private Wealth, we provide personalised advice-led wealth management and dedicated private banking services. Your Private Banker, supported by a team of specialists, is equipped to help you proactively grow, manage, and protect your wealth. We offer comprehensive advice to you, your family, and your business on all aspects of your wealth journey, both locally and globally.

To qualify, individuals must earn from N\$1.5 million or possess a Net Asset Value of N\$15 million or more per annum.

Experience a range of exclusive benefits tailored to your affluent lifestyle:

- Free electronic transactions
- Free debit order switching
- 5 free eWallet sends
- Free funeral cover of N\$2,500
- Free electricity purchases
- Complimentary subscription to Online Banking, Cellphone Banking, and the FNB App
- Free inContact Messaging service
- Access to a dedicated Private Banker and Analyst
- Supported by a team of specialists in Structure Lending, Wealth Management, Fiduciary, and Insurance Brokerage
- Earn up to N\$2,450 cash back with FNB Rewards
- Unlimited withdrawals at a local FNB ATM, CashPlus or Cash at Till for FREE.

These benefits are designed to ensure that your banking experience is as seamless and rewarding as possible, tailored to your unique needs and aspirations.



Account	Gold Lifestyle		Platinum Lifestyle		Private Clients	Private Wealth Lifestyle	Senior Lifestyle
Pricing Options	Pay As You Use	Electronic Pricing Option *	Pay As You Use	Electronic Pricing Option *	Electronic Pricing Option *	Electronic Pricing Option *	Fee Saver
Monthly Account Fee	N\$54.80	N\$177.50	N\$85.50	N\$248.00	N\$330.00	N\$650.00	Free
Visa Debit Card Purchase (local)	Free						
Visa International Debit Card Purchases	3.00%						
Cash Withdrawal – FNB ATM (Cardless Cash Withdrawal Fee aligned)	N\$15.00 per N\$500	Up to N\$2,000 may be withdrawn** for free	N\$15.00 per N\$500	Up to N\$5,000 may be withdrawn** for free	Up to N\$8,000 may be withdrawn** for free	Free	N\$15.00 per N\$500
Cash Withdrawal – Non FNB ATM	N\$ 7.20 + N\$13.70 per N\$ 500 (Max N\$ 35)						
Cash Withdrawals – FNB Branch	N\$ 114.60 + 4.00%						
International Branch/ATM Cash	N\$70 + 3.00%						
Cashback at Point of Sale	N\$3.60	Free	N\$3.60	Free	Free	Free	N\$3.60
CashPlus Withdrawals	N\$50 - N\$2,000:N\$3.60 N\$2,001 - N\$4,000:N\$10.00 Greater than N\$4,000:N\$15.00						
Internal Debit Order	N\$2.00	Free	N\$2.00	Free		N\$2.00	
External Debit Order	N\$32.00	Free	N\$32.00	Free		N\$32.00	

* The **Gold, Platinum** and **Private Clients Lifestyle Account** EPO provide unlimited free electronic transactions.

These include Debit Card Purchases, Free emailed statements, Scheduled Payments, Debit Orders, Cellphone, FNB App and Online Banking payments and purchases.

** Customers with a **Gold Lifestyle Account** on EPO can withdraw up to N\$2,000 at a local FNB ATM, CashPlus or Cash at Till for free every billing cycle.
Customers with a **Platinum Lifestyle Account** on EPO can withdraw up to N\$5,000 at a local FNB ATM, CashPlus or Cash at Till for free every billing cycle.
Customers with a **Private Clients Lifestyle Account** can withdraw up to N\$8,000 at a local FNB ATM, CashPlus or Cash at Till for free every billing cycle.
Thereafter, out of bundle fees of N\$17.00 per N\$500 applies.

Transmission Account

At FNB, we believe in providing our customers with choices and convenient banking solutions. That's why we offer flexible charge structures on our personal accounts, allowing you to choose the option that best suits your pocket and banking needs.

BankWise

The BankWise Account is designed for customers over the age of 18 seeking convenient everyday banking, with access to lending solutions that support their financial goals and needs.

To qualify, individuals must earn up to N\$7,000 per month or up to N\$84,000 per annum.

Choose between two pricing options:

- Pay As You Use (PAYU) or
- Electronic Pricing Option (EPO).

Customers on EPO enjoy the following benefits:

- Free electronic transactions
- Free Cash at Till
- Withdraw up to N\$1000 at a local FNB ATM, CashPlus or Cash at Till for FREE
- Free electricity purchases
- Free airtime purchases

Benefits exclusive to BankWise:

- Free funeral cover of N\$2,500
- Free debit order switching
- Complimentary subscription to Online Banking, Cellphone Banking, and the FNB App
- Free inContact Messaging service
- Access to a wide range of investment, lending and insurance products and services



CardWise Zero – Basic Bank Account

The CardWise Zero Account fulfills the role of the Basic Bank Account as mandated by the Bank of Namibia for individuals over the age of 18 years.

Suitable for those earning irregular income less than N\$5,000 per month or N\$60,000 per annum

Enjoy the following benefits with the CardWise Zero Account:

- No monthly account fee
- Free funeral cover of N\$2,500
- Free subscription to Online Banking, Cellphone Banking, and the FNB App
- Access to insurance products and services
- First 3 FNB ATM withdrawals are free
- No charges for declined transactions
- Free Cash at Till
- Free local Debit Card Purchases
- Free funeral cover of N\$2,500



Transmission Account

LifeStart Student Account

The LifeStart Student Account is tailored for both full-time and part-time students enrolled in tertiary institutions aged between 18 to 24 years.

This account offers:

- Free local Debit Card Purchases
- Free withdrawals of up to N\$1,000 at any local FNB ATM
- Complimentary subscription to Online Banking, Cellphone Banking, and the FNB App
- Free inContact Messaging service
- Free funeral cover of N\$2,500

The LifeStart Student Account also provides access to:

- Student loans
- Investment opportunities
- Insurance products and services

Designed to support students throughout their academic journey, providing convenient banking and access to solutions that help them achieve their educational and financial goals.



Future Account

The Future Account is a Transmission account exclusively designed for customers under the age of 18.

Key features include:

- No monthly account fee
- Free local Debit Card Purchases
- Free withdrawals of up to N\$1,000 at any local FNB ATM
- Complimentary subscription to Online Banking, Cellphone Banking, and the FNB App

The Future Account is tailored to provide young customers with essential banking services while promoting financial responsibility and independence.



Transmission Account Pricing

At FNB, we empower our clients by offering a range of pricing options, allowing you to choose the plan that aligns with your personal banking and financial requirements

Account	CardWise Zero Account	BankWise Account		LifeStart Student Account	Future Account
		PAYU	EPO		
Monthly Account Fee	Free	N\$19.50	N\$97.50	N\$7.20	Free
Visa Debit Card Purchase	Free				
Visa International Debit Card Purchases	3.00%				
Cash Withdrawal – FNB ATM (Cardless Cash Withdrawal Fee aligned)	Get first 3 ATM withdrawals for free	N\$15.00 per N\$500	*Up to N\$1,000 may be withdrawn for free		
Cash Withdrawal – Non FNB ATM	N\$ 7.20 + N\$13.70 per N\$ 500 (Max N\$ 35)				
Cash Withdrawal – FNB Branch	N\$ 114.60 + 4.00%				
International Branch/ATM Cash Withdrawal	N\$70 + 3%			N\$17.00 per N\$500	N\$70 + 3%
Cashback at Point of Sale	Free	N\$3.60	Free	N\$3.60	
CashPlus Withdrawals	N\$50 - N\$2,000:N\$3.60 N\$2,001 - N\$4,000:N\$10.00 Greater than N\$4,000:N\$15.00				
Internal Debit Order	N\$2.00		Free	N\$2.00	
External Debit Order	First 3 transactions N\$22.00 each, thereafter it is free		Free	First 3 transactions N\$22.00 each, thereafter it is free	

*Customers with a LifeStart Student, Future Account and BankWise can withdraw up to N\$1000 at a local FNB ATM, CashPlus or Cash@Till for FREE every billing cycle. Thereafter, out of bundle withdrawal fees of N\$17.00 per N\$500 will apply.

*Customers with a CardWise Zero Account get 3 free ATM withdrawals at any local FNB ATM, including cardless withdrawals every billing cycle. Thereafter, out of bundle withdrawal fees of N\$15.00 per N\$500 will apply.

Bank the FNB way
with the Electronic Pricing Option (EPO)

- **Swipe** your card at tillpoints using your FNB debit card for **FREE**
- **Make payments** to any other bank, **set up debit orders** and **scheduled payments** Online or with the FNB App
- **Purchase prepaid airtime** Online or with the FNB App for **FREE**
- **Transfer** funds between your own accounts Online or with the FNB App for **FREE**

DigiPlus Pricing

With the DigiPlus Account, you have the freedom to bank from anywhere and access a host of convenient features. PLUS, you'll enjoy the added benefit of zero Monthly Account fees!

Monthly Account Fees		
Monthly Account Fee		Free
Cash Withdrawals		
FNB ATM Cardless		13.50 per N\$500
CashPlus Agents		N\$50 - N\$2,000: N\$4.00 N\$2,001 - N\$4,000: N\$10.00 Greater than N\$4,001: N\$15.00
Transfers		
Cellphone Banking and FNB App		Free
Payments		
3rd Party Payments (Cellphone Banking and FNB App)		Free
Pay2Cell (FNB to FNB)		Free
Instant Pay		N\$30.00
Deposits		
Cash Deposit at CashPlus		Free
Prepaid Purchases		
Airtime		N\$2.10
Electricity		Free
DSTv and Box Office Payment		N\$4.10
Convenience and Value Adds		
Balance Enquiries (Cellphone Banking and FNB ATM)		Free
Account Confirmation Letter		Free
Penalty Fees		
FNB ATM Declined Transaction Fee		Free
eWallet Fees: Send Money		
	APP, Online Banking, ATM	Cellphone Banking
N\$20 to N\$500	N\$12.00	N\$10.00
N\$501 to N\$2000	N\$15.00	N\$13.00
N\$2001 to N\$4000	N\$30.00	N\$28.00
N\$4001 to N\$5000	N\$40.00	N\$38.00

Standard Pricing

At FNB, we offer standard pricing for the transactions listed below. These fees apply unless otherwise specified.

Payments, Purchases and Transfers		
Third Party Payments (FNB ATM)		N\$15.00
Third Party Payments (Online Banking)		N\$8.25
Third Party Payments (FNB App, Cellphone Banking, Geo Payments) for Pay As You Use		N\$5.10
Third Party Payments (FNB App, Cellphone Banking, Geo Payments) for Future, Student and Senior Accounts.		N\$3.50
Instant Pay		N\$30.00
DStv and Box Office Payment		N\$2.70
Consultant Assisted Payment at an FNB Branch		N\$112.70 + 1.25% (max of N\$1,000)
Consultant Assisted Stop Payment at an FNB Branch		N\$172.50
Electronic Payment Recall		N\$250.00
Prepaid Airtime Purchases (FNB Cellphone, FNB ATM, FNB App and Online Banking)		N\$2.70
Prepaid Electricity Purchases (FNB Cellphone, FNB ATM, FNB App and Online Banking)		Free
Consultant Assisted Transfers (FNB Branch)		N\$112.70 + 1.25% (max of N\$1,000)
Electronic Transfers (FNB ATM, FNB App and Online Banking)		N\$2.00
CMA Fees	Inward Receipts	Outward Payments
< N\$1,000,000	N\$25.00	N\$25.00
> N\$1,000,000 - N\$5,000,000	N\$35.00	N\$35.00
> N\$5,000,000	N\$150.00	N\$150.00
NamPay Fees		
Successful Collection		N\$20.00
Delayed Successful Collection		N\$30.00
Delayed Unsuccessful Collection		N\$150.00
Subscription Fees		
FNB App		Free
Online Banking		
Cellphone Banking		
inContact (SMS & e-mail)		
Beneficiary Notification for Scheduled Payments		
Email		N\$1.40

Beneficiary Notification for Scheduled Payments

Monthly Statement (e-mailed)	Free
Daily	N\$1.00 per page
Weekly	N\$1.00 per page
Monthly	N\$1.00 per page
Mini Statement Print (FNB ATM)	N\$1.00 per page
Mini Statement (Cellphone Banking)	Free
Provisional Statement (FNB Branch)	N\$1.00 per page
Posted Statement	N\$39.00 per statement
FNB ATM Balance Enquiry (View)	Free
Other Bank's ATM Balance Enquiry	N\$1.60
Cellphone Banking and FNB App Balance Enquiry	Free

Convenience Fees

PIN Replacement Fee	N\$52.00
Account Confirmation Letter	N\$50.00
Card Replacement Fee	N\$179.50
Honouring Fee (1.5% of debit order value, max N\$200.00)	Internal debit order - Min N\$2.00 External debit order - Min N\$46.50 Swipes - Min N\$6.00

Penalty Fees

Dishonoured Payments (1.5% of debit order value, max N\$200.00)	Internal debit order - Min N\$2.00 External debit order - Min N\$46.50
FNB Declined Electronic Transaction Fee	Free
Other Bank's ATM Declined Transaction Fee (Insufficient Funds or Daily Limit Exceeded)	Free
International Declines (ATM and Point of Sale)	N\$6.00

eWallet Fees

eWallet withdrawal @ POS/CashPlus	Free
eWallet reversals	N\$25.00
ATM Cash Withdrawals	First Withdrawal Free thereafter N\$14.00 per withdrawal
Prepaid Airtime Purchases	N\$2.70
Prepaid Electricity Purchases	Free

eWallet Fees: Send Money

	APP, Online Banking, ATM	Cellphone Banking
N\$20 to N\$500	N\$12.00	N\$12.00
N\$501 to N\$2000	N\$15.00	N\$15.00
N\$2001 to N\$4000	N\$30.00	N\$30.00
N\$4001 to N\$5000	N\$40.00	N\$40.00

Credit Card Personal

Automatic Debt protection

FNB understands the importance of protecting yourself and your loved ones from outstanding debt on your credit card in unforeseen circumstances such as death or permanent disability. That's why we offer Automatic Debt Protection to our customers at no additional cost.

The coverage amounts are as follows:

- Gold Credit Card: N\$10,000.00
- Platinum Credit Card: N\$12,000.00
- Private Clients / Private Wealth Credit Cards: N\$20,000.00

From 1 July 2026, qualifying FNB Platinum, Private Clients and Private Wealth Credit Card holders will continue to receive a monthly allocation of complimentary visits to participating SADC and Namibian lounges (including SLOW, Bidvest, Nthula, Eros, and Walvis Bay). Private Wealth cardholders will also enjoy access to international lounges via the Airport Companion programme. Lounge usage will be tracked monthly, and any visits exceeding the monthly allowance will be billed to the cardholder's credit card in the following month. Please refer to the Fees and Charges section for applicable rates on additional visits.

We are delighted to announce that we have streamlined our credit card fees for your convenience.

Monthly Account Fees	Standard	Linked Card
FNB Private Wealth Credit Card	N\$130.00	Free
FNB Private Clients Credit Card	N\$109.50	Free
FNB Platinum Credit Card	N\$98.00	N\$19.00
FNB Gold Credit Card	N\$49.50	N\$19.00
FNB Card Value-add Services Fees		
Comprehensive Global Travel Insurance		Free
Online Banking (Except Payments)		Free
Automatic Debt Protection		Free
InContact (SMS & e-mail)		Free
E-mailing of Statements		Free
Lost Card Protection		Free
Cellphone Banking Subscription		Free
Withdrawals		
Cash Withdrawal – FNB ATM	N\$15.00 per N\$500	
Other Bank's ATM	N\$ 7.20 + N\$13.70 per N\$ 500 (Max N\$ 35)	
Consultant Assisted (FNB Branch)	N\$114.60 + 4.00% of value	
International ATM Withdrawals	N\$70.00 + 3.00% of value	
Cash on budget	N\$114.60 + 4.00% of value	

Payments, Purchases and Transfers	
Local Credit Card Purchases	Free
Local Credit Card Budget Purchases	Free
International Card Purchases	2.75% of value
Prepaid Airtime (FNB Cellphone, FNB App, ATM and Online Banking)	N\$2.70
Prepaid Electricity (FNB Cellphone, FNB App, ATM and Online Banking)	Free
Inter-account Transfers to FNB	Free
Transfers at Branch	N\$112.70 + 1.25% (max of N\$1,000)
Statements and Balance Enquiries	
Monthly Statement (E-mail)	Free
Monthly Statement (Post)	N\$39.00
Dual Statement (E-mail and Post)	N\$25.00
FNB ATM Mini-Statement	N\$1.00 per page
FNB Branch - Statement Reprint	N\$1.00 per page
Historical Statements	N\$1.00 per page
Electronic Balance Enquiry	Free
Other Bank's ATM Balance Enquiry	N\$1.60
International ATM Balance Enquiry	N\$4.80
Changes to Account Limits	Free
Penalty and Other Fees	
Card Replacement Fee	N\$179.50
Special Arrangement Fee	N\$410.00
Late Payment Fee	N\$50.00
Over Limit Fee	N\$50.00
Balance Transfer (Early Settlement Fee – within 6 months)	Free
Reschedule Fee	Free
Budget Facility Setup Fee	N\$57.00
Card Delivery to nearest FNB Branch	Free
Declined Transaction Fee	Free
Voucher Retrieval	
Local	N\$126.00
International	N\$336.00
Airport Lounge Fees	
Excess Lounge Visit Fee	N\$400.00 (including guest visit outside complimentary allowance)

International Banking

Foreign Exchange & Trade

For our standard and commonly used Foreign Exchange transactions, the fees are as follows:

For pricing information on more specialised or structured Foreign Exchange products and services, including Exchange Control advice and structuring, please visit your nearest branch or contact us at +264 61 299 2187. Additionally, with the Global account, you can save in up to 3 currencies, offering you greater flexibility in managing your finances internationally.

Global Account Fees	GBP	USD	EUR
International ATM withdrawal	£3	\$5	€4
Card swipes and international online card payments	Free		
Card replacement (lost, stolen or damaged)	£10	\$13	€11.50
Balance enquiry	£0.35	\$0.50	€0.40
Insufficient funds fee (ATM and Point-of-Sale transactions)	£0.50	\$0.80	€0.60
Currency conversion (when a specific currency card is used in a different currency zone)	2.75%		
Inward Payments – SWIFT Fees	Online and Manual		
Commission	0.79% of N\$ Value		
Minimum Charge	N\$149.00		
Maximum Charge	N\$968.00		
Outward Payments – SWIFT Fees	Online	Manual	
Commission	N\$177.00	0.79% of N\$ Value	
Minimum Charge	-	N\$184.00	
Maximum Charge	-	N\$1,034.00	
Unpaid / Returned	N\$714.00		
Payment Amendment Fee	N\$177.00		
Foreign Notes			
Commission (Buy)	Free		
Commission (Sell)	2.05% of Value		

Exchange Control Fees		
Normal Exchange Control Application		N\$1,275.00
Urgent Applications		N\$2,000.00
Blanket Authorities		N\$2,200.00
Introduction of foreign Loans		N\$2,000.00
Complex Application		N\$2,500.00
BoN Meeting - Per Hour		N\$1,700.00
Attestation of N.E.P.		
Attestation		N\$68.00
1st Follow up Letter		N\$80.00
2nd Follow up Letter		N\$125.00
CMA Fees	Inward Receipts	Outward Payments
< N\$1,000,000	N\$25.00	N\$20.00
> N\$1,000,000 - N\$5,000,000	N\$35.00	N\$30.00
> N\$5,000,000	N\$150.00	N\$150.00
Unpaid / Returned	Same as transaction charged	
Payment Amendment Fee	N\$ 171.00	

Home Loans

Traditional Home Loan	
Initiation / Valuation Fee	N\$9,500.00
Further Advances	N\$5,370.00
Re-Advances	N\$2,325.00
Further Advance / Building Loan	
Initiation / Valuation Fee and 4 progress payment	N\$9,500.00
Property Guarantee	N\$2,685.00
Monthly Admin Fee	N\$66.00

Small Print

Our Small Print is straightforward.

Here we go:

- First National Bank of Namibia Ltd (FNB) reserves the right to change pricing and amend package pricing at any time or introduce new fees after giving reasonable notice of these changes.
- Errors and Omissions excluded
- Each facility or product described must be applied for individually. The grant of any facility or product is subject to the applicant meeting and continuing to meet, the normal credit criteria in respect of such facility or product.
- Each facility or product granted to an applicant will be governed by the normal terms and conditions applicable to such facility or product, as agreed with the applicant. In the event of any conflict between such terms and conditions and those contained in this brochure, the normal terms and conditions applicable to such product or facility shall prevail.
- FNB reserves the right to amend at any time the features applicable to any product or facility.
- FNB reviews its fee structures and pricing annually on 1 July, as such, this guide shows our VAT inclusive prices effective from 1 July 2026.
- We have highlighted only some of the pricing applicable to the Individual. You can find out more about other pricing and many other services we offer by:

Visiting our website on www.fnbnamibia.com.na

Phone (061) 299 2222 | 081 953 6262

E-mail infonam@fnbnamibia.com.na

Ask for assistance at your nearest FNB Namibia branch.

FNB Namibia Branches

All branch telephone numbers are managed by our Contact Centre agents, ensuring prompt service and added convenience, with extended hours to assist with customer queries.

You can reach the FNB Contact Centre at +264 (61) 299 2222 | 081 953 6262
or infonam@fnbnamibia.com.na.

FNB Contact Centre operating hours:

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

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

Premium Banking

Telephone Numbers

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

Self-Service Branches

Operating hours

Self-Service Branches	
Aussenkehr	Monday and Friday : 08:30 – 16:00 Tuesday to Thursday : 09:00 – 16:00 Saturday: 08:30 – 12:00
Ausspannplatz	Monday to Friday: 08h00 - 19h00 Saturday: 08h00 - 14h00
Digital Hub (Parkside)	
Khomasdal	
Wernhil Park	



Terms and conditions apply.

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