FNB MONEY ON CALL PRODUCT RULES

(Date Last Amended: 14 May 2024)

These Product Rules must be read with the FNB Savings and Cash Investments Account General Terms and Conditions and the FNB General Terms and Conditions.

What is the minimum opening deposit?	R5 000.00 (Five Thousand Rand).
What is the minimum required balance to earn interest?	Interest will not be earned on your account if the investment balance is less than R5 000.00 (Five Thousand Rand).
Can you withdraw down to R0 (Zero Rand)?	Yes. However, your balance may not be less than R0 (Zero Rand). If your account(s) becomes overdrawn, we will require you to settle any debit balance on your account(s) and/or reserve the right to close your account with notice to you.
What interest will you earn, how and when is it calculated and paid?	You will earn an interest rate determined by the bank. You can get information about the interest rates that apply to your account by visiting our website, via your Banker, by contacting us via our call centre or visiting your FNB Branch. Interest rates may change, and changes will reflect on the statements we provide to you. Interest is calculated daily and capitalised monthly into this account. You must tell us where we must pay the interest you have earned at the end of each month or it will automatically be reinvested into this account. Rates quoted by us are nominal interest rates per annum.
Can you deposit money into the account at any time?	You can deposit or transfer money into this account at any time.
What is the minimum amount of time the money must stay in your account?	There is no minimum period required.

When can you withdraw money from the account?	You can withdraw money from this account immediately. There is no notice period required before you can withdraw your money.
What fees must you pay us?	There are no monthly account fees applicable to this account, however transactional fees do apply. For more information on all fees applicable to this account, please view our FNB Savings and Cash Investments Pricing Guide on www.fnb.co.za or contact your FNB branch or call centre.
How do you close your account?	If you no longer want to use your account, please request that the account be closed by going to an FNB Branch or contact your Banker or our call centre.
Does this product qualify for Deposit Insurance?	This product falls within qualifying deposits covered by the Corporation for Deposit Insurance (CODI) up to the limit of cover and if held by a qualifying depositor, as specified in the Deposit Insurance Regulations made in terms of the Financial Sector Regulation Act 9 of 2017. You may access more information on deposit insurance and CODI on the webpage of the South African Reserve Bank. Further information about qualifying deposits and qualifying depositors can be found on our websites.

Note: A copy of the FNB Savings and Cash Investments Account General Terms and Conditions and the FNB General Terms and Conditions is available on www.fnb.co.za or from our call centre or at your FNB branch.