



FNB eWallet Annual Pricing Guide

February 2026 to June 2026

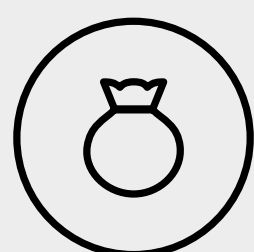
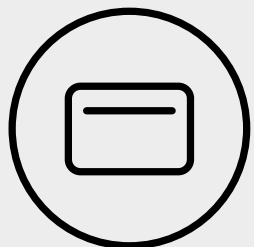
Get more
benefits and
value through
day to day
banking

Terms, conditions and product rules apply.

First National Bank A division of FirstRand Bank Limited. An Authorised Financial Services and Credit Provider (NCRCP20).

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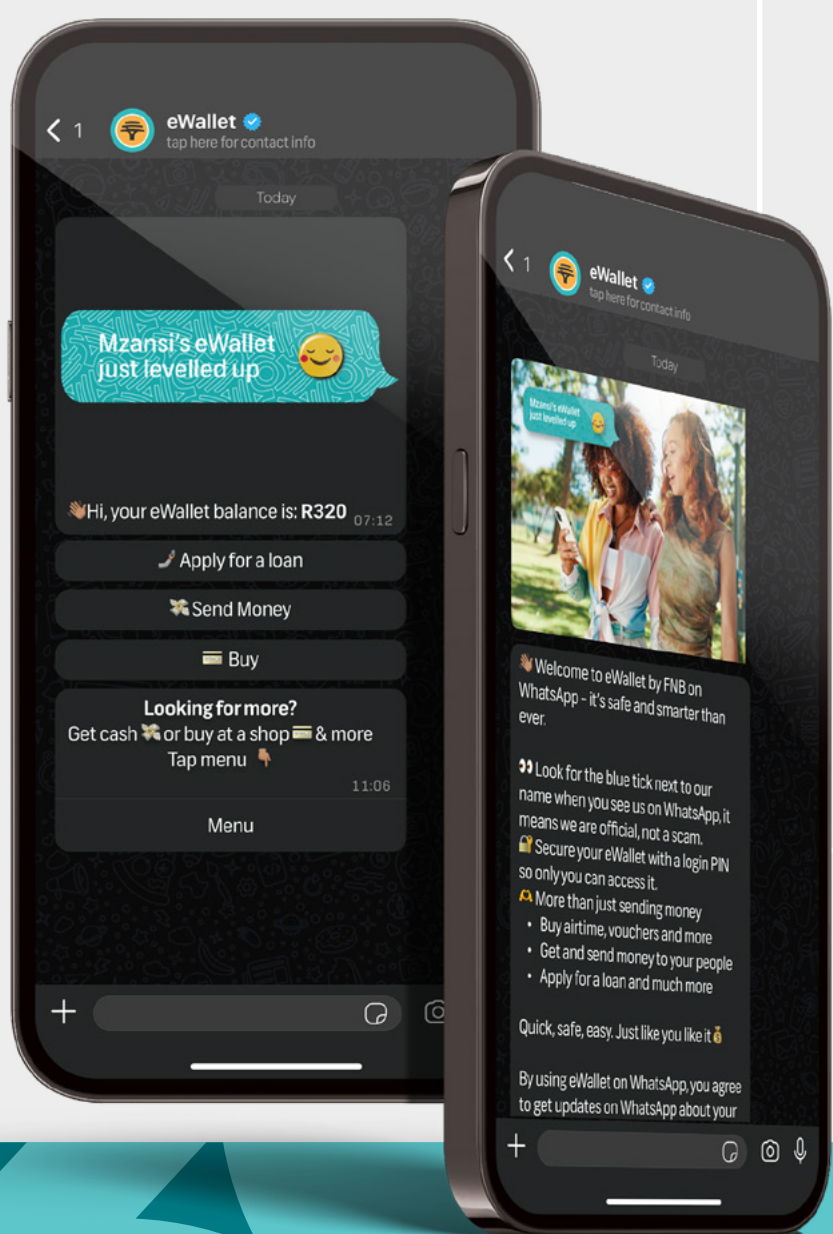


*FNB eWallet
Annual Pricing Guide*

You can now
access your
eWallet on
WhatsApp by
simply adding
087 EWALLET
as a contact
and say “Hi”

SUGGESTED LINKS

It's more than a Wallet to you, that's why we help



FNB eWallet
Get the most affordable offers for you and your family with a zero monthly wallet fee.

Top general fees

We keep things simple so you always know what you're paying for. Here are the key fees that matter most.

Monthly wallet fee

R0 p.m.



Buy prepaid airtime, data, electricity, Lotto & PowerBall on WhatsApp (087 392 5538) and cellphone banking (*120*321#)

Receive an eWallet and other payments directly into the eWallet

What's new to eWallet

The eWallet you know has evolved. It's no longer just for receiving money—you can now set up your own eWallet, pay and get paid with PayShap, apply for a cash advance, and withdraw cash at participating retailers. With more services and benefits, the evolved eWallet makes everyday transactions simpler, smarter, and more.

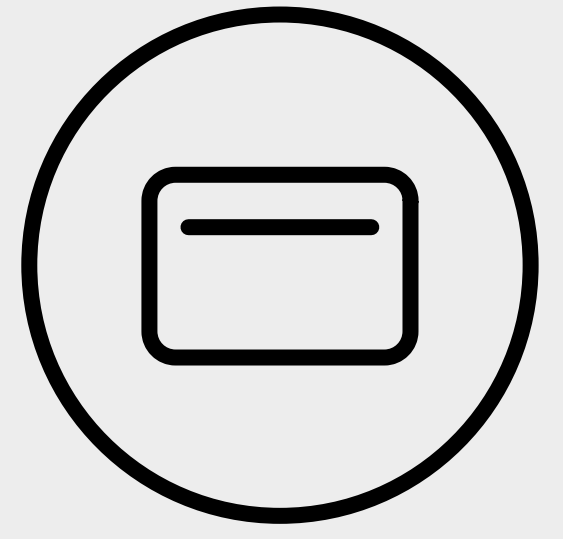
You can **spend up to R3 000 per day, R24 999 per month** and only have up to R14 000 in your wallet at any point in time.

You won't be charged to receive messages about your wallet activity.

Unlimited electronic transfers via digital channels and no debit orders.

For a full breakdown, refer to the pricing section of this guide.

Transact



QUICK LINKS 

5 Benefits

Receive and send money from your FNB eWallet

FNB eWallet helps you save on your banking fees, by not charging you a monthly wallet fee

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087 575 9404

087 392 5538

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Benefits



Receive money

- Receive payments from other banks
- Receive eWallet payments directly into your wallet
- Deposit cash at any FNB ATM or AgencyPlus Agent using your eWallet number



Send money

- Send money to anyone with a valid South African cellphone number using eWallet
- Send money by simply adding 087 392 5538 on WhatsApp or dialing *120*321#
- Sending money via eWallet is instant, easy and secure



Bank safely

- For your day-to-day banking, add 087 392 5538 on WhatsApp or use cellphone banking by dialing *120*321#



Withdraw cash

- Withdraw eWallet funds from FNB ATMs, AgencyPlus Agents and retailers such as Pick n Pay, Shoprite, Checkers, Usave, PEP, Ackermans and selected SPAR stores
- Get cash at FNB ATMs and AgencyPlus Agents by adding 087 392 5538 on WhatsApp or dialing *120*321#
- Get cash at retailers by generating a pin and reference number by adding 087 392 5538 on WhatsApp or use cellphone banking by dialing *120*321#
- Withdrawing money via eWallet is convenient, easy, secure as well as cost saving



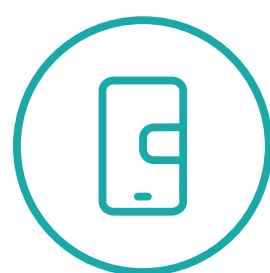
Buy

- Buy prepaid airtime, data, electricity and vouchers for yourself or others on WhatsApp (087 392 5538) and cellphone banking (*120*321#)



Make payments

- You can make payments to any South African bank account
- You can pay your DStv and clothing accounts



Spend at partner retailers and fuel stations

- Purchase fuel using your eWallet easily at fuel stations including Engen, Shell, Sasol and Total Energies
- Spend at retailers by generating pin and reference number by adding 087 392 5538 on WhatsApp or dialing *120*321#.
- Spending funds via eWallet is convenient, easy and secure



Cash Advance

- Apply for an interest free cash advance of up to R500 for those unplanned expenses, and pay only the initiation fee



PayShap

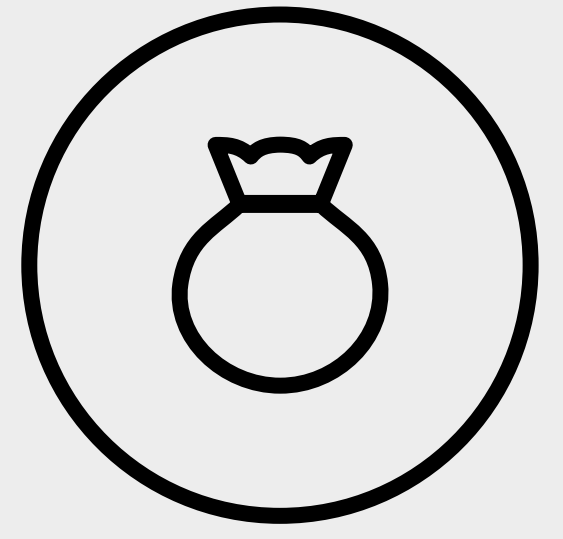
- You can pay and get paid on PayShap, no bank account needed. Use a cellphone number to do instant payments, to and from any major bank



eWallet has been evolved and now offers far more than the ability to receive money. You can now access a wider range of financial services and benefits designed to make your everyday transactions easier, smarter, and more rewarding. To get started, save our WhatsApp number (087 392 5538) and send us a "Hi." We'll simply need your name, surname, ID number, and source of funds to start evolving your eWallet.

Because when you give us more, we give you even more.

Fees



QUICK LINKS 

7 General Fees

R0
monthly
wallet
fees

Access WhatsApp
banking on
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General Fees

The following fees are applicable to the eWallet that has evolved.

Wallet fees		
Monthly wallet fee		No charge
Send money from your FNB eWallet to eWallet		R10
Withdraw cash from an FNB ATM		R12 per R1 000
AgencyPlus cash withdrawal		R5 per R1 000
Deposit cash at FNB ATM		R1.70 per R100
Deposit@Till		R19.95*
AgencyPlus cash deposit		R5 per R1 000
Cash@Till®		R2
Payments via Digital Channels (Including scheduled payments) to other banks		R2
Payments via digital channels (Including scheduled payments) FNB to FNB		R1
Payshap	FNB to other bank	R3.50
	FNB to FNB	R1
Balance enquiries		
Using mobile (Using WhatsApp and Cellphone banking)		No charge
Point-of-sale		R2
Other fees		
Prepaid airtime or data purchase		R0.55
Prepaid electricity	<=R75	R0.60
	>R75 and <= R150	R1.70
	>R150	R3.30
Reversal of incorrect send money to eWallet (contact centre/branch)		R85
Reversal of incorrect send money to eWallet (cellphone banking and WhatsApp (087 392 5538))		R19
EFT Reversal (single)		R325.50
Declined transactions (point-of-sale, scheduled payment and other banks' ATMs)		R8
DStv payments (applicable to Buy tab)		R7
inContact notifications		No charge

* Pricing is determined by merchant and is subject to change. Available at selected merchants, Checkers, Shoprite, Usave, PnP stores and Boxer Stores.

If the eWallet is paid into an evolved eWallet, the reversals must follow the existing Electronic Funds Transfer recalls process, for assistance please contact the digital banking helpdesk on 087 575 0000.

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General Fees

Fees for recipient

The following section is applicable to the standard eWallet.

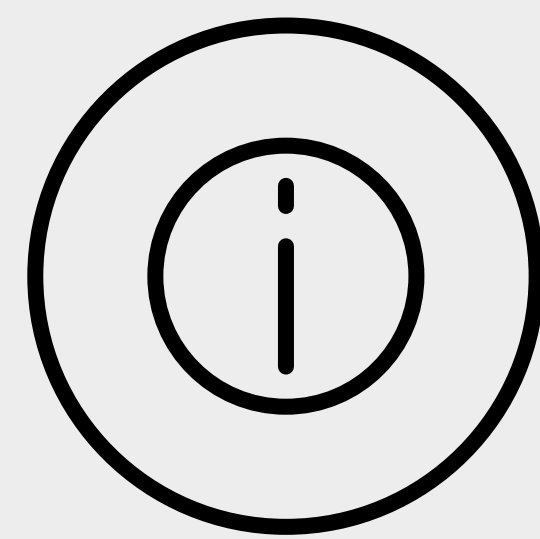
Wallet fees	
Monthly wallet fee	No charge
Withdraw cash from an FNB ATM, FNB Mini ATM	1 withdrawal for each payment received at no charge (limited to max. 4 at any time)*
AgencyPlus withdrawal	First withdrawal is free. Thereafter R5 per R1000
Withdraw cash at retail partners	No charge
Purchases at retail partners	No charge
Prepaid airtime transaction fee	R0.55
Prepaid electricity	R1.70
Inactivity fee per month (after 6 months of inactivity)	R7.50
eWallet balance enquiry (WhatsApp and Cellphone banking)	No charge
eWallet mini-statement (WhatsApp and Cellphone banking)	No charge

* Thereafter R11 per withdrawal from an FNB ATM and no charge at participating retailer. At AgencyPlus agents a fee of R5 per R1000 will apply.

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Important information



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- 9 [The small print](#)
- 9 [Standard terminology](#)

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The small print

- These prices include VAT
- Visit FNB's website for a copy of the terms, conditions and rules that govern our agreements

Information on our products and prices

- FNB, a division of FirstRand Bank Ltd. reserves the right to change fees or introduce new fees from time to time. If we do this, we'll give you reasonable notice of these changes. You'll find these changes on FNB's website
- We strive to keep the information provided in the pricing guide as accurate as possible, and we will not be held responsible if an error or omission is found
- You must apply for each product individually
- The granting of any product is subject to you meeting the qualifying criteria of that product
- Each product has a set of terms and conditions for that specific product. We agree on these terms and conditions with the applicant
- If there is disagreement between the product specific terms and conditions and what's outlined in this pricing guide, we'll follow the product-specific terms and conditions that apply to such a product. FNB reserves the right to change the features of any product at any time
- Fees quoted as 'per XX (any amount)' include parts thereof
- All fees quoted are VAT inclusive and are effective from 1 February 2026 to 30 June 2026

Standard terminology

If you want to compare FNB's fees with those of other banks, we have, as far as possible, used standard terminology throughout this pricing guide. In the case where we've used FNB-specific terminology, we've added this here showing the wording that other banks may use.

Glossary of terms

FNB term (as used in this guide)	Standard terminology
Payment	Third party payment/stop order
Mobile channels	Cellphone banking and WhatsApp (087 392 5538)



Contact us

For more information

***120*321#**

WhatsApp (087 392 5538)

087 575 9404

087 392 5538

Help Changes Everything



First National Bank supports the National Financial Ombud Scheme South Africa.
0860 800 900 | info@nfosa.co.za

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