# FNB Zambia Retail Pricing Guide



1 September 2018



## **Smart Account**

	Pay-As-You-Use	Bundled
Statements	ZMW	ZMW
Monthly Account Fee	49.00	75.00
Free FNB ATM Withdrawals	0	4
Minimum Operating Balance	60.00	60.00
Minimum Balance for Rebate	10 000	10 000
Linked Account Transfers		
Internal Debit Orders	Free	Free
External Debit Orders	Free	Free
Cellphone, ATM, App & Online	Free	Free
Standing Order	Free	Free
Branch	85.00	85.00
Payments (DDACC)		
Cellphone, ATM, App & Online	6.50	Free
Bank Cheque	200.00	200.00
Standing Order Setup Online	Free	Free
Standing Order Amendment Online	Free	Free
Standing Order	6.50	Free
Standing Order Setup Branch	33.50	33.50
Standing Order Amendment Online	28.50	28.50
Branch	85.00	85.00
Card Purchases		
Swipe	Free	Free
International Swipe	Free	Free
Prepaid Purchases		
Airtime	1.40	Free
Airtime - FNB App	Free	Free
Electricity	1.40	Free
Stop Payments		
Online	100.00	100.00
Branch	300.00	300.00
Cash Withdrawals		
FNB ATM	8.50	8.50
FNB ATM Cardless Withdrawal	8.50	8.50
Branch	75.00+0.30% max 250.00	75.00+0.30% max 250.00
Other Bank's ATM	20.00	20.00
International ATM	35.00	35.00
International Branch	140.00	140.00
Deposits		
Cheque Deposits	10.00	10.00
FNB ADT Deposits	Free	Free
FNB Cash Plus Deposit	Free	Free
FNB ATM/Branch Cash Deposits	2 500 free per month; 0.30% of value thereafter	5 000 free per month; 0.30% of value thereafter

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#### Smart Account (Continued)

	Pay-As-You-Use	Bundled
Statements	ZMW	ZMW
Daily	20.00	20.00
Weekly	10.00	10.00
Twice Monthly	5.00	5.00
Monthly	Free	Free
Provisional Statement Online	Free	Free
Mini Statement (Cellphone Banking)	Free	Free
Mini Statement (ATM)	1.50	1.50
Provisional Statement Branch (per page)	45.00	45.00
Balance Enquiries		
FNB ATM	Free	Free
Cellphone Banking	Free	Free
Branch	12.50	12.50
Other Bank's ATM	5.00	5.00
Penalty Fees		
Dishonoured Payment	510.00	510.00
Honouring Fee	405.00	405.00
Failed Standing Order	1.20	1.20
Declined Transaction Fee	Free	Free
Service Fees		
Card Replacement Fee	75.00	75.00
Pin Replacement	15.00	15.00
Payment Notifications		
Email	0.30	0.30
SMS	0.45	0.45
FAX	1.50	1.50
Convenience Fees		
eWallet Send Fee	10.50	10.50
eWallet Reversal Fee	10.50	10.50
ZRA Payments	15.00	15.00
Pay TV	1.40	Free
Other Fees		
Personal Loan Arrangement Fee	Personalised	Personalised

## **Gold Account**

	Pay-As-You-Use	Bundled
	ZMW	ZMW
Monthly Account Fee	59.00	100.00
Free FNB ATM Withdrawals	0	6
Minimum Operating Balance	0	0
Minimum Balance for Rebate	20 000	20 000
Linked Account Transfers		
Internal Debit Orders	Free	Free
External Debit Orders	Free	Free
Cellphone, ATM, App & Online	Free	Free
Standing Order	Free	Free
Branch	85.00	85.00
Payments (DDACC)	36,00	36,66
Cellphone, ATM, App & Online	6.50	Free
Bank Cheque	200.00	200.00
Standing Order Setup Online	Free	Free
Standing Order Amendment Online	Free	Free
Standing Order	6.50	Free
Standing Order Setup Branch	33.50	33.50
Standing Order Amendment Branch	28.50	28.50
Cheque	50.00	50.00
Branch	85.00	85.00
Card Purchases	55.55	33.00
Swipe	Free	Free
International Swipe	Free	Free
Prepaid Purchases	1100	1166
Airtime	1.40	Free
Airtime - FNB App	Free	Free
Electricity	1.40	Free
Stop Payments	1.10	1100
Online	100.00	100.00
Branch	300.00	300.00
Cash Withdrawals	000,00	000,000
FNB ATM	8.50	8.50
FNB ATM Cardless Withdrawal	8.50	8.50
Branch	75.00+0.30% max 250.00	75.00+0.30% max 250.00
Other Bank's ATM	20.00	20.00
International ATM	35.00	35.00
International Branch	140.00	140.00
Deposits Deposits	140,00	140.00
Cheque Deposits	10.00	10.00
FNB ADT Deposits	Free	Free
FNB Cash Plus Deposit	Free	Free
FNB ATM/Branch Cash Deposits	5 000 free per month; 0.30% of value thereafter	7 500 free per month; 0.30% of value thereafter

## Gold Account (Continued)

	Pay-As-You-Use	Bundled
Statements	ZMW	ZMW
Daily	20.00	20.00
Weekly	10.00	10.00
Twice Monthly	5.00	5.00
Monthly	Free	Free
Provisional Statement Online	Free	Free
Mini Statement (Cellphone Banking)	Free	Free
Mini Statement (ATM)	1.50	1.50
Provisional Statement Branch (per page)	45.00	45.00
Balance Enquiries		
FNB ATM	Free	Free
Cellphone Banking	Free	Free
Branch	12.50	12.50
Other Bank's ATM	5.00	5.00
Penalty Fees		
Dishonoured Payment	510.00	510.00
Honouring Fee	405.00	405.00
Failed Standing Order	1.20	1.20
Declined Transaction Fee	Free	Free
Service Fees		
Card Replacement Fee	75.00	75.00
Pin Replacement	15.00	15.00
Payment Notifications		
Email	0.30	0.30
SMS	0.45	0.45
FAX	1.50	1.50
Convenience Fees		
eWallet Send Fee	10.50	10.50
eWallet Reversal Fee	1050	10.50
ZRA Payments	15.00	15.00
Pay TV	1.40	Free
Other Fees		
Personal Loan Arrangement Fee	Personalised	Personalised
Overdraft Facility Fee	Personalised	Personalised
Cheque Book 40 Leaves	190.00	190.00

## **Platinum Account**

	Pay-As-You-Use	Bundled
Payments DDAC	ZMW	ZMW
Monthly Account Fee	150.00	280.00
Free FNB ATM Withdrawals	0	15
Minimum Operating Balance	0	0
Minimum Balance for Rebate	40 000	65 000
Linked Account Transfers		
Internal Debit Orders	Free	Free
External Debit Orders	Free	Free
Cellphone, ATM, App & Online	Free	Free
Standing Order	Free	Free
Branch	85.00	85.00
Payments DDAC		
Cellphone, ATM, App & Online	6.50	Free
Bank Cheque	200.00	200.00
Standing Order Setup Online	Free	Free
Standing Order Amendment Online	Free	Free
Standing Order	6.50	Free
Standing Order Setup Branch	33.50	33.50
Standing Order Amendment Branch	28.50	28.50
Cheque	50.00	50.00
Branch	85.00	85.00
Card Purchases		
Swipe	Free	Free
International Swipe	Free	Free
Prepaid Purchases		
Airtime	1.40	Free
Airtime - FNB App	Free	Free
Electricity	1.40	Free
Stop Payments		
Online	100.00	100.00
Branch	300.00	300.00
Cash Withdrawals		
FNB ATM	8.50	8.50
FNB ATM Cardless Withdrawal	8.50	8.50
Branch	75.00+0.30% max 250.00	75.00+0.30% max 250.00
Other Bank's ATM	20.00	20.00
International ATM	35.00	35.00
International Branch	140.00	140.00
Deposits		
Cheque Deposits	10.00	10.00
FNB ADT Deposits	Free	Free
FNB Cash Plus Deposit	Free	Free
FNB ATM/Branch Cash Deposits	15 000 free per month; 0.30% of value thereafter	30 000 free per month; 0.30% of value thereafter

## Platinum Account (Continued)

	Pay-As-You-Use	Bundled
Statements	ZMW	ZMW
Daily	20.00	20.00
Weekly	10.00	10.00
Twice Monthly	5.00	5.00
Monthly	Free	Free
Provisional Statement Online	Free	Free
Mini Statement (Cellphone Banking)	Free	Free
Mini Statement (ATM)	1.50	1.50
Provisional Statement Branch (per page)	45.00	45.00
Balance Enquiries		
FNB ATM	Free	Free
Cellphone Banking	Free	Free
Branch	12.50	12.50
Other Bank's ATM	5.00	5.00
Declined transaction Fee	Free	Free
Penalty Fees		
Dishonoured Payment	510.00	510.00
Honouring Fee	405.00	405.00
Failed Standing Order	1.20	1.20
Declined Transaction Fee	Free	Free
Service Fees		
Card Replacement Fee	75.00	75.00
Pin Replacement	15.00	15.00
Payment Notifications		
Email	0.30	0.30
SMS	0.45	0.45
FAX	1.50	1.50
Convenience Fees		
eWallet Send Fee	10.50	10.50
eWallet Reversal Fee	10.50	10.50
ZRA Payments	15.00	15.00
Pay TV	1.40	Free
Other Fees		
Personal Loan Arrangement Fee	Personalised	Personalised
Overdraft Facility Fee	Personalised	Personalised
Cheque Book 40 Leaves	190.00	190.00

## Foreign Currency Consumer Cheque Account

	USD	GBP	EUR	ZAR
Monthly Account Fee	15.00	9.00	12.00	180.00
FNB Branch Transactions				
Account Transfer	9.00	7.00	8.00	115.00
Cash Withdrawals	11.00 plus 0.15%	8.00 plus 0.15%	10.00 plus 0.15%	145.00 plus 0.15%
Cheque Payment	6.00	5.00	6.00	85.00
Cash Deposits	10 000 free per month; 0.2% of value thereafter	250 free per month; 0.2% of value thereafter	350 free per month; 0.2% of value thereafter	5 000 free per month; 0.2% of value thereafter
Cheque Deposits	Free	Free	Free	Free
Balance Enquiry	Free	Free	Free	Free
Stop Payments				
Online	10.00	8.00	10.00	145.00
Branch	30.00	25.00	30.00	430.00
Statements				
Provisional Statement Branch (per page)	5.00	4.00	4.00	65.00
Penalty Fees				
Dishonoured Payment	35.00	18.00	25.00	350.00

## **Copper Account**

Statements	ZMW	
Monthly Account Fee	29.00	
Free FNB ATM Withdrawals	1	
Minimum Operating Balance	50.00	
Minimum Balance for Rebate	5 500	
Linked Account Transfers		
Internal Debit Orders	Free	
External Debit Orders	Free	
Cellphone, ATM, App & Online	Free	
Standing Order	Free	
Branch	85.00	
Payments (DDACC)		
Cellphone, ATM, App & Online	6.50	
Bank Cheque	200.00	
Standing Order Setup Online	Free	
Standing Order Amendment Online	Free	
Standing Order	6.50	
Standing Order Setup Branch	33.50	
Standing Order Amendment Branch	28.50	
Branch	85.00	
Card Purchases		
Swipe	Free	
International Swipe	Free	
Prepaid Purchases		
Airtime	1.40	
Airtime - FNB App	Free	
Electricity	1.40	
Stop Payments		
Online	100.00	
Branch	300.00	
Cash Withdrawals		
FNB ATM	8.50	
FNB ATM Cardless Withdrawal	8.50	
Branch	75.00+0.30% max 250.00	
Other Bank's ATM	20.00	
International ATM	35.00	
International Branch	140.00	
Deposits		
Cheque Deposits	10.00	
FNB ADT Deposits	Free	
FNB Cash Plus Deposits	Free	
FNB ATM/Branch Cash Deposits	2 500 free per month; 0.30% of value thereafter	

## Copper Account (Continued)

Statements	ZMW
Daily	20.00
Weekly	10.00
Twice Monthly	5.00
Monthly	Free
Provisional Statement Online	Free
Mini Statement (Cellphone Banking)	Free
Mini Statement (ATM)	1.50
Provisional Statement Branch (per page)	45.00
Balance Enquiries	
FNB ATM	Free
Cellphone Banking	Free
Branch	12.50
Other Bank's ATM	5.00
Declined Transaction	Free
Penalty Fees	
Dishonoured Payment	510.00
Honouring Fee	405.00
Failed Standing Order	1.20
Declined Transaction Fee	Free
Service Fees	
Card Replacement Fee	75.00
Pin Replacement	15.00
Payment Notifications	
Email	0.30
SMS	0.45
FAX	1.50
Convenience Fees	
eWallet Send Fee	10.50
eWallet Reversal Fee	10.50
ZRA Payments	15.00
Pay TV	1.40

## **Savings Account**

Monthly Account Fee	Statements	ZMW
Free FNB ATM Withdrawals		
Minimum Operating Balance         100.00           Linked Account Transfers         Free           Claphone, AFM, App & Online         Free           Standing Order         Free           Branch         85.00           Payments (DACC)         85.00           Bank Cheque         200.00           Branch         85.00           Prepaid Purchase         1.40           Artime - FNB App         Free           Electricity         1.40           Artime - FNB App         Free           Electricity         1.40           Cash Withdraws	·	
Linked Account Transfers         Free           Cellphone, ATM, App & Online         Free           Standing Order         Free           Branch         85.00           Payments (DACC)         85.00           Branch         85.00           Prepaid Purchases         85.00           Airtime - FNB App         Free           Electricity         1.40           Airtime - FNB App         Free           Electricity         1.40           Cash Withdrawals         21.50           FNB ATM         21.50           FNB ATM Cardless Withdrawal         21.50           FNB ATM         21.50           International Branch         35.00           International Branch         140.00           Deposits         10.00           FNB ADT Deposits         Free           FNB ADT Deposits         Free           FNB ADT Deposits         Free           FNB ADT Deposits         Free           FNB ATM Pranch Cash Deposits         Free           FNB ATM Pranch Cash Deposits         Free           Statements         Pree           Statements         Pree           Monthly         Free <td< td=""><td></td><td>100.00</td></td<>		100.00
Celiphone, ATM, App & Online         Free           Standing Order         Free           Branch         85.00           Payments (DIACC)         90.00           Bank Cheque         200.00           Branch         85.00           Prepaid Purchases         1.40           Airtime         1.40           Airtime FNB App         Free           Electricity         1.40           Cash Withdrawals         7           FNB ATM         21.50           FNB ATM Cardless Withdrawal         21.50           Branch         75.00-0.30 mm xc 250.00           Other Bank's ATM         35.00           International ATM         35.00           International Branch         140.00           Deposits         10.00           FNB ATM Branch Cash Deposits         Free		
Standing Order   Free   Parach   85.00   Payments (DOACC)   Payments (DOACC)   Payments (DOACC)   Parach   85.00   Parach	Cellphone, ATM, App & Online	Free
Branch		Free
Bank Cheque         200.00           Branch         85.00           Prepaid Purchases         1.40           Airtime         1.40           Airtime FNB App         Free           Electricity         1.40           Cash Withdrawal           FNB ATM         21.50           FNB ATM Cardless Withdrawal         21.50           Branch         75.00+0.30% max 250.00           Other Bank's ATM         21.50           International ATIM         35.00           International Branch         140.00           Deposits         10.00           Cheque Deposits         10.00           FNB ADT Deposits         Free           FNB Cash Plus Deposits         Free           FNB Cash Plus Deposits         Free           FNB ATM Meranch Cash Deposits         Free           Statements         Free           Valency         20.00           Weekly         10.00           Weekly         10.00           Weekly         10.00           Monthly         5.00           Monthly         Free           Mini Statement (Cellphone Banking)         Free           Mini Statement (Free <t< td=""><td></td><td>85.00</td></t<>		85.00
Bank Cheque         200.00           Branch         85.00           Prepaid Purchases         1.40           Airtime         1.40           Airtime FNB App         Free           Electricity         1.40           Cash Withdrawal           FNB ATM         21.50           FNB ATM Cardless Withdrawal         21.50           Branch         75.00+0.30% max 250.00           Other Bank's ATM         21.50           International ATIM         35.00           International Branch         140.00           Deposits         10.00           Cheque Deposits         10.00           FNB ADT Deposits         Free           FNB Cash Plus Deposits         Free           FNB Cash Plus Deposits         Free           FNB ATM Meranch Cash Deposits         Free           Statements         Free           Valency         20.00           Weekly         10.00           Weekly         10.00           Weekly         10.00           Monthly         5.00           Monthly         Free           Mini Statement (Cellphone Banking)         Free           Mini Statement (Free <t< td=""><td>Payments (DDACC)</td><td></td></t<>	Payments (DDACC)	
Branch   B		200.00
Airtime		85.00
Airtime	Prepaid Purchases	
Electricity		1.40
Electricity	Airtime - FNB App	Free
FNB ATM         21.50           FNB ATM Cardless Withdrawal         21.50           Branch         75.00+0.30% max 250.00           Other Bank's ATM         21.50           International ATM         35.00           International Branch         140.00           Deposits		
FNB ATM Cardless Withdrawal   21.50   Branch   75.00+0.30% max 250.00     Other Bank's ATM   21.50       International ATM   35.00       International Branch   140.00       Deposits   10.00       FNB ADT Deposits   Free   FNB Cash Plus Deposits   Free   FNB ATM/Branch Cash Deposits   FNB ATM/Branch Cash D	Cash Withdrawals	
Branch         75.00+0.30% max 250.00           Other Bank's ATM         21.50           International ATM         35.00           International Branch         140.00           Deposits         10.00           Cheque Deposits         10.00           FNB ADT Deposits         Free           FNB ATM/Branch Cash Deposits         Free           Statements         000           Weekly         10.00           Weekly         10.00           Monthly         Free           Statement Online         Free           Mini Statement (Cellphone Banking)         Free           Mini Statement (ATM)         1.50           Provisional Statement (Free         45.00           Balance Enquiries         Free           FIN BATM         Free           Cellphone Banking         Free           Branch         12.50           Other Bank's ATM         5.00           Service Fees         Card Replacement Fee         75.00           Convenience Fees         6Wallet Send Fee         10.50           Wallet Reversal Fee         10.50           ERA Payments         15.00	FNB ATM	21.50
Other Bank's ATM         21.50           International ATM         35.00           International Branch         140.00           Deposits	FNB ATM Cardless Withdrawal	21.50
International ATM	Branch	75.00+0.30% max 250.00
International Branch	Other Bank's ATM	21.50
Deposits         10.00           FNB ADT Deposits         Free           FNB Cash Plus Deposits         Free           FNB ATM/Branch Cash Deposits         Free           Statements           Daily         20.00           Weekly         10.00           Twice Monthly         5.00           Monthly         Free           Statement Online         Free           Mini Statement (Eellphone Banking)         Free           Mini Statement (ATM)         1.50           Provisional Statement Branch (per page)         45.00           Balance Enquiries         Free           ENB ATM         Free           Cellphone Banking         Free           Branch         12.50           Other Bank's ATM         5.00           Service Fees         Card Replacement Fee           Card Replacement         15.00           Convenience Fees         eWallet Send Fee           Ewallet Reversal Fee         10.50           ZRA Payments         15.00	International ATM	35.00
Cheque Deposits         10.00           FNB ADT Deposits         Free           FNB Cash Plus Deposits         Free           FNB ATM/Branch Cash Deposits         Free           Statements           Daily         20.00           Weekly         10.00           Twice Monthly         5.00           Monthly         Free           Statement Online         Free           Mini Statement (ATM)         1.50           Provisional Statement (ATM)         1.50           Provisional Statement Branch (per page)         45.00           Balance Enquiries         Free           Cellphone Banking         Free           Branch         12.50           Other Bank's ATM         5.00           Service Fees         75.00           Card Replacement Fee         75.00           Pin Replacement         15.00           Convenience Fees         6           eWallet Reversal Fee         10.50           ZRA Payments         15.00	International Branch	140.00
FNB ADT Deposits         Free           FNB Cash Plus Deposits         Free           Statements	Deposits	
FNB Cash Plus Deposits         Free           Statements         20.00           Weekly         10.00           Twice Monthly         5.00           Monthly         Free           Statement Online         Free           Mini Statement (Cellphone Banking)         Free           Mini Statement (ATM)         1.50           Provisional Statement Branch (per page)         45.00           Balance Enquiries         Free           FNB ATM         Free           Cellphone Banking         Free           Branch         12.50           Other Bank's ATM         5.00           Service Fees         2           Card Replacement Fee         75.00           Pin Replacement         15.00           Convenience Fees         10.50           eWallet Send Fee         10.50           ZRA Payments         15.00	Cheque Deposits	10.00
FINB ATM/Branch Cash Deposits         Free           Statements         20.00           Weekly         10.00           Twice Monthly         5.00           Monthly         Free           Statement Online         Free           Mini Statement (Cellphone Banking)         Free           Mini Statement (ATM)         1.50           Provisional Statement Branch (per page)         45.00           Balance Enquiries         Free           FNB ATM         Free           Cellphone Banking         Free           Branch         12.50           Other Bank's ATM         5.00           Service Fees           Card Replacement Fee         75.00           Pin Replacement         15.00           Convenience Fees         10.50           eWallet Send Fee         10.50           ZRA Payments         15.00	FNB ADT Deposits	Free
Statements         20.00           Weekly         10.00           Twice Monthly         5.00           Monthly         Free           Statement Online         Free           Mini Statement (Cellphone Banking)         Free           Mini Statement (ATM)         1.50           Provisional Statement Branch (per page)         45.00           Balance Enquiries         Free           FNB ATM         Free           Cellphone Banking         Free           Branch         12.50           Other Bank's ATM         5.00           Service Fees         Card Replacement Fee           Card Replacement Fee         75.00           Pin Replacement         15.00           Convenience Fees         10.50           eWallet Send Fee         10.50           ZRA Payments         15.00	FNB Cash Plus Deposits	Free
Daily         20.00           Weekly         10.00           Twice Monthly         5.00           Monthly         Free           Statement Online         Free           Mini Statement (Cellphone Banking)         Free           Mini Statement (ATM)         1.50           Provisional Statement Branch (per page)         45.00           Balance Enquiries         Free           FNB ATM         Free           Cellphone Banking         Free           Branch         12.50           Other Bank's ATM         5.00           Service Fees         2ard Replacement Fee           Card Replacement Fee         75.00           Pin Replacement         15.00           Convenience Fees         10.50           eWallet Send Fee         10.50           ZRA Payments         15.00	FNB ATM/Branch Cash Deposits	Free
Weekly         10.00           Twice Monthly         5.00           Monthly         Free           Statement Online         Free           Mini Statement (Cellphone Banking)         Free           Mini Statement (ATM)         1.50           Provisional Statement Branch (per page)         45.00           Balance Enquiries         Free           FNB ATM         Free           Cellphone Banking         Free           Branch         12.50           Other Bank's ATM         5.00           Service Fees         Card Replacement Fee         75.00           Pin Replacement         15.00           Convenience Fees         10.50           eWallet Send Fee         10.50           eWallet Reversal Fee         10.50           ZRA Payments         15.00	Statements	
Twice Monthly         5.00           Monthly         Free           Statement Online         Free           Mini Statement (Cellphone Banking)         Free           Mini Statement (ATM)         1.50           Provisional Statement Branch (per page)         45.00           Balance Enquiries         Free           FNB ATM         Free           Cellphone Banking         Free           Branch         12.50           Other Bank's ATM         5.00           Service Fees         75.00           Card Replacement Fee         75.00           Pin Replacement         15.00           Convenience Fees         10.50           eWallet Send Fee         10.50           ZRA Payments         15.00	Daily	20.00
Monthly         Free           Statement Online         Free           Mini Statement (Cellphone Banking)         Free           Mini Statement (ATM)         1.50           Provisional Statement Branch (per page)         45.00           Balance Enquiries         FNB ATM         Free           Cellphone Banking         Free           Branch         12.50           Other Bank's ATM         5.00           Service Fees         Card Replacement Fee         75.00           Pin Replacement         15.00           Convenience Fees         10.50           eWallet Reversal Fee         10.50           ZRA Payments         15.00	Weekly	10.00
Statement Online         Free           Mini Statement (Cellphone Banking)         Free           Mini Statement (ATM)         1.50           Provisional Statement Branch (per page)         45.00           Balance Enquiries         FNB ATM         Free           Cellphone Banking         Free           Branch         12.50           Other Bank's ATM         5.00           Service Fees         Card Replacement Fee         75.00           Pin Replacement         15.00           Convenience Fees         10.50           eWallet Send Fee         10.50           ZRA Payments         15.00	Twice Monthly	5.00
Mini Statement (Cellphone Banking)       Free         Mini Statement (ATM)       1.50         Provisional Statement Branch (per page)       45.00         Balance Enquiries       FNB ATM       Free         Cellphone Banking       Free         Branch       12.50         Other Bank's ATM       5.00         Service Fees       Card Replacement Fee       75.00         Pin Replacement       15.00         Convenience Fees       10.50         eWallet Send Fee       10.50         eWallet Reversal Fee       10.50         ZRA Payments       15.00	Monthly	Free
Mini Statement (ATM)       1.50         Provisional Statement Branch (per page)       45.00         Balance Enquiries       FNB ATM       Free         Cellphone Banking       Free         Branch       12.50         Other Bank's ATM       5.00         Service Fees       Card Replacement Fee       75.00         Pin Replacement       15.00         Convenience Fees       10.50         eWallet Send Fee       10.50         zRA Payments       15.00	Statement Online	Free
Provisional Statement Branch (per page)         45.00           Balance Enquiries         FNB ATM         Free           Cellphone Banking         Free           Branch         12.50           Other Bank's ATM         5.00           Service Fees         Card Replacement Fee         75.00           Pin Replacement         15.00           Convenience Fees         10.50           eWallet Send Fee         10.50           ZRA Payments         15.00	Mini Statement (Cellphone Banking)	Free
Balance Enquiries           FNB ATM         Free           Cellphone Banking         Free           Branch         12.50           Other Bank's ATM         5.00           Service Fees         75.00           Card Replacement Fee         75.00           Pin Replacement         15.00           Convenience Fees         10.50           eWallet Send Fee         10.50           eWallet Reversal Fee         10.50           ZRA Payments         15.00	Mini Statement (ATM)	1.50
FNB ATM       Free         Cellphone Banking       Free         Branch       12.50         Other Bank's ATM       5.00         Service Fees       75.00         Card Replacement Fee       75.00         Pin Replacement       15.00         Convenience Fees       10.50         eWallet Send Fee       10.50         eWallet Reversal Fee       10.50         ZRA Payments       15.00	Provisional Statement Branch (per page)	45.00
Cellphone Banking       Free         Branch       12.50         Other Bank's ATM       5.00         Service Fees       75.00         Card Replacement Fee       75.00         Pin Replacement       15.00         Convenience Fees       10.50         eWallet Send Fee       10.50         eWallet Reversal Fee       10.50         ZRA Payments       15.00	Balance Enquiries	
Branch       12.50         Other Bank's ATM       5.00         Service Fees	FNB ATM	Free
Other Bank's ATM         5.00           Service Fees         75.00           Card Replacement Fee         75.00           Pin Replacement         15.00           Convenience Fees         10.50           eWallet Send Fee         10.50           eWallet Reversal Fee         10.50           ZRA Payments         15.00	Cellphone Banking	Free
Service Fees         75.00           Card Replacement Fee         75.00           Pin Replacement         15.00           Convenience Fees         10.50           eWallet Send Fee         10.50           eWallet Reversal Fee         10.50           ZRA Payments         15.00	Branch	12.50
Card Replacement Fee       75.00         Pin Replacement       15.00         Convenience Fees       10.50         eWallet Send Fee       10.50         eWallet Reversal Fee       10.50         ZRA Payments       15.00	Other Bank's ATM	5.00
Pin Replacement 15.00  Convenience Fees  eWallet Send Fee 10.50  eWallet Reversal Fee 10.50  ZRA Payments 15.00	Service Fees	
Convenience FeeseWallet Send Fee10.50eWallet Reversal Fee10.50ZRA Payments15.00	Card Replacement Fee	75.00
eWallet Send Fee 10.50 eWallet Reversal Fee 10.50 ZRA Payments 15.00	Pin Replacement	15.00
eWallet Reversal Fee 10.50 ZRA Payments 15.00	Convenience Fees	
ZRA Payments 15.00	eWallet Send Fee	10.50
·	eWallet Reversal Fee	10.50
Pay TV 1.40	ZRA Payments	15.00
	Pay TV	1.40

## **Call Deposit Account**

	ZMW
Monthly Account Fee	Free
Linked Account Transfers	
Cellphone, ATM, App & Online	Free
Standing Order	Free
Branch	85.00
Payments (DDACC)	
Standing Order	6.50
Branch	85.00
Prepaid Purchases	
Airtime	1.40
Airtime - FNB App	Free
Electricity	1.40
Cash Withdrawals	
Branch Withdrawal	75.00+0.30% max 250.00
Deposits	
FNB ATM/Branch Cash Deposits	5 000 free per month; 0.30% of value thereafter
Cheque Deposits	10.00

#### **Lifestart Student Account**

	ZMW
Monthly Account Fee	Free
Free FNB ATM Withdrawals	1
Minimum Operating Balance	25.00
Linked Account Transfers	
Internal Debit Orders	Free
External Debit Orders	Free
Cellphone, ATM, App & Online	Free
Standing Order	Free
Branch	85.00
Payments (DDACC)	
Cellphone, ATM, App & Online	6.50
Bank Cheque	200.00
Standing Order Setup Online	Free
Standing Order Amendment Online	Free
Standing Order	6.50
Standing Order Setup Branch	33.50
Standing Order Amendment Branch	28.50
Branch	85.00
Card Purchases	
Swipe	Free
International Swipe	Free
Prepaid Purchases	
Airtime	1.40
Airtime - FNB App	Free
Electricity	1.40
Stop Payments	
Online	100.00
Branch	300.00
Cash Withdrawals	
FNB ATM	8.50
FNB ATM Cardless Withdrawal	8.50
Branch	75.00+0.30% max 250.00
Other Bank's ATM	20.00
International ATM	35.00
International Branch	140.00
Deposits	
FNB ATM/Branch Cash Deposits	Free
FNB ADT Deposits	Free
FNB Cash Plus Deposits	Free
Cheque Deposits	10.00

#### Lifestart Student Account (Continued)

Statements	ZMW
Daily	20.00
Weekly	10.00
Twice Monthly	5.00
Monthly	Free
Provisional Statement Online	Free
Mini Statement (Cellphone Banking)	Free
Mini Statement (ATM)	1.50
Provisional Statement Branch (per page)	45.00
Balance Enquiries	
FNB ATM	Free
Cellphone Banking	Free
Branch	12.50
Other Bank's ATM	5.00
Declined Transaction	Free
Penalty Fees	
Dishonoured Payment	510.00
Honouring Fee	405.00
Failed Standing Order	1.20
Declined Transaction Fee	Free
Service Fees	
Card Replacement Fee	75.00
Pin Replacement	15.00
Payment Notifications	
Email	0.30
SMS	0.45
FAX	1.50
Convenience Fees	
eWallet Send Fee	10.50
eWallet Reversal Fee	10.50
ZRA Payments	15.00
Pay TV	1.40

## **Future Account**

	ZMW
Monthly Account Fee	Free
Minimum Operating Balance	100.00
Linked Account Transfers	
Cellphone, ATM, App & Online	Free
Standing Order	Free
Branch	85.00
Payments (DDACC)	
Bank Cheque	200.00
Branch	85.00
Card Purchases	
Swipe	Free
International Swipe	Free
Prepaid Purchases Prepaid Purchases	
Airtime	1.40
Airtime - FNB App	Free
Electricity	1.40
Cash Withdrawals	
FNB ATM	8.50
FNB ATM Cardless Withdrawal	8.50
Other Bank's ATM	75.00+0.30% max 250.00
Other Bank's ATM	20.00
Branch	35.00
International Branch	140.00
Deposits	
Cheque Deposits	10.00
FNB ADT Deposits	Free
FNB Cash Plus Deposits	Free
FNB ATM/Branch Cash Deposits	Free
Statements	
Daily	20.00
Weekly	10.00
Twice Monthly	5.00
Monthly	Free
Provisional Statement Online	Free
Mini Statement (Cellphone Banking)	Free
Mini Statement (ATM)	1.50
Provisional Statement Branch (per page)	45.00

## Future Account (Continued)

Balance Enquiries	
FNB ATM	Free
Cellphone Banking	Free
Branch	12.50
Other Bank's ATM	5.00
Service Fees	
Card Replacement Fee	75.00
Pin Replacement	15.00
Convenience Fees	
eWallet Send Fee	10.50
eWallet Reversal	10.50
ZRA Payments	15.00
Pay TV	1.40

## eWallet

	ZMW
Send Money from Bank to eWallet (Deposit/Cash in)	10.50
eWallet Reversal Fee	10.50
Monthly Fee	Free
Airtime Prepaid Purchase	Free
Electricity Prepaid Purchase	Free
Statement / Balance Enquiry	Free
ATM Cash Withdrawals	Free

## **Generic Fees**

	ZMW
Deposit Books	70.00
Certification of balance Copper, Savings, Lifestart, Future	Free
Certificate of balance	110.00
Certification of Documents (per item)	110.00
Commissioner of Oaths	110.00
Audit Reports	250.00
Photocopying (per page)	10.00
Sealing of Documents	110.00
Telephone Local	75.00
Telephone Foreign	200.00
Other Documents	110.00
Swift / Telegraphic Transfer (TT) Inwards	0.5% of value. Min US\$20 max US\$100
Swift / Telegraphic Transfer (TT) Outwards	1.0% of value. Min 35 max \$150
RTGS	75.00
ZRA RTGS Branch	30.00
Letter of Guarantee / Bond Application	100.00

#### **The Small Print**

Our Small Print is straightforward. Here we go:

#### Information on our products and prices

- FNB Zambia Ltd, a licensed Commercial Bank, reserves the right to change fees or introduce new fees from time to time. If we do this, though, we will give you at least 30 days' notice of these changes. You will also find the changes on FNB's website; www.fnbzambia.co.zm
- · 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 facility or product individually.
- · The grant of any facility or product is subject to you meeting the qualifying criteria of that product or facility.
- Each facility or product has a set of terms and conditions for that specific facility or product. We agree on these terms and conditions with the applicant
- If there is disagreement between the product or facility-specific terms and conditions and what is outlined in this pricing guide the Bank will follow the product or facility-specific terms and conditions that apply to such a facility or product.
- The Bank reserves the right to change the features of any product or facility at any time.
- Fees quoted "as per ZMW100" include parts thereof.
- All fees quoted are VAT inclusive and are effective from 1 September 2018 to 31 August 2019.

#### **Standard Terminology**

If you want to compare FNBZ's fees with those of other Banks, we have, as far as possible, used standard terminology throughout this pricing guide. This is in line with Section 2 Part B of the Bankers Association of Zambia Code of Banking Practice in Zambia of September, 2010 (COBP). In the case where we have used FNB-specific terminology, we have added this here showing the wording that other Banks may use. So, FNB's term – as per this pricing guide – is "Card Purchase", while the standard terminology is "Card Transaction"; FNB's term is "Payment", while the standard terminology equivalent is "Third Party Payment/ Stop Order". FNB uses the term "Slimline Devices" whereas other banks might call them Mini ATMs. FNB uses the term "eChannels", which refers to Online Banking, Telephone Banking Interactive Voice Response (IVR) and FNB ATMs. FNB's "Mobile Channels" refer to Cellphone Banking and the FNB Banking App.