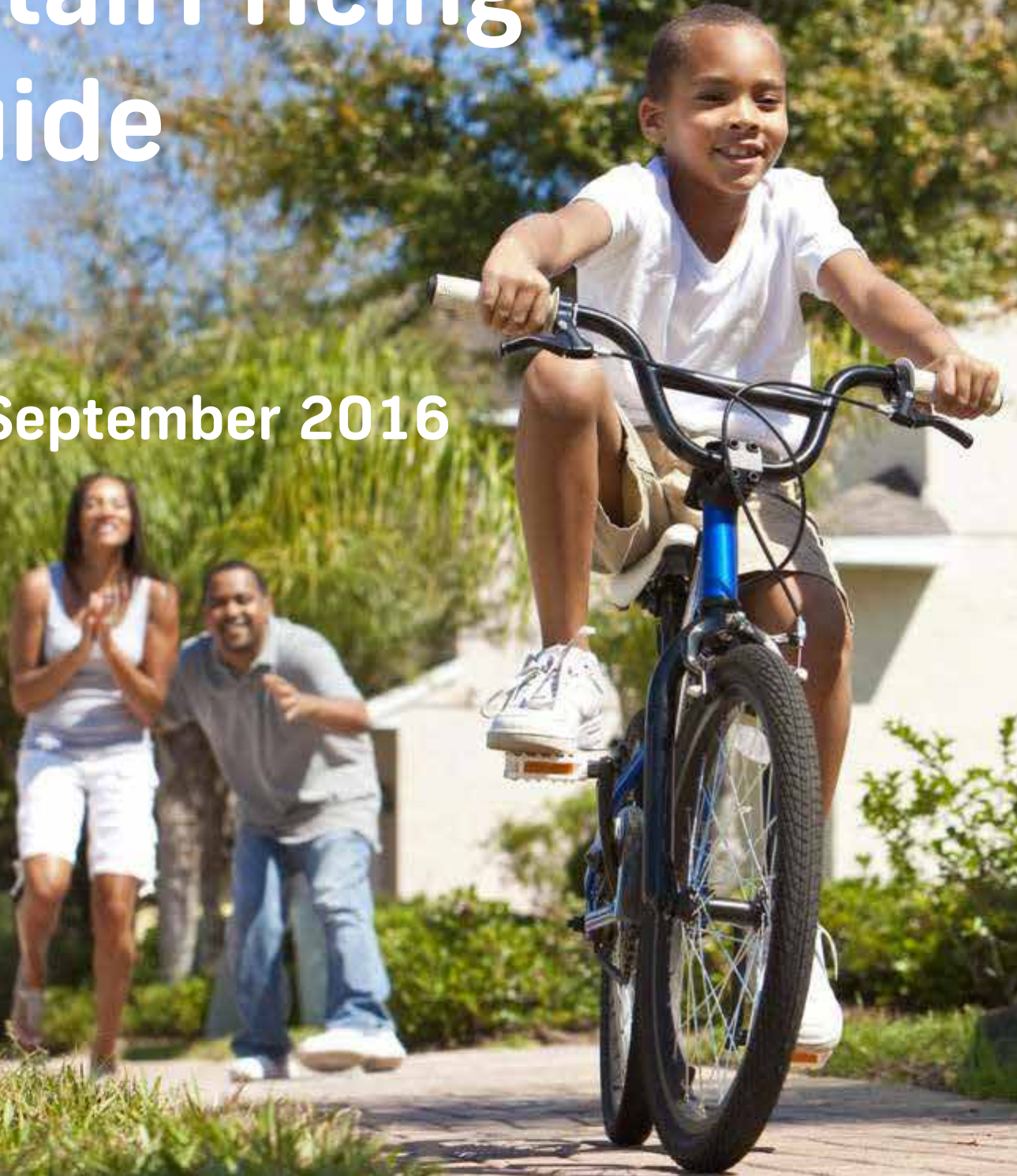


FNB Zambia Retail Pricing Guide




1st September 2016



FNB
First National Bank

Call 362 or 0211 366 800 to find out how we can help you or visit www.fnbzambia.co.zm

how can we help you? 

Open an FNB transactional or Cheque account and get:

- FREE FNB Chip and PIN VISA debit card
- FREE card purchases (swipes) using your Chip and Pin VISA debit card
- FREE online purchases and transactions using your VISA debit card
- FREE subscription to Cellphone Banking
- FREE subscription to Online Banking
- FREE subscription to inContact; a messaging service that notifies you via SMS or email whenever there is a transaction on your account*
- Bank Cheques
- FREE electronic statements via SMS, email or both
- Buy airtime
- Pay for DSTV or GOtv using Cellphone or Online Banking
- Send money to any valid mobile number using eWallet
- Perform linked account transfers using Cellphone Banking, Online Banking or FNB ATMs

* Only transactions above K40 receive a notification



FREE
monthly email
statements



FREE subscription
to FNB Cellphone
Banking, Online
Banking, and the
FNB Banking App



Protection with
Online Secure,
giving you a OTP
to protect your
card's exclusivity



Unlimited FREE
swipes when you
use your VISA
Debit Card

Smart Account

If you are 18 years or older and earn between K1,000 and K3,499 per month this is the account for you!

New: Get a Rebate on your monthly fee

Keep a minimum balance of K8,000 in your account and your monthly fee will be waived!

Two pricing options are available to ensure you always get exactly what you need, without paying too much.

Unlimited Pricing Option

Pay a fixed monthly fee for your account and always be in control of what you pay. On this option you get unlimited qualifying electronic transactions using online banking, cellphone banking and the banking app.

Qualifying transactions include:

- Card purchases (Swipes)
- Payments and Transfers using online banking, cellphone banking and the banking app
- You also get six FREE FNB ATM withdrawals every month.
This is great if you earn a regular income, or you use your account often during the month.

Pay-As-You-Use Pricing Option:

This option is for you if your transactions vary from month-to-month and you do a combination of electronic and manual transactions. You are charged for each transaction at the applicable fee. For this low monthly fee you will also get:

- FREE Card purchases
- FREE mini statements and balance enquiries using online banking, cellphone banking and the banking app

What the Smart Account offers me

- A FREE Gold Chip and PIN VISA debit card
- 24hr Medical Advice
- Access to personal loans***
- Cashback is FNB Zambia's rewards programme that enables you to earn cash rewards for doing everyday things such as buying groceries, filling up on fuel or shopping online. The amount of Cashback you earn all depends on the way you bank. Earn 0.5% of your total spend every time you pay with your card.*
All you need to do is swipe, make an online payment or pay using mobile banking.

Requirements

- Customers must be 18 years or older
- Customers must earn between K1,000 and K3,499 per month

*** Switch your salary or make regular deposits into your FNB account for a year

*Terms, Conditions and Rules apply.

Smart Account

	Pay-As-You-Use	Bundled
	ZMW	ZMW
Monthly Account Fee	39.00	62.50
Free FNB ATM Withdrawals	0	6
Minimum Operating Balance	60	60
Minimum Balance for Rebate	8 000	8 000
Linked Account Transfers		
Internal Debit Orders	Free	Free
External Debit Orders	Free	Free
Cellphone, ATM, App & Online	3.50	Free
Standing Order	3.50	Free
Branch	67.50	67.50
Payments (DDACC)		
Cellphone, ATM, App & Online	8.00	Free
Bank Cheque	165.00	165.00
Standing Order Setup Online	Free	Free
Standing Order Amendment Online	Free	Free
Standing Order	8.00	Free
Standing Order Setup Branch	33.50	33.50
Standing Order Amendment Online	28.50	28.50
Branch	67.50	67.50
Card Purchases		
Swipe	Free	Free
International Swipe	Free	Free
Prepaid Purchases		
Airtime	1.15	Free
Electricity	1.15	Free
Stop Payments		
Online	60.00	60.00
Branch	275.00	275.00
Cash Withdrawals		
FNB ATM	7.50	7.50
Branch	130.00	130.00
Other Bank's ATM	19.50	19.50
International ATM	32.50	32.50
International Branch	80.00	80.00
Deposits		
Cheque Deposits	Free	Free
FNB ATM/Branch Cash Deposits	5 000 free per month; 0.25% of value thereafter	5 000 free per month; 0.25% of value thereafter

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	70.00	70.00
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	9.50	9.50
ZRA Payments	15.00	15.00
Pay TV	6.00	Free
Other Fees		
Personal Loan Arrangement Fee	Personalised	Personalised

Gold Cheque Account

If you are 21 years or older and earn between K3,500 and K19,999 per month this is the perfect account for you!

New: Get a Rebate on your monthly fee

Keep a minimum balance of K11,000 in your account and your monthly fee will be waived!

Two pricing options are available to ensure you always get exactly what you need, without paying too much.

Unlimited Pricing Option

Pay a fixed monthly fee for your account and always be in control of what you pay. On this option you get unlimited qualifying electronic transactions using online banking, cellphone banking and the banking app.

Qualifying transactions include:

- Debit orders
- Card purchases (Swipes)
- Payments and Transfers using online banking, cellphone banking and the banking app
- You also get eight FREE FNB ATM withdrawals every month.

This is great if you earn a regular income, or you use your account often during the month.

Pay-As-You-Use Pricing Option:

This option is for you if your transactions vary from month-to-month and you do a combination of electronic and manual transactions. You are charged for each transaction at the applicable fee. For this low monthly fee you will also get:

- FREE Card purchases
- FREE mini statements and balance enquiries using online banking, cellphone banking and the banking app

What the Gold Cheque Account offers me

- A FREE personalized Gold Chip and PIN VISA debit card
- A cheque book
- 24hr Medical advice and emergency call back service
- Access to personal loans, Vehicle and Asset financing, Overdrafts and Mortgages***
- Cashback is FNB Zambia's rewards programme that enables you to earn cash rewards for doing everyday things such as buying groceries, filling up on fuel or shopping online. The amount of Cashback you earn all depends on the way you bank. Earn 0.75% of your total spend every time you pay with your card.* All you need to do is swipe, make an online payment or pay using mobile banking.

Requirements

- Customers must be 21 years or older
- Customers must earn between K3,500 and K19,999 per month

*** Switch your salary or make regular deposits into your FNB account for a year

*Terms, Conditions and Rules apply.

Gold Account

	Pay-As-You-Use	Bundled
	ZMW	ZMW
Monthly Account Fee	52.50	90.00
Free FNB ATM Withdrawals	0	8
Minimum Operating Balance	0	0
Minimum Balance for Rebate	11 000	11 000
Linked Account Transfers		
Internal Debit Orders	Free	Free
External Debit Orders	Free	Free
Cellphone, ATM, App & Online	3.50	Free
Standing Order	3.50	Free
Branch	67.50	67.50
Payments (DDACC)		
Cellphone, ATM, App & Online	8.00	Free
Bank Cheque	165.00	165.00
Standing Order Setup Online	Free	Free
Standing Order Amendment Online	Free	Free
Standing Order	8.00	Free
Standing Order Setup Branch	33.50	33.50
Standing Order Amendment Branch	28.50	28.50
Cheque	45.00	45.00
Branch	67.50	67.50
Card Purchases		
Swipe	Free	Free
International Swipe	Free	Free
Prepaid Purchases		
Airtime	1.15	Free
Electricity	1.15	Free
Stop Payments		
Online	60.00	60.00
Branch	275.00	275.00
Cash Withdrawals		
FNB ATM	7.50	7.50
Branch	130.00	130.00
Other Bank's ATM	19.50	19.50
International ATM	32.50	32.50
International Branch	80.00	80.00
Deposits		
Cheque Deposits	Free	Free
FNB ATM/Branch Cash Deposits	5 000 free per month; 0.25% of value thereafter	5 000 free per month; 0.25% 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	70.00	70.00
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	9.50	9.50
ZRA Payments	15.00	15.00
Pay TV	6.00	Free
Other Fees		
Personal Loan Arrangement Fee	Personalised	Personalised
Overdraft Facility Fee	Personalised	Personalised
Cheque Book 40 Leaves	160.00	160.00

Platinum Cheque Account

If you are 21 years or older and earn K20,000 or more per month this account is tailor-made for you!

New: Get a Rebate on your monthly fee

Keep a minimum balance of K30,000 in your account and your monthly fee will be waived!

Two pricing options are available to ensure you always get exactly what you need, without paying too much:

Bundled Pricing Option

Pay a fixed monthly fee for your account and always be in control of what you pay. On this option you get unlimited qualifying electronic transactions using online banking, cellphone banking and the banking app.

Qualifying transactions include:

- Debit orders
- Card purchases (Swipes)
- Payments and Transfers using online banking, cellphone banking and the banking app
- Prepaid Purchases
- FNB ATM withdrawals
- Other Bank's ATM withdrawals**

This is great if you earn a regular income, or you use your account often during the month.

Pay-As-You-Use Pricing Option:

This option is for you if your transactions vary from month-to-month and you do a combination of electronic and manual transactions. You are charged for each transaction at the applicable fee. For this low monthly fee you will also get:

- FREE Card purchases
- FREE mini statements and balance enquiries using online banking, cellphone banking and the banking app

What the Platinum Cheque Account offers me

- FREE Exclusive access to the FNB Lounge at the KK International Airport
- FREE Access to the SLOW Domestic Airport Lounges at OR Tambo, King Shaka and Cape Town International Airports and the SLOW International Airport Lounge at OR Tambo International Airport
- FREE personalized FNB Chip and PIN Platinum VISA debit card
- FREE access to a dedicated Relationship Manager
- A cheque book
- Preferential rates on loans*** and investment accounts
- Access to Platinum Life Style Alliances
- 24hr Medical advice, Mobile medic and emergency call back service
- Cashback is FNB Zambia's rewards programme that enables you to earn cash rewards for doing everyday things such as buying groceries, filling up on fuel or shopping online. The amount of Cashback you earn all depends on the way you bank. Earn 1% of your total spend every time you pay with your card.*
All you need to do is swipe, make an online payment or pay using mobile banking.

Requirements

- Customers must be 21 years or older
- Customers must earn K20,000 or more per month

**Surcharge ATM fees will still apply

*** Switch your salary or make regular deposits into your FNB account for a year

*Terms, Conditions and Rules apply.

Platinum Account

	Pay-As-You-Use	Bundled
Payments DDAC	ZMW	ZMW
Monthly Account Fee	120.00	250.00
Free FNB ATM Withdrawals	0	Unlimited
Minimum Operating Balance	0	0
Minimum Balance for Rebate	30 000	30 000
Linked Account Transfers		
Internal Debit Orders	Free	Free
External Debit Orders	Free	Free
Cellphone, ATM, App & Online	3.50	Free
Standing Order	3.50	Free
Branch	67.50	67.50
Payments DDAC		
Cellphone, ATM, App & Online	8.00	Free
Bank Cheque	165.00	165.00
Standing Order Setup Online	Free	Free
Standing Order Amendment Online	Free	Free
Standing Order	8.00	Free
Standing Order Setup Branch	33.50	33.50
Standing Order Amendment Branch	28.50	28.50
Cheque	45.00	45.00
Branch	67.50	67.50
Card Purchases		
Swipe	Free	Free
International Swipe	Free	Free
Prepaid Purchases		
Airtime	1.15	Free
Electricity	1.15	Free
Stop Payments		
Online	60.00	60.00
Branch	275.00	275.00
Cash Withdrawals		
FNB ATM	7.50	Free
Branch	130.00	130.00
Other Bank's ATM	19.50	Free
International ATM	32.50	32.50
International Branch	80.00	80.00
Deposits		
Cheque Deposits	Free	Free
FNB ATM/Branch Cash Deposits	10 000 free per month; 0.25% of value thereafter	30 000 free per month; 0.25% 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	70.00	70.00
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	9.50	9.50
ZRA Payments	15.00	15.00
Pay TV	6.00	Free
Other Fees		
Personal Loan Arrangement Fee	Personalised	Personalised
Overdraft Facility Fee	Personalised	Personalised
Cheque Book 40 Leaves	160.00	160.00

Foreign Currency Personal Cheque Account

If you need to transact in foreign currencies these accounts are for you!

You have the option of a USD, Rand, GBP or EURO account

What the Foreign currency Account offers me

- FREE subscription to Online Banking
- Cheque book
- Bank Cheques
- Direct Debit
- International Payments (SWIFT)
- FREE electronic statements via SMS, email or both
- Set up Standing Orders and Debit Orders to make regular payments

Requirements

- Customers must be 21 years old or older
- Provide full I.D, proof of residence and proof of income

Rebates do not apply to Foreign Currency Accounts

Foreign Currency Consumer Cheque Account

	USD	GBP	EUR	ZAR
Monthly Account Fee	13.50	8.50	11.00	60.00
FNB Branch Transactions				
Account Transfer	3.50	3.50	4.50	23.00
Cash Withdrawals	3.00 plus 0.15%	3.00 plus 0.15%	4.00 plus 0.15%	20.00 plus 0.15%
Cheque Payment	3.50	3.50	4.50	23.00
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	1.20	0.75	1.20	9.50
Branch	17.00	8.50	11.00	165.00
Statements				
Provisional Statement Branch (per page)	1.00	1.00	1.00	5.00
Penalty Fees				
Dishonoured Payment	35.00	18.00	25.00	350.00

Copper Account

If you are 18 years or older and earn less than K1,000 per month this is the account for you!

New: Get a Rebate on your monthly fee

Keep a minimum balance of K3,000 in your account and your monthly fee will be waived!

A transactional Salary Account that gives you great value for money every day. Suited to those who earn between K1 and K999 per month.

What the Copper Account offers me

- A transactional Salary Account that gives you great value for money every day.
- A FREE FNB Chip and PIN VISA debit card
- FREE card purchases (swipes) using your Chip and Pin VISA debit card
- FREE online purchases and transactions using your VISA debit card
- FREE subscription to Cellphone Banking
- FREE subscription to Online Banking
- FREE subscription to InContact; a messaging service that notifies you via SMS or email whenever there is a transaction on your account*
- Bank Cheques
- FREE electronic statements via SMS, email or both
- Buy airtime
- Pay for DSTV and GOtv using Cellphone and Online Banking
- Send money to any valid mobile number using eWallet
- Perform linked account transfers using Cellphone Banking, Online Banking or FNB ATMs
- Make Third party payments using Cellphone Banking, Online Banking or FNB ATMs
- Set up Standing Orders and Debit Orders to make regular payments

Requirements

- Customers must be 18 years or older
- Customers must earn between K1 and K999 per month

* Only transactions above K40 receive a notification

Copper Account

	ZMW
Monthly Account Fee	25.00
Free FNB ATM Withdrawals	2
Minimum Operating Balance	50
Minimum Balance for Rebate	3 000
Linked Account Transfers	
Internal Debit Orders	Free
External Debit Orders	Free
Cellphone, ATM, App & Online	3.50
Standing Order	3.50
Branch	67.50
Payments (DDACC)	
Cellphone, ATM, App & Online	8.00
Bank Cheque	165.00
Standing Order Setup Online	Free
Standing Order Amendment Online	Free
Standing Order	8.00
Standing Order Setup Branch	33.50
Standing Order Amendment Branch	28.50
Branch	67.50
Card Purchases	
Swipe	Free
International Swipe	Free
Prepaid Purchases	
Airtime	1.15
Electricity	1.15
Stop Payments	
Online	60.00
Branch	275.00
Cash Withdrawals	
FNB ATM	7.50
Branch	130.00
Other Bank's ATM	19.50
International ATM	32.50
International Branch	80.00
Deposits	
Cheque Deposits	Free
FNB ATM/Branch Cash Deposits	5 000 free per month; 0.25% 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	70.00
Pin Replacement	15.00
Payment Notifications	
Email	0.30
SMS	0.45
FAX	1.50
Convenience Fees	
eWallet	9.50
ZRA Payments	15.00
Pay TV	6.00

Savings Account

This account is perfect to save money and help your money grow.

What the Savings Account offers me

- Competitive interest rates to help your money grow
- Access your money at any time through various channels
- Ability to save regularly by using standing orders

Requirements

- Customers must be 18 years or older

* The pricing for this account has been revised

Savings Account

	ZMW
Monthly Account Fee	12.00
Free FNB ATM Withdrawals	1
Minimum Operating Balance	100
Linked Account Transfers	
Cellphone, ATM, App & Online	3.50
Standing Order	3.50
Branch	67.50
Payments (DDACC)	
Bank Cheque	165.00
Branch	67.50
Card Purchases	
Swipe	Free
International Swipe	Free
Prepaid Purchases	
Airtime	1.15
Electricity	1.15
Cash Withdrawals	
FNB ATM	20.00
Branch	130.00
Other Bank's ATM	20.00
International ATM	32.50
International Branch	80.00
Deposits	
Cheque Deposits	Free
FNB ATM/Branch Cash Deposits	Free

Savings Account continued

Statements	ZMW
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	
FNB ATM	Free
Cellphone Banking	Free
Branch	12.50
Other Bank's ATM	5.00
Service Fees	
Card Replacement Fee	70.00
Pin Replacement	15.00
Convenience Fees	
eWallet	9.50
ZRA Payments	15.00
Pay TV	6.00

Call Deposit Account

The Call Deposit Account is a savings product that allows you to make additional deposits at any time, while giving you easy access to your funds.

What the Call Deposit offers me

- Access to your funds at any time
- The ability to make additional deposits whenever you choose
- Competitive returns

What this allows me to do

- Transfer your interest to other FNB accounts
- Set up regular payments into your account
- Make third party payments via Online Banking or an ATM

Requirements

- A minimum balance of K1000

Call Deposit Account

	ZMW
Monthly Account Fee	Free
Linked Account Transfers	
Cellphone, ATM, App & Online	3.50
Standing Order	3.50
Branch	67.50
Payments (DDACC)	
Standing Order	8.00
Branch	67.50
Prepaid Purchases	
Airtime	1.15
Electricity	1.15
Cash Withdrawals	
Branch Withdrawal	130.00
Deposits	
FNB ATM/Branch Cash Deposits	5 000 free per month; 0.25% of value thereafter
Cheque Deposits	Free

Lifestart Student Account

If you are a student between the ages of 18 and 25 then this is the account for you!

What the Lifestart Student Account offers me

- FREE personalised FNB Chip and PIN VISA debit card
- FREE card purchases (swipes) using your FNB Chip and PIN VISA debit card
- FREE online purchases and transactions using your VISA debit card
- FREE subscription to Cellphone Banking
- FREE subscription to Online Banking
- FREE subscription to inContact; a messaging service that notifies you via SMS or email whenever there is a transaction on your account*
- Bank Cheques
- Direct Debit
- International Payments (SWIFT)
- FREE electronic statements via SMS, email or both
- Buy airtime
- Send money to any valid mobile number using eWallet
- Perform linked account transfers using Cellphone Banking, Online Banking or FNB ATMs
- Make third party payments using Cellphone Banking, Online Banking or FNB ATMs
- Set up Standing Orders and Debit Orders to make regular payments

Requirements

- Customers must be between 18 and 25 years old
- Customers must be enrolled at a university or college

* Only transactions above K40 receive a notification

Lifestart Student Account

	ZMW
Monthly Account Fee	Free
Free FNB ATM Withdrawals	1
Minimum Operating Balance	25
Linked Account Transfers	
Internal Debit Orders	Free
External Debit Orders	Free
Cellphone, ATM, App & Online	3.50
Standing Order	3.50
Branch	67.50
Payments (DDACC)	
Cellphone, ATM, App & Online	8.00
Bank Cheque	165.00
Standing Order Setup Online	Free
Standing Order Amendment Online	Free
Standing Order	8.00
Standing Order Setup Branch	33.50
Standing Order Amendment Branch	28.50
Branch	67.50
Card Purchases	
Swipe	Free
International Swipe	Free
Prepaid Purchases	
Airtime	Free
Electricity	Free
Stop Payments	
Online	60.00
Branch	275.00
Cash Withdrawals	
FNB ATM	7.50
Branch	130.00
Other Bank's ATM	19.50
International ATM	32.50
International Branch	80.00
Deposits	
FNB ATM/Branch Cash Deposits	Free
Cheque Deposits	Free

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	70.00
Pin Replacement	15.00
Payment Notifications	
Email	0.30
SMS	0.45
FAX	1.50
Convenience Fees	
eWallet	9.50
ZRA Payments	15.00
Pay TV	6.00

Future Account

A tailor-made account for customers younger than 18 years that helps your money grow!

What the Future Account offers me

- A FREE FNB Chip and PIN VISA debit card
- FREE card purchases (swipes) using your Chip and Pin VISA debit card
- FREE online purchases and transactions using your VISA debit card
- FREE subscription to Cellphone Banking
- FREE Subscription to Online Banking
- FREE subscription to InContact; a messaging service that notifies you via SMS or email whenever there is a transaction on your account*
- Competitive interest rates to help grow your money
- Funds can be deposited directly into the account
- FREE electronic statements via SMS, email or both
- Buy airtime
- Pay for DSTV or GOtv using Cellphone or Online Banking.
- Send money to any valid mobile number using eWallet
- Make linked account transfers using Cellphone Banking, Online Banking or FNB ATMs

Requirements

- Customers must be younger than 18 years old

*Only transactions above K40 receive a notification

Future Account

	ZMW
Monthly Account Fee	Free
Minimum Operating Balance	100.00
Linked Account Transfers	
Cellphone, ATM, App & Online	3.50
Standing Order	3.50
Branch	67.50
Payments (DDACC)	
Bank Cheque	165.00
Branch	67.50
Card Purchases	
Swipe	Free
International Swipe	Free
Prepaid Purchases	
Airtime	1.15
Electricity	1.15
Cash Withdrawals	
FNB ATM	7.50
Other Bank's ATM	130.00
Other Bank's ATM	19.50
Branch	32.50
International Branch	80.00
Deposits	
Cheque 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
Balance Enquiries	
FNB ATM	Free
Cellphone Banking	Free
Branch	12.50
Other Bank's ATM	5.00
Service Fees	
Card Replacement Fee	70.00
Pin Replacement	15.00
Convenience Fees	
eWallet	9.50
ZRA Payments	15.00
Pay TV	6.00

eWallet allows FNB customers to send money to anyone with a valid Zambian cellphone number on any network. Money is transferred instantly and can be used to buy prepaid airtime or draw cash from any FNB ATM.

What the eWallet entails

- Send money to friends and family members or make a payment to anyone simply and hassle-free
- Money can be sent to anyone with a valid Zambian cellphone number
- The recipient does not need to have a bank account to receive money
- Any cellphone can be used to send money or to receive money
- Money is instantly available in the eWallet
- Money is stored in the eWallet and recipients can access the money immediately at an FNB ATM
- Recipients do not need a bank card (ATM card) and do not need to fill in any forms
- Recipients do not have to withdraw all the money at once
- Recipients can check the balance, obtain a mini-statement or buy prepaid airtime.
- You can send money to someone from your bank account at any time via Cellphone Banking, Online Banking or using the FNB App

What the eWallet offers me

- The convenience of sending money to anyone with a valid Zambia cellphone number
- Simplicity, as the recipient does not need a bank account or bank card (ATM card)
- The freedom to send money anytime and from anywhere
- Immediate access to the money that is sent
- Send money conveniently via Cellphone Banking, an FNB ATM, Online Banking or FNB App

eWallet

	ZMW
Send Money from Bank to eWallet (Deposit/Cash in)	9.50
Monthly Fee	Free
Airtime Prepaid Purchase	Free
Electricity Prepaid Purchase	Free
Statement / Balance Enquiry	Free
ATM Cash Withdrawals	Free

Generic Fees

	ZMW
Deposit Books	65.00
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 Gaurantee / 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 K100" include parts thereof.
- All fees quoted are VAT inclusive and are effective from 1 September 2016 to 31 August 2017.

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.