

Get **more** Bank, Do more **Business**

Our business transactional accounts are versatile, hassle-free options that allow you to perform all your daily transactions. They are suited to incorporated businesses, partnerships, companies, close corporations, trusts and co-operatives and can be used for all the day-to-day operations of your company.





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



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



Unlimited FREE swipes when you use your VISA Debit Card



Unlimited FREE linked account transfers on FNB Cellphone Banking, Online Banking and FNB ATMs

Business Cheque Account

This account is suitable for incorporated businesses, multi-national partnerships and trusts. This account gives access to free inContact and email statements to monitor all account transactions, and access to asset and credit facilities and bulk eWallet services. The account also has the option for tailor made transactional solutions for everyday business.

	ZMW
Monthly Account Fee	130.00
Linked Account Transfers	
Internal Debit Orders	Free
External Debit Orders	Free
Cellphone, ATM, App & Online Transfer	Free
Standing Order	Free
Account Transfers Branch	80.00
Payments (DDACC)	
Cellphone, ATM, App & Online Payment	6.00
Bank Cheque	200.00
Schedule Payment Setup Online	Free
Schedule Payment Amendment Online	Free
Schedule Payment	6.00
Schedule Payment Setup Branch	33.50
Schedule Payment Amendment Branch	28.50
Cheque Payment	Personalised
Branch Payment	80.00
Card Purchases	
Swipe	Free
International Swipe	Free
Prepaid Purchases	
Airtime	1.20
Electricity	1.20
Stop Payments	
Online	100.00
Branch	300.00
Cash Withdrawals	
ATM Withdrawal FNB	8.00
Branch Withdrawal	140.00
ATM Withdrawal Other Banks	19.50
ATM Withdrawal Other International	35.00
International Branch Withdrawal	140.00
Deposits	
FNB ATM/Branch Cash Deposits	150 000 free per month; 0.25% of value thereafter
Cheque Deposit	Free

Business Cheque Account (Continued)

Statements Daily 20.00 Statements Weekly 10.00 Statements Twice Monthly 5.00 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 Banks' ATM 5.00 Penalty Fees Dishonoured Payment 840.00
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Provisional Statement Branch (per page) Balance Enquiries FNB ATM Free Cellphone Banking Free Branch Other Banks' ATM Dishonoured Payment 45.00 45.00 Free Free Free 5.00 840.00
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FNB ATM Cellphone Banking Free Branch Other Banks' ATM Penalty Fees Dishonoured Payment Free Free Free 840.00
Cellphone BankingFreeBranch12.50Other Banks' ATM5.00Penalty Fees840.00
Branch 12.50 Other Banks' ATM 5.00 Penalty Fees Dishonoured Payment 840.00
Other Banks' ATM 5.00 Penalty Fees Dishonoured Payment 840.00
Penalty Fees Dishonoured Payment 840.00
Dishonoured Payment 840.00
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Honouring Fee 405.00
Failed Standing Order 1.20
Declined Transaction Fee Free
Service Fees Service Fees
Card Replacement Fee 70.00
Pin Replacement 15.00
Payment Notifications
Email 0.30
SMS 0.45
FAX 1.50
Convenience Fees Convenience Fees
eWallet Send Fee 10.00
eWallet Reversal Fee 10.00
ZRA payments 15.00
Manual Salary Processing (Per Transaction) 40.00
PayTV 1.20
Sweeping 3.50
Other Fees Control of the Control of
Personal Loan Arrangement Fee Personalised
Overdraft Facility Fee Personalised
Cheque Book 40 Leaves 190.00
Cheque Book 199 Leaves 375.00

Informal Sector Account

The Informal Sector Account is designed for micro enterprises. This account gives access to a VISA debit card, Cellphone and Online banking to manage daily transactions.

	ZMW
Monthly Account Fee	30.00
Linked Account Transfers	
Internal Debit Orders	Free
External Debit Orders	Free
Cellphone, ATM, App & Online Transfer	Free
Standing Order	Free
Account Transfers Branch	80.00
Payments (DDACC)	
Cellphone, ATM, App & Online Payment	6.00
Bank Cheque	200.00
Schedule Payment Setup Online	Free
Schedule Payment Amendment Online	Free
Schedule Payment	6.00
Schedule Payment Setup Branch	33.50
Schedule Payment Amendment Branch	28.50
Branch Payment	60.00
Card Purchases	
Swipe	Free
International Swipe	Free
Prepaid Purchases	
Airtime	1.20
Electricity	1.20
Stop Payments	
Online	100.00
Branch	300.00
Cash Withdrawals	
ATM Withdrawal FNB	8.00
Branch Withdrawal	140.00
ATM Withdrawal Other Banks	19.50
ATM Withdrawal International	35.00
International Branch Withdrawal	140.00
Deposits	
FNB ATM/Branch Cash Deposits	150 000 free per month; 0.25% of value thereafter
Cheque Deposit	Free

Informal Sector Account (Continued)

Statements	ZMW
Statements Daily	20.00
Statements Weekly	10.00
Statements Twice Monthly	5.00
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 Banks' ATM	5.00
Penalty Fees	
Dishonoured Payment	840.00
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 Send Fee	10.00
eWallet Reversal Fee	10.00
ZRA Payments	15.00
Manual Salary Processing (Per Transaction)	40.00
PayTV	1.20
Sweeping	3.50

SME Account

The Business SME Account is designed for small to medium businesses. This account gives access to free inContact and email statements to monitor all account transactions, access to credit facilities and use of a cheque book and VISA Debit Card for daily transactions.

	ZMW
Monthly Account Fee	86.00
Linked Account Transfers	
Internal Debit Orders	Free
External Debit Orders	Free
Cellphone, ATM, App & Online Transfer	Free
Standing Order	Free
Account Transfers Branch	80.00
Payments (DDACC)	
Cellphone, ATM, App & Online Payment	6.00
Bank Cheque	200.00
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
Cheque Payment	60.00
Branch Payment	80.00
Card Purchases	
Swipe	Free
International Swipe	Free
Prepaid Purchases	
Airtime	1.20
Electricity	1.20
Stop Payments	
Online	100.00
Branch	300.00
Cash Withdrawals	
FNB ATM	8.00
Branch witdrawal	140.00
ATM Withdrawal Other Banks	19.50
ATM Withdrawal International	35.00
International Branch Withdrawal	140.00
Deposits	
FNB ATM/Branch Cash Deposits	150 000 free per month; 0.25% of value thereafter
Cheque Deposit	Free

SME Account (Continued)

Statements Daily20.00Statements Weekly10.00Statements Twice Monthly5.00Provisional Statement OnlineFreeMini Statement (Cellphone Banking)FreeMini Statement (ATM)1.50Provisional Statement Branch (per page)45.00Balance EnquiriesFreeFNB ATMFree
Statements Twice Monthly Provisional Statement Online Mini Statement (Cellphone Banking) Mini Statement (ATM) Provisional Statement Branch (per page) Balance Enquiries 5.00 Free 1.50 45.00
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FNB ATM Free
Cellphone Banking Free
Branch 12.50
Other Banks' ATM 5.00
Penalty Fees Penalty Fees
Dishonoured Payment 840.00
Honouring Fee 405.00
Failed Standing Order 1.20
Declined Transaction Fee Free
Service Fees Service Fees
Card Replacement Fee 70.00
Pin Replacement 15.00
Payment Notifications Payment Notifications
Email 0.30
SMS 0.45
FAX 1.50
Convenience Fees Conven
eWallet Send Fee 10.00
eWallet Reversal Fee 10.00
ZRA Payments 15.00
Manual Processing In Branch (Per Transaction) 40.00
Pay Tv 1.20
Sweeping 3.50
Other Fees Control of the Control of
Personal Loan Arrangments Fee Personalised
Overdraft Facility Fee Personalised
Cheque Book 40 Leaves 190.00
Cheque Book 199 Leaves 375.00

Commercial Cheque Account

This Account is suitable for incorporated businesses, partnerships and trusts. This account gives access to free inContact, an Online accounting package, email statements to monitor all account transactions, access to asset and credit facilities and bulk eWallet services. The account also has the option for tailor made transactional solutions for everyday business.

	ZMW
Monthly Account Fee	165.00
Linked Account Transfers	
Internal Debit Orders	Free
External Debit Orders	Free
Cellphone, ATM, App & Online Transfer	Free
Standing Order	Free
Account Transfers Branch	80.00
Payments (DDACC)	
Cellphone, ATM, App & Online Payment	6.00
Bank Cheque	200.00
Standing Order Setup Online	Free
Standing Order Amendment Online	Free
Standing Order	6.00
Standing Order Setup Branch	33.50
Standing Order Amendment Branch	28.50
Cheque Payment	Personalised
Branch Payment	80.00
Card Purchases	
Swipe	Free
International Swipe	Free
Prepaid Purchases	
Airtime	1.20
Electricity	1.20
Stop Payments	
Online	100.00
Branch	300.00
Cash Withdrawals	
FNB ATM	8.00
Branch Withdrawal	140.00
ATM Withdrawal Other Banks	19.50
ATM Withdrawal International	35.00
International Branch Withdrawal	87.00
Deposits	
FNB ATM/Branch Cash Deposits	250 000 free per month; 0.25% of value thereafter
Cheque Deposit	Free

Commercial Cheque Account (Continued)

Statements Daily 20.00 Statements Weekly 10.00 Statements Twice Monthly 5.00 Provisional Statement Online Free Mini Statement (Cellphone Banking) 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 Banks' ATM 5.00 Penalty Fees Dishonoured Payment 840.00 Honouring Fee 405.00 Failed Standing Order 1.20 Declined Transaction Fee Free Service Fees Service Fees Service Fees 70.00 Phyment Notifications Email 0.30 SMS 0.45 FAX 1.50 Convenience Fee 10.00 Convenience Fee 10.00 Card Replacement Fee 10.00 Convenience Fees 10.00 Card Replacement Fee 10.00 Convenience Fees 10.00 Convenience Fees 10.00 Convenience Fees 10.00 Card Reprocessing in Branch (Per Transaction) 40.00 Pay TV 1.20 Sweeping 3.50 Other Fees Personal Loan Arrangement Fee Personalised Overdraft Facility Fee Personalised Overdraft Facility Fee Personalised Cheque Book 49 Leaves 190.00 Cheque Book 49 Leaves 190.00 Cheque Book 49 Leaves 190.00 Cheque Book 49 Leaves 190.00		ZMW
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Penalty Fees 840.00 Dishonoured Payment 840.00 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 0.30 Email 0.30 SMS 0.45 FAX 1.50 Convenience Fees 10.00 eWallet Send Fee 10.00 eWallet Reversal Fee 10.00 ZRA Payments 15.00 Salary Processing in Branch (Per Transaction) 40.00 Pay TV 1.20 Sweeping 3.50 Other Fees Personal Loan Arrangement Fee Personalised Overdraft Facility Fee Personalised Cheque Book 40 Leaves 190.00	Branch	12.50
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Card Replacement Fee 70.00 Pin Replacement 15.00 Payment Notifications	Declined Transaction Fee	Free
Pin Replacement 15.00 Payment Notifications 0.30 Email 0.30 SMS 0.45 FAX 1.50 Convenience Fees 0.00 eWallet Send Fee 10.00 eWallet Reversal Fee 10.00 ZRA Payments 15.00 Salary Processing in Branch (Per Transaction) 40.00 Pay TV 1.20 Sweeping 3.50 Other Fees Personal Loan Arrangement Fee Personalised Overdraft Facility Fee Personalised Cheque Book 40 Leaves 190.00	Service Fees	
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Email 0.30 SMS 0.45 FAX 1.50 Convenience Fees	Pin Replacement	15.00
SMS 0.45 FAX 1.50 Convenience Fees	Payment Notifications	
FAX 1.50 Convenience Fees 10.00 eWallet Send Fee 10.00 eWallet Reversal Fee 10.00 ZRA Payments 15.00 Salary Processing in Branch (Per Transaction) 40.00 Pay TV 1.20 Sweeping 3.50 Other Fees Personal Loan Arrangement Fee Personalised Overdraft Facility Fee Personalised Cheque Book 40 Leaves 190.00	Email	0.30
Convenience Fees 10.00 eWallet Send Fee 10.00 eWallet Reversal Fee 10.00 ZRA Payments 15.00 Salary Processing in Branch (Per Transaction) 40.00 Pay TV 1.20 Sweeping 3.50 Other Fees Personal Loan Arrangement Fee Personalised Overdraft Facility Fee Personalised Cheque Book 40 Leaves 190.00	SMS	0.45
eWallet Send Fee 10.00 eWallet Reversal Fee 10.00 ZRA Payments 15.00 Salary Processing in Branch (Per Transaction) 40.00 Pay TV 1.20 Sweeping 3.50 Other Fees Personal Loan Arrangement Fee Personalised Overdraft Facility Fee Personalised Cheque Book 40 Leaves 190.00	FAX	1.50
eWallet Reversal Fee 10.00 ZRA Payments 15.00 Salary Processing in Branch (Per Transaction) 40.00 Pay TV 1.20 Sweeping 3.50 Other Fees Personal Loan Arrangement Fee Personalised Overdraft Facility Fee Personalised Cheque Book 40 Leaves 190.00	Convenience Fees	
ZRA Payments 15.00 Salary Processing in Branch (Per Transaction) 40.00 Pay TV 1.20 Sweeping 3.50 Other Fees Personal Loan Arrangement Fee Personalised Overdraft Facility Fee Personalised Cheque Book 40 Leaves 190.00	eWallet Send Fee	10.00
Salary Processing in Branch (Per Transaction) Pay TV 1.20 Sweeping 3.50 Other Fees Personal Loan Arrangement Fee Overdraft Facility Fee Cheque Book 40 Leaves Personal Loan Arrangement Personalised Personalised	eWallet Reversal Fee	10.00
Pay TV 1.20 Sweeping 3.50 Other Fees Personal Loan Arrangement Fee Personalised Overdraft Facility Fee Personalised Cheque Book 40 Leaves 190.00	ZRA Payments	15.00
Sweeping 3.50 Other Fees Personal Loan Arrangement Fee Personalised Overdraft Facility Fee Personalised Cheque Book 40 Leaves 190.00	Salary Processing in Branch (Per Transaction)	40.00
Other FeesPersonal Loan Arrangement FeePersonalisedOverdraft Facility FeePersonalisedCheque Book 40 Leaves190.00	Pay TV	1.20
Personal Loan Arrangement Fee Personalised Overdraft Facility Fee Personalised Cheque Book 40 Leaves 190.00	Sweeping	3.50
Overdraft Facility Fee Personalised Cheque Book 40 Leaves 190.00	Other Fees	
Cheque Book 40 Leaves 190.00	Personal Loan Arrangement Fee	Personalised
·	Overdraft Facility Fee	Personalised
Cheque Book 199 Leaves 375.00	Cheque Book 40 Leaves	190.00
	Cheque Book 199 Leaves	375.00

Corporate Cheque Account

This account is suitable for multi-nationals and large corporates. This account gives access to free inContact, Online accounting package and email statements to monitor all account transactions and access to asset and credit facilities and bulk eWallet services. This account also has the option for tailor made transactional solutions for everyday business.

	ZMW
Monthly Account Fee	165.00
Linked Account Transfers	
Internal Debit Orders	Free
External Debit Orders	Free
Cellphone, ATM, App & Online Transfer	Free
Standing Order	Free
Account Transfers Branch	80.00
Payments (DDACC)	
Cellphone, ATM, App & Online Payment	6.00
Bank Cheque	200.00
Standing Order Setup Online	Free
Standing Order Amendment Online	Free
Standing Order	6.00
Standing Order Setup Branch	33.50
Standing Order Amendment Branch	28.50
Cheque Payment	Personalised
Branch Payment	80.00
Card Purchases	
Swipe	Free
International Swipe	Free
Prepaid Purchases	
Airtime	1.20
Electricity	1.20
Stop Payments	
Online	100.00
Branch	300.00
Cash Withdrawals	
FNB ATM	8.00
Branch Withdrawal	140.00
International Other Banks	19.50
International ATM Withdrawal	35.00
International Branch	140.00
Deposits	
FNB ATM/Branch Cash Deposits	250 000 free per month; 0.25% of value thereafter
Cheque Deposit	Free

Corporate Cheque Account (Continued)

Statements	ZMW
Statements Daily	20.00
Statements Weekly	10.00
Statements Twice Monthly	5.00
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 Banks' ATM	5.00
Monthly Balance Alerts	0.40
Daily Balance Alerts	8.00
Weekly Balance Alerts	2.00
Penalty Fees	
Dishonoured Payment	840.00
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 Send Fee	10.00
eWallet Reversal Fee	10.00
ZRA Payments	15.00
Salary Processing in Branch (Per Transaction)	40.00
Pay TV	1.20
Sweeping	3.50
Other Fees	
Personal Loan Arrangement Fee	Personalised
Overdraft Facility Fee	Personalised
Cheque Book 40 Leaves	190.00
Cheque Book 199 Leaves	375.00

Public Sector Cheque Account

The Public Sector account is tailored to the needs of government and churches. This account meets the needs of the daily payments and receipts carried out by these institutions including management of their accounts using Online banking.

	ZMW
Monthly Account Fee	100.00
Linked Account Transfers	
Internal Debit Orders	Free
External Debit Orders	Free
Cellphone, ATM, App & Online Transfer	Free
Standing Order	Free
Account Transfers Branch	80.00
Payments (DDACC)	
Cellphone, ATM, App & Online Payment	6.00
Bank Cheque	200.00
Standing Order Setup Online	Free
Standing Order Amendment Online	Free
Standing Order	6.00
Standing Order Setup Branch	33.50
Standing Order Amendment Branch	28.50
Cheque Payment	25.00
Branch Payment	80.00
Card Purchases	
Swipe	Free
International Swipe	Free
Prepaid Purchases	
Airtime	1.20
Electricity	1.20
Stop Payments	
Online	100.00
Branch	300.00
Cash Withdrawals	
ATM Withdrawal FNB	8.00
Branch Withdrawal	140.00
ATM Withdrawal Other Banks	19.50
ATM Withdrawal International	35.00
International Branch Withdrawal	140.00
Deposits	
FNB ATM/Branch Cash Deposits	250 000 free per month; 0.25% of value thereafter
Cheque Deposit	Free

Public Sector Cheque Account (Continued)

Statements Daily	Statements	ZMW
Statements Twice Monthly Free	Statements Daily	20.00
Provisional Statement (Cellphone Banking) Free Mini Statement (ATM) 1.50 Provisional Statement Branch (per page) 45.00 Balance Enquiries	Statements Weekly	10.00
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 Banks' ATM 5.00 Monthly balance Alerts 0.40 Daily balance Alerts 8.00 Weekly balance Alerts 2.00 Penalty Fees *** Dishonoured Payment 840.00 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 Send Fee 10.00 eWallet Reversal Fee 10.00 ZRA Payments 15.00	Statements Twice Monthly	5.00
Mini Statement (ATM) 1.50 Provisional Statement Branch (per page) 45.00 Balance Enquiries *** FNB ATM Free Cellphone Banking Free Branch 12.50 Other Banks' ATM 5.00 Monthly balance Alerts 0.40 Daily balance Alerts 8.00 Weekly balance Alerts 2.00 Penalty Fees *** Dishonoured Payment 840.00 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 Send Fee 10.00 eWallet Send Fee 10.00 eWallet Send Fee 10.00 Example Processing in Branch (Per Transaction) 40	Provisional Statement Online	Free
Provisional Statement Branch (per page) 45.00 Balance Enquiries Free FNB ATM Free Cellphone Banking Free Branch 12.50 Other Banks' ATM 5.00 Monthly balance Alerts 0.40 Daily balance Alerts 8.00 Weekly balance Alerts 2.00 Penalty Fees Post of the page of the	Mini Statement (Cellphone Banking)	Free
Balance Enquiries Free CB ATM Free Cellphone Banking Free Branch 12.50 Other Banks' ATM 5.00 Monthly balance Alerts 0.40 Daily balance Alerts 8.00 Weekly balance Alerts 2.00 Penalty Fees 10ishonoured Payment Honouring Fee 405.00 Failed Standing Order 1.20 Declined Transaction Fee Free Service Fees	Mini Statement (ATM)	1.50
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Branch 12.50 Other Banks' ATM 5.00 Monthly balance Alerts 0.40 Daily balance Alerts 8.00 Weekly balance Alerts 2.00 Weekly balance Alerts 2.00 Penalty Fees 840.00 Dishonoured Payment 840.00 Honouring Fee 405.00 Failed Standing Order 1.20 Declined Transaction Fee Free Service Fees Card Replacement Fee Pin Replacement 15.00 Payment Notifications 9 Email 0.30 SMS 0.45 FAX 1.50 Convenience Fees 10.00 eWallet Send Fee 10.00 eWallet Reversal Fee 10.00 ZRA Payments 15.00 Salary Processing in Branch (Per Transaction) 40.00 Pay TV 1.20 Sweeping 3.50 Other Fees Personal Loan Arrangement Fee Personalised	FNB ATM	Free
Other Banks' ATM 5.00 Monthly balance Alerts 0.40 Daily balance Alerts 8.00 Weekly balance Alerts 2.00 Penalty Fees 2.00 Dishonoured Payment 840.00 Honouring Fee 405.00 Failed Standing Order 1.20 Declined Transaction Fee Free Service Fees 70.00 Card Replacement Fee 70.00 Pin Replacement 15.00 Payment Notifications 0.30 Email 0.30 SMS 0.45 FAX 1.50 Convenience Fees 10.00 eWallet Send Fee 10.00 eWallet Reversal Fee 10.00 2RA Payments 15.00 Salary Processing in Branch (Per Transaction) 40.00 Pay TV 1.20 Sweeping 3.50 Other Fees Personal Loan Arrangement Fee Personalised	Cellphone Banking	Free
Monthly balance Alerts 0.40 Daily balance Alerts 8.00 Weekly balance Alerts 2.00 Penalty Fees 9 Dishonoured Payment 840.00 Honouring Fee 405.00 Failed Standing Order 1.20 Declined Transaction Fee Free Service Fees 70.00 Card Replacement Fee 70.00 Pin Replacement 15.00 Payment Notifications 0.30 Email 0.30 SMS 0.45 FAX 1.50 Convenience Fees 10.00 eWallet Send Fee 10.00 eWallet Reversal Fee 10.00 2RA Payments 15.00 Salary Processing in Branch (Per Transaction) 40.00 Pay TV 1.20 Sweeping 3.50 Other Fees Personal Loan Arrangement Fee Personalised	Branch	12.50
Daily balance Alerts 8.00 Weekly balance Alerts 2.00 Penalty Fees	Other Banks' ATM	5.00
Weekly balance Alerts 2.00 Penalty Fees 840.00 Dishonoured Payment 840.00 Honouring Fee 405.00 Failed Standing Order 1.20 Declined Transaction Fee Free Service Fees Free Card Replacement Fee 70.00 Pin Replacement 15.00 Payment Notifications Email Email 0.30 SMS 0.45 FAX 1.50 Convenience Fees 10.00 eWallet Send Fee 10.00 eWallet Reversal Fee 10.00 ZRA Payments 15.00 Salary Processing in Branch (Per Transaction) 40.00 Pay TV 1.20 Sweeping 3.50 Other Fees Personal Loan Arrangement Fee Personalised	Monthly balance Alerts	0.40
Penalty Fees 840.00 Dishonoured Payment 840.00 Honouring Fee 405.00 Failed Standing Order 1.20 Declined Transaction Fee Free Service Fees 70.00 Card Replacement Fee 70.00 Pin Replacement 15.00 Payment Notifications 0.30 Email 0.30 SMS 0.45 FAX 1.50 Convenience Fees 10.00 eWallet Send Fee 10.00 eWallet Reversal Fee 10.00 ZRA Payments 15.00 Salary Processing in Branch (Per Transaction) 40.00 PayTV 1.20 Sweeping 3.50 Other Fees Personal Loan Arrangement Fee Personalised	Daily balance Alerts	8.00
Dishonoured Payment 840.00 Honouring Fee 405.00 Failed Standing Order 1.20 Declined Transaction Fee Free Service Fees 70.00 Card Replacement Fee 70.00 Pin Replacement 15.00 Payment Notifications	Weekly balance Alerts	2.00
Honouring Fee 405.00 Failed Standing Order 1.20 Declined Transaction Fee Free Service Fees 70.00 Card Replacement Fee 70.00 Pin Replacement 15.00 Payment Notifications 0.30 SMS 0.45 FAX 1.50 Convenience Fees 10.00 eWallet Send Fee 10.00 eWallet Reversal Fee 10.00 ZRA Payments 15.00 Salary Processing in Branch (Per Transaction) 40.00 Pay TV 1.20 Sweeping 3.50 Other Fees Personal Loan Arrangement Fee	Penalty Fees	
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Service Fees 70.00 Card Replacement Fee 70.00 Pin Replacement 15.00 Payment Notifications 0.30 Email 0.30 SMS 0.45 FAX 1.50 Convenience Fees 0.00 eWallet Send Fee 10.00 eWallet Reversal Fee 10.00 ZRA Payments 15.00 Salary Processing in Branch (Per Transaction) 40.00 Pay TV 1.20 Sweeping 3.50 Other Fees Personal Loan Arrangement Fee	Failed Standing Order	1.20
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Email 0.30 SMS 0.45 FAX 1.50 Convenience Fees eWallet Send Fee 10.00 eWallet Reversal Fee 10.00 ZRA Payments 15.00 Salary Processing in Branch (Per Transaction) 40.00 Pay TV 1.20 Sweeping 3.50 Other Fees Personal Loan Arrangement Fee Personalised	Pin Replacement	15.00
SMS 0.45 FAX 1.50 Convenience Fees 0.00 eWallet Send Fee 10.00 eWallet Reversal Fee 10.00 ZRA Payments 15.00 Salary Processing in Branch (Per Transaction) 40.00 Pay TV 1.20 Sweeping 3.50 Other Fees Personal Loan Arrangement Fee	Payment Notifications	
FAX 1.50 Convenience Fees 10.00 eWallet Send Fee 10.00 eWallet Reversal Fee 10.00 ZRA Payments 15.00 Salary Processing in Branch (Per Transaction) 40.00 Pay TV 1.20 Sweeping 3.50 Other Fees Personal Loan Arrangement Fee Personalised	Email	0.30
Convenience Fees 10.00 eWallet Send Fee 10.00 eWallet Reversal Fee 10.00 ZRA Payments 15.00 Salary Processing in Branch (Per Transaction) 40.00 Pay TV 1.20 Sweeping 3.50 Other Fees Personal Loan Arrangement Fee Personalised	SMS	0.45
eWallet Send Fee 10.00 eWallet Reversal Fee 10.00 ZRA Payments 15.00 Salary Processing in Branch (Per Transaction) 40.00 Pay TV 1.20 Sweeping 3.50 Other Fees Personal Loan Arrangement Fee Personalised	FAX	1.50
eWallet Reversal Fee 10.00 ZRA Payments 15.00 Salary Processing in Branch (Per Transaction) 40.00 Pay TV 1.20 Sweeping 3.50 Other Fees Personal Loan Arrangement Fee Personalised	Convenience Fees	
ZRA Payments 15.00 Salary Processing in Branch (Per Transaction) 40.00 Pay TV 1.20 Sweeping 3.50 Other Fees Personal Loan Arrangement Fee Personalised	eWallet Send Fee	10.00
Salary Processing in Branch (Per Transaction) Pay TV 1.20 Sweeping Other Fees Personal Loan Arrangement Fee Personalised	eWallet Reversal Fee	10.00
Pay TV 1.20 Sweeping 3.50 Other Fees Personal Loan Arrangement Fee Personalised	ZRA Payments	15.00
Sweeping 3.50 Other Fees Personal Loan Arrangement Fee Personalised	Salary Processing in Branch (Per Transaction)	40.00
Other Fees Personal Loan Arrangement Fee Personalised	PayTV	1.20
Personal Loan Arrangement Fee Personalised	Sweeping	3.50
	Other Fees	
Overdreft Facility Foo	Personal Loan Arrangement Fee	Personalised
Overurant raciiity ree Personalised	Overdraft Facility Fee	Personalised
Cheque Book 40 Leaves 190.00	Cheque Book 40 Leaves	190.00
Cheque Book 199 Leaves 375.00	Cheque Book 199 Leaves	375.00

Single Fee Pricing Options

Pay a fixed monthly fee for your account and always be in control of what you pay. On these pricing options you get:

- A number of FREE FNB ATM cash withdrawals*
- A number of FREE Electronic Channel Payments*
- A number of FREE Cheque Payments*

You also get unlimited qualifying electronic transactions using Online Banking, Cellphone Banking and the FNB Banking App.
Qualifying transactions include:

- Card purchases (Swipes)
- Prepaid purchases

You also get

- A FREE FNB Chip and Pin VISA debit card
- A cheque book
- Bank Cheques
- 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*
- FREE electronic statements
- FREE set-up of Standing Orders and Debit Orders to make regular payments

^{*} Standard rates apply thereafter

Single Fee Pricing Option

Monthly Account Fee		Single Fee Pricing Option	Single Fee Pricing Option	Single Fee Pricing Option	
Monthly Account Fee 300.00 700.00 4 000.00 Free FIR ATM Withdrawals* 5 10 10 Free Electronic Channel Payments* 5 10 100 Free Cheque Payments* 5 10 20 Linked Account Transfers Intermal Debit Orders Estermal Debit Orders 25.00 25.00 25.00 25.00 Cellphone, ATM, App & Online Transfer Free Free Free Standing Order Free Free Free Account Transfers Branch 80.00 80.00 80.00 Payments IDDACC) Cellphone, ATM, App & Online Payment 6.00 6.00 6.00 Bank Cheque 200.00 200.00 200.00 Scheduled Payment Setup Online Free Free Free Scheduled Payment Amendment Online Free Free Free Scheduled Payment Setup Branch 33.50 33.50 33.50 Scheduled Payment Amendment Branch 28.50 28.50 28.50 Branch </th <th></th> <th>1</th> <th></th> <th></th>		1			
Free FNB ATM Withdrawals* 5		ZMW	ZMW	ZMW	
Free Electronic Channel Payments* 30 100 1000 Free Cheque Payments* 5 10 20 Linked Account Transfers Internal Debit Orders Free Account Transfers Branch 80.00	Monthly Account Fee	300.00	300.00 700.00		
Free Cheque Payments* 5	Free FNB ATM Withdrawals*	5	10	10	
Linked Account Transfers Free Free Free Internal Debit Orders 25.00 25.00 25.00 Cellphone, ATM, App & Online Transfer Free Free Free Standing Order Free Free Free Account Transfers Branch 80.00 80.00 80.00 Payments (DDAC) Cellphone, ATM, App & Online Payment 6.00 6.00 6.00 Bank Cheque 200.00 200.00 200.00 200.00 Scheduled Payment Setup Online Free Free Free Scheduled Payment Amendment Online Free Free Free Scheduled Payment Setup Branch 33.50 33.50 33.50 Scheduled Payment Setup Branch 33.50 33.50 33.50 Scheduled Payment Amendment Branch 28.50 28.50 28.50 Cheque Payment 60.00 60.00 60.00 Branch 80.00 80.00 80.00 Branch 80.00 80.00 80.00 Wipe Free	Free Electronic Channel Payments*	30	100	1 000	
Internal Debit Orders	Free Cheque Payments*	5	10	20	
External Debit Orders 25.00 25.00 25.00 Cellphone, ATM, App & Online Transfer Free Free Free Standing Order Free Free Free Account Transfers Branch 80.00 80.00 80.00 Payments (DDACC) Cellphone, ATM, App & Online Payment 6.00 6.00 6.00 Bank Cheque 200.00 200.00 200.00 Scheduled Payment Setup Online Free Free Free Scheduled Payment Amendment Online Free Free Free Scheduled Payment Amendment Branch 6.00 6.00 6.00 Scheduled Payment Amendment Branch 28.50 28.50 28.50 Cheque Payment 60.00 60.00 60.00 Branch 80.00 80.00 80.00 Branch 80.00 80.00 80.00 Branch 80.00 80.00 80.00 Card Purchases Free Free Free International Swipe Free Free </td <td>Linked Account Transfers</td> <td></td> <td></td> <td></td>	Linked Account Transfers				
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Standing Order Free Free Free Account Transfers Branch 80.00 80.00 80.00 Payments (DDACC) Sements (DDACC) Sements (DDACC) Sements (DDACC) Cellphone, ATM, App & Online Payment 6.00 6.00 200.00 Bank Cheque 200.00 200.00 200.00 Scheduled Payment Setup Online Free Free Free Scheduled Payment Amendment Online Free Free Free Scheduled Payment Setup Branch 33.50 33.50 33.50 Scheduled Payment Amendment Branch 28.50 28.50 28.50 Cheque Payment 60.00 60.00 60.00 Branch 80.00 80.00 80.00 Branch 80.00 80.00 80.00 Card Purchases Free Free Free International Swipe Free Free Free Prepaid Purchases Free Free Free Prepaid Purchases Free Free Free	External Debit Orders	25.00	25.00	25.00	
Account Transfers Branch 80.00 80.00 80.00 Payments (DDACC) Cellphone, ATM, App & Online Payment 6.00 6.00 6.00 Bank Cheque 200.00 200.00 200.00 200.00 Scheduled Payment Setup Online Free Free Free Scheduled Payment Amendment Online Free Free Free Scheduled Payment Setup Branch 33.50 33.50 33.50 Scheduled Payment Amendment Branch 28.50 28.50 28.50 Cheque Payment 60.00 60.00 60.00 Branch 80.00 80.00 80.00 Branch 80.00 80.00 80.00 Card Purchases V Free Free Free International Swipe Free Free Free Free International Swipe Free Free Free Electricity Free Free Free Stop Payments Stop Payments Stop Payments Stop Payments Stop Payments Stop Payments </td <td>Cellphone, ATM, App & Online Transfer</td> <td>Free</td> <td>Free</td> <td>Free</td>	Cellphone, ATM, App & Online Transfer	Free	Free	Free	
Payments (DDACC) 6.00 6.00 6.00 Cellphone, ATM, App & Online Payment 6.00 6.00 6.00 Bank Cheque 200.00 200.00 200.00 Scheduled Payment Setup Online Free Free Free Scheduled Payment Amendment Online Free Free Free Scheduled Payment Setup Branch 33.50 33.50 33.50 Scheduled Payment Amendment Branch 28.50 28.50 28.50 Cheque Payment 60.00 60.00 60.00 Branch 80.00 80.00 80.00 Branch Branch 80.00 80.00 80.00 Card Purchases Swipe Free Free Free International Swipe Free Free Free Pread Purchases Airtime Free Free Free Free Free Free Free Free Free <td col<="" td=""><td>Standing Order</td><td>Free</td><td>Free</td><td>Free</td></td>	<td>Standing Order</td> <td>Free</td> <td>Free</td> <td>Free</td>	Standing Order	Free	Free	Free
Cellphone, ATM, App & Online Payment 6.00 6.00 Bank Cheque 200.00 200.00 200.00 Scheduled Payment Setup Online Free Free Free Scheduled Payment Amendment Online Free Free Free Scheduled Payment Amendment Online Free Free Free Scheduled Payment Setup Branch 33.50 33.50 33.50 Scheduled Payment Amendment Branch 28.50 28.50 28.50 Scheduled Payment Amendment Branch 28.50 28.50 28.50 Cheque Payment 60.00 60.00 60.00 Branch 80.00 80.00 80.00 Branch 80.00 80.00 80.00 Eree Free Free Free Free Free Prepaid Purchases Airtime Free Free Free Free Free Free Free Bree Free Free Bree Free	Account Transfers Branch	80.00	80.00	80.00	
Bank Cheque 200.00 200.00 200.00 Scheduled Payment Setup Online Free Free Free Scheduled Payment Amendment Online Free Free Free Scheduled Payment Setup Branch 6.00 6.00 6.00 Scheduled Payment Setup Branch 33.50 33.50 33.50 Scheduled Payment Amendment Branch 28.50 28.50 28.50 Cheque Payment 60.00 60.00 60.00 Branch 80.00 80.00 80.00 Branch 80.00 80.00 80.00 Card Purchases Swipe Free Free Free Free Free Free Prepaid Purchases Airtime Free Free Free Free Free Free Free Free Free Braph 100.00 100.00 100.00 Braph 300.00 300.00 300.00 <td>Payments (DDACC)</td> <td></td> <td></td> <td></td>	Payments (DDACC)				
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Scheduled Payment Amendment Online Free Free Free Scheduled Payment 6.00 6.00 6.00 Scheduled Payment Setup Branch 33.50 33.50 33.50 Scheduled Payment Amendment Branch 28.50 28.50 28.50 Cheque Payment 60.00 60.00 60.00 Branch 80.00 80.00 80.00 Branch 80.00 80.00 80.00 Card Purchases Swipe Free Free Free Free Free Free Prepaid Purchases Airtime Free Free Free Free Free Free Bree Free Free Bree Free Free Stop Payments Online 100.00 100.00 100.00 Branch 300.00 300.00 300.00 Branch 8.00 8	Bank Cheque	200.00	200.00	200.00	
Scheduled Payment 6.00 6.00 6.00 Scheduled Payment Setup Branch 33.50 33.50 33.50 Scheduled Payment Amendment Branch 28.50 28.50 28.50 Cheque Payment 60.00 60.00 60.00 Branch 80.00 80.00 80.00 Card Purchases Swipe Free Free Free International Swipe Free Free Free Prepaid Purchases Airtime Free Free Free Electricity Free Free Free Stop Payments	Scheduled Payment Setup Online	Free	Free	Free	
Scheduled Payment Setup Branch 33.50 33.50 33.50 Scheduled Payment Amendment Branch 28.50 28.50 28.50 Cheque Payment 60.00 60.00 60.00 Branch 80.00 80.00 80.00 Card Purchases Swipe Free Free Free International Swipe Free Free Free Prepaid Purchases Airtime Free Free Free Electricity Free Free Free Stop Payments St	Scheduled Payment Amendment Online	Free	Free	Free	
Scheduled Payment Amendment Branch 28.50 28.50 28.50 Cheque Payment 60.00 60.00 60.00 Branch 80.00 80.00 80.00 Card Purchases Swipe Free Free Free International Swipe Free Free Free Prepaid Purchases Free Free Free Airtime Free Free Free Electricity Free Free Free Stop Payments Stop Payments Stop Payments Stop Payments Stop Payments Online 100.00 100.00 100.00 100.00 Branch 300.00 300.00 300.00 Branch 300.00 8.00 8.00 Branch Withdrawal FNB 8.00 8.00 8.00 Branch Withdrawal Other Banks 19.50 19.50 19.50 ATM Withdrawal Other International 35.00 35.00 35.00 International Branch Withdrawal 140.00 140	Scheduled Payment	6.00	6.00	6.00	
Cheque Payment 60.00 60.00 60.00 Branch 80.00 80.00 80.00 Card Purchases Swipe Free Free Free Free International Swipe Free Free Free Free Prepaid Purchases	Scheduled Payment Setup Branch	33.50	33.50	33.50	
Branch 80.00 80.00 80.00 Card Purchases Free Free Free Swipe Free Free Free International Swipe Free Free Free Prepaid Purchases Stantime Free Free Free Electricity Free Free Free Stop Payments Stantime Stantime Stantime Online 100.00 100.00 100.00 Branch 300.00 300.00 300.00 Branch 300.00 8.00 8.00 Branch Withdrawal FNB 8.00 8.00 8.00 Branch Wihdrawal Other Banks 19.50 19.50 19.50 ATM Withdrawal Other International 35.00 35.00 35.00 International Branch Withdrawal 140.00 140.00 140.00 Deposits 150 000 free per month; 0.25% of value thereafter 500 000 free per month; 0.25% of value thereafter	Scheduled Payment Amendment Branch	28.50	28.50	28.50	
Card Purchases Free Free Free Swipe Free Free Free International Swipe Free Free Free Prepaid Purchases Free Free Free Airtime Free Free Free Electricity Free Free Free Stop Payments Stop Payments Stop Payments Stop Payments Stop Payments Online 100.00 100.00 100.00 100.00 Branch 300.00 300.00 300.00 300.00 Branch 8.00 8.00 8.00 8.00 Branch Withdrawal FNB 8.00 8.00 8.00 8.00 Branch Withdrawal Other Banks 19.50 19.50 19.50 19.50 ATM Withdrawal Other International 35.00 35.00 35.00 140.00 International Branch Withdrawal 140.00 140.00 140.00 140.00 Deposits 150 000 free per month; 0.25% of value thereafter Thereafter	Cheque Payment	60.00	60.00	60.00	
Swipe Free Free Free International Swipe Free Free Free Prepaid Purchases Free Free Free Airtime Free Free Free Electricity Free Free Free Stop Payments Stop Payments Stop Payments Stop Payments Online 100.00 100.00 100.00 Branch 300.00 300.00 300.00 Branch 8.00 8.00 8.00 Branch Withdrawal 140.00 140.00 140.00 ATM Withdrawal Other Banks 19.50 19.50 19.50 ATM Withdrawal Other International 35.00 35.00 35.00 International Branch Withdrawal 140.00 140.00 140.00 Deposits 150 000 free per month; 0.25% of value thereafter 500 000 free per month; 0.25% of value thereafter	Branch	80.00	80.00	80.00	
International Swipe Free Free Free Prepaid Purchases Free Free Free Free Airtime Free Free Free Free Electricity Free Free Free Stop Payments 100.00 100.00 100.00 100.00 100.00 100.00 100.00 100.00 300.00 300.00 300.00 300.00 300.00 300.00 300.00 8.00 8.00 8.00 8.00 8.00 8.00 8.00 8.00 8.00 8.00 140.00 140.00 140.00 140.00 140.00 19.50 19.50 19.50 35.00 35.00 35.00 35.00 35.00 35.00 140.00 140.00 140.00 140.00 140.00	Card Purchases				
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Airtime Free Free Free Electricity Free Free Free Stop Payments Stop Payments Stop Payments Stop Payments Online 100.00 100.00 100.00 Branch 300.00 300.00 300.00 Cash Withdrawals Stop Payments Stop Payments ATM Withdrawals Stop Payments Stop Payments ATM Withdrawals Stop Payments Stop Payments ATM Withdrawal FNB 8.00 8.00 8.00 Btop Payments 140.00 140.00 140.00 ATM Withdrawal FNB 8.00 8.00 8.00 8.00 Btop Payments 19.50 19.50 19.50 19.50 ATM Withdrawal Other Banks 19.50 19.50 19.50 19.50 ATM Withdrawal Other International 35.00 35.00 35.00 140.00 International Branch Withdrawal 140.00 140.00 140.00 140.00 Deposits 150 000 free per month; 0.25% of value thereaf	International Swipe	Free	Free	Free	
Electricity Free Free Free Stop Payments Stop Payments Stop Payments Online 100.00 100.00 100.00 Branch 300.00 300.00 300.00 Cash Withdrawals Test Control of the Control of th	Prepaid Purchases				
Stop Payments 100.00 100.00 100.00 Branch 300.00 300.00 300.00 Cash Withdrawals ATM Withdrawal FNB 8.00 8.00 8.00 Branch Wihdrawal 140.00 140.00 140.00 ATM Withdrawal Other Banks 19.50 19.50 19.50 ATM Withdrawal Other International 35.00 35.00 35.00 International Branch Withdrawal 140.00 140.00 140.00 Deposits 150 000 free per month; 0.25% of value thereafter 500 000 free per month; 0.25% of value thereafter	Airtime	Free	Free	Free	
Online 100.00 100.00 100.00 Branch 300.00 300.00 300.00 Cash Withdrawals Secondary States Company States ATM Withdrawal FNB 8.00 8.00 8.00 Branch Wihdrawal 140.00 140.00 140.00 ATM Withdrawal Other Banks 19.50 19.50 19.50 ATM Withdrawal Other International 35.00 35.00 35.00 International Branch Withdrawal 140.00 140.00 140.00 Deposits 150 000 free per month; 0.25% of value thereafter 500 000 free per month; 0.25% of value thereafter	Electricity	Free	Free	Free	
Branch 300.00 300.00 300.00 Cash Withdrawals ATM Withdrawal FNB 8.00 8.00 8.00 Branch Wihdrawal FNB 8.00 140.00 140.00 ATM Withdrawal Other Banks 19.50 19.50 19.50 ATM Withdrawal Other International 35.00 35.00 35.00 International Branch Withdrawal 140.00 140.00 140.00 Deposits 150 000 free per month; 0.25% of value thereafter 500 000 free per month; 0.25% of value thereafter 500 000 free per month; 0.25% of value thereafter	Stop Payments				
Cash Withdrawals 8.00 8.00 8.00 Branch Wihdrawal 140.00 140.00 140.00 ATM Withdrawal Other Banks 19.50 19.50 19.50 ATM Withdrawal Other International 35.00 35.00 35.00 International Branch Withdrawal 140.00 140.00 140.00 Deposits 150 000 free per month; 0.25% of value thereafter 500 000 free per month; 0.25% of value thereafter 500 000 free per month; 0.25% of value thereafter	Online	100.00	100.00	100.00	
ATM Withdrawal FNB 8.00 8.00 8.00 Branch Wihdrawal 140.00 140.00 140.00 ATM Withdrawal Other Banks 19.50 19.50 19.50 ATM Withdrawal Other International 35.00 35.00 35.00 International Branch Withdrawal 140.00 140.00 140.00 Deposits 150 000 free per month; 0.25% of value thereafter 500 000 free per month; 0.25% of value thereafter 500 000 free per month; 0.25% of value thereafter	Branch	300.00	300.00	300.00	
Branch Wihdrawal ATM Withdrawal Other Banks 19.50 ATM Withdrawal Other International 35.00 International Branch Withdrawal 140.00 140.00 35.00 35.00 35.00 140.00 Deposits 150 000 free per month; 0.25% of value thereafter 150 000 free per month; 0.25% of value thereafter	Cash Withdrawals				
ATM Withdrawal Other Banks 19.50 19.50 19.50 19.50 ATM Withdrawal Other International 35.00 35.00 35.00 140.00 Deposits 150 000 free per month; 0.25% of value thereafter 150 000 free per month; 0.25% of value thereafter	ATM Withdrawal FNB	8.00	8.00	8.00	
ATM Withdrawal Other International 35.00 35.00 35.00 International Branch Withdrawal 140.00 140.00 140.00 Deposits 150 000 free per month; 0.25% of value thereafter 250 000 free per month; 0.25% of value thereafter 350 000 free per month; 0.25% of value thereafter	Branch Wihdrawal	140.00	140.00	140.00	
International Branch Withdrawal 140.00 140.00 140.00 Deposits 150 000 free per month; 0.25% of value thereafter 150 000 free per month; 0.25% of value thereafter 140.00 140.00 140.00 140.00 140.00	ATM Withdrawal Other Banks	19.50	19.50	19.50	
DepositsFNB ATM/Branch Cash Deposits150 000 free per month; 0.25% of value thereafter250 000 free per month; 0.25% of value thereafter500 000 free per month; 0.25% of value thereafter	ATM Withdrawal Other International	35.00	35.00	35.00	
FNB ATM/Branch Cash Deposits 150 000 free per month; 0.25% of value thereafter 250 000 free per month; 0.25% of value thereafter 500 000 free per month; 0.25% of value thereafter 500 000 free per month; 0.25% of value thereafter	International Branch Withdrawal	140.00	140.00	140.00	
FNB ATM/Branch Cash Deposits month; 0.25% of value month; 0.25% of value thereafter thereafter thereafter	Deposits				
Cheque Deposit Free Free Free	FNB ATM/Branch Cash Deposits	month; 0.25% of value	month; 0.25% of value	month; 0.25% of value	
	Cheque Deposit	Free	Free	Free	

Single Fee Pricing Option (Continued)

Statements			
Statements Daily	20.00	20.00	20.00
Statements Weekly	10.00	10.00	10.00
Statements Twice Monthly	5.00	5.00	5.00
Provisional Statement Online	Free	Free	Free
Mini Statement (Cellphone Banking)	Free	Free	Free
Mini Statement (ATM)	1.50	1.50	1.50
Provisional Statement Branch (per page)	45.00	45.00	45.00
Balance Enquiries			
FNB ATM	Free	Free	Free
Cellphone Banking	Free	Free	Free
Branch	12.50	12.50	12.50
Other Banks' ATM	5.00	5.00	5.00
Penalty Fees			
Dishonoured Payment	840.00	840.00	840.00
Honouring Fee	405.00	405.00	405.00
Failed Standing Order	1.20	1.20	1.20
Declined Transaction Fee	Free	Free	Free
Service Fees			
Card Replacement Fee	70.00	70.00	70.00
Pin Replacement	15.00	15.00	15.00
Payment Notifications			
Email	0.30	0.30	0.30
SMS	0.45	0.45	0.45
FAX	1.50	1.50	1.50
Convenience Fees			
eWallet Send Fee	10.00	10.00	10.00
eWallet Reversal Fee	10.00	10.00	10.00
ZRA Payments	15.00	15.00	15.00
Manual Salary Processing (Per Transaction)	40.00	40.00	40.00
Pay TV	1.20	1.20	1.20
Sweeping	3.50	3.50	3.50
Other Fees			
Personal Loan Arrangement Fee	Personalised	Personalised	Personalised
Overdraft Facility Fee	Personalised	Personalised	Personalised
Cheque Book 40 Leaves	190.00	190.00	190.00
Cheque Book 100 Leaves	375.00	375.00	375.00

^{*} Standard rates apply thereafter

Foreign Currency Business Cheque Accounts

	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
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

eWallet

	ZMW
Send Money from Bank to eWallet (Deposit/Cash in)	10.00
eWallet Reversal Fee	10.00
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 Documents (per item) Corporate Cheque	250.00	
Certification of Documents (per item)	110.00	
Certification of Balance	45.00	
Commissioner of Oaths Corporate Cheque	250.00	
Commissioner of Oaths	110.00	
Audit Reports	375.00	
Photocopying (per page)	10.00	
Sealing Of Documents	110.00	
Telephone Local	75.00	
Telephone Foreign	200.00	
Other Documents Corporate Cheque	250.00	
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% of value. min US\$35 max US\$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 K100" include parts thereof.
- All fees quoted are VAT inclusive and are effective from 1 September 2017 to 31 August 2018.

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.