



Get more value and
make your money
go further.

FNB Personal Pricing Guide

9 October 2024 - 8 September 2025

The fees outlined in this guide are VAT-inclusive. Terms, conditions and rules apply.

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Main menu

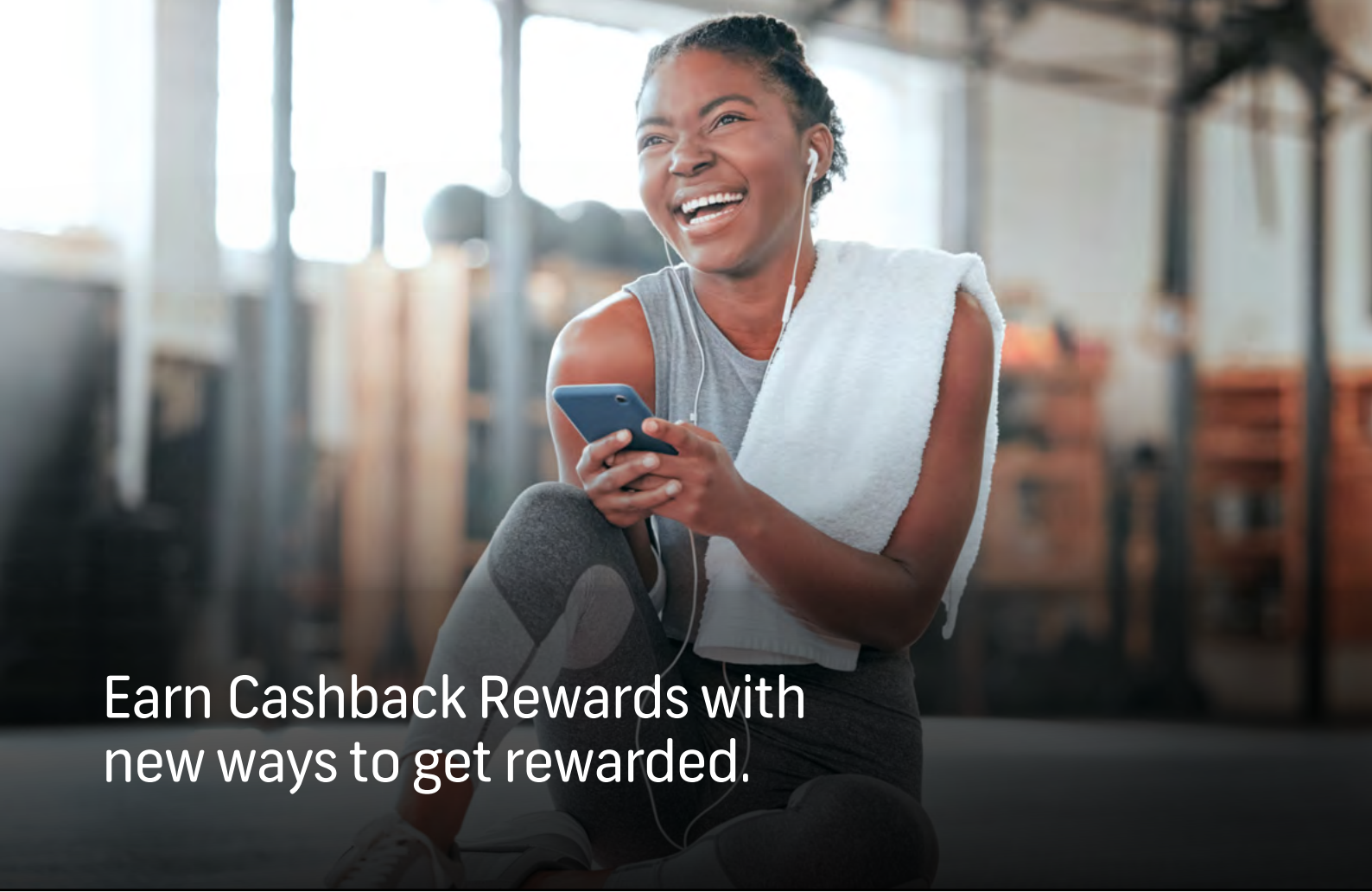


A close-up, slightly low-angle shot of a young woman with dark skin and curly hair, smiling warmly while looking down at a black smartphone she is holding in her right hand. Her left hand is raised, with fingers slightly spread, as if interacting with the screen. She is wearing a light-colored, possibly white, button-down shirt. The background is dark and out of focus, suggesting an indoor setting with soft lighting. The overall mood is positive and modern.

Introduction

Welcome to FNB Retail Banking

We understand the importance of making smart money decisions and ensuring that you are getting the best value for what you put in. As a bank that does more, we are always looking for ways to improve our service to you by providing tools and benefits to make it easier for you and your family to manage your money.



Earn Cashback Rewards with new ways to get rewarded.



FNB Cashback Rewards is about helping you **stretch your spend every month**. By offering **real value and cash benefits** that you can spend anywhere you wish, you're able to **use your Cashback to buy fuel, groceries, airtime, clothes, and so much more**. As an FNB Smart, Gold, Platinum or Private Clients account holder, you could be rewarded with these exciting **benefits**.



Tip to bank
smarter



Earning cash rewards is easy! Swipe or use the app to make payments and earn up to 1.0% (depending on your account type).

Value-adds

> eWallet

FNB's eWallet gives you:

- 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 FNB App, Cellphone Banking, an FNB ATM, or Online Banking
- Any cellphone can be used to send money or to receive money
- Recipients do not have to withdraw all the money at once
- Recipients can check the balance, obtain a mini-statement or buy prepaid airtime or electricity

> Prepaid purchases

This allows you to:

- Buy airtime for yourself or a third party on any network without having to use a recharge token
- Pay for DSTV
- Buy prepaid electricity (ZESCO) and view the last three tokens

> Card maintenance on the FNB Banking App

With this, you can:

- Change your debit card PIN
- Activate your debit card
- Cancel or temporarily block your debit card
- Increase or decrease your card limits
- View your debit card details

Servicing you

Whatever your needs, we have a solution for you

> FNB App & Online Banking

For all day-to-day banking needs

- Balances, statements, payments and transfers
- Add/manage recipients
- Block, cancel or order cards
- Report fraud

> Self service

Automated Teller Machine (ATM)

FNB ATMs allow you to withdraw cash, check your balances and statements, make payments and transfers.

Automated Deposit Teller (ADT)

FNB ADTs gives you the ability to withdraw funds as well as make deposits into your FNB Accounts, anytime.

> Channels

FNB CashPlus and Branch services

Our extensive CashPlus and branch network allows you to access expert sales or service assistance from a consultant, teller, or agent.

Dedicated service

Based on your business needs, complexity and turnover – **a business banker may be allocated to assist you** with your strategic banking needs.

FNB Retail Accounts

Depending on your income and lifestyle, we have designed value propositions to meet your needs.



If you are 18 years or older and earn between ZMW2,500 and ZMW9,999 then this is the account for you!



If you are 21 years or older and earn between ZMW10,000 and ZMW34,999 then this is the account for you!



If you are 21 years or older and earn between ZMW35,000 and ZMW74,999 then this is the account for you!



If you are 21 years or older and earn at least ZMW75,000 then this is the account for you!

We also have a range of business accounts which have been designed for specialised industries.



FNB Smart Account

> Requirements

- Customers must be 18 years or older
- Customers must earn between ZMW2,500 and ZMW9,999 per month

For all other fees, refer to "General fees".



FNB Smart Account fees

For all fees not specified in this section, please refer to the general fee section of this pricing guide.

You get the following **FREE:**

Debit card purchases

FNB App purchases, transfers & payments

Online banking purchases, transfers & payments

Cellphone banking purchases, transfers & payments

Eligible for Cashback rewards *

Savings Pocket

Access to personal loans **

	Bundled	Pay-as-you-use
You pay a monthly account fee of:	ZMW105.00pm	ZMW70.00p/m
Benefits included in your monthly fee	<div>4x Free FNB ATM Withdrawals p/m</div> <div>Free electronic payments (FNB Online Banking, the FNB App, USSD, or FNB ATM)</div> <div>Free prepaid airtime purchases (FNB Online Banking, USSD or FNB ATM)</div> <div>Free prepaid electricity purchases (FNB Online Banking, the FNB App, USSD or FNB ATM)</div> <div>Free prepaid Pay TV purchases (FNB Online Banking, the FNB App, USSD or FNB ATM)</div> <div>Access to selected alliance partnership discounts, and preferential service</div>	N/A
Rebate amount	ZMW15 000.00	ZMW15 000.00



Tip to bank
smarter >

Keep a minimum account balance of ZMW15,000 in your account and your monthly fee will be waived!

* Terms Conditions and Rules apply.

** Switch your salary to your FNB account.



FNB Gold Account

> Requirements

- Customers must be 21 years or older
- Customers must earn between ZMW10,000 and ZMW34,999 per month

For all other fees, refer to "General fees".



FNB Gold Account fees

For all fees not specified in this section, please refer to the general fee section of this pricing guide.

You get the following FREE:

FREE:

Debit card purchases

FNB App purchases, transfers & payments

Online banking purchases, transfers & payments

Cellphone banking purchases, transfers & payments

Eligible for Cashback rewards *

Savings Pocket

Access to personal loans **

	Bundled	Pay-as-you-use
You pay a monthly account fee of:	ZMW150.00p/m	ZMW90.00p/m
Benefits included in your monthly fee	6x Free FNB ATM Withdrawals p/m Free electronic payments (FNB Online Banking, the FNB App, USSD or FNB ATM) Free prepaid airtime purchases (FNB Online Banking, USSD or FNB ATM) Free prepaid electricity purchases (FNB Online Banking, the FNB App, USSD or FNB ATM) Free prepaid Pay TV purchases (FNB Online Banking, the FNB App, USSD or FNB ATM) Access to selected alliance partnership discounts, preferential service, and Travel Insurance of up to USD65,000.00	N/A
Rebate amount	ZMW25 000.00	ZMW25 000.00



Tip to bank *smarter* >

Keep a minimum account balance of ZMW25,000 in your account and your monthly fee will be waived!

* Terms Conditions and Rules apply.
** Switch your salary to your FNB account.



FNB Platinum Account

Requirements

- Customers must be 21 years or older
- Customers must earn between ZMW35,000 and ZMW74,999 per month

For all other fees, refer to "General fees".



FNB Platinum Account fees

For all fees not specified in this section, please refer to the general fee section of this pricing guide.

You get the following **FREE:**

FREE:

Debit card purchases

FNB App purchases, transfers & payments

Online banking purchases, transfers & payments

Access to dedicated Relationship Manager

Eligible for Cashback rewards *

Savings Pocket

Preferential rates on loans & investments **

	Bundled	Pay-as-you-use
You pay a monthly account fee of:	ZMW315.00p/m	ZMW240.00p/m
Benefits included in your monthly fee	10x Free FNB ATM Withdrawals p/m	N/A
	Free electronic payments (FNB Online Banking, the FNB App, USSD or FNB ATM)	
	Free prepaid airtime purchases (FNB Online Banking, USSD or FNB ATM)	
	Free prepaid electricity purchases (FNB Online Banking, the FNB App, USSD or FNB ATM)	
	Free prepaid Pay TV purchases (FNB Online Banking, the FNB App, USSD or FNB ATM)	
	Access to selected alliance partnership discounts, preferential service, and Travel Insurance of up to USD150 000.00	
	Access to selected International and Domestic SLOW Lounges at KK International, OR Tambo, King Shaka & Cape Town International Airports	
Rebate amount	ZMW50 000.00	ZMW50 000.00



Tip to bank *smarter* >

Keep a minimum account balance of ZMW50,000 in your account and your monthly fee will be waived!

* Terms Conditions and Rules apply.

** Switch your salary to your FNB account.



FNB Private Clients Account

> Requirements

- Customers must be 21 years or older
- Customers must earn at least ZMW75,000 per month

> Private Banker

Your dedicated Private Banker can assist you with:

- Innovative transactional products
- Wealth, savings and investment solutions
- Insurance solutions for future financial security
- Specialised secured and unsecured lending

For all other fees, refer to "General fees".



FNB Private Clients Account fees

For all fees not specified in this section, please refer to the general fee section of this pricing guide.

You get the following **FREE**:

FREE:

- Debit card purchases
- FNB App purchases, transfers & payments
- Online banking purchases, transfers & payments
- Access to dedicated Private Banker
- Eligible for Cashback rewards *
- Savings Pocket
- Preferential rates on loans & investments **

You pay a monthly account fee of: ZMW390.00p/m

Benefits included in your monthly fee

15x Free FNB ATM Withdrawals p/m

Free electronic payments

(FNB Online Banking, the FNB App, USSD or FNB ATM)

Free prepaid airtime purchases

(FNB Online Banking, USSD or FNB ATM)

Free prepaid electricity purchases

(FNB Online Banking, the FNB App, USSD or FNB ATM)

Free prepaid Pay TV purchases

(FNB Online Banking, the FNB App, USSD or FNB ATM)

Access to selected alliance partnership discounts, preferential service, and Travel Insurance of up to USD150 000.00

Access to selected International and Domestic SLOW Lounges at KK International, OR Tambo, King Shaka & Cape Town International Airports

Rebate amount

ZMW100 000.00



Tip to bank
smarter >

Keep a **minimum account balance of ZMW100,000** in your account and your monthly fee will be **waived!**

* Terms Conditions and Rules apply.

** Switch your salary to your FNB account.



FNB Multi-Currency Account

Our FNB Multi Currency Accounts enable you to receive or make regular foreign currency payments and transact with ease.

For all other fees, refer to “FNB Foreign Exchange fees”.

FNB Multi-Currency Account fees

For all fees not specified in this section, please refer to the foreign exchange fees section of this pricing guide.

	USD	GBP	EUR	ZAR
Monthly Account Fee	20.00	10.00	13.50	200.00
Rebate amount			N/A	N/A
Transfers between your own accounts				
At FNB Branch		Free	Free	Free
Account Payments				
Cheque		5.00	6.00	85.00
Debit Order Management				
Stop payment – digital channels	10.00	8.00	10.00	145.00
Stop payment – FNB Branch (Consultant assisted)	30.00	25.00	30.00	430.00
Cash Withdrawals				
At FNB Branch	Free	Free	Free	Free
Cheque encashment	11.00			
Cash Deposits				
At FNB Branch		Free	Free	Free
Cheque Deposits				
	1.00	1.00	1.00	25.00
Other fees				
Statements & balance enquiries	Free	Free	Free	Free
Dishonored payment	35.00	18.00	25.00	350.00
ZRA Payments	1.00	N/A	N/A	N/A

FNB Lifestart Student Account

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

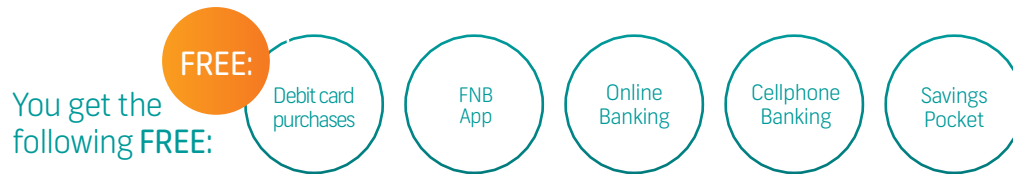
Requirements

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

For all other fees, refer to "General fees".

FNB Lifestart Student Account fees

For all fees not specified in this section, please refer to the general fee section of this pricing guide.



You pay **NO** monthly account fee

Additional benefits

1x Free FNB ATM Withdrawals p/m

You maintain a minimum account balance of ZMW25.00



Tips to bank

smarter >

Purchase airtime for **FREE** using the FNB Banking App

> **Save time and money** by using our **ATM with deposits** terminals to make cash deposits. It's more convenient than going into an FNB Branch and funds clear immediately.

> Instead of using ATMs, you can withdraw cash from participating Agents using CashPlus Our extensive Agent network is cheaper and provides extra convenience



FNB Future Account

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

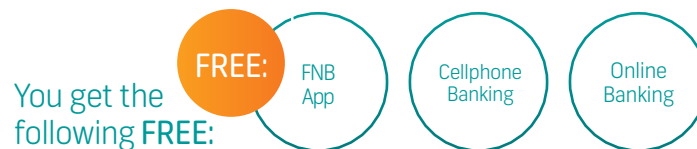
Requirements

- Customers must be younger than 18 years

For all other fees, refer to “General fees”.

FNB Future Account fees

For all fees not specified in this section, please refer to the general fee section of this pricing guide.



You pay NO monthly account fee

You maintain a minimum account balance of ZMW100.00



Tips to bank

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Purchase airtime for **FREE** using the FNB Banking App



Save time and money by using our **ATM with deposits** terminals to make cash deposits. It's more convenient than going into an FNB Branch and funds clear immediately.

FNB Copper Account

If you are 18 years or older and earn less than ZMW2,500 then this is the account for you!

Requirements

- Customers must be 18 years or older
- Customers must earn less than ZMW2,500 per month

For all other fees, refer to “General fees”.

FNB Copper Account fees

For all fees not specified in this section, please refer to the general fee section of this pricing guide.

You get the following FREE:

FREE:

Debit card purchases

FNB App

Online Banking

Cellphone Banking

Savings Pocket

You pay a monthly account fee of: ZMW37.00p/m	
Additional benefits	1x Free FNB ATM Withdrawals p/m
You maintain a minimum account balance of ZMW50.00	
Rebate amount	ZMW8,000



Tips to bank

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- Keep a minimum account balance of ZMW8,000 in your account and your monthly account fee will be waived!
- Purchase airtime for FREE using the FNB Banking App
- Instead of using ATMs, you can withdraw cash from participating Agents using CashPlus Our extensive Agent network is cheaper and provides extra convenience

FNB Copper Plus Account*

If you are 18 years or older, earn less than ZMW2,500 and are looking to save and earn interest while having basic transactional functionality, this is the account for you!

Requirements

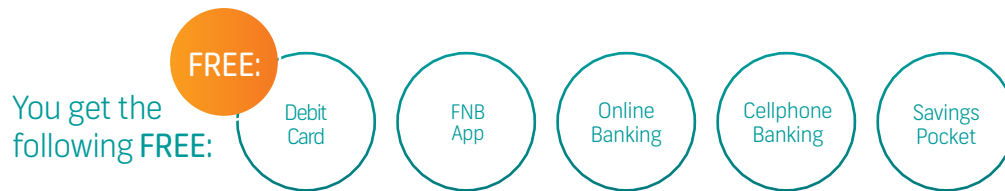
- Customers must be 18 years or older
- Customers must earn less than ZMW2,500 per month

For all other fees, refer to "General fees".

*This product is no longer being offered to new customers. Fees are only applicable to existing customers already holding these accounts.

FNB Copper Plus Account* fees

For all fees not specified in this section, please refer to the general fee section of this pricing guide.



You pay a monthly account fee of: ZMW30.00p/m

Additional benefits

1x Free FNB ATM Withdrawals p/m

You maintain a minimum account balance of ZMW100.00



Tips to bank

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Purchase airtime for **FREE** using the FNB Banking App



Save time and money by using our **ATM with deposits** terminals to make cash deposits. It's more convenient than going into an FNB Branch and funds clear immediately.



Instead of using ATMs, you can withdraw cash from participating Agents using CashPlus Our extensive Agent network is cheaper and provides extra convenience

*This product is no longer being offered to new customers. Fees are only applicable to existing customers already holding these accounts.



FNB Call 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.v



Requirements

- A minimum balance of ZMW1,000 or USD100

For all other fees, refer to “General fees”.

FNB Call Account fees

For all fees not specified in this section, please refer to the general or Multi-Currency Account fee sections of this pricing guide.

You get the following FREE:

FREE:

Scheduled Payments

Online Banking

Make additional deposits anytime

You pay NO monthly account fee	
Account payments	
Standing order	Free
Cash withdrawals	
FNB Branch	Free
Cash deposits	
FNB Branch	Free



Tips to bank
smarter >

Save time and money by using our ATM with deposits terminals to make cash deposits. It's more convenient than going into an FNB Branch and funds clear immediately.

* Terms Conditions and Rules apply.
** Switch your salary or make regular deposits into your FNB account for a year.



General transaction fees

The transactions in this section will be charged in addition to your monthly account fees and are applicable to all single fee and pay-as-you-use pricing options.

General transaction fees

(Transaction fees will reduce your available balance on the date of the transaction.)

Transfers between your accounts

Electronic transfers (FNB ATM, Online Banking or the FNB App.)	Free
Scheduled transfers	Free
Internal & external debit orders	Free
Branch transfers (FNB Branch or telephone Banking)	Free

Prepaid Purchases

Airtime (FNB Online Banking, USSD or FNB ATM)	ZMW3.00
Airtime (FNB App)	Free
Electricity (FNB Online Banking, USSD or FNB ATM)	ZMW3.00
Pay TV (FNB Online Banking, USSD or FNB ATM)	ZMW3.00
Prepaid purchases from eWallet account	Free



Tip to bank

smarter >

Card limits can be managed via the FNB App anytime, anywhere.

General transaction fees

(continued)

Account payments	
Electronic third-party payments (FNB ATM, Online Banking, the FNB App or telephone banking)	Max ZMW10.00
Electronic third-party payments between FNB Zambia Retail accounts (FNB ATM, Online Banking, the FNB App or telephone banking)	Free
Standing order	ZMW10.00
Standing order between FNB Zambia Retail accounts	Free
Internal & external debit orders	Free
Third-party payments (FNB Branch or telephone banking)	ZMW10.00
Third-party payments between FNB Zambia Retail accounts (FNB Branch or telephone banking)	Free
Cheque	ZMW90.00 per item
Issue of bank cheques	ZMW300.00 per item
Real-Time Gross Settlement (RTGS) (FNB Branch or telephone banking)	ZMW55.00 per transaction
Payment honouring fee	ZMW405.00
Standing orders	
Electronic scheduled payment establishment/amendment fee (Online Banking or the FNB App)	Free
Standing order establishment fee (FNB Branch or telephone Banking - consultant assisted)	ZMW46.00
Standing order amendment fee (FNB Branch or telephone Banking - consultant assisted)	Free



Tip to bank
smarter >

Scheduled payments on digital is **free**. Make smarter payments with future-dated transactions up to 1 year in advance or set these up to pay on a scheduled basis.



Tip to bank

smarter >

Debit orders can be disputed on the FNB App anytime, anywhere.

General transaction fees

(continued)

Account payments (continued)

Debit order management

Stop payment - Digital channels	ZMW120.00
Stop payment - FNB Branch (consultant assisted)	ZMW350.00

Payment notifications

Email	ZMW0.30
SMS	ZMW0.45

eWallet payments (per transaction)

Send Money (Transactions between ZMW0.1 - ZMW150)	ZMW7.00
Send Money (Transactions greater than ZMW150)	ZMW12.00
Reversal of incorrect "send money to an FNB eWallet" transaction	ZMW12.00

Balance enquiries & alerts

Balance enquiry on self-service channels (Online banking, the FNB App or FNB ATM)	Free
Balance enquiry at FNB Branch	Free
Balance enquiry at other bank's ATM	Free
Balance alert monthly	Free
Balance alert weekly	Free
Balance alert daily	Free

General transaction fees

(continued)

Cash withdrawals	
FNB CashPlus Agents	
ZMW0.00 - ZMW250.00	ZMW7.00
ZMW250.01 - ZMW750.00	ZMW9.50
ZMW750.01 - ZMW2 000.00	ZMW10.00
ZMW2 000.01 - ZMW4 000.00	ZMW10.50
ZMW4 000.01 - ZMW10 000.00	ZMW15.00
ZMW10 000.01 - ZMW 15 000.00	ZMW25.00
ZMW15 000.01 - ZMW20 000.00	ZMW40.00
ZMW20 000.01 - ZMW25 000.00	ZMW50.00



Tip to bank
smarter >

Instead of using ATMs, you can withdraw cash from participating Agents using CashPlus. Our extensive Agent network is cheaper and provides extra convenience.

Cash Withdrawal at Non-FNB Agent	
ZMW0.001 to ZMW150.00	ZMW7.00
ZMW150.01 to ZMW250.00	ZMW8.00
ZMW250.01 to ZMW750.00	ZMW16.00
ZMW750.01 to ZMW2 000	ZMW25.00
Greater than ZMW2,000	ZMW30.00

General transaction fees

(continued)

Branch & ATM	
FNB ATM	ZMW15.00
Other banks' ATMs	ZMW20.00
International ATM cash withdrawals	ZMW35.00
International branch cash withdrawals	ZMW140.00
FNB Branch (including Cheque encashment) – within ATM daily limit	ZMW120.00 + 0.25%, Max. ZMW300.00
FNB Branch (including Cheque encashment) – outside ATM daily limit	Free
Deposits	
Cheque deposit at FNB Branch (per cheque deposit)	ZMW10.00 + 0.30%, Max. ZMW100.00
Cash deposits	
FNB ATM deposits	Free
FNB CashPlus Agents	Free
FNB Branch – within ADT (FNB ATM with deposits) transaction limit	Free
FNB Branch – outside ADT (FNB ATM with deposits) transaction limit	Free
Deposit Books	
100 pages	ZMW150.00



**Tip to bank
smarter** >

Save time and money by using our **ATM with deposits** terminals to make cash deposits. It's more convenient than going into an FNB Branch and funds clear immediately.

General transaction fees

(continued)

Account confirmation letter	
Account confirmation letter	Free
Statements	
Email (Statements free for download or email via Online Banking)	Free
Monthly statement	Free
Mini-statements	Free
Provisional statement (FNB Branch or telephone banking, per page)	Free



Tip to bank
smarter >

Your accounts statements are available for **free** on **Online Banking for Buisness**. It also provides you with additional security.

Document fees	
Auditors report	ZMW250.00
Letter of reference	ZMW150.00
Certification of balance	ZMW200.00
Certification of documents (per item)	ZMW150.00
Commissioner of oaths	ZMW150.00
Sealing of documents	ZMW150.00

General transaction fees

(continued)

Cards	
Debit Card replacement	ZMW90.00
Optional Issuer fee	3.5%
Local & International Debit Card Purchases	Free
Other Fees	
ZRA payments	ZMW25.00
Prepaid purchases from eWallet account	Free
Cash withdrawals from eWallet account (after free)	ZMW10.00
Letter of Guarantee/ Bond application	ZMW100.00
Photocopying (per page)	ZMW20.00
Telephone local	ZMW75.00
Telephone international	ZMW200.00
Bank-to-third-party-Wallet Send Fee (Transactions between ZMW0.1- ZMW150)	ZMW10.00
Bank-to-third-party-Wallet Send Fee (Transactions greater than ZMW150)	ZMW10.00
Third-party-Wallet-to-Bank-Account Fee (inwards)	Free
ChequeBooks (40 Leaves)	ZMW380.00



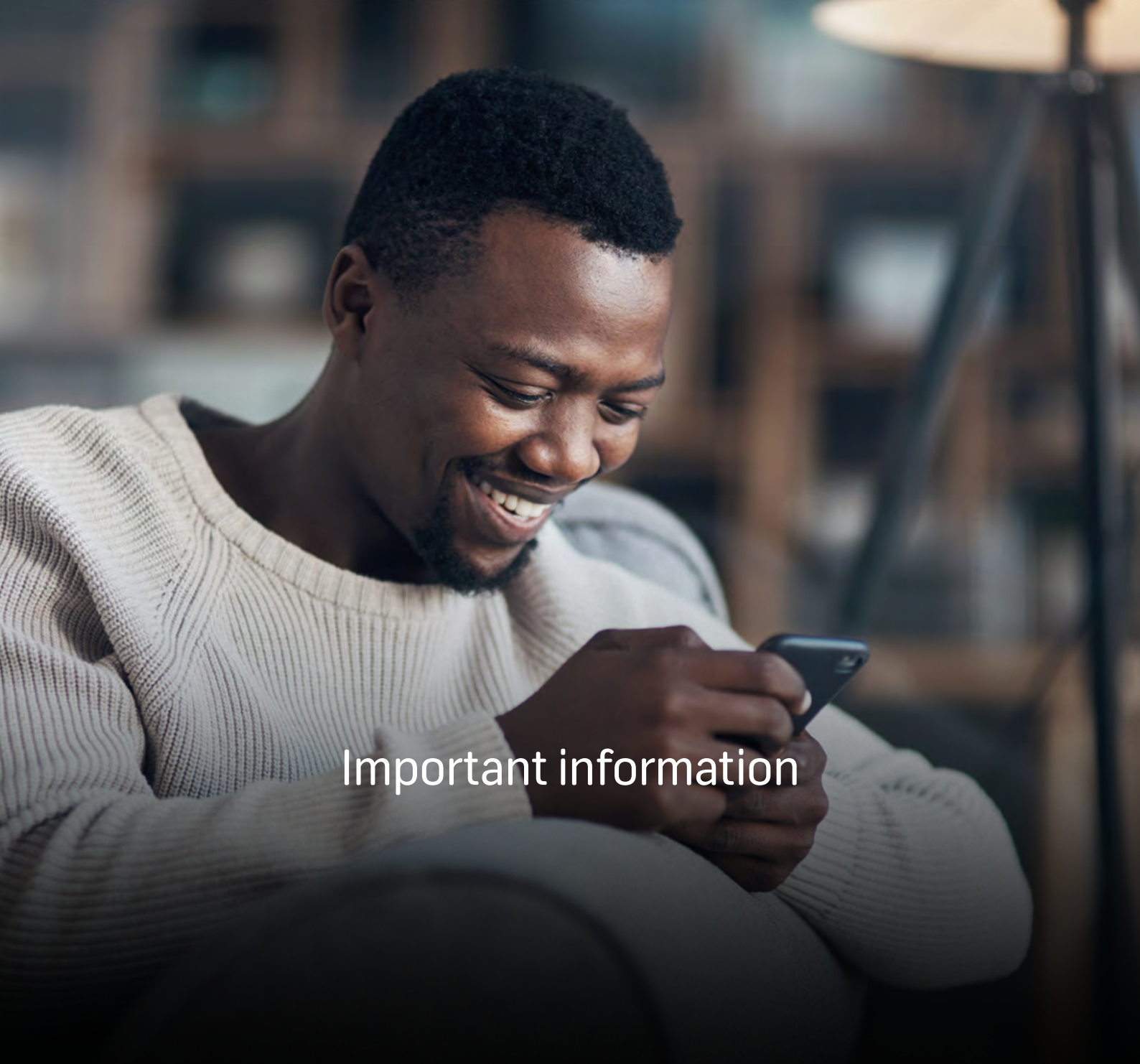
FNB Foreign Exchange

Bring the world closer with our foreign exchange solutions. FNB Foreign Exchange offers a range of solutions to suit your personal needs; whether for travelling, sending or receiving money globally, or managing imports and exports. Foreign exchange is the simple and convenient way to transact around the world.

FNB Foreign Exchange fees

Our secure and reliable online banking payment options take the complexity out of cross-border transactions while helping you manage your exchange rate risk.

Payment solutions				
	eChannel		Other & FNB Branch	
Global payments (SWIFT)				
Commission	1.00%		1.00%	
Minimum charge	USD30.00		USD35.00	
Maximum charge	USD60.00		USD150.00	
Global receipts (INSWIFT)				
Commission			0.50%	
Minimum charge			USD15.00	
Maximum charge			USD35.00	
Other fees				
	USD	GBP	EUR	ZAR
Statements & balance enquiries	Free	Free	Free	Free
Dishonored payment	35.00	18.00	25.00	350.00
ZRA Payments	1.00	N/A	N/A	N/A
Cheque Deposits				
	1.00	1.00	1.00	25.00
Swift Messages				
Swift amendments			\$30.00	
Status inquiry			\$30.00	
Recall of funds			\$30.00	



Important information

Important information

Remember the following points when deciding which of our solutions best suit your needs:

- 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, we will give you a minimum of 30 days notice of these changes. You will also find the changes on our 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 product or facility individually.
- The grant of any product or facility is subject to the qualifying criteria of that product or facility.
- Each product or facility has a set of terms and conditions for that specific product or facility. 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 product or facility.
- The Bank reserves the right to change the features of any product or facility at anytime.
- Fees quoted “as per ZMW100” include parts thereof.
- All fees quoted are VAT inclusive and are effective from 9 October 2024 to 8 September 2025.

Standard terminology

If you want to compare FNB Zambia 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've used FNB-specific terminology, we have added this here showing the wording that other Banks may use.

- 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.



Contact us

For more information on our retail banking solutions:

Contact your **Relationship Manager** or **Private Banker**
Visit fnbzambia.co.zm and click on the “For Me” tab Call
362 or +26 0211 366 800.

Terms, conditions, and rules apply.