



Business Pricing Guide

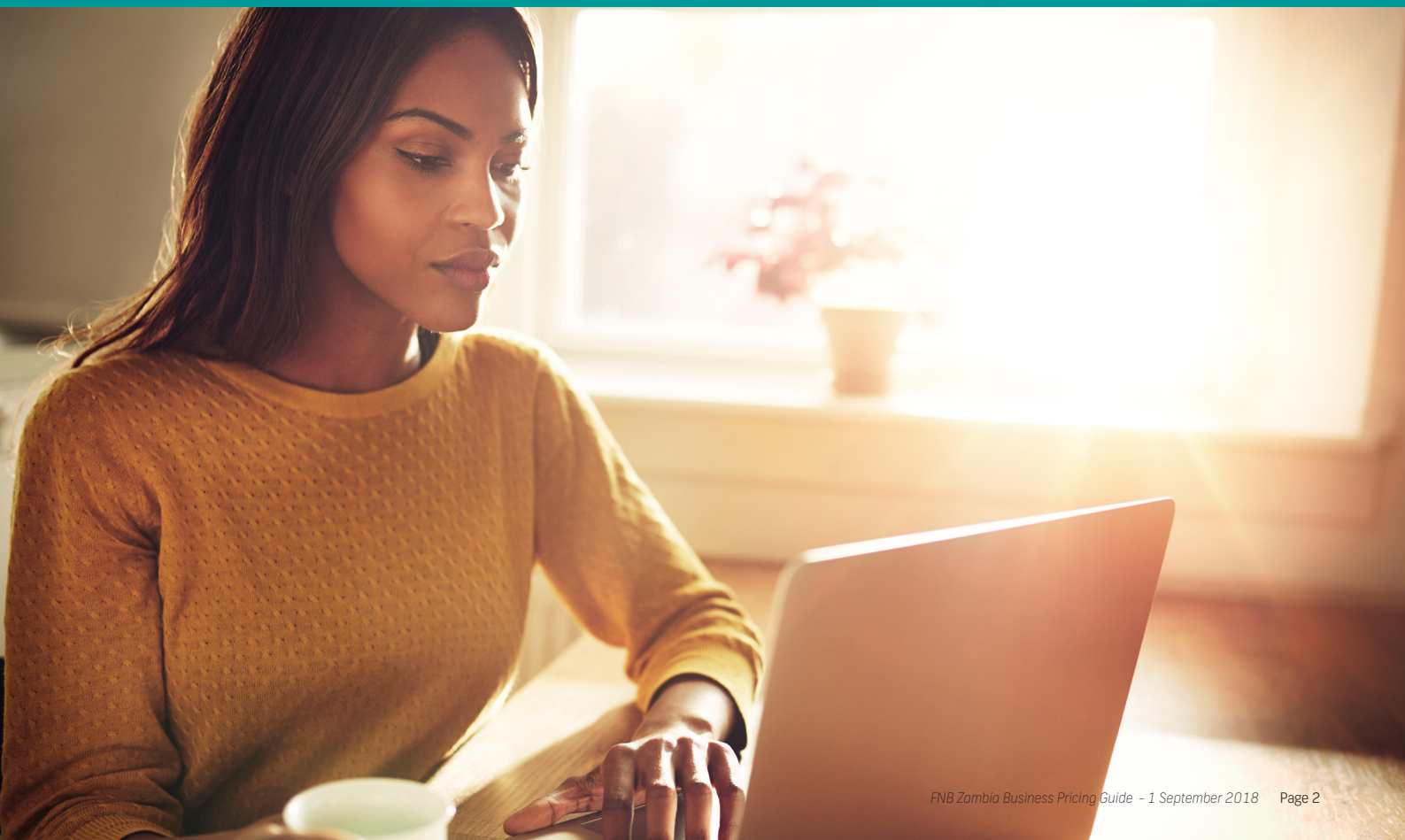
1 September 2018



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

*We're more than a **bank**,* **we're a business partner.**

At **FNB Business** we understand the complexity of your everyday financing challenges and decisions, and the complexity of today's business environment. We know how much your business and clients mean to you and how busy it can get meeting their demands while striving to grow your business. Whether you need transactional solutions, a cash injection to get things going or guidance on the best way to grow your business - our business banking solutions are there to help you take the hassle out of banking. That's how we help.



The benefits

of an FNB Business Account



Online Banking for Business

Your business is different to any other and as a result, you need banking solutions tailored to your business' day-to-day needs. From viewing your accounts and balances, to applying for credit and performing foreign exchange transactions online, you can bank 24/7 with Online Banking for Business. It gives you additional features to help manage the needs of your business – set-up secondary users, segregation of duties between users, dual authorisations on payments, *inContact* Pro and collections and statutory payments to ZRA and eNAPSA.



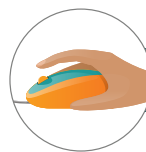
eWallet Business

Pay any recipient or employee at any time with eWallet Pro, even if they don't have a bank account. Funds are secure and can be accessed via a chip card or your recipient's cell phone. This is a safe and convenient way to minimise the risk and costs associated with handling cash and cheques in your business. eWallet for Business contracts are created online in real-time through Online Banking Enterprise™, enabling recipients to access their money immediately.



Banking App

Manage your business whilst on the move with our Banking App safely. Smart *inContact* for Business ensures that transacting and access on Online Banking for Business and Online Banking Enterprise™ is fully secure.



Instant Accounting

Create your business' financial reports for free with our unique accounting solution. It is fully integrated with your Online Banking profile, allowing you to generate accurate financial statements and reports effortlessly.

Tips to bank smarter



Make smarter payments

Avoid queues, cash and cheques by making Electronic Fund Transfers (EFT) via the secure and more cost-effective FNB Banking App or Online Banking.



Get email statements

Keep track of your business transactions electronically with email statements, delivered to your inbox for free. Plus, it's more secure and easier to file them.



Use an FNB ATM with Deposits for cash deposits

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.



Use an FNB Business Visa Cheque or Debit Card instead of cash

An FNB Business Visa Cheque or Debit Card gives you the security of not having to carry cash with you, and offers you the ability to do your business transactions with ease.



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	Free
Standing Order	Free
Branch	80.00
Payments	
Cellphone, ATM, App & Online	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	Free
Cheque	Negotiable
Branch	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

Business

Cheque Account (continued)

ZMW	
Cash Withdrawals	
FNB ATM	8.00
FNB ATM Cardless Withdrawal	8.00
Branch - within ATM daily limit	140.00
Branch - outside ATM daily limit	Free
Other Banks' ATM	19.50
International ATM	35.00
International Branch	140.00
Deposits	
FNB ATM Envelope/Branch Cash Deposits	Free
FNB ADT Deposits	Free
FNB Cash Plus Deposits	Free
Cheque	Free
Statements	
Daily	Free
Weekly	Free
Twice Monthly	Free
Monthly	Free
Provisional Statement Online	Free
Mini Statement (Cellphone Banking)	Free
Mini Statement (ATM)	Free
Provisional Statement Branch (per page)	Free
Balance Enquiries	
FNB ATM	Free
Cellphone Banking	Free
Branch	Free
Other Bank's ATM	Free



Business

Cheque Account (continued)

	ZMW
Penalty Fees	
Dishonoured Payment	840.00
Honouring Fee	405.00
Declined Transaction Fee	Free
Failed Standing Order	1.20
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
Pay TV	1.20
Pay Electricity	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

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	Free
Standing Order	Free
Branch	80.00
Payments	
Cellphone, ATM, App & Online	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	Free
Cheque	N/A
Branch	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

Informal

Sector Account *(continued)*

ZMW	
Cash Withdrawals	
FNB ATM	8.00
FNB ATM Cardless Withdrawal	8.00
Branch - within ATM daily limit	140.00
Branch - outside ATM daily limit	Free
Other Banks' ATM	19.50
International ATM	35.00
International Branch	140.00
Deposits	
FNB ATM Envelope/Branch Cash Deposits	Free
FNB ADT Deposits	Free
FNB Cash Plus Deposits	Free
Cheque	Free
Statements	
Daily	Free
Weekly	Free
Twice Monthly	Free
Monthly	Free
Provisional Statement Online	Free
Mini Statement (Cellphone Banking)	Free
Mini Statement (ATM)	Free
Provisional Statement Branch (per page)	Free
Balance Enquiries	
FNB ATM	Free
Cellphone Banking	Free
Branch	Free
Other Bank's ATM	Free

Informal

Sector Account *(continued)*

	ZMW
Penalty Fees	
Dishonoured Payment	840.00
Honouring Fee	405.00
Declined Transaction Fee	Free
Failed Standing Order	1.20
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
Pay TV	1.20
Pay Electricity	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	
Account Details	
Monthly Account Fee	86.00
Minimum Operating Balance	500.00
Linked Account Transfers	
Internal Debit Orders	Free
External Debit Orders	Free
Cellphone, ATM, App & Online	Free
Standing Order	Free
Branch	80.00
Payments	
Cellphone, ATM, App & Online	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	Free
Cheque	40.00
Branch	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

SME Account *(continued)*

	ZMW
Cash Withdrawals	
FNB ATM	8.00
FNB ATM Cardless Withdrawal	8.00
Branch - within ATM daily limit	140.00
Branch - outside ATM daily limit	Free
Other Banks' ATM	19.50
International ATM	35.00
International Branch	140.00
Deposits	
FNB ATM Envelope/Branch Cash Deposits	Free
FNB ADT Deposits	Free
FNB Cash Plus Deposits	Free
Cheque	Free
Statements	
Daily	Free
Weekly	Free
Twice Monthly	Free
Monthly	Free
Provisional Statement Online	Free
Mini Statement (Cellphone Banking)	Free
Mini Statement (ATM)	Free
Provisional Statement Branch (per page)	Free
Balance Enquiries	
FNB ATM	Free
Cellphone Banking	Free
Branch	Free
Other Bank's ATM	Free
Penalty Fees	
Dishonoured Payment	840.00
Honouring Fee	405.00
Declined Transaction Fee	Free
Failed Standing Order	1.20

SME Account *(continued)*

	ZMW
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
Pay TV	1.20
Pay Electricity	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

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	Free
Standing Order	Free
Branch	80.00
Payments	
Cellphone, ATM, App & Online	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	Free
Cheque	Negotiable
Branch	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



Commercial

Cheque Account (continued)

	ZMW
Cash Withdrawals	
FNB ATM	8.00
FNB ATM Cardless Withdrawal	8.00
Branch - within ATM daily limit	140.00
Branch - outside ATM daily limit	Free
Other Banks' ATM	19.50
International ATM	35.00
International Branch	140.00
Deposits	
FNB ATM Envelope/Branch Cash Deposits	Free
FNB ADT Deposits	Free
FNB Cash Plus Deposits	Free
Cheque	Free
Statements	
Daily	Free
Weekly	Free
Twice Monthly	Free
Monthly	Free
Provisional Statement Online	Free
Mini Statement (Cellphone Banking)	Free
Mini Statement (ATM)	Free
Provisional Statement Branch (per page)	Free
Balance Enquiries	
FNB ATM	Free
Cellphone Banking	Free
Branch	Free
Other Bank's ATM	Free

Commercial

Cheque Account (continued)

	ZMW
Penalty Fees	
Dishonoured Payment	840.00
Honouring Fee	405.00
Declined Transaction Fee	Free
Failed Standing Order	1.20
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
Pay TV	1.20
Pay Electricity	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

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	Free
Standing Order	Free
Branch	80.00
Payments	
Cellphone, ATM, App & Online	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	Free
Cheque	Negotiable
Branch	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

Corporate

Cheque Account (continued)

	ZMW
Cash Withdrawals	
FNB ATM	8.00
FNB ATM Cardless Withdrawal	8.00
Branch - within ATM daily limit	140.00
Branch - outside ATM daily limit	Free
Other Banks' ATM	19.50
International ATM	35.00
International Branch	140.00
Deposits	
FNB ATM Envelope/Branch Cash Deposits	Free
FNB ADT Deposits	Free
FNB Cash Plus Deposits	Free
Cheque	Free
Statements	
Daily	Free
Weekly	Free
Twice Monthly	Free
Monthly	Free
Provisional Statement Online	Free
Mini Statement (Cellphone Banking)	Free
Mini Statement (ATM)	Free
Provisional Statement Branch (per page)	Free
Balance Enquiries	
FNB ATM	Free
Cellphone Banking	Free
Branch	Free
Other Bank's ATM	Free
Monthly Balance Alerts	Free
Daily Balance Alerts	Free
Weekly Balance Alerts	Free



Corporate

Cheque Account (continued)

	ZMW
Penalty Fees	
Dishonoured Payment	840.00
Honouring Fee	405.00
Declined Transaction Fee	Free
Failed Standing Order	1.20
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
Pay TV	1.20
Pay Electricity	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	Free
Standing Order	Free
Branch	80.00
Payments	
Cellphone, ATM, App & Online	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	Free
Cheque	40.00
Branch	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

Public Sector

Cheque Account (continued)

ZMW	
Cash Withdrawals	
FNB ATM	8.00
FNB ATM Cardless Withdrawal	8.00
Branch - within ATM daily limit	140.00
Branch - outside ATM daily limit	Free
Other Banks' ATM	19.50
International ATM	35.00
International Branch	140.00
Deposits	
FNB ATM Envelope/Branch Cash Deposits	Free
FNB ADT Deposits	Free
FNB Cash Plus Deposits	Free
Cheque	Free
Statements	
Daily	Free
Weekly	Free
Twice Monthly	Free
Monthly	Free
Provisional Statement Online	Free
Mini Statement (Cellphone Banking)	Free
Mini Statement (ATM)	Free
Provisional Statement Branch (per page)	Free
Balance Enquiries	
FNB ATM	Free
Cellphone Banking	Free
Branch	Free
Other Bank's ATM	Free
Monthly Balance Alerts	Free
Daily Balance Alerts	Free
Weekly Balance Alerts	Free



Public Sector

Cheque Account (continued)

	ZMW
Penalty Fees	
Dishonoured Payment	840.00
Honouring Fee	405.00
Declined Transaction Fee	Free
Failed Standing Order	1.20
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
Pay TV	1.20
Pay Electricity	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



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

** Only transactions above ZMW40 receive a notification

Single Fee

Pricing Options

	Option 1 ZMW	Option 2 ZMW	Option 3 ZMW
Monthly Account Fee	300.00	700.00	4 000.00
Free FNB ATM Withdrawals*	5.00	10.00	10.00
Free Electronic Channel Payments*	30.00	100.00	1 000.00
Free Cheque Payments*	5.00	10.00	20.00
Linked Account Transfers			
Internal Debit Orders	Free	Free	Free
External Debit Orders	Free	Free	Free
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
Standing Order Setup Online	Free	Free	Free
Standing Order Amendment Online	Free	Free	Free
Standing Order	6.00	6.00	6.00
Standing Order Setup Branch	33.50	33.50	33.50
Standing Order Amendment Branch	Free	Free	Free
Cheque	40.00	40.00	40.00
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

Single Fee

Pricing Options *(continued)*

	Option 1 ZMW	Option 2 ZMW	Option 3 ZMW
Stop Payments			
Online	100.00	100.00	100.00
Branch	300.00	300.00	300.00
Cash Withdrawals			
FNB ATM	8.00	8.00	8.00
Branch - within ATM daily limit	140.00	140.00	140.00
Branch - outside ATM daily limit	Free	Free	Free
Other Banks' ATM	19.50	19.50	19.50
International ATM	35.00	35.00	35.00
International Branch	140.00	140.00	140.00
Deposits			
FNB ATM Envelope/Branch Cash Deposits	Free	Free	Free
Cheques	Free	Free	Free
FNB ADT Deposits	Free	Free	Free
FNB Cash Plus Deposits	Free	Free	Free
Statements			
Daily	Free	Free	Free
Weekly	Free	Free	Free
Twice Monthly	Free	Free	Free
Provisional Statement Online	Free	Free	Free
Mini Statement (Cellphone Banking)	Free	Free	Free
Mini Statement (ATM)	Free	Free	Free
Provisional Statement Branch (per page)	Free	Free	Free
Balance Enquiries			
FNB ATM	Free	Free	Free
Cellphone Banking	Free	Free	Free
Branch	Free	Free	Free
Other Banks' ATM	Free	Free	Free

Single Fee

Pricing Options (continued)

	Option 1 ZMW	Option 2 ZMW	Option 3 ZMW
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

Foreign Currency

Business Cheque Account

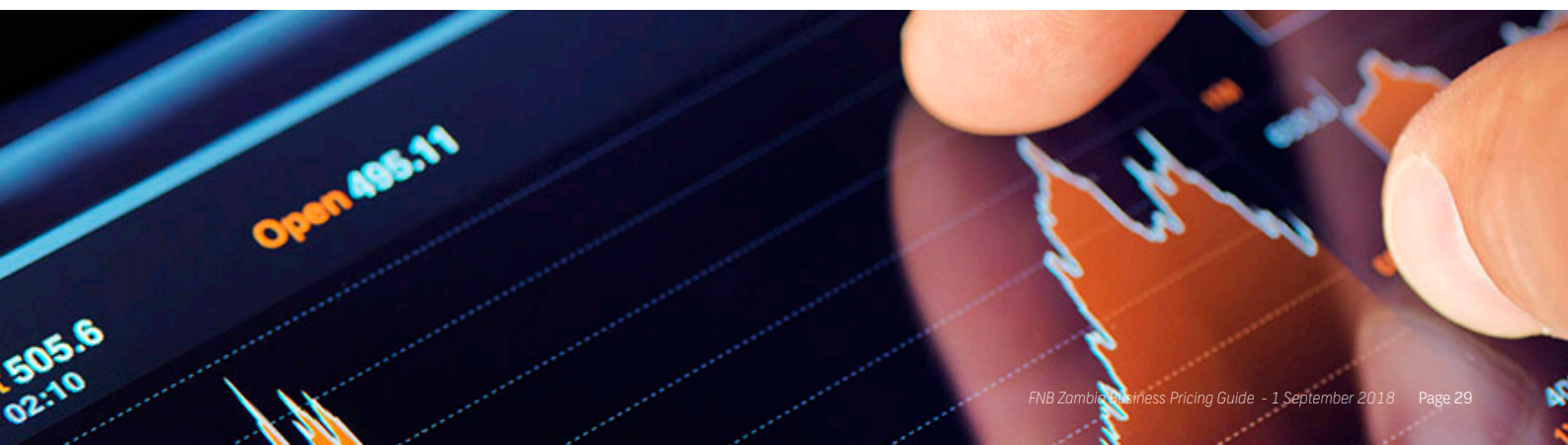
	USD	GBP	EUR	ZAR
Monthly Account Fee	15.00	9.00	12.00	180.00
FNB Branch Transactions				
Transfers	9.00	7.00	8.00	115.00
Cash Withdrawals	Free	Free	Free	Free
Cheque Payments	6.00	5.00	6.00	85.00
Cash Deposits	Free	Free	Free	Free
Cheque Deposits	Free	Free	Free	Free
Balance Enquiry	Free	Free	Free	Free
Stop Payments				
Online	10.00	8.00	10.00	145.00
Branch	30.00	25.00	30.00	430.00
Statements				
Provisional Statement Branch (per page)	Free	Free	Free	Free
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

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 anytime.
- Fees quoted "as per ZMW100" include parts thereof.
- All fees quoted are VAT inclusive and are effective from 1 September 2018 to 31 August 2019.

Standard terminology

If you want to compare FNBZ' 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. 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.