



Retail 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

Open an FNB Transactional or Cheque Account and get:

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

**Only transactions above ZMW40 receive a notification*



FREE monthly email statements



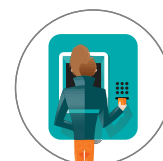
FREE subscription to FNB Cellphone Banking, Online Banking, and the FNB Banking App



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



Unlimited FREE swipes when you use your Visa Debit Card



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

Smart Account

If you are 18 years or older and earn between ZMW3,300 and ZMW9,999 per month this is the account for you!

Get a Rebate on your monthly fee

Keep a minimum balance of ZMW10,000 in your account and your monthly fee will be waived!

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

Unlimited Pricing Option

Pay a fixed monthly fee for your account and always be in control of what you pay.

On this option you get unlimited qualifying electronic transactions using Online Banking, Cellphone Banking and the FNB Banking App.

Qualifying transactions include:

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

Pay-As-You-Use Pricing Option

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

- FREE Card purchases
- FREE mini statements and balance enquiries using Online Banking, Cellphone Banking and the FNB Banking App

What the Smart Account offers me

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

Requirements

- Customers must be 18 years or older
- Customers must earn between ZMW3,300 and ZMW9,999 per month

* Terms Conditions and Rules apply.

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

Smart Account

	Pay-As-You-Use ZMW	Bundled ZMW
Account Details		
Monthly Account Fee	45.00	70.00
Free FNB ATM Withdrawals	0	6
Minimum Operating Balance	60.00	60.00
Minimum Balance for Rebate	10 000	10 000
Linked Account Transfers		
Internal Debit Orders	Free	Free
External Debit Orders	Free	Free
Cellphone, ATM, App & Online	Free	Free
Standing Order	Free	Free
Branch	Free	Free
Payments (DDAC)		
Cellphone, ATM, App & Online	Free	Free
Bank Cheque	200.00	200.00
Standing Order Setup Online	Free	Free
Standing Order Amendment Online	Free	Free
Standing Order	Free	Free
Standing Order Setup Branch	33.50	33.50
Standing Order Amendment Branch	Free	Free
Branch	Free	Free
Card Purchases		
Swipe	Free	Free
International Swipe	Free	Free
Prepaid Purchases		
Airtime	1.20	Free
Electricity	1.20	Free

Smart

Account *(continued)*

	Pay-As-You-Use ZMW	Bundled ZMW
Stop Payments		
Online	100.00	100.00
Branch	300.00	300.00
Cash Withdrawals		
FNB ATM	8.00	8.00
FNB ATM Cardless Withdrawal	8.00	8.00
Branch - within ATM daily limit	140.00	140.00
Branch - outside ATM daily limit	Free	Free
Other Banks' ATM	19.50	19.50
International ATM	35.00	35.00
International Branch	140.00	140.00
Deposits		
FNB ATM Envelope/Branch Cash Deposits	Free	Free
FNB ADT Deposits	Free	Free
FNB Cash Plus Deposits	Free	Free
Cheque Deposits	Free	Free
Statements		
Daily	Free	Free
Weekly	Free	Free
Twice Monthly	Free	Free
Monthly	Free	Free
Provisional Statement Online	Free	Free
Mini Statement (Cellphone Banking)	Free	Free
Mini Statement (ATM)	Free	Free
Provisional Statement Branch (per page)	Free	Free

Smart Account *(continued)*

	Pay-As-You-Use ZMW	Bundled ZMW
Balance Enquiries		
FNB ATM	Free	Free
Cellphone Banking	Free	Free
Branch	Free	Free
Other Bank's ATM	Free	Free
Penalty Fees		
Dishonoured Payment	510.00	510.00
Honouring Fee	405.00	405.00
Declined Transaction Fee	Free	Free
Failed Standing Order	1.20	1.20
Service Fees		
Card Replacement Fee	70.00	70.00
PIN Replacement	15.00	15.00
Payment Notifications		
Email	0.30	0.30
SMS	0.45	0.45
FAX	1.50	1.50
Convenience Fees		
eWallet Send Fee	10.00	10.00
eWallet Reversal Fee	10.00	10.00
ZRA Payments	15.00	15.00
Pay TV	1.20	Free
Pay Electricity	1.20	Free
Other Fees		
Personal Loan Arrangement Fee	Personalised	Personalised

Gold Cheque Account

If you are 21 years or older and earn between ZMW10,000 and ZMW39,999 per month this is the perfect account for you!

Get a Rebate on your monthly fee

Keep a minimum balance of ZMW16,000 in your account and your monthly fee will be waived!

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

Unlimited Pricing Option

Pay a fixed monthly fee for your account and always be in control of what you pay.

On this option you get unlimited qualifying electronic transactions using Online Banking, Cellphone Banking and the FNB Banking App.

Qualifying transactions include:

- Debit orders
- Card purchases (Swipes)
- Payments and Transfers using Online Banking, Cellphone Banking and the FNB Banking App
- You also get eight FREE FNB ATM withdrawals every month
This is great if you earn a regular income, or you use your account often during the month

You also get access to selected alliance partnership discounts, preferential service, and Travel Insurance of up to USD 65,000.

Pay-As-You-Use Pricing Option

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

- FREE Card purchases
- FREE mini statements and balance enquiries using Online Banking, Cellphone Banking and the FNB Banking App.

What the Gold Cheque Account offers me

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

Requirements

- Customers must be 21 years or older
- Customers must earn between ZMW10,000 and ZMW39,999 per month

* Terms Conditions and Rules apply.

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

Gold Account

	Pay-As-You-Use ZMW	Bundled ZMW
Account Details		
Monthly Account Fee	55.00	100.00
Free FNB ATM Withdrawals	0	8
Minimum Operating Balance	0	0
Minimum Balance for Rebate	16 000	16 000
Linked Account Transfers		
Internal Debit Orders	Free	Free
External Debit Orders	Free	Free
Cellphone, ATM, App & Online	Free	Free
Standing Order	Free	Free
Branch	Free	Free
Payments (DDAC)		
Cellphone, ATM, App & Online	Free	Free
Bank Cheque	200.00	200.00
Standing Order Setup Online	Free	Free
Standing Order Amendment Online	Free	Free
Standing Order	Free	Free
Standing Order Setup Branch	33.50	33.50
Standing Order Amendment Branch	Free	Free
Cheque	60.00	60.00
Branch	Free	Free
Card Purchases		
Swipe	Free	Free
International Swipe	Free	Free
Prepaid Purchases		
Airtime	1.20	Free
Electricity	1.20	Free

Gold

Account *(continued)*

	Pay-As-You-Use ZMW	Bundled ZMW
Stop Payments		
Online	100.00	100.00
Branch	300.00	300.00
Cash Withdrawals		
FNB ATM	8.00	8.00
FNB ATM Cardless Withdrawal	8.00	8.00
Branch - within ATM daily limit	140.00	140.00
Branch - outside ATM daily limit	Free	Free
Other Banks' ATM	19.50	19.50
International ATM	35.00	35.00
International Branch	140.00	140.00
Deposits		
FNB ATM Envelope/Branch Cash Deposits	Free	Free
FNB ADT Deposits	Free	Free
FNB Cash Plus Deposits	Free	Free
Cheque Deposits	Free	Free
Statements		
Daily	Free	Free
Weekly	Free	Free
Twice Monthly	Free	Free
Monthly	Free	Free
Provisional Statement Online	Free	Free
Mini Statement (Cellphone Banking)	Free	Free
Mini Statement (ATM)	Free	Free
Provisional Statement Branch (per page)	Free	Free
Balance Enquiries		
FNB ATM	Free	Free
Cellphone Banking	Free	Free

Gold

Account *(continued)*

	Pay-As-You-Use ZMW	Bundled ZMW
Branch	Free	Free
Other Bank's ATM	Free	Free
Penalty Fees		
Dishonoured Payment	510.00	510.00
Honouring Fee	405.00	405.00
Declined Transaction Fee	Free	Free
Failed Standing Order	1.20	1.20
Service Fees		
Card Replacement Fee	70.00	70.00
PIN Replacement	15.00	15.00
Payment Notifications		
Email	0.30	0.30
SMS	0.45	0.45
FAX	1.50	1.50
Convenience Fees		
eWallet Send Fee	10.00	10.00
eWallet Reversal Fee	10.00	10.00
ZRA Payments	15.00	15.00
Pay TV	1.20	Free
Pay Electricity	1.20	Free
Other Fees		
Personal Loan Arrangement Fee	Personalised	Personalised
Overdraft Facility Fee	Personalised	Personalised
Cheque Book 40 Leaves	190.00	190.00

Platinum Cheque Account

If you are 21 years or older and earn ZMW40,000 or more per month this account is tailor-made for you!

Get a Rebate on your monthly fee

Keep a minimum balance of ZMW37,000 in your account on Pay-As-You-Use or on the Bundled pricing option and your monthly fee will be waived!

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

Bundled Pricing Option

Pay a fixed monthly fee for your account and always be in control of what you pay.

On this option you get unlimited qualifying electronic transactions using Online Banking, Cellphone Banking and the FNB Banking App.

Qualifying transactions include:

- Debit orders
- Card purchases (Swipes)
- Payments and Transfers using Online Banking, Cellphone Banking and the FNB Banking App
- Prepaid Purchases
- FREE FNB ATM withdrawals every month

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

You also get access to selected alliance partnership discounts, preferential service, and Travel Insurance of up to USD 150,000.

Pay-As-You-Use Pricing Option

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

- FREE Card purchases
- FREE mini statements and balance enquiries using Online Banking, Cellphone Banking and the FNB Banking App.

What the Platinum Cheque Account offers me

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

Requirements

- Customers must be 21 years or older
- Customers must earn at least ZMW40,000 per month

* Terms Conditions and Rules apply.

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

Platinum Account

	Pay-As-You-Use ZMW	Bundled ZMW
Account Details		
Monthly Account Fee	140.00	280.00
Free FNB ATM Withdrawals	0	Unlimited
Minimum Operating Balance	0	0
Minimum Balance for Rebate	37 000	37 000
Linked Account Transfers		
Internal Debit Orders	Free	Free
External Debit Orders	Free	Free
Cellphone, ATM, App & Online	Free	Free
Standing Order	Free	Free
Branch	Free	Free
Payments (DDAC)		
Cellphone, ATM, App & Online	Free	Free
Bank Cheque	200.00	200.00
Standing Order Setup Online	Free	Free
Standing Order Amendment Online	Free	Free
Standing Order	Free	Free
Standing Order Setup Branch	33.50	33.50
Standing Order Amendment Branch	Free	Free
Cheque	60.00	60.00
Branch	Free	Free
Card Purchases		
Swipe	Free	Free
International Swipe	Free	Free
Prepaid Purchases		
Airtime	1.20	Free
Electricity	1.20	Free

Platinum

Account *(continued)*

	Pay-As-You-Use ZMW	Bundled ZMW
Stop Payments		
Online	100.00	100.00
Branch	300.00	300.00
Cash Withdrawals		
FNB ATM	8.00	Free
FNB ATM Cardless Withdrawal	8.00	Free
Branch - within ATM daily limit	140.00	140.00
Branch - outside ATM daily limit	Free	Free
Other Banks' ATM	19.50	19.50
International ATM	35.00	35.00
International Branch	140.00	140.00
Deposits		
FNB ATM Envelope/Branch Cash Deposits	Free	Free
FNB ADT Deposits	Free	Free
FNB Cash Plus Deposits	Free	Free
Cheque Deposits	Free	Free
Statements		
Daily	Free	Free
Weekly	Free	Free
Twice Monthly	Free	Free
Monthly	Free	Free
Provisional Statement Online	Free	Free
Mini Statement (Cellphone Banking)	Free	Free
Mini Statement (ATM)	Free	Free
Provisional Statement Branch (per page)	Free	Free
Balance Enquiries		
FNB ATM	Free	Free
Cellphone Banking	Free	Free

Platinum

Account *(continued)*

	Pay-As-You-Use ZMW	Bundled ZMW
Branch	Free	Free
Other Bank's ATM	Free	Free
Penalty Fees		
Dishonoured Payment	510.00	510.00
Honouring Fee	405.00	405.00
Declined Transaction Fee	Free	Free
Failed Standing Order	1.20	1.20
Service Fees		
Card Replacement Fee	70.00	70.00
PIN Replacement	15.00	15.00
Payment Notifications		
Email	0.30	0.30
SMS	0.45	0.45
FAX	1.50	1.50
Convenience Fees		
eWallet Send Fee	10.00	10.00
eWallet Reversal Fee	10.00	10.00
ZRA Payments	15.00	15.00
Pay TV	1.20	Free
Pay Electricity	1.20	Free
Other Fees		
Personal Loan Arrangement Fee	Personalised	Personalised
Overdraft Facility Fee	Personalised	Personalised
Cheque Book 40 Leaves	190.00	190.00

Foreign Currency

Personal Cheque Account

If you need to transact in foreign currency this account is for you!

The Multi-currency USD, ZAR, GBP or EUR account

What the Foreign currency Account offers me

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

Requirements

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

Rebates do not apply to Foreign Currency Accounts

Foreign Currency

Personal Cheque Account

	USD	GBP	EUR	ZAR
Monthly Account Fee	15.00	9.00	12.00	180.00
FNB Branch Transactions				
Branch Transfers	Free	Free	Free	Free
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

Copper

Account

If you are 18 years or older and earn less than ZMW3,300 per month this is the account for you!

Get a Rebate on your monthly fee

Keep a minimum balance of ZMW5,500 in your account and your monthly fee will be waived!

A transactional Salary Account that gives you great value for money everyday. Suited to those who earn between ZMW1 and ZMW3,299 per month.

What the Copper Account offers me

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

Requirements

- Customers must be 18 years or older
- Customers must earn between ZMW1 and ZMW3,299 per month

* Only transactions above ZMW40 receive a notification.

Copper

Account

ZMW

Account Details

Monthly Account Fee	27.00
Free FNB ATM Withdrawals	2
Minimum Operating Balance	50.00
Minimum Balance for Rebate	5 500

Linked Account Transfers

Internal Debit Orders	Free
External Debit Orders	Free
Cellphone, ATM, App & Online	Free
Standing Order	Free
Branch	Free

Payments (DDAC)

Cellphone, ATM, App & Online	Free
Bank Cheque	200.00
Standing Order Setup Online	Free
Standing Order Amendment Online	Free
Standing Order	Free
Standing Order Setup Branch	33.50
Standing Order Amendment Branch	Free
Branch	Free

Card Purchases

Swipe	Free
International Swipe	Free

Prepaid Purchases

Airtime	1.20
Electricity	1.20

Stop Payments

Online	100.00
Branch	300.00

Copper

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 Deposits	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

Copper

Account *(continued)*

	ZMW
Penalty Fees	
Dishonoured Payment	510.00
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
Pay TV	1.20
Pay Electricity	1.20

Copper Plus

Account

If you are 18 years or older, earn less than ZMW3,300 per month and are looking to save and earn interest while having basic transactional functionality, this is the account for you!

A transactional savings account that gives you great value for money and allows you to earn interest. Suited to those who earn between ZMW1 and ZMW3,299 per month.

What the Copper Plus Account offers me

- A transactional savings account that gives you great value for money every day while earning some interest
- A FREE FNB Chip and PIN VISA debit card
- One FREE FNB ATM withdrawals every month
- 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 via SMS, email or both
- Buy airtime and electricity
- Perform Free linked account transfers using Cellphone Banking, Online Banking or FNB ATMs
- Access to your money at any given time through various channels.

Requirements

- Customers must be 18 years or older
- Customers must earn between ZMW1 and ZMW3,299 per month

* The pricing for this account has been revised.

Copper Plus

Account

ZMW

Account Details

Monthly Account Fee	12.00
Free FNB ATM Withdrawals	1
Minimum Operating Balance	100.00

Linked Account Transfers

Cellphone, ATM, App & Online	Free
Standing Order	Free
Branch	Free

Payments (DDAC)

Bank Cheque	200.00
Branch	Free

Prepaid Purchases

Airtime	1.20
Electricity	1.20

Cash Withdrawals

FNB ATM	21.50
FNB ATM Cardless Withdrawal	21.50
Branch - within ATM daily limit	140.00
Branch - outside ATM daily limit	Free
Other Banks' ATM	21.50
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 Deposits	Free

Copper Plus

Account *(continued)*

	ZMW
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
Service Fees	
Card Replacement Fee	70.00
PIN Replacement	15.00
Convenience Fees	
ZRA Payments	15.00
Pay TV	1.20
Pay Electricity	1.20

Call Deposit *Account*

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

What the Call Deposit offers me

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

Requirement

- A minimum balance of ZMW1,000

What this allows me to do

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

Call Deposit Account

ZMW

Statements

Monthly Account Fee	Free
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Linked Account Transfers

Cellphone, ATM, App & Online	Free
Standing Order	Free
Branch	Free

Payments (DDAC)

Standing Order	Free
Branch	Free

Prepaid Purchases

Airtime	1.20
Electricity	1.20

Cash Withdrawals

Branch	Free
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Deposits

FNB ATM Envelope/Branch Cash Deposits	Free
Cheque Deposit	Free

Lifestart Student *Account*

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

What the Lifestart Student Account offers me

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

Requirements

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

* Only transactions above ZMW40 receive a notification.

Lifestart Student Account

ZMW

Account Details

Monthly Account Fee	Free
Free FNB ATM Withdrawals	1
Minimum Operating Balance	25.00

Linked Account Transfers

Internal Debit Orders	Free
External Debit Orders	Free
Cellphone, ATM, App & Online	Free
Standing Order	Free
Branch	Free

Payments (DDAC)

Cellphone, ATM, App & Online	Free
Bank Cheque	200.00
Standing Order Setup Online	Free
Standing Order Amendment Online	Free
Standing Order	Free
Standing Order Setup Branch	33.50
Standing Order Amendment Branch	Free
Branch	Free

Card Purchases

Swipe	Free
International Swipe	Free

Prepaid Purchases

Airtime	1.20
Electricity	1.20

Stop Payments

Online	100.00
Branch	300.00

Lifestart Student

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 Deposits	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

Lifestart Student

Account *(continued)*

	ZMW
Penalty Fees	
Dishonoured Payment	510.00
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
Pay TV	1.20
Pay Electricity	1.20

Future Account

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

What the Future Account offers me

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

Requirement

- Customers must be younger than 18 years old

* Only transactions above ZMW40 receive a notification.

Future Account

ZMW

Account Details

Monthly Account Fee	Free
Minimum Operating Balance	100.00

Linked Account Transfers

Cellphone, ATM, App & Online	Free
Standing Order	Free
Branch	Free

Payments (DDAC)

Bank Cheque	200.00
Branch	Free

Card Purchases

Swipe	Free
International Swipe	Free

Prepaid Purchases

Airtime	1.20
Electricity	1.20

Cash Withdrawals

FNB ATM	8.00
FNB ATM Cardless Withdrawal	8.00
Branch - within ATM daily limit	140.00
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 Deposits	Free

Future

Account *(continued)*

	ZMW
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
Service Fees	
Card Replacement Fee	70.00
PIN Replacement	15.00
Convenience Fees	
eWallet Send Fee	10.00
eWallet Reversal Fee	10.00
ZRA Payments	15.00
Pay TV	1.20
Pay Electricity	1.20

eWallet

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

What the eWallet entails

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

What the eWallet offers me

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

eWallet

	ZMW
Send Money from Bank to eWallet (Deposit/Cash in)	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 Balance Copper, Savings, Lifestart, Future	Free
Certification of Balance	110.00
Certification of Documents (per item)	110.00
Commissioner of Oaths	110.00
Audit Reports	250.00
Photocopying (per page)	10.00
Sealing of Documents	110.00
Telephone Local	75.00
Telephone Foreign	200.00
Other Documents	110.00
Swift/Telegraphic Transfer (TT) Inwards	0.5% of value. min US\$20 max US\$100
Swift/Telegraphic Transfer (TT) Outwards	1% 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.