



GET UP TO 3X YOUR MONTHLY PERSONAL ACCOUNT FEE BACK IN VALUE

Pricing guide
2021/2022

Traditional values. Innovative ideas.

Terms, conditions and rules apply. Dependent on your account and rewards earned.

PRIVATE BANKING

MAIN MENU



WELCOME TO RMB PRIVATE BANK

We take a holistic view in understanding your financial needs, aspirations, and balance sheet in order to offer intrinsic insight and construct specialised solutions and advice for you and your family. Dedicated to providing valuable and insightful advice and give you access to the most appropriate private banking and wealth management advice and expertise from across RMB Private Bank as well as the broader FirstRand Group, both locally and globally.

Your spouse or partner gets up to 50% off their monthly account fee regardless of their income, your children pay no monthly account fee for an FNBy and FNBy Next Account to help them learn how to manage their money at an early age. Open a Money Maximiser Account and earn a money market fund rate on your savings (your capital and quote rates are guaranteed).

To enjoy the rewards and benefits from banking with us, you need to earn a gross income of R750 000 and above per year.



GET THE BEST VALUE FOR YOU AND YOUR FAMILY

We are continually trying to find valuable solutions for you and therefore have included even more value to the RMB Private Bank offering. Regardless of your RMB Private Bank account, you will now have access to the following new benefits included in your monthly account fee:

ADDED VALUE

- The RMB Private Bank Fusion Account offers the lowest monthly fee for a transactional account with a linked credit facility that offers up to 30 days interest free on card purchases!
- No Monthly Service Fee for Single Facility^{®1} and Securities-Based Lending.
- RMB Private Bank Credit Card with a credit facility that offers up to 55 days interest free on card purchases.
- Complimentary Money Maximiser Account.
- Complimentary Global Debit Card with your Global Account².
- The option for RMB Private Bank Credit Card to move your unexpected medical transactions to budget, at a competitive interest rate.
- Access to exclusive RMB Private Bank Credit Card offers from retailers, such as iStore, The Pro Shop, Cycle Lab and KOODOO.co.za at a competitive interest rate.
- Qualify for eBucks and get up to 1GB data, 30 voice minutes and 30 SMSs on your FNB Connect SIM card every month*.

FAMILY

- Your spouse or partner can enjoy the full RMB Private Bank experience and exclusive benefits at a discounted fee regardless of their income.
- No monthly account fee for FNBy Accounts for your kids under 18 years.
- Lower deposit criteria for eBucks rewards for your spouse or partner.
- Family points to help you move up a rewards level.
- Earn up to 40% back in eBucks on your Video Streaming (Netflix) and Music Streaming (Spotify[®]) subscriptions when your family banks with RMB Private Bank.
- Up to 40%* off on selected flights and car rental for you and your family with eBucks Travel.
- You, your spouse or partner and your children can receive up to 24 SLOW and Bidvest Premier Lounge bonus visits (Domestic or International), when you book your flights through eBucks Travel.
- Enjoy 2-for-1 specials in 2021 with The ENTERTAINER™ and let RMB Private Bank cover the sign-up cost.

* By banking with RMB Private Bank, you have access to FNB Connect.

MONEY MANAGEMENT

- FNB Channel Islands Current Account³.
- FNB Channel Islands Savings Account³.
- Pay no monthly fees on your Tax-Free Cash Deposit or Tax-Free Shares Account and no monthly admin fees on your Tax-Free Unit Trusts.
- Save towards your retirement and pay no monthly (platform) fees on your Retirement Annuity.
- Protect your retirement funds and pay no monthly (platform) fees on your Preservation Fund.
- Pay no monthly fee on your Local⁴ or Global Trading⁵ account
- Complimentary Non-Trading Juristic Account⁶.

¹ To qualify for the waiving of the Single Facility® monthly service fee of R69.00 the Single Facility® account holder must be the owner of the property/ properties that have been provided as security for the facility ("the mortgagor") and must have selected the RMB Private Bank Single Facility® Bundled pricing option. If there are two or more mortgagors, then only one of the mortgagors that is not the Single Facility® account holder must either have a RMB Private Bank Current Account or RMB Private Bank Spousal Account. Should the Single Facility® account holder or the mortgagor fail to comply with this criteria, then the Single Facility® monthly lending fee will be charged. Should the Single Facility® account holder and/or the mortgagor remedy the non compliance, then we may, at our discretion, waive the monthly lending fee. Single Facility® accounts in the name of trusts and juristic entities do not qualify for this benefit.

In order to qualify for the waiver of the Securities-Based Lending monthly service fee, the client must in addition to having an active Securities Based Lending, also hold either an active RMB Private Bank Current account or a RMB Private Bank Single Facility® both of which must be on a bundled pricing option. Should the client fail to comply with this, the Securities-Based Lending monthly service fee will immediately be charged to the client's account. Should the client remedy any non-compliance to the Bank's satisfaction, the Bank, may at its sole discretion, elect to waive future monthly service fee. This benefit does not apply to trusts and other juristic entities.

To qualify for the waiver of the Secured Revolving Facility monthly service fee, the RMB Private Bank Current account or the RMB Private Bank Fusion account that is linked to the Secured Revolving Facility must be on a bundled pricing option. Should the client fail to comply with this criteria, then the Secured Revolving Facility monthly service fee will immediately be charged to the client's account. Should the client remedy the non-compliance, then the Bank may at its sole discretion, elect to waive the future monthly service fee.

² Fees are applicable to foreign exchange transactions. You may also be charged an annual card fee

³ A minimum balance of at least £2 500 must be maintained in your FNB Channel Islands Current Account in order for your monthly account fee to be waived.

⁴ A minimum balance of at least R25 000 must be maintained in your Local Trader Account. The monthly account fee will be charged to your account and reversed in the following month. A comprehensive fee structure is available on our website.

⁵ Only applicable to Non-Discretionary Accounts. A minimum balance of at least \$10 000 must be maintained in your Global Trader Account. The monthly account fee will be charged to your account and reversed in the following month in order for monthly fee to be waived. A comprehensive fee structure is available on our website.

⁶ One complimentary Non-trading Juristic Account per RMB Private Bank Fusion or Current Account held. The Non-trading Juristic Account must be on the Pay-As-You-Use Pricing Option. For clients with multiple Non-trading Juristic Accounts, the oldest accounts' monthly fee will be waived.

eBUCKS REWARDS MORE VALUE YOU CAN BANK ON

eBucks Rewards is about helping you stretch your spend every month. By offering real value and benefits, you're able to use eBucks to buy fuel, groceries, clothes, holidays and so much more. As an RMB Private Bank account holder, you could be rewarded with these exciting benefits.



eBUCKS REWARDS, WITH NEW WAYS TO GET REWARDED

EVEN MORE WAYS TO EARN REWARDS WITH SMART SPEND

Earn more eBucks Rewards when you reach spend targets, within a calendar month, on your qualifying RMB Private Bank Cards or using RMB Pay. Track your spend and see how many eBucks Rewards you've earned this month by visiting the RMB Private Bank App > eBucks > Smart Spend.

EVEN MORE WAYS TO EARN WHEN YOU SPEND WITH FNB CONNECT

Get rewarded with up to 1GB extra data every month when you spend R100 or more on your FNB Connect SIM and qualify for eBucks at the time you spend.

Levels	Data
Level 1	200MB
Level 2	400MB
Level 3	600MB
Level 4	800MB
Level 5	1GB

T's, C's and rules apply. Dependent on your account and rewards earned.

EVEN MORE REWARD PARTNERS

CLICKS

Earn up to 15% back in eBucks on health, beauty & baby essentials at Clicks.

CHECKERS

Earn up to 15% back in eBucks on groceries & monthly essentials at Checkers/Shoprite.

ENGEN & WESBANK

Get up to R4/l back in eBucks every month with Engen OR up to R8/l back in eBucks every quarter with Engen & WesBank.

ISTORE (NEW)

You can now get up to 15% back in eBucks on the latest Apple products at iStore.

SNAPPLIFY (NEW)

You can now save up to R399 when you buy eTextbook vouchers with eBucks & Snapplify.

T's, C's and rules apply. Dependent on your account and rewards earned.



eBUCKS REWARDS, WITH NEW WAYS TO GET REWARDED

FNB INVESTMENTS

Earn up to 100% of your monthly RMB Private Bank Fusion Account or RMB Private Bank Current Account fee back in eBucks when you invest with us.

MAINTAIN INVESTMENT BALANCES

Maintain an overall minimum saving and investment account balance of R1 000 000. Of this, a minimum of R250 000 must be invested in qualifying FNB Wealth and Investments solutions (stipulated accounts and funds). The remaining funds must be invested in qualifying Cash Investment solutions (stipulated accounts).

INVEST IN QUALIFYING ACCOUNTS

Cash Investments

Any Cash Investment solution

Channel Islands investments

Open any 12, 18, 24 or 36 month fixed deposit account in GBP, USD or EURs.

Wealth and Investments

Investment Account
Tax-Free Unit Trust
Tax-Free Shares
Retirement Annuity
Endowment
Pension and Provident Preservation Funds
Stockbroking and Portfolio Management
Segregated portfolios: Fully managed & tailored to client need

eBUCKS REWARDS, WITH NEW WAYS TO GET REWARDED

INVESTMENTS

Earn up to 100% of your monthly RMB Private Bank Fusion Account or RMB Private Bank Current Account fee back in eBucks when you invest with us.

INVEST IN QUALIFYING FUNDS AND SOLUTIONS

Qualifying funds Wealth and Investments

Local segregated portfolios	Wealth segregated	Global segregated portfolio	FNB Horizon Unit Trust	FNB Multi-Manager
Equity Portfolio	Wealth Stable ETF	Global Leaders Portfolio (USD)	Income Fund	FNB Multi Manager Income Fund
Balanced Portfolio	Wealth Moderate ETF	Global Equity Income Portfolio (USD)	Stable Fund	FNB Multi Manager Bond Fund
Dividend Income Portfolio	Wealth Growth ETF	Global Equity Growth portfolio (USD)	Moderate Fund	FNB Multi Manager Property Fund
Islamic Portfolio	Wealth Stable Portfolio	ETF Cautious Portfolio (USD)	Growth Fund	FNB Multi Manager Balanced Fund
Equity Portfolio	Wealth Moderate Portfolio	ETF Balanced Portfolio (USD)	Growth Plus Fund	FNB Multi Manager Equity Fund
	Wealth Growth Portfolio	ETF Growth Portfolio (USD)	Islamic Balanced Fund	FNB Defensive Fund of Funds

eBUCKS REWARDS, WITH NEW WAYS TO GET REWARDED

MAINTAIN eBUCKS REWARD LEVEL POINTS

Your monthly transactional account fee refund will be based on your eBucks rewards level.

REFUND					
0%	10%	25%	50%	75%	100%
LEVEL 0	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4	LEVEL 5
REWARD LEVEL					

For example, if you are an RMB Private Bank Account holder (who is on reward level 5) and have an FNB Money Maximiser Account with R750 000 invested and an FNB Retirement Annuity with R250 000 invested (total investment is R1 000 000) you will get 100% of your monthly account fee back in eBucks.

For details, visit www.ebucks.com. Terms, conditions and earn rules apply.

T's, C's and rules apply. Dependent on your account and rewards earned.

eBUCKS REWARDS, WITH NEW WAYS TO GET REWARDED

EVEN MORE BENEFITS YOU KNOW AND LOVE

ENGEN

Earn up to R8 per litre back in eBucks per quarter at Engen when your vehicle is financed through WesBank, Toyota Financial Services or Volkswagen Financial Services and you have accepted the nav» Car terms of use on the RMB Private Bank App.

EARN AND SPEND AT CHECKERS

Earn up to 15% back in eBucks at Checkers and Shoprite. Use your eBucks to buy groceries and stretch your monthly spend.

MONTHLY KAUAI BENEFIT

Enjoy a smoothie, organic coffee or up to R100 to spend in-store when you use your RMB Private Bank Fusion card or RMB Private Bank Credit Card for 100% of your monthly spend.

Track your eBucks earn, spend and benefits conveniently on the RMB Private Bank App under the eBucks rewards tab. View 'Earn more eBucks' and 'Track my rewards' to learn how you can maximise your rewards.



T's, C's and rules apply. Dependent on your account and rewards earned.

WHATEVER YOUR NEEDS, WE HAVE THE SOLUTION FOR YOU

R499 p.m.

RMB PRIVATE BANK FUSION ACCOUNT

The RMB Private Bank Fusion Account offers your spouse or partner a 50% discounted monthly fee of R250 p.m. for the same banking experience and benefits that you have, regardless of their income. With your day-to-day RMB Private Bank Fusion Account, you get up to 30 days interest free on card purchases. Get your fee back in eBucks when you invest with us

R529 p.m.

RMB PRIVATE BANK CURRENT ACCOUNT OR SINGLE FACILITY®

The RMB Private Bank Current Account offers your spouse or partner a 50% discounted monthly fee of R265 p.m. for the same banking experience and benefits that you have, regardless of their income. You can also take up a Single Facility® which seamlessly combines the functionality of the Current Account and that of the Home Loan into a single account.

Credit approval is subject to credit scoring and an affordability assessment.

THE FULL VALUE OF RMB PRIVATE BANK

	RMB Private Bank Fusion Account	RMB Private Bank Current Account/ Single Facility® Bundled Pricing Option	RMB Private Bank Account for Spouses	Pay-As-You-Use (PAYU pricing option)
Monthly account fee ⁶	R499	R529 ⁷	R250/R265 ⁸	R125 ⁹
Products included in your discounted monthly fee	<ul style="list-style-type: none"> • RMB Private Bank Fusion Account/Current Account/Single Facility® • RMB Private Bank Credit Card • Up to 5 additional Credit (linked to your RMB Private Bank Credit Card) • No charge for unlimited Virtual cards - It's simple, safe and smart enough to change its 3-digit CVV hourly • Money Maximiser¹⁰ • RMB Private Bank Non-trading Juristic Account¹¹ • Global Account* and one complimentary Global Debit Card • Unlimited cash withdrawals. This includes withdrawals made using Cash@Till®, Cardless cash withdrawals and at FNB ATMs Other Banks' ATMs and International ATMs • No charge for FNB ATM cash deposits up to R20 000¹² 			N/A

7 To qualify for the waiving of the Single Facility® monthly service fee of R69.00 the Single Facility® account holder must be the owner of the property/properties that have been provided as security for the facility ("the mortgagor") and must have selected the RMB Private Bank Single Facility® Bundled pricing option. If there are two or more mortgagors, then only one of the mortgagors that is not the Single Facility® account holder must either have a RMB Private Bank Current Account or RMB Private Bank Spousal Account. Should the Single Facility® account holder or the mortgagor fail to comply with this criteria, then the Single Facility® monthly lending fee will be charged. Should the Single Facility® account holder and/or the mortgagor remedy the non compliance, then we may, at our discretion, waive the monthly lending fee. Single Facility® accounts in the name of trusts and juristic entities do not qualify for this benefit.

8 Available on both the RMB Private Bank Fusion Account and Current Account. Only one spouse per main account holder. The Spousal account must be linked to a main account or standard pricing will apply.

9 The Pay-As-You-Use monthly account fee for the RMB Private Bank Single Facility® is R125 per month. On this pricing option you are charged the Single Facility® monthly service fee and for each transaction at the applicable fee.

10 A minimum opening deposit of R100 000 is required to activate the account and must be maintained to continue earning interest. For transactional pricing on Money Maximiser, please refer to the Savings and Investments pricing guide on our website.

11 1 complimentary Non-trading Juristic Account per RMB Private Bank Fusion or current account held. The Non-trading Juristic Account must be on the Pay-As-You-Use Pricing Option. For clients with multiple Non-trading Juristic Accounts, the oldest accounts' monthly fee will be waived.

12 Per account billing cycle.

*Fees are applicable to foreign exchange transactions

SECTION 3 | PRODUCT OVERVIEW

	RMB Private Bank Fusion Account	RMB Private Bank Current Account/ Single Facility® Bundled Pricing Option	RMB Private Bank Account for Spouses	Pay-As-You-Use (PAYU pricing option)
Monthly account fee ⁶	R499	R529 ⁷	R250/R265 ⁸	R125 ⁹
You have the opportunity to have your monthly account fees waived on the following suite of products:	<ul style="list-style-type: none"> • FNB Channel Islands Current Account¹³ • Pay no monthly fees on your Tax-Free Cash Deposit or Tax-Free Shares Account and no monthly admin fees on your Tax-Free Unit Trusts • Save towards your retirement and pay no monthly (platform) fees on your Retirement Annuity • Protect your retirement funds and pay no monthly (platform) fees on your Preservation Fund • Stockbroking and Portfolio Management, Local¹⁴ and Global Trading Account¹⁵ • FNB Securities-Based Loan¹⁶ • FNB Secured Revolving Facility¹⁶ 			N/A

All international transactions displayed in this pricing guide will incur a 2.75% currency conversion.

13 A minimum balance of at least £2 500 must be maintained in your FNB Channel Islands Current Account in order for your monthly account fee to be waived.

14 A minimum balance of at least R25 000 must be maintained in your Local Trader Account. The monthly account fee will be charged to your account and reversed in the following month in order for monthly fee to be waived. A comprehensive fee structure is available on our website.

15 Only applicable to Non-Discretionary Accounts. A minimum balance of at least \$10 000 must be maintained in your Global Trader Account. The monthly account fee will be charged to your account and reversed in the following month. A comprehensive fee structure is available on our website.

16 In order to qualify for the waiver of the Securities Based Loan monthly service fee, the client must in addition to having an active Securities Based Loan, also hold either an active RMB Private Bank Current Account or a RMB Private Bank Single Facility®. Should the client fail to comply with this, the Securities Based Loan monthly service fee will immediately be charged to the client's account. Should the client remedy any non-compliance to the Bank's satisfaction, the Bank, may at its sole discretion, elect to waive future monthly service fee. This benefit does not apply to trusts and other juristic entities. To qualify for the waiver of the Secured Revolving Facility monthly service fee, the RMB Private Bank Current Account or the RMB Private Bank Fusion Account that is linked to the Secured Revolving Facility must be on a bundled pricing option. Should the client fail to comply with this criteria, then the Secured Revolving Facility monthly service fee will immediately be charged to the client's account. Should the client remedy the non-compliance, then the Bank may at its sole discretion, elect to waive the future monthly service fee.

NO CHARGE FOR THE FOLLOWING TRANSACTIONS ON YOUR RMB PRIVATE BANK FUSION ACCOUNT, CURRENT ACCOUNT OR SINGLE FACILITY®

Transactions not mentioned, or above these limits, will be charged at Pay-As-You-Use (PAYU) rates

TRANSACTION DESCRIPTION	
Card purchases ¹⁷	
Pay & Clear now	
Payments and transfers (RMB Private Bank App, online banking, cellphone banking)	
Prepaid Airtime Purchases using the RMB Private Bank App and online banking	
Debit orders (internal and external)	
Standard delivery (delivery between 8am-5pm)	
Scheduled delivery (specified date and timeslot)	
Branch delivery	No charge
Send Money	
Cash withdrawals using Cash@Till®, cardless cash withdrawals, FNB ATMs and other banks' ATMs (local and international)	
eBucks Rewards membership	
FNB ATM cash deposits up to R20 000 ¹⁸	
Subscription to inContact, online banking, cellphone banking, telephone banking and the RMB Private Bank App	

¹⁷ International currency commission and conversion fee of 2.75% of the transaction value apply.

¹⁸ Per billing cycle.

OTHER TRANSACTIONS NOT CHARGED ON YOUR RMB PRIVATE BANK FUSION ACCOUNT/CURRENT ACCOUNT

Transactions not mentioned, or above these limits, will be charged at Pay-As-You-Use (PAYU) rates

TRANSACTION DESCRIPTION	DETAIL
Card purchases	FNB ATM, cellphone banking, telephone banking - IVR and the RMB Private Bank App
	Point-of-Sale (local and international)
	Other banks' ATM
Statements	Cellphone banking mini-statement
	FNB ATM mini-statement
	Historical email/downloaded statements (online banking)
Other fees	Unsuccessful transactions (FNB ATM, Point-of-Sale, scheduled payments and other Banks' ATM)
	LOTTO™/PowerBall purchases and prepaid electricity
Value-added services fees	Additional online statements (daily, weekly, twice monthly)
	My Limit Alert subscription
	Scheduled payment
	Balance payment alert subscription (daily, weekly, twice monthly)
	Payment notifications (email, SMS, fax)
	Card and device courier fee
	Online banking account verification (RMB accounts and other banks' accounts)
	Viewing of payments less than 3 months

RMB PRIVATE BANK CREDIT CARD

Your RMB Private Bank Credit Card is an ideal transactional banking tool that offers you flexibility in terms of pricing, as well as exclusive benefits that suit your lifestyle and up to 55 days' interest-free purchases.

- Repay large purchases with a budget facility of up to 60 months
- 5 additional credit cards at no charge
- No charge for delivery of cards
- Personalised and competitive interest rates
- Unlimited swipes at no charge
- Automated payments
- Tap to pay for purchases in store

All at no extra charge to you.

MONTHLY FEES

CREDIT FACILITY FEES

Credit Facility service fee	R17 ²⁰
Initiation fee (once-off)	Up to a maximum of R175

CREDIT CARD ACCOUNT FEES

RMB Private Bank Credit Card monthly account fee	R248 ²¹
Additional card fee	5 additional cards at no charge. Thereafter R18.50 per card, per month

²⁰ Credit facility service fee is charged monthly for the routine administration of maintaining your Credit Facility. This fee is included in the RMB Private Bank Fusion and Current Account/Single Facility® monthly account fee.

²¹ Credit Card monthly account fee is charged monthly for the administration and maintenance of your Credit Card Account. This fee is included in the RMB Private Bank Fusion and Current Account/Single Facility® monthly account fee.

TRANSACTIONS NOT CHARGED ON THE RMB PRIVATE BANK CREDIT CARD

LINKED ACCOUNT TRANSFERS AND ACCOUNT PAYMENTS

IVR Smart Transfer to RMB Private Bank	No charge
Initiation fee (once-off)	No charge

BALANCE ENQUIRIES

FNB ATM	No charge
FNB Branch	No charge
International ATMs	No charge
Other banks' ATMs	No charge

STATEMENTS

FNB ATM mini-statement	No charge
Historical email statements	No charge*

OTHER FEES

Changes to account limits	No charge
eBucks Rewards membership	No charge
Standard delivery	No charge
Scheduled delivery	No charge
Branch Delivery	No charge

*This applies to any month that the statement is requested

GLOBAL ACCOUNT

Bespoke solutions to save and transact globally.

RMB Private Bank offers you a Global Account to save and transact in foreign currency*; whether you are saving for offshore travel, require quick access to manage currency risk, or are receiving and making international payments occasionally - the Global Account is the ideal choice.

The Global Debit Card is available only in USD, EUR and GBP.

* Please refer to the RMB Private Bank website for available currencies.



GLOBAL ACCOUNT

OTHER FEES	FEES BY CURRENCY		
	GBP	USD	EUR
Annual card fee ²²	£15	\$20	€17
Card swipes and international online card payments ²¹	No charge		
International ATM withdrawal ²³	£3	\$5	€4
Card replacement (lost, stolen or damaged)	£7	\$10	€8
Balance enquiry	£0.35	\$0.50	€0.40
Insufficient funds ²³ fee (ATM and Point-of-Sale transactions)	£0.50	\$0.80	€0.60
Currency conversion (when a specific currency card is used in a different currency zone)	No charge		

²² Annual card fee (per additional card if client holds another card in another currency).

²³ Some ATMs overseas might also charge you a withdrawal fee over and above our fee.



FNB CHANNEL ISLANDS

Diversify your wealth offshore - open an FNB Channel Islands Account.

FNB Channel Islands is our offshore offering, licensed and regulated in Guernsey, the Channel Islands.

As an RMB Private Bank client, you can link your RMB Private Bank and FNB Channel Islands Online Banking profile and banking app which allows you to view your accounts from a single platform and make payments and transfers via the banking app or online banking seamlessly. From transactional accounts to long and short-term savings accounts with market leading interest rates in GBP, USD and EUR, as well as our Joint accounts, we have a solution to help you reach your financial goals.

For more information on FNB Channel Islands Accounts, please contact your Private Banker, the FNB Channel Islands Service Suite or visit www.fnbc.co.uk

FNB Channel Islands is a participant in the Guernsey Banking Deposit Compensation Scheme. The Scheme offers protection for 'qualifying deposits' up to £50,000, subject to certain limitations. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details are available on the Scheme's at website www.dcs.gg or on request. Contact info@fnbc.co.uk for more information.

FirstRand Bank Limited Guernsey Branch trading as FNB Channel Islands is regulated by The Guernsey Financial Services Commission and licensed under The Banking Supervision (Balliwick of Guernsey) Law, 1994.

BANK CHARGES

The following pages contain our standard fees for transactions that are not included in your monthly account fee or that you will be charged if you go over the limits outlined above.

These fees are applicable to the RMB Private Bank Fusion Account, Current Account, Credit Card, Single Facility®, Revolving Facility and Money Maximiser.



BANK CHARGES

Please note that any transactions not included or in excess of the limits above will be charged as per the tables below

OTHER FEES APPLICABLE ON YOUR CURRENT ACCOUNT²⁵

Monthly Fusion credit facility fee (applies to NCA clients with credit agreements concluded between 1 June 2007 and 6 May 2016)	R57.50
Monthly rebate on Fusion credit facility fee (applies to a clients with credit agreements concluded between 1 June 2007 and 6 May 2016)	R57.50*
Monthly Fusion credit facility fee (applies to NCA clients with credit agreements concluded since 6 May 2016)	R69
Monthly rebate on Fusion credit facility fee (applies to NCA clients with credit agreements concluded since 6 May 2016)	R69*
Monthly Overdraft service fee (applies to National Credit Act, 34 of 2005 (NCA) clients with credit agreements concluded between 1 June 2007 and 6 May 2016)	R57.50
Monthly Overdraft service fee (applies to NCA clients with credit agreements concluded since 6 May 2016)	R69
Monthly rebate on Overdraft service fee (applies to NCA clients with credit agreements concluded between 1 June 2007 and 6 May 2016)	R57.50*
Monthly rebate on Overdraft service fee (applies to NCA clients with credit agreements concluded since 6 May 2016)	R69*
Monthly Revolving Facility service fee (applies to NCA clients with credit agreements concluded between 1 June 2007 and 6 May 2016)	R57.50 ²⁶
Monthly Revolving Facility service fee (applies to NCA clients with credit agreements concluded since 6 May 2016)	R69 ²⁷
Once-off Revolving Facility initiation fee	R155 ²⁸

BANK CHARGES

SINGLE FACILITY® LENDING FEES

EXISTING FACILITY FEE

Monthly service fee (applies to clients with credit agreements concluded before 1 June 2007 and with a facility size of R500 000 or less)	R5.75
Monthly service fee (applies to NCA clients with credit agreements concluded between 1 June 2007 and 5 May 2016)	R57.50
Monthly service fee (applies to NCA clients with credit agreements concluded since 6 May 2016)	R69
Monthly service fee (applies to non-NCA clients with credit agreements concluded between 1 June 2007 and 28 February 2017)	R170
Monthly service fee (applies to non-NCA clients as well as clients with credit agreements concluded before 1 June 2007 with a facility greater than R500 000)	R245

NEW FACILITY - FEES REMAIN UNCHANGED

Once-off initiation fee on mortgage agreements (applies to clients who fall within the ambit of the NCA)	R6 037.50
A once-off Initiation Fee will be charged on all mortgage agreements (applies to clients who do not fall within the ambit of the NCA)	R10 400
Once-off initiation fee on unsecured and secured credit facilities other than mortgage agreements (applies to clients who fall within the ambit of the NCA)	R1 207.50
An initiation fee will be charged on all refinancing of unsecured and secured credit facilities including mortgage agreements (applies to clients who do not fall within the ambit of the NCA)	R6250
A discretionary structuring fee may be charged (applies to clients who do not fall within the ambit of the NCA)	

VALUATION FEES

Property valuation fee	R1 900
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BANK CHARGES

EARLY TERMINATION FEES

Should you wish to settle the loan early before your loan term expires, you will be required to provide the Bank with 90 days' notice where, an early termination fee may be charged. The fee is equal to no more than the interest that would have been payable under the agreement for the period equal to the difference between the 90 days and your period of notice of settlement.

OTHER FEES

Unpaid debit order fee (applies to non-NCA Juristic clients)	R200
Bank Current commission	R100

Please note: The monthly service fee applicable to your Loan will be charged irrespective of the outstanding balance and will only cease when the credit facility has been closed.

Please note: The monthly service fee applicable to your Single Facility® will be charged irrespective of the balance outstanding and will only cease when the credit facility has been closed.

* Account must be in good standing for rebate to apply

25 Refer to terms and conditions of your credit agreement. Not applicable on the RMB Private Bank Fusion Account.

26 Monthly Revolving Facility service fee applicable to clients with Revolving Loans.

27 Applicable to clients with revolving loans and revolving facility

28 Once-off Revolving Facility initiation fee applicable to clients with Revolving Loans.

BANK CHARGES

LINKED ACCOUNT TRANSFERS

FNB ATM and telephone Banking – IVR	No charge
Telephone banking (consultant assisted)	R80
FNB Branch	R80

CASH WITHDRAWALS

Cardless cash withdrawals	R2.20 per R100
Credit card cash on budget	R80 + R2.85 per R100
FNB ATM	R2.20 per R100
Cash@Till®	No charge
Other banks' ATM	R11 + R2.20 per R100
International ATM cash withdrawals using your RMB Private Bank Fusion card or Debit card	R80 ²⁹
Branch (includes all financial institution branches and the purchase of foreign exchange)	R80 + R2.75 per R100 ³⁰
International branch	R80 + R2.75 per R100 ³¹

²⁹ Included in the RMB Private Bank Fusion and Current Account/Single Facility® monthly fee. International currency commission and conversion fee of 2.75% of the transaction value apply.

³⁰ International currency commission and conversion fee of 2.75% of the transaction value apply.

³¹ International currency commission and conversion fee of 2.75% of the transaction value apply.

BANK CHARGES

PAYMENTS

Cellphone Banking, RMB Private Bank App, telephone banking - IVR, FNB ATM and online banking	R8.50
Telephone banking (consultant assisted)	R80
FNB Branch	R80
Digi-zone	R15.50
Internal debit orders	R4.20
External debit orders	R19

DEBIT ORDER MANAGEMENT

Stop payment - digital channels	No charge
Stop payment - telephone banking (consultant assisted)	R30
Stop payment - branch	R80
Debit order dispute - telephone banking (consultant assisted)	R40
Debit order dispute - branch (consultant assisted)	R40
Debit order dispute - app and online (digital channels)	R5

SCHEDULED PAYMENT RELATED (ESTABLISHMENT AND AMENDMENT)

Online banking	No charge
FNB Branch	R18

BANK CHARGES

DEPOSITS³³

FNB ATM	R1.20 per R100
FNB Branch	R80 + R2.75 per R100
Deposit@Till®	Pricing determined by merchant and is subject to change*

PREPAID PURCHASES

FNB Connect prepaid purchase using eChannels and mobile channels	No charge	
LOTTO™ /PowerBall, Prepaid Electricity	R2.70	
Daily Lotto	R2.70	
Prepaid airtime purchase using other banks' ATMs	R15	
Entertainment, Gaming, Music & Transport Vouchers	R2.70	
Traffic Fines	Payment fee which is dependent on account pricing option	
Prepaid Airtime Transaction Fee (App and online)	No charge	
	Transactions between R0 - R10	R0.50
Using cellphone banking and ATM (non-Connect airtime)	Transactions between R10.01 - R25	R1
	Transactions greater than R25	R2

* Available at selected merchants. Checkers, Shoprite, Usave, PnP Stores & Boxer Stores.

³³ Includes third-party deposits. Current issuing related fees are not applicable on the RMB Private Bank Fusion Account.

BANK CHARGES

BALANCE ENQUIRIES

Using eChannels and mobile channels	No charge
Point-of-Sale (RMB Private Bank Fusion/Debit Cards only)	R1.75
Other banks' ATMs, international Point-of-Sale, branch or telephone banking (consultant assisted)	R7.30

STATEMENTS

Mini-statements (cellphone banking)	No charge
FNB ATM transaction list	R3.60 (per statement)
Printed statements (Smart Kiosk)	R3.75 (per page)
Interim/Provisional statements	R18.20 (per page)
Printed/Emailed statements (FNB Branch, telephone banking)	R40 (per statement)
Statements - online banking and RMB Private Bank App (download/view/email)	No charge
Digi-zone statements	R26 (per statement)

BANK CHARGES

ADDITIONAL STATEMENTS (FEE PER MONTH)		
Online	Daily	R64
	Weekly	R30
	Twice-monthly	R17
Paper	Daily	R133
	Weekly	R55
	Twice-monthly	R27
UNSUCCESSFUL TRANSACTIONS (INSUFFICIENT FUNDS)		
FNB ATM		No charge
Point-of-Sale, scheduled payment, debit order and other banks' ATMs		No charge
Virtual Card		Free
Insufficient funds fee (returned item or debit order)		First 8 at no charge Thereafter R115 (per unpaid item 9 or more) ³⁴
CARD DELIVERY		
Courier delivery (delivery between 8am-5pm)		No charge*
Urgent delivery		R250
FNB Branch delivery		No charge
International delivery		R700

³⁴ Applicable over a 12 month period.

BANK CHARGES

CARD REPLACEMENT FEES	
Debit Card/Fusion Card	R120
Temporary card replacement	R100
Petrol Card	R120
Metal cards (first issue and replacements)	R1000**
COPIES OF VOUCHERS (DEPOSIT SLIPS)	
Online banking	No charge
Branch and telephone banking (consultant assisted)	R80
AIRPORT LOUNGE FEES³⁹	
SLOW and Bidvest Domestic Lounges	R250
SLOW and Bidvest International Lounges	R400
CONVENIENCE AND VALUE-ADDED SERVICES	
LOTTO™/PowerBall	R2.70***
Daily Lotto	R2.70
DStv payments	R7
Traffic Fines	Payment fee which is dependent on account pricing option
Pay & Clear now	R45

*First one at no extra charge to you, thereafter R120.

** Clients will be rebated for the Metal card fees if they are on reward levels 3, 4 or 5. If there are multiple cards on the client's profile, only one card per cycle can be rebated. All secondary card holders will be charged the R1000.00 fee irrespective of their reward level. Replacement cards will not qualify for rebates.

³⁹ SLOW Lounge fees are applicable for every additional entry over and above complimentary entries, as well as for every entry where the cardholders do not qualify for complimentary entries. For more information on SLOW Lounge visit fnb.co.za/slow-lounge

BANK CHARGES

CONVENIENCE AND VALUE-ADDED SERVICES

Payment honouring fee	R45 per R100 (Max. R180) ⁴⁰
Cash Swop	No charge
Account confirmation letter (online banking and RMB Private Bank App)	No charge
Account verification letter (Digi-zone)	R26.50
Visa Letter – (online banking and RMB Private Bank App)	No charge
Visa Letter – Digi-zone	R26.50
Common Monetary Area (CMA) cross-border receipt	R100 plus applicable cash deposit fee

⁴⁰A service fee is charged for each payment honoured where there is not enough money in your transactional account

⁴¹ A service fee is charged for each payment honoured where there is not enough money in your transactional account.

BANK CHARGES

ELECTRONIC SUBSCRIPTION SERVICES (FEE PER MONTH)

My Limit alert	R3.30
Scheduled payment alert	R3.30

ELECTRONIC SUBSCRIPTION SERVICES (FEE PER MONTH)

Daily	R16
Weekly	R3.30
Monthly	R1.20

PAYMENT NOTIFICATIONS

Email	No charge
SMS	No charge

OTHER FEES

Online banking password reset using telephone banking (consultant assisted)	R80
Monthly Petrol Card fee (linked to your RMB Private Bank Current Account)	R23
Petrol Card purchases	R6
Online banking payment history (older than 3 months)	R7
Online banking account verification (RMB Private Bank and other banks' accounts)	R7
Monthly device payment fee	Device dependant

BANK CHARGES

ADDITIONAL CREDIT CARD PURCHASES

Fuel transaction fee (Petrol Cards only)	R6
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CREDIT CARD DEPOSIT FEES

FNB ATM with Automated Deposit Terminal (ADT)	R1.20 per R100
FNB Branch and FNB ATM with envelope deposit	R80 + R2.75 per R100

CREDIT CARD LINKED ACCOUNT TRANSFERS AND ACCOUNT PAYMENTS

Linked account transfers	No charge
Third-party payments	R8.50
IVR Smart Transfer payments to RMB Private Bank	No charge
Telephone banking (consultant assisted)	R80
Transfers and payments (FNB Branch)	R80

VOUCHER RETRIEVAL REQUESTS

Local	R105
International	R295

OTHER CREDIT CARD FEES

Budget purchases	No charge
International ATM/branch cash withdrawals	R80 + R2.75 per R100 ⁴³
Declined transaction fee	R9.50

⁴³ International currency commission and conversion fee of 2.75% of the transaction value apply.

BANK CHARGES

CREDIT CARD CONVENIENCE FEES

Pay2Cell	R8.50
Prepaid Airtime Transaction Fee (APP and Online)	No charge
Prepaid Airtime Transaction Fee (USSD & ATM) R0 - R10	R0.50
Prepaid Airtime Transaction Fee (USSD & ATM) R10.01 - R25	R1.00
Prepaid Airtime Transaction Fee (USSD & ATM) R25.01 - R40	R1.50
Prepaid Airtime Transaction Fee (USSD & ATM) >R40	R2.00
Uncapped ADSL Fee	R2.50
Prepaid electricity	R2.70
LOTTO/Powerball	R2.70
Daily Lotto	R2.70

EWALLET⁴⁴ FEES FOR SENDER⁴⁵

Send money from RMB Private Bank Account to eWallet	R2 + R2.20 per 100
Reversal of incorrect 'Send Money to eWallet' transaction – telephone/branch	R60
Reversal of incorrect 'Send Money to eWallet' transaction – cellphone banking	R16

⁴⁴ Nokia Lumia phones and all other Windows 7.5 and Windows 8 operated phones cannot be used to Send Money or to receive money.

⁴⁵ Limited to a maximum of 4 at any time.

BANK CHARGES

FEES FOR RECIPIENT	
Monthly account fee	No charge
Withdraw cash from an FNB ATM, FNB Mini ATM or participating retailers	First ATM withdrawal at no charge for each payment received ⁴⁶
Purchases at participating retailers	No charge
PREPAID AIRTIME TRANSACTION FEE	
(Cellphone Banking & ATM) Transactions between R0.01 - R10	R0.50
(Cellphone Banking & ATM) Transactions between R10.01 - R25	R1.00
(Cellphone Banking & ATM) Transactions greater than R25	R2.00
Prepaid electricity	R2.70
DSTV payments	R7
Inactivity fee per month (after 6 months of inactivity)	R11
Transfer from your eWallet to your RMB Private Bank Account	No charge
eWallet balance enquiry	No charge
eWallet mini-statement	No charge
Cell Pay Point purchase from eWallet	No charge

⁴⁶ Limited to a maximum of 4 at any time.

If you have used up your free withdrawal the following fees will apply, R11 per withdrawal from an FNB ATM/FNB Mini ATM and R2 per withdrawal from a participating retailer.

BANK CHARGES

IMPORTANT INFORMATION

- These prices include VAT.
- Interest rates are personalised to you and appear on the RMB Private Bank Fusion Account, and credit card statement.
- Visit RMB Private Bank's website for a copy of the Terms, Conditions and Rules that govern our agreements.
- If your Credit Facility goes into arrears, you will be liable for collection fees in accordance with the National Credit Act.
- Should you require further information on any credit card products or services, please contact Credit Card Customer Enquiries on 087 575 9411 (standard rates apply).

DEFINITIONS

- Credit facility service fee is charged monthly for the routine administration of maintaining your Credit Facility.
- Credit card monthly account fee is charged monthly for the administration and maintenance of your credit card account.



FOREIGN EXCHANGE

As SA's Best Foreign Exchange Provider we make it simple⁴⁷ and convenient to transact around the world, whether you are sending or receiving money globally, travelling or managing imports and exports.

47 Global Finance World's Best FX Providers 2017-2021.

GET REWARDED⁴⁸

Earn up to 50% back in eBucks on transaction charges when you send or receive foreign currency payments online or via the RMB Private Bank App, or when receiving foreign currency payments regularly by authorising RMB Private Bank to convert these funds on your behalf with a Standing Instruction.

FOREIGN EXCHANGE SOLUTIONS

	Online banking/App	Call centre/ Banker	Branch
GLOBAL ACCOUNT			
Transfer (to Rand, from Rand, and between Global Accounts)	No charge	No charge	No charge
NON-RESIDENT OR FOREIGN NATIONAL FOREIGN CURRENCY ACCOUNT (FCA)			
Transfer from FCA to Rand account	No charge	No charge	No charge
Transfer from Rand account to FCA	No charge	No charge	No charge

⁴⁸ eBucks earned on Global Payment and Global Receipt transactions are subject to standard eBucks Rewards earn rules. For more information, visit the eBucks website.

GET REWARDED

FOREIGN EXCHANGE SOLUTIONS

	Online banking/App	Call centre/ Banker	Branch
ALL EXCHANGE CONTROL APPLICATIONS (including placing emigration on record with the SARB)			
Minimum fee per application	-	R1 950	R1 950
PLACING IMMIGRATION ON RECORD WITH THE SARB			
Minimum fee per application	-	R200	R200
PLACING EMIGRATION ON RECORD WHERE THE CLIENT IS A BENEFICIARY OF AN INTER-VIVOS TRUST			
Minimum fee per application	-	R3 190	R3 190
URGENT AND/OR COMPLEX APPLICATIONS			
Minimum fee per application	-	R3 190	R3 190

GET REWARDED

TRAVEL SOLUTIONS

TRAVEL PRODUCTS BOUGHT FROM RMB PRIVATE BANK

	Online banking/App	Call centre/ Banker	Branch
MULTI-CURRENCY CASH PASSPORT™			
Initial card fee	R75	R125	R220
Additional card fee	-	R75	R75
Commission (load or reload)	0.50% (Min. R75)	0.75% (Min. R110)	1% (Min. R170)
FOREIGN NOTES NON-CMA			
Commission	2% (Min. R80)	2.20% (Min. R105)	2.30% (Min. R150)
CMA NOTES (LESOTHO, NAMIBIA, ESWATINI)			
Commission	3.80% (Min. R150)	3.80% (Min. R150)	3.80% (Min. R150)
DELIVERY			
Delivery fee	No charge for delivery on all foreign note orders made via online banking		

GET REWARDED

TRAVEL SOLUTIONS

TRAVEL PRODUCTS SOLD TO RMB PRIVATE BANK

	Online banking/App	Call centre/ Banker	Branch
MULTI-CURRENCY CASH PASSPORT™			
If credited to an RMB Private Bank transactional or Global Account	No charge	No charge	No charge
If paid out in cash or credited to any other account	-	0.75% (Min. R110)	1.00% (Min. R170)
FOREIGN NOTES NON-CMA			
Commission	-	-	2.30% (Min. R150)
CMA NOTES (LESOTHO, NAMIBIA, ESWATINI)			
Commission	-	-	3.80% (Min. R150)

GET REWARDED

INTERNATIONAL PAYMENT SOLUTIONS

GLOBAL PAYMENTS AND RECEIPTS (SWIFT)

	Online banking/App	Call centre/ Branch/ Banker
GLOBAL PAYMENTS (SENDING MONEY)		
Commission	0.55% (Min. R295, Max. R550)	0.65% (Min. R400, Max. R925)
GLOBAL RECEIPTS (RECEIVING MONEY)		
Commission	0.55% (Min. R195, Max. R450)	0.65% (Min. R300, Max. R825)
ZAR FEE (an additional fee will be charged if a payment is sent abroad or received from abroad in Rand)		
VALUE OF TRANSACTION		
ALL TRANSACTION VALUES	Flat fee of R185	Flat fee of R185

GET REWARDED

INTERNATIONAL PAYMENT SOLUTIONS

LOW VALUE GLOBAL RECEIPTS ZAR

RO - R499.99	R73
R500 - R999.99	R130

LOW VALUE INWARDS - FC

RO - R499	R73
R500 - R999.99	R130

COMMON MONETARY AREA (CMA) PAYMENTS AND RECEIPTS

Global payments - CMA destination	R150
Global receipts - CMA origin	R150

GLOBAL RECEIPTS RECEIVED FOR PENSION PURPOSES

RO - R4 999.99	R42
R5 000 - R9 999.99	R84
R10 000 - R14 999.99	R120
R15 000 +	R155

FOREIGN CHEQUES

BRANCH

BILLS NEGOTIABLE (FOREIGN CHEQUES RECEIVED)

Commission	1.70% (Min. R350 - Max. R1 450)
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MONEYGRAM⁴⁹

SEND AMOUNT (USD)	SEND FEE (USD)
\$0.00 - \$50.00	\$7.00
\$50.00 - \$100.00	\$10.00
\$100.00 - \$150.00	\$11.00
\$150.00 - \$200.00	\$13.00
\$200.00 - \$250.00	\$15.00
\$250.00 - \$300.00	\$17.00
\$300.00 - \$400.00	\$19.00
\$400.00 - \$500.00	\$24.00
\$500.00 - \$600.00	\$29.00
\$600.00 - \$700.00	\$34.00
\$700.00 - \$800.00	\$39.00
\$800.00 - \$900.00	\$44.00
\$900.00 - \$1 000.00	\$49.00

⁴⁹ MoneyGram fees exclude VAT.

MONEYGRAM⁴⁹

SEND AMOUNT (USD)	SEND FEE (USD)
\$1 000.00 - \$1 200.00	\$55.00
\$1 200.00 - \$1 500.00	\$63.00
\$1 500.00 - \$1 800.00	\$70.00
\$1 800.00 - \$2 500.00	\$90.00
\$2 500.00 - \$5 000.00	\$140.00
\$5 000.00 - \$7 500.00	\$240.00
\$7 500.00 - \$8 000.00	\$290.00

⁴⁹ MoneyGram fees exclude VAT.

PAYPAL

PayPal is one of the world's leading digital payment platforms where you can receive payments and pay online for goods and services, without sharing your financial information. It's safe, easy to use, fast and more convenient than ever before.

WHAT IS THE RMB PRIVATE BANK TOP-UP AND WITHDRAW SERVICE?

You don't need a credit card to shop online. With RMB Private Bank's Top-Up Service you can top up funds to a PayPal account from a qualifying RMB Private Bank account. RMB Private Bank's Withdraw Service allows you to withdraw funds received into a PayPal account to your RMB Private Bank Account or any linked South African Rand bank account.

PAYPAL

GET MORE VALUE WITH RMB PRIVATE BANK'S TIERED PRICING STRUCTURE

The standard withdrawal rate on all Top-Up and Withdraw transactions is 1.52%; however, you can withdraw for as little as 0.81%, depending on your previous month's transactional value.

TIER	FEES INCL. VAT	TOTAL MONTHLY TOP-UP & WITHDRAW
Tier 0	1.52%	\$0 - \$3 000
Tier 1	1.37%	\$3 001 - \$10 000
Tier 2	1.27%	\$10 001 - \$50 000
Tier 3	1.01%	\$50 001 - \$100 000
Tier 4	0.81%	\$100 001

Please note: The new structure applies specifically to RMB Private Bank's Top-Up and Withdrawal service with PayPal. The PayPal transactional charges and currency conversation fees will stay the same.

To learn more about the RMB Private Bank and PayPal service, contact our PayPal help desk on **087 572 9725** or email **paypalenquiries@fnb.co.za**

HOME LOAN, STRUCTURED LOAN AND SECURITIES BASED LENDING

RMB Private Bank offers you specialist lending expertise and services to help you meet your unique wealth needs and aspirations.

Our range of flexible lending products can be shaped to your advantage, taking into account your particular requirements, desired funding amount and objectives. We specialise in providing finance for your residential or holiday home, investment property or rental portfolio through our tailor-made lending solutions, including Home Loans and Structured Loans.

Securities Based Lending will allow you to stay ahead of the game and move with the markets. You can now use the flexibility of innovative lending solutions to create wealth without interrupting your long-term investment portfolio goals, and without having to liquidate any of your current assets to do so.

Simply Choose one of our flexible financing solutions, a Securities Based Loan or a Secured Revolving Facility. (For the Secured Revolving Facility Fees please refer to the Revolving Facility Fees in this guide)

LENDING

EXISTING FACILITY FEE

Monthly service fee (applies to clients with credit agreements concluded before 1 June 2007 and with a facility size of R500 000 or less)	R5.75
Monthly service fee (applies to NCA clients with credit agreements concluded between 1 June 2007 and 5 May 2016)	R57.50
Monthly service fee (applies to NCA clients with credit agreements concluded since 6 May 2016)	R69
Monthly service fee (applies to non-NCA clients with credit agreements concluded between 1 June 2007 and 28 February 2017)	R170
Monthly service fee (applies to non-NCA clients as well as clients with credit agreements concluded before 1 June 2007 with a facility greater than R500 000)	R245

EXISTING FACILITY FEE

Once-off initiation fee on mortgage agreements (applies to clients who fall within the ambit of the NCA)	R6 037.50
A once-off Initiation Fee will be charged on all mortgage agreements (applies to clients who do not fall within the ambit of the NCA)	R10 400
Once-off initiation fee on unsecured and secured credit facilities other than mortgage agreements (applies to clients who fall within the ambit of the NCA)	R1 207.50
An initiation fee will be charged on all refinancing of unsecured and secured credit facilities including mortgage agreements (applies to clients who do not fall within the ambit of the NCA)	R6 250
A discretionary structuring fee may be charged (applies to clients who do not fall within the ambit of the NCA)	

LENDING

VALUATION FEES

Property valuation fee	R1 900 ⁵⁰
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EARLY TERMINATION FEES⁵¹

A fixed rate breakage fee is charged when a fixed rate is cancelled before expiry of the loan term.* In terms of the National Credit Act and our legal agreements that fall outside the ambit of this Act, an early termination fee can be charged when you cancel your home loan without giving us the requisite 90 days' notice of your intention to settle your home loan and cancel your bond before your loan term expires. As a valued client, you can now cancel your home loan anytime with us without incurring any early termination charges. As a way to demonstrate your savings, we want to illustrate how the fee is charged therefore showcasing the saving you will make:

The early termination fee is calculated using your outstanding balance and your current interest rate for 90 days. The following illustrative example is based on a home loan with an outstanding balance of R500 000 at an annual interest rate of 10.5%. $R500\ 000 \times 10.5\% / 365 \text{ days} \times 90 \text{ days} = R12\ 945.00$ - this is the amount you will save. It is important to note that, a notice to cancel/sell your property is required by FNB (the Bank) stating the intention to cancel your bond.

OTHER FEES

Unpaid debit order fee (applies to non-NCA Juristic clients)	R200
Bank Current commission	R100

Please note: The monthly service fee applicable to your Loan will be charged irrespective of the outstanding balance and will only cease when the credit facility has been closed.

*Applicable to Non-NCA clients only.

⁵⁰ Kindly note that this fee is only applicable to Home Loans and Structured Loans (not Securities Based Lending).

⁵¹ Kindly note that currently, this does not apply to Securities Based Lending.



SAVINGS AND CASH INVESTMENTS

Get instant access to your funds in case of emergencies.

SAVINGS AND CASH INVESTMENTS

RMB SAVINGS ACCOUNT

A savings account linked to your RMB Private Bank Fusion Account or Current Account at no charge to you. No transactional fees apply to your RMB Savings Account.

MONEY MAXIMISER

Earn a money market fund related rate, plus your capital and quoted returns are fully guaranteed.

MONTHLY ACCOUNT FEE

Monthly account fee

R65⁵²

⁵² Monthly fee waived to clients with an RMB Private Bank Fusion account or Current account.

OTHER FEES THAT APPLY TO YOUR MONEY MAXIMISER ACCOUNT

ELECTRONIC WITHDRAWALS	
Electronic transfers: online, cellphone banking, telephone banking and the RMB Private Bank App	No charge
Electronic third-party payments: online, cellphone banking, telephone banking and the RMB Private Bank App	R45
Transfers or payments: branch or telephone (consultant assisted)	R75
Pay and Clear Now	R90
SCHEDULED TRANSFER RELATED FEES	
Establishment or amendment fees (online banking)	No charge
Establishment or amendment fees (FNB Branch)	R18

To view other Savings and Cash Investment solutions available to you, please visit our website.

RETIREMENT SOLUTION

RMB Private Bank understands that life changes as you retire. We are here to help as you venture into this new life stage. Retired individuals, over the age of 60 can now share in the benefits of a solution designed specifically to cater for your unique needs, post retirement.

Get more with our retirement solution!

Enjoy all the value that being a RMB Private Bank client brings together with additional benefits that retirement brings. As an RMB Private Bank client, if you invest R1,000,000 you will get 50% off your monthly transactional account fee or invest R2,000,000 and get 100% off.

MORE VALUE LESS FEES

GET MORE

- Earn preferential rates on your Fixed Deposits
- Protect your money with a Living Annuity or Preservation fund
- Discounted estate administration fee
- Pay no excess on your Buildings and Home Content short-term insurance

COST EFFECTIVE LENDING

- Get up to 100% of the value of the home loan
- Discounted attorney fees on bond registration costs
- Preferential interest rates on your home loan
- No monthly fees on a Securities Based Loan

- All other transactional pricing is aligned to that outlined in this guide. Terms, conditions and rules apply.
- No early settlement fee for bond terms of more than three years

MORE REWARDS

- Double* investment eBucks reward level points

MORE HELP

- Your dedicated Private Banker and team of experts will still be available to you.
- 24/7 Service Suite via Secure Chat™, phone or email
- Advice session to ensure you are on track

STOCKBROKING AND PORTFOLIO MANAGEMENT



LOCAL FEES

FEE SCHEDULE

Managed

Our Portfolio Management service allows you to invest in a Tailored Model or in an FNB Houseview Portfolio. You can position yourself as the ultimate decision-maker if you choose a Tailored Model or you can leave the decisions up to us when you invest in an FNB Houseview Model. FNB Stockbroking and Portfolio Management offers stockbroking and portfolio management services to private and corporate clients, fund managers, third-party asset managers and companies, both locally and offshore. All fees and commissions quoted exclude third-party brokers' commissions, and any third-party charges, government levies, stamp duties, withholding taxes (if any) and further charges of external settlement agents or custodian entities. All fees are exclusive of VAT unless otherwise indicated. Unless otherwise stated, all fees quoted are per annum but charged monthly. All fees charges are quoted as a percentage of each transaction, unless otherwise stated.

FNB has partnered with Global Tax Recovery (PTY) Ltd to help our clients claim refunds on foreign divided withholding tax (DWT) incurred with respect to a number of qualifying shares. This service will help you to claim refunds on a wide selection of dual listed shares where applicable. This is a value-added service for which you will be charged 20% on any refund recovered. 2.5% of this fee is paid to FNB and 17.5% to the specialist service provider. Please note that where the value of the refund that you would recover is below the minimum threshold of R500 you may not be eligible for this service. **You will not be charged where a claim is unsuccessful.**

LOCAL FEES

Managed Portfolio in line with Houseview

The fees under this section apply to all clients who have entered into a relationship with FNB Stockbroking and Portfolio Management (SPM) via a Portfolio Manager.

ASSETS UNDER MANAGEMENT		MANAGEMENT FEE
FROM	TO	
R 1 000 000	R 2 500 000	0.70%
R 2 500 001	R 7 500 000	0.65%
R 7 500 001	R 12 500 000	0.55%
R 12 500 001	R 25 000 000	0.45%
R 25 000 001	R 50 000 000	0.35%
R 50 000 001	And Above	Negotiable

- Brokerage is a maximum of 0.35%.
- ETF managed portfolios will attract a management fee of 0.40%.
- Bond trading fee of 0.20%.

Managed Portfolio that is tailored to a client’s needs

The fees under this section apply to all clients who have entered into a relationship with FNB SPM via a Portfolio Manager to assist in tailoring a portfolio to meet your needs.

ASSETS UNDER MANAGEMENT		MANAGEMENT FEE
FROM	TO	
R 2 500 000	R 7 500 000	1.00%
R 7 500 001	R 12 500 000	0.85%
R 12 500 001	R 25 000 000	0.75%
R 25 000 001	R 50 000 000	0.55%
R 50 000 001	And Above	Negotiable

TRADE VALUE		BROKERAGE
FROM	TO	
RO	R 500 000	0.75% min R 150
R 500 001	R 1 000 000	0.50%
R 1 000 001	And above	0.35%

- Portfolio Management fees are applied on the bands of assets under management.
- Brokerage fees are applied on a sliding scale basis.
- Bond trading fee of 0.20%.

Self Managed

Our Self Managed account gives you the opportunity to buy and sell local shares, exchange-traded funds (ETFs), exchange-traded notes (ETNs), contracts for difference (CFDs), warrants, bonds, unit trusts and unlisted instruments. Our services enables you to trade online either independently or with some advice from our Portfolio Managers. Your trades are your decisions. This innovative, content-rich online approach caters for both new and experienced traders.

The fees under this section apply to all clients that have entered into a relationship with FNB SPM via SPM online trading or telephonically. The monthly account fee for a Local Shares account and Global Shares account is R87. If both accounts are held a fee of R 87 will be charged. You will have the option of having one or both accounts.

Monthly account fee	R87	incl. VAT
Brokerage	0.50%	min of R 100 per transaction
BOND TRADING FEE		
From	To	
R 0	R 5 000 000	0.50% min R 500
R 5 000 001	And Above	0.35%

Self Managed with advice

The fees under this section apply to all clients that have entered into a relationship with FNB SPM via a Portfolio Manager. The monthly account fee for a Local Shares account and Global Shares account is R87. If both accounts are held a fee of R 87 will be charged. You will have the option of having one or both accounts.

Monthly account fee R87 incl. VAT

BOND TRADING FEE

From	To	
R 0	R 5 000 000	0.50% min R 500
R 5 000 001	And Above	0.35%

TRADE VALUE		BROKERAGE (MIN OF R 150 PER TRANSACTION)
From	To	
R 0	R 50 000	1.25%
R 50 001	R 100 000	1.00%
R 100 001	R 500 000	0.75%
R 500 001	R 1 000 000	0.50%
R 1 000 001	And Above	0.35%

- Brokerage fees are applied on a sliding scale basis.

DERIVATIVE TRADER

Contracts for Difference (CFDs)

The following rates are applicable in respect of the services rendered under this mandate:

DESCRIPTION	Description Rate charged
Monthly account fee	Free
CFD brokerage rate, R 50 minimum charge	0.35%
Interest on cash	REPO -1.00%
Margin interest rate	REPO -1.00%
Overnight long	REPO +2.50%
Overnight short	REPO -1.00%

The CFD premium will be payable by the investor on acceptance of each CFD order. Overnight long will be payable on all long CFD positions by the investor on each business day. Overnight short will be receivable by the investor on all short positions on each business day. Close-out premium will be payable by the investor on close of each existing CFD.

Other fees applicable

The fees in this section apply to both Managed and Self Managed clients.

OTHER LEVIES CHARGED BY THE JSE

Strate levy	STRATE levy of 0.005787% min R 7.84 and max of R 93.38 plus VAT dependent on value of transaction. Effective 1 March 2022: 0.005787% (min R 7.45 and max R 98.04) plus VAT.
Securities Transfer Tax	0.25%, where relevant, is levied on the value of purchase transactions, before the brokerage fee and VAT.
Investor Protection levy (Applicable for Managed portfolios)	0.0002% of trade value.

AD HOC SERVICE FEES

Registration of script other than in our nominee company	No charge
Replacement of lost script	R1 000 plus insurance per certificate
Estate late valuations	R100 per share (min of R500)
Cash deposit fee	Amount charged by FNB SPM bankers (under the JSE rules FNB SPM may not accept or receive a cash deposit in excess of R5 000)
Cash deposit penalty fee:	R1 000 per cash deposit plus bank charges
Rematerialisation* of shares:	R1 200 per counter
Urgent rematerialisation of shares:	R1 500 per counter
Urgent dematerialisation** of shares:	R1 500 per counter withdrawal/ upliftment from transfer secretaries: R100 per counter
CSDP exit fee:	R100 per counter

* Rematerialisation of Shares Rematerialisation (REMAT) is where by an electronic share certificate is moved from electronic form to physical (Paper)

** Dematerialisation of Shares Dematerialisation (DEMAT) is where by a physical share certificate is moved from physical form to electronic.

Other fees applicable

The fees in this section apply to both Managed and Self Managed clients.

CASH BALANCES**

Households** A fee of 0.20% (incl vat) per annum is charged monthly on cash balances held in money market

Corporates** A fee of 0.20% (incl vat) per annum is charged monthly on cash balances held in money market

A fee of 1% (incl vat) per annum is charged monthly on cash balances held with JSE Trustees

(Applicable for Managed portfolios)

ADMINISTRATION FEES

Third party payments R 85 per transaction

Securities Based Lending accounts R 85 per month

Please note third party payments will only be made under exceptional circumstances and in accordance with the FNB SPM's 3rd party payment policy.

** Please refer to the website for an explanation of households and corporates. You agree to be bound by the latest fee schedule, which may be amended from time to time. You will be notified of any changes to the fee schedule.

Other fees applicable

The fees in this section apply to both Managed and Self Managed clients.

ADDED VALUE: GLOBAL TAX RECOVERY

Courier handling fee R45.00

Bank charge R25.00

Admin fee of refund recovered (FirstRand will receive 2.5% of the admin fee from the provider) 20%

Please note the above fees exclude VAT

UNIT TRUST FUNDS

FNB SPM does not charge initial fees

Administration fee 0.25% per annum on all local funds excluding Ashburton Money Market Fund, Ashburton Stable Income Fund, Ashburton SA Income Fund

Administration fee 0.20% per annum based on Market Value relating to Ashburton Money Market Funds and Ashburton Stable Income Funds

A fee breakdown is available on request

SECTION 11 | STOCKBROKING AND PORTFOLIO MANAGEMENT

MARKET DATA				
User type	15 Minutes Delayed (1)	Snapshot Equities and Indices (2)	Streamed Live Pricing (3)	Value Added Fee (Corporate Actions & EOD) (4)
Non-professional	No charge	Equities - R 0.16 per snapshot Indices - R 0.09 per snapshot	R 125 per month	R 18 per month
Professional	No charge	Equities - R 0.16 per snapshot Indices - R 0.09 per snapshot	R 445 per month	R 60 per month

Please refer to the website for additional terms and conditions in relation to the fees. The default live pricing option is 15 minutes delayed. This option carries no charge to you.

* 15 minutes delayed - Prices are defaulted to a 15 minute delay for all holdings and any instruments displayed on the quote or trade page.

** Snapshot (equities & indices) - Real-time market update including the price, aggregate display quantity, number of orders and display position for each price level. Equities (depth of 5) capped at R99.20 per month for Non-professional and R368 per month for Professional. Indices capped at R20 per month for Non professional and R82.80 per month for Professional.

*** Streamed live pricing - Prices of indices and equities are continuously updated to reflect the current value of holdings and any instruments. If you switch from delayed to live pricing, the full fee will be levied and will not be pro-rated. You can switch to delayed pricing at any time.

**** Value-added fee (corporate actions and End of Day [EOD]) - Value-added record types for equities that are packaged into EOD data products. This includes corporate actions.

GLOBAL FEES

Managed

Our Portfolio Management service allows you to invest in a Tailored Model or in an FNB Houseview Portfolio. You can position yourself as the ultimate decision-maker if you choose a Tailored Model or you can leave the decisions up to us when you invest in an FNB Houseview Model.

FNB Stockbroking and Portfolio Management offers stockbroking and portfolio management services to private and corporate clients, fund managers, third-party asset managers and companies, both locally and offshore.

All fees and commissions quoted exclude third-party brokers' commissions, any third-party charges, government levies, stamp duties, withholding taxes (if any) and further charges of external settlement agents or custodian entities. All fees are exclusive of VAT unless otherwise indicated. Unless otherwise stated, all fees quoted are per annum but charged monthly. All fees charges are quoted as a percentage of each transaction, unless otherwise stated. Indicative exchange rates are used for the USD, GBP and EUR equivalent asset management fee (quoted in ZAR) for the global managed offering.

Please be advised that the fees below do not include additional fees that may be charged by the exchange you are trading on or taxes, levies or other duties that may be applicable. For more information on the additional fees, taxes or other relevant information, please visit shares.fnb.co.za.

Managed Portfolio in line with Houseview

The fees under this section apply to all clients who have entered into a relationship with FNB SPM via a Portfolio Manager.

ASSETS UNDER MANAGEMENT		MANAGEMENT FEE
FROM	TO	
R 2 500 000	R 7 500 000	0.80%
R 7 500 001	R 12 500 000	0.70%
R 12 500 001	R 25 000 000	0.60%
R 25 000 001	R 50 000 000	0.50%
R 50 000 001	And Above	Negotiable

- Brokerage is 0.35% with a minimum dependent on the exchange.
- Custody fee of 0.15%.
- Bond trading fee of 0.20% with a minimum of EUR160.00 or currency equivalent.
- ETF managed portfolios will attract a management fee of 0.60%.

Custody fee on CREST depository interests (CDIs), where applicable. Please refer to the table at the end of the document.

Managed Portfolio that is tailored to a client’s needs

The fees under this section apply to all clients who have entered into a relationship with FNB SPM via a Portfolio Manager to assist in tailoring a portfolio to meet your needs.

ASSETS UNDER MANAGEMENT		MANAGEMENT FEE
FROM	TO	
R 2 500 000	R 7 500 000	1.15%
R 7 500 001	R 12 500 000	1.00%
R 12 500 001	R 25 000 000	0.90%
R 25 000 001	R 50 000 000	0.70%
R 50 000 001	And Above	Negotiable

- Brokerage is 0.35% with a minimum dependent on the exchange.
- Custody fee of 0.15%.
- Bond trading fee of 0.20% with a minimum of EUR160.00 or currency equivalent.

Custody fee on CREST depository interests (CDIs), where applicable. Please refer to the table at the end of the document.

Self Managed

Our Self Managed account gives you the opportunity to buy and sell local shares, exchange-traded funds (ETFs), exchange-traded notes (ETNs), contracts for difference (CFDs), warrants, bonds, unit trusts and unlisted instruments. Our services enables you to trade online either independently or with some advice from our Portfolio Managers. Your trades are your decisions. This innovative, content-rich online approach caters for both new and experienced traders.

The fees under this section apply to all clients that have entered into a relationship with FNB SPM via SPM online trading or telephonically. The monthly account fee for a Local Shares account and Global Shares account is R87. If both accounts are held a fee of R 87 will be charged. You will have the option of having one or both accounts.

Monthly fee	R 87 incl. VAT
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Custody fee	Custody fee is charged at 0.15% per annum, levied monthly.
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- Brokerage is 0.35% with minimum dependent on exchange traded.
- Bond trading fee 0.20% with minimum of EUR 160.00 or currency equivalent.

Self Managed with Advice

The fees under this section apply to all clients that have entered into a relationship with FNB SPM via a Portfolio Manager. The monthly account fee for a Local Shares account and Global Shares account is R87. If both accounts are held a fee of R 87 will be charged. You will have the option of having one or both accounts.

Monthly fee	R 87 incl. VAT
Custody fee	Custody fee is charged at 0.15% per annum, levied monthly.

TRADE VALUE		BROKERAGE
FROM	TO	
USD\$ 0	USD\$ 15 000	0.5% min per exchange applies
USD\$ 15 001	USD\$ 50 000	0.40%
USD\$ 50 001	And Above	0.35%

- Bond trading fee of 0.20% with a minimum of EUR160.00 or currency equivalent.

Please note: Trading of Bonds is only available via a Portfolio Manager or the dealing desk (i.e.) not available online.

Share execution fees: Shares and ETFs

Commission for European Exchanges

COUNTRY	EXCHANGE NAME	SYMBOL	MINIMUM EXECUTION FEES This minimum fee applies whether the trade is executed by a Portfolio Manager, online or by the dealing desk
Spain	(BME Spanish) Stock Exchange	SIBE	EUR 20
Netherlands	Euronext Amsterdam	EURONEXT	EUR 20
Belgium	Euronext Brussels	EURONEXT	EUR 20
France	Euronext Paris	EURONEXT	EUR 20
Germany	Frankfurt Stock Exchange XETRA	FSE	EUR 20
Austria	Wiener Börse (Vienna) Stock Exchange	VIE	EUR 20
Italy	Milano Stock Exchange	MIL	EUR 20
UK	London Stock Exchange	LSE_SETS	GBP 12
UK	London International Order Book	LSE_IOB	USD 24
Switzerland	Swiss Exchange	SWX	CHF 36
Switzerland	Swiss Europe Exchange	VX	CHF 36
Denmark	OMX Nordic Stock Exchange Copenhagen	OMX	DKK 39
Sweden	OMX Nordic Stock Exchange Stockholm	OMX	SEK 80
Finland	OMX Nordic Stock Exchange Helsinki	OMX	20 EUR
Norway	Oslo Stock Exchange	OSE	20 EUR

Share execution fees: Shares and ETFs

Commission for American / Canadian Exchanges

COUNTRY	EXCHANGE NAME	SYMBOL	MINIMUM EXECUTION FEES This minimum fee applies whether the trade is executed by a Portfolio Manager, online or by the dealing desk
US	NYSE MKT (American Stock Exchange)	AMEX	USD 20
US	NASDAQ	NASDAQ	USD 20
US	NASDAQ (Small Cap)	NSC	USD 20
US	New York Stock Exchange	NYSE	USD 20
US	New York Stock Exchange (ARCA)	NYSE Arx	USD 20
Canada	Toronto Exchange	TSE	CAD 20
Canada	Toronto Exchange	TSX	CAD 25

Share execution fees: Shares and ETFs

Commission for Asian / Australasian Exchanges

COUNTRY	EXCHANGE NAME	SYMBOL	MINIMUM EXECUTION FEES This minimum fee applies whether the trade is executed by a Portfolio Manager, online or by the dealing desk
Australia	Australia Securities Exchange	ASX	AUD 30

CURRENCY CONVERSION FEE

1% is automatically applied to the client's account when the trade is executed where the instrument currency differs from the account currency.

BACK 2 BACK FX TRANSACTIONS

A fee of 0.1% with a minimum of R 2 500 and capped at R 10 000 (excl. VAT).

CUSTODY FOR SHARE PORTFOLIO (IF YOU DO NOT CONDUCT AT LEAST ONE TRADE PER QUARTER)

In such a case, the inactivity fee is calculated as 0.025% (0.10% p.a. and min EUR 5) of the average month end value of the share portfolio during the quarter. If you make one trade (in any instrument) or more during a quarter, no inactivity fee will be charged.

EQUITY RESEARCH FOR ACTIVE CLIENTS

Equity Research & Stock Screener

Private	EUR 1.99/month
Professional	US\$ 180/month

BANK WITHDRAWAL FEE

GBP 10 fee will be levied for each cash withdrawal.

AD HOC SERVICE FEES

Transfers in	No charge
Transfer out (change of beneficial owner)	£ 15
Portfolio Transfer	£ 15 per share
Internal Transfer	£ 15

UNIT TRUSTS

FNB SPM does not charge initial fees

Administration fee	0.25% per annum on all offshore funds excluding Money market
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Administration fee	0.20% per annum based on market value relating to Ashburton money market funds
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A fee breakdown is available on request

OFFSHORE FEES

(Applicable to Self-Managed and Self-Managed with Advice)

CURRENCY TRANSACTIONS - 0.50% PER TRANSACTION WITH A MINIMUM R500 PER TRANSACTION

ASSET TRANSFER CAPACITY (ATC) MARKET VALUE	ATC FEE
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R 0 to R 20 000 000	0.40%
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R 20 000 001 to R 50 000 000	0.30%
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R 50 000 001 to R 75 000 000	0.20%
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R75 000 001 and above	0.15%
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CUSTODY FEE ON CREST DEPOSITORY INTERESTS

MARKET	%	MARKET	%
Euroclear Bank holding		Italy	0.025
IETF's	0.015	Netherlands	0.0175
All other types (except ETF's)	0.02	Norway (Equity)	0.035
Market specific pricing		Norway (Gilt)	0.02
Australia	0.02	Portugal	0.55
Austria	0.03	Spain (Equity)	0.03
Belgium	0.0175	Spain (Gilt)	0.015
Clearstream Banking Luxembourg	0.03	Sweden	0.025
Denmark	0.025	Switzerland	0.015
Finland	0.025	DTCC Holding	
France (Equity)	0.0175	Canada	0.015
France (Gilt)	0.015	United States	0.015
Germany	0.015		

Data subscriptions for real-time prices

At FNB SPM all equities trade on actual market data from the stock exchanges. To receive and trade on real-time market data, you will have to subscribe independently to the individual exchange via third-party providers. A subscription to live price data from an exchange gives you access to live prices on shares and ETFs from the particular exchange.

An online subscription tool is available on the trading platform. In the tool, you will find a list of available exchanges and news services alongside the applicable monthly fees. You will be

able to subscribe to and unsubscribe from services of your choice. Further information can be found in the subscription tool guide, which is also available on the trading platform.

Level 1 or Level 2 data

Level 1 price data refers to the first level of the order book on the exchange. With a Level 1 subscription you can see live, streaming, bid and offer prices. With a Level 2 price data subscription, you can see live streaming prices as with a Level 1 subscription. In addition to this you can see the market depth of bid/offer prices and the amounts available at each price point.

Please note that we are entitled to change such fees and charges, immediately and without prior notice, when such changes are due to external circumstances beyond our control in accordance with the terms and conditions and applicable laws.

RMB PRIVATE BANK NON-TRADING JURISTIC ACCOUNT

The RMB Private Bank Non-Trading Juristic account is a day-to-day transactional account for your wealth creation vehicle, where the focus is on estate planning and succession as well as wealth creation and management.



RMB PRIVATE BANK NON-TRADING JURISTIC ACCOUNT



PAY-AS-YOU-USE (PAYU) PRICING OPTION

On this pricing option, you are charged for each transaction at the applicable fee.

PAY-AS-YOU-USE (PAYU) PRICING OPTION

You are charged for each transaction at the applicable fee.

MONTHLY ACCOUNT FEES	
Account fee	R80 ⁵³
Monthly Petrol card fee (linked to your RMB Private Bank Non-Trading Juristic Account)	R23
PREPAID PURCHASES	
FNB Connect prepaid purchases, FNB ATM, online banking, cellphone banking, RMB Private Bank App, telephone banking - IVR	No charge
Prepaid airtime purchase using other banks' ATMs	R15
OTHER PREPAID AIRTIME	
(Cellphone Banking and ATM) Transactions between R0.01 - R10	R0.50
(Cellphone Banking and ATM) Transactions between R10.01 - R25	R1.00
(Cellphone Banking and ATM) Transactions greater than R25	R2.00
CARD PURCHASES	
RMB Private Bank Business Debit Card purchases (local and international)	No charge ⁵⁴
Petrol Card fuel purchases	R6

⁵³ If you have the RMB Private Bank Fusion Account or Current Account in your personal capacity, the fee for this account will be waived for 1 RMB Private Bank Non-Trading Juristic Account.

⁵⁴ International currency commission and conversion fee of 2.75% of the transaction value apply.

PAY-AS-YOU-USE (PAYU) PRICING OPTION

LINKED ACCOUNT TRANSFERS

Electronic transfers (FNB ATM, online banking - no role separation, telephone banking - IVR and speech)	No charge
Telephone banking (consultant assisted)	R80
FNB Branch	R80

PAYMENTS

Cellphone banking, RMB Private Bank App, telephone banking - IVR, FNB ATM and online banking	R8.50
Telephone banking (consultant assisted)	R80
FNB Branch	R80

SECTION 12 | NON-TRADING JURISTIC ACCOUNT

CASH DEPOSITS

FNB ATM with Automated Deposit Terminal (ADT)	R1.20 per R100 or part thereof
FNB Branch	R80 + R2.75 per R100 or part thereof
FNB Bulk Cash Centres	R80 + R2.75 per R100 or part thereof
Deposit@Till	Pricing determined by merchant and is subject to change*

CASH WITHDRAWALS

Cardless cash withdrawals	R2.20 per R100
Credit card cash on budget	R80 + R2.85 per R100
FNB ATM	R2.20 per R100
Cash@Till®	No charge
Other banks' ATMs	R11 + R2.20 per R100
International ATM cash withdrawals using your RMB Private Bank Fusion Card or Debit Card	R80 ⁵⁵
Branch (includes all financial institution branches and the purchase of foreign exchange)	R80 + R2.75 per R100 ⁵⁶
International branch	R80 + R2.75 per R100 ⁵⁷

*Available at selected merchants. Checkers, Shoprite, Usave, PnP Stores & Boxer Stores

⁵⁵ Included in the RMB Private Bank Fusion and Current Account/Single Facility® monthly fee. International currency commission and conversion fee of 2.75% of the transaction value apply.

⁵⁶ International currency commission and conversion fee of 2.75% of the transaction value apply.

⁵⁷ International currency commission and conversion fee of 2.75% of the transaction value apply.

SECTION 12 | NON-TRADING JURISTIC ACCOUNT

BALANCE ENQUIRIES

FNB ATM	No charge
Point-of-Sale (RMB Private Bank Business Debit Cards only)	R1.75
FNB Branch and telephone banking (consultant assisted)	R7.30
Other banks' ATMs	R7.30
International Point-of-Sale balance enquiries	R7.30

STATEMENTS

Mini-statements (cellphone banking)	No charge
FNB ATM transaction list	R3.60 (per statement)
Printed statements (Smart Kiosk)	R3.75 (per page)
Emailing/Printed statements (FNB Branch, telephone banking)	R40 (per statement)
Statements - online banking and RMB Private Bank App (download/view/email)	No charge
Interim/Provisional statements	R18.20 (per page)
Digi-zone statements	R26 (per statement)

ADDITIONAL STATEMENTS (FEE PER MONTH)

Daily	R133	R64
Weekly	R55	R30
Twice monthly	R27	R17

SECTION 12 | NON-TRADING JURISTIC ACCOUNT

PENALTY FEES	
FNB ATM declined transaction fee (insufficient funds or daily limit exceeded)	No charge
Other RMB Private Bank declined transaction fee (local and international Point-of-Sale, scheduled payment)	R8.50
Other banks' ATMs declined transaction fee (insufficient funds or daily limit exceeded)	R8.50
Unpaid Currents and/or debit orders	First 8 at no charge Thereafter R115 (per unpaid item 9 and more) ⁵⁸

CARD AND OTHER RELATED FEES	
RMB Private Bank Business Debit card replacement	R120

CREDIT-RELATED FEES	
OVERDRAFTS	
Overdraft monthly fees	An overdraft monthly fee may be charged ⁵⁹
NCA CLIENTS	
Monthly credit service fee (new or increased overdraft concluded since 1 July 2016)	R69
NON-NCA CLIENTS	
Monthly credit service fee	0.115% of facility (Min. R69, Max. R1 207.50)

⁵⁸ Per 12 month billing cycle

⁵⁹ Where you have used more than R200 of your facility



PRIVATE BUSINESS ACCOUNTS

We know how much your business and customers mean to you - and the demands of meeting your clients' needs whilst striving to grow your business.

Whether you need sound advice, a cash injection to get things going, guidance on the best way to grow your savings or innovative transactional solutions that take the hassle out of banking - our business solutions are there to help you.

RMB PRIVATE BANK BUSINESS ACCOUNT

The RMB Private Bank Business Account will suit sole proprietors, incorporated businesses, partnerships, companies and close corporations where the focus is on running a business to make a profit. It provides a flexible and simple way to conduct all business transactions and pay for day-to-day operations.

PRICING OPTIONS

With the Business account, you can choose between Pay-As-You-Use (PAYU) or two Single Fee Pricing Options as detailed below.

SINGLE FEE PRICING OPTIONS

There are two Single Fee Pricing Options to choose from. With these options, you are charged a monthly fee upfront and do not have to monitor your transaction fees each month, although we ask all clients to verify the transactions and costs on their statements. Per-item billing will only commence once the stipulated limit has been reached. All transactions and their associated costs (where applicable) can be verified on your monthly statement.

SECTION 13 | PRIVATE BUSINESS ACCOUNTS

	OPTION 1 - R300 P.M.	OPTION 2 - R430 P.M.
Electronic debit transactions (in bundle)	30 Transactions	50 Transactions
Current Visa card purchases	Unlimited	Unlimited
FNB ATM cash withdrawals (in bundle)	3 FNB ATM cash withdrawals/Cash@Till®	4 FNB ATM cash withdrawals/Cash@Till®
Cash deposited at an FNB ATM with Automated Deposit Terminal (ADT) (in bundle)	No charge for cash deposits up to R50 000 per month	No charge for cash deposits up to R100 000 per month
Transfers	Unlimited	Unlimited
Electronic debit transactions (out of bundle)	R19.00	R18.00
Cash deposited at an FNB ATM with Automated Deposit Terminal (ADT) (out of bundle)	R4.65 + R 0.90 per R100 or part thereof	R4.65 + R 0.85 per R100 or part thereof
Cash withdrawn at an FNB ATM (out of bundle)	R2.20 per R100 or part thereof	R2.20 per R100 or part thereof
Express clearing payments (online banking, FNB Branch, participating banks only)	1 at no charge per month then R35.00	1 at no charge per month then R35.00

PAY-AS-YOU-USE (PAYU) PRICING OPTION

On this pricing option, you are charged for each transaction at the applicable fee.

Monthly account fees	
RMB Private Bank Business Account	R135
If your business is a trust entity	R150

RMB PRIVATE BANK BUSINESS BANK CHARGES

Transactions not mentioned, or over these limits, will be charged at standard fees as per the tables to follow.



RMB PRIVATE BANK BUSINESS BANK CHARGES

PREPAID PURCHASES

RMB Private Bank eChannels	R2.70
Other banks' ATMs	R15
Telephone banking (consultant assisted)	R15

CARD PURCHASES

RMB Private Bank Business Visa Debit card purchases (local and international)	R3.68
RMB Private Bank Business Petrol card purchases	R6
International currency commission and conversion fee	2.75% of the transactional value

INTER-ACCOUNT TRANSFERS

Electronic transfers (FNB ATM, online banking - single level control, telephone banking - IVR and speech)	No charge
Transfers (branch, telephone banking - consultant assisted)	R80
Scheduled transfers (per payment)	No charge

SECTION 14 | BUSINESS BANK CHARGES

ACCOUNT PAYMENTS

Electronic third-party payments (FNB ATM, online banking – single level control, telephone banking – IVR and speech)	Max. R8
Internal debit orders (debit orders raised by RMB Private Bank Card, RMB Private Bank Home Loans, WesBank, RMB Private Bank Loans, RMB Private Bank Funeral Cover)	No charge
External debit orders	R12
Third-party payments (FNB Branch, telephone banking – consultant assisted)	R80
Payment honouring fee (per item less than R50)	R50
Payment honouring fee (per item equal to or greater than R50)	R155
Scheduled payment establishment/amendment fee (online banking or App)	No charge
Scheduled payment establishment/amendment fee (FNB Branch)	R18.50
Electronic Pay & Clear Now (per transaction)	R10 per transaction of less than or equal to R3000 R45 per transaction more than R3000
Reversal of processed EFT (successful or unsuccessful)	R325.50

PAYMENT NOTIFICATIONS

Email	No charge
SMS	No charge

SECTION 14 | BUSINESS BANK CHARGES

DEPOSIT BOOKS

100 pages	R60
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CASH WITHDRAWALS

Cash@Till® - Point-of-Sale	No charge
FNB Mini ATM (withdrawal limits may apply)	R2.20 per R100 or part thereof
Other Banks' Mini ATMs	R11 + R2.20 per R100 or part thereof
FNB ATM	R2.20 per R100 or part thereof
Other Banks' ATMs	R11 + R2.20 per R100 or part thereof
International ATM cash withdrawals	R2.20 per R100 ad-valorem
International branch cash withdrawals	R88 + R2.75 per R100 or part thereof
FNB Branch and FNB Bulk Cash Centres	Service fee (Min R65) + cash handling fee

CASH HANDLING FEE AT BRANCH AND BULK CASH CENTRES

VALUE PER WITHDRAWAL ⁶⁰	AT BRANCH	AT BRANCH/AT FNB BULK CASH CENTRE
R0 – R4 999.99	R4.11	R3.80
R5 000 – R9 999.99	R2.81	R2.80
R10 000 – R14 999.99	R2.81	R2.70
R15 000 – R49 999.99	R2.29	R2.21
R50 000+	R2.11	R2.04

⁶⁰ Per R100 or part thereof.

SECTION 14 | BUSINESS BANK CHARGES

CASH DEPOSIT FEES	AT BRANCH	AT FNB BULK CASH CENTRES
Minimum fee per deposit	R55	R55
VALUE PER DEPOSIT		
RO – R4 999.99	R10.40 + R4.35 per R100 or part thereof	R6.05 + R4.11 per R100 or part thereof
R5 000 – R14 999.99	R10.40 + R2.29 per R100 or part thereof	R6.05 + R2.40 per R100 or part thereof
R15 000 – R49 999.99	R10.40 + R2 per R100 or part thereof	R56.05 + R2 per R100 or part thereof
R50 000 and greater	R10.40 + R1.66 per R100 or part thereof	R6.05 + R1.49 per R100 or part thereof
DEPOSITS		
Surplus/shortage in deposit (incident fee)		R115
CASH DEPOSITS		
FNB ATM		R4.65 + R1.15 per R100
Referenced deposit transactional fee (if availed of)		
Over the counter (partial or full validation)		R5.37
Electronic reference validation (RMB Private Bank clients only)		R2.35

SECTION 14 | BUSINESS BANK CHARGES

STATEMENTS

Monthly email statement (last 12 statements at no charge)	R11.50
Mini-statements (FNB ATM)	R3.68
Provisional statement (FNB Branch, telephone banking, per page)	R18.95

ADDITIONAL STATEMENTS (FEE PER MONTH)

Daily	R133	R64
Weekly	R55	R30
Twice monthly	R27	R17

CARD AND OTHER RELATED FEES

Courier delivery	R100
Branch delivery	No charge
International delivery	R700
Urgent delivery	R250
Replacement fee (including damaged cards)	R120
Petrol Card monthly fee	R23

SECTION 14 | BUSINESS BANK CHARGES

CREDIT FEES

S129 letter fee	R81.20
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BUSINESS OVERDRAFT

New initiation fee (NCA, mortgage backed)	R1 100.00 + 10%* (max. R6 037.50)
New initiation fee (NCA, unsecured or secured by other than mortgages)	R165.00 + 10%** (max. R1 207.50)
New/Increase Initiation fee (non-NCA)	1.25% of facility (or additional amount for increases)
Monthly credit fee (NCA)	R69.00
Monthly credit fee (non-NCA)	0.125% of facility (min R69.00)
Monthly commitment fee (Non-NCA)	0.025%*** of limit

BUSINESS AND BOOSTER LOANS

Initiation fee (NCA, mortgage backed)	R1 100.00 + 10%* (max. R6 037.50)
Initiation fee (NCA, unsecured or secured by other than mortgages)	R165.00 + 10%** (max. R1 207.50)
Initiation fee (non-NCA)	1.25% of loan amount
Monthly credit fee (NCA)	R69.00
Monthly credit fee (non-NCA)	0.0575% of facility (min R69.00, max R575.00)

*Of the facility amount greater than R10 000. Exclusive of VAT.

**Of the facility amount greater than R1 000. Exclusive of VAT.

***Charged if you do not utilise R200 or more of the facility limit. Not charged if the monthly credit fee is charged.

SECTION 14 | BUSINESS BANK CHARGES

BUSINESS REVOLVING LOANS

Initiation fee (NCA, mortgage backed)	R1 100.00 + 10%* (max. R6 037.50)
Initiation fee (NCA, unsecured or secured by other than mortgages)	R165.00 + 10%** (max. R1 207.50)
Initiation fee (non-NCA)	1.25% of loan amount
Monthly credit fee (NCA)	R69.00
Monthly credit fee (non-NCA)	0.115% of facility (min R69.00, max R575.00)

BALANCE ENQUIRIES

FNB ATM	No charge
Point-of-Sale (RMB Private Bank Business Visa Debit Cards only)	R1.80
FNB Branch and telephone banking (consultant assisted)	R7.60
Other banks' ATMs	R7.60
International Point-of-Sale balance enquiries	R7.60

*Of the facility amount greater than R10 000. Exclusive of VAT.

**Of the facility amount greater than R1 000. Exclusive of VAT.

SECTION 14 | BUSINESS BANK CHARGES

PENALTY FEES

FNB ATM declined transaction fee (insufficient funds or daily limit exceeded)	No charge
Other RMB Private Bank declined transaction fee (local and international Point-of-Sale, scheduled payment)	R8.50
Other banks' ATMs declined transaction (insufficient funds or daily limit exceeded)	R8.50
Inward unpaid fee	R150

DEBIT ORDER MANAGEMENT

Stop payment – digital channels	No charge
Stop payment – telephone banking (consultant assisted)	R30
Stop payment – branch	R80
Debit order dispute – digital channels	R5*
Debit order dispute – telephone banking (consultant assisted)	R40
Debit order dispute – branch (consultant assisted)	R40

*These fees are not applicable to fraudulent debit orders

SECTION 14 | BUSINESS BANK CHARGES

SLOW LOUNGE FEES

Domestic	R250*
International	R400*

SUBSCRIPTION FEES

Online banking, telephone banking, inContact Pro	No charge
Scheduled payment alert fee (per month)	R3.15

BALANCE ALERTS (PER MONTH)

Daily	R16
Weekly	R3.30
Monthly	R1.20

*Fees are applicable for every additional entry over and above complimentary entries as well as for every entry where the cardholder does not qualify for complimentary entries.

SECTION 14 | BUSINESS BANK CHARGES

EWALLET PRO FEES

TIER	VOL (TRX)	0 SPONSORED	1 SPONSORED	2 SPONSORED
1	1 - 30	R11.69	R20.66	R29.90
2	31 - 100	R11.01	R19.41	R27.18
3	101 - 250	R10.34	R18.10	R25.81
4	251 - 1000	R8.44	R16.84	R24.61
5	1000+	R7.08	R15.53	R23.23

REVERSAL OF INCORRECT EWALLET PRO TRANSACTION

Reversal of incorrect eWallet Pro transaction fee R55

EWALLET PRO CARD

eWallet Pro card fee per card R30.25



CASH BUNDLE PRICING OPTION

This is a new cash depositing feature mainly for cash intensive customers where you can deposit a specific value of cash at a branch and/or bulk cash centres for a fixed monthly fee.

CASH BUNDLE

CASH BUNDLE

Monthly bundle fee	R5 850
Monthly bundle value	R1 000 000

EXCLUDED FROM BUNDLE

Cash deposits less than	R55 000
Minimum fee	R55
Base fee	R6.05
Fee per R100 or part thereof	R2.11

OVER BUNDLE FEES

Minimum fee	R55
Base fee	R6.30
Fee per R100 or part thereof	R0.83

THE SMALL PRINT

Our small print is straightforward.

INFORMATION ON OUR PRODUCTS AND PRICES

Standard terminology

- RMB Private Bank, a division of FirstRand Bank Ltd. reserves the right to change fees or introduce new fees from time to time. If we do this, though, we'll give you at least 20 business days' notice of these changes. You'll find these changes on RMB Private Bank's website
- 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 granting 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's outlined in this pricing guide, we'll follow the product or facility-specific terms and conditions that apply to such a facility or product
- RMB Private Bank reserves the right to change the features of any product or facility at any time
- Fees quoted as "per R100" include parts thereof
- Where cellphone banking is referred to, standard network rates apply
- All fees quoted are VAT inclusive and are effective from 1 July 2021 - 30 June 2022

THE SMALL PRINT

Our small print is straightforward.

INFORMATION ON OUR PRODUCTS AND PRICES

Standard terminology

If you want to compare RMB Private Bank'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 13 of the Code of Banking Practice (COBP). In the case where we've used RMB Private Bank-specific terminology, we've added this here showing the wording that other banks may use.

Glossary of terms

RMB PRIVATE BANK'S TERM (AS USED IN GUIDE)	STANDARD TERMINOLOGY
Card purchase	Card transaction
Payment	Third party payment/stop order
Slimline devices	Mini ATMs
eChannels	Online banking, telephone banking, Interactive Voice Response (IVR) and FNB ATMs
Mobile channels	Cellphone banking and the RMB Private Bank App

CONTACT US FOR MORE INFORMATION

For more information on our easy banking solutions:

PRIVATE BANKING

5 Merchant Place
9 Fredman Drive
Sandton 2196

PO Box 7856111
Sandton 2146
South Africa

Suite
Website

+27 87 575 9411
rmbprivatebank.com

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