

FOREIGN EXCHANGE

**BEST FOREX
PROVIDER IN SA
GLOBAL FINANCE
AWARDS
2017-2023**



Traditional values. Innovative ideas.

RMB PRIVATE BANK a division of FirstRand Bank Limited FSP 624 and NCRCP20.

PRIVATE BANKING

SA'S BEST FOREIGN EXCHANGE PROVIDER.

As SA's Best Foreign Exchange Provider¹, we offer a range of solutions to suit all your needs – whether you're sending or receiving money globally, travelling, saving in a foreign currency or investing offshore.

GET THE BEST VALUE

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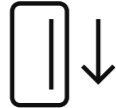
GLOBAL PAYMENTS AND RECEIPTS

You can save on fees and earn eBucks² when you send and receive money worldwide via online banking and the RMB Private Bank App.



FNB GLOBAL ACCOUNT

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 - the FNB Global account is the ideal choice. Open an account via online banking or on the RMB Private Bank App.



MONEYGRAM

Send money to your loved ones abroad with MoneyGram via the RMB Private Bank App, and FNB ATMs. When using MoneyGram via the RMB Private Bank App you can choose to send the money to your beneficiary via a mobile money wallet, bank account or for collection via the MoneyGram agent network in over 200 countries.



TRAVEL SMART

Get your Global Debit Card linked to your FNB Global account to make sure you have access to funds while travelling abroad. (Cards are available for Dollar, Euro and Pound accounts.) You can order foreign notes or a Multi-currency Cash Passport™ online and we'll deliver it to your door at no charge.³



PAYPAL

PayPal is the safe and easy way to pay and get paid when shopping online or making payments. We are the only bank in SA that offers the top-up and withdraw service to transfer funds to or from a PayPal account.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

¹ Global Finance World's Best FX Providers 2017 - 2023.

² eBucks earned on Global Payment and Global Receipt transactions are subject to standard eBucks Reward earn rules. For more information, visit the eBucks website.

³ All foreign notes orders made via online banking will be delivered to customers at no charge.

**RMB PRIVATE BANK
FOREIGN EXCHANGE
2023-2024**



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TRAVEL PRODUCTS BOUGHT FROM RMB PRIVATE BANK

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	MULTI-CURRENCY CASH PASSPORT™	DIGITAL (ONLINE/APP)	NON-DIGITAL (CALL CENTRE/BANKER)	NON-DIGITAL (BRANCH)
Initial card fee		R150	R200	R200
Secondary card (optional)		-	R75	R75
Commission (load or reload)		1% (min R75 and max R5 000)	2% (min R110 and max R5 000)	2% (min R110 and max R5 000)
FOREIGN NOTES				
Commission		2% (min R80)	2.2% (min R105)	2.2% (min R105)
CMA* NOTES (LESOTHO, NAMIBIA, ESWATINI)				
Commission		3.8% (min R150)	3.8% (min R150)	3.8% (min R150)
DELIVERY				
Delivery on any amount of foreign notes orders made online		No charge	No charge	No charge

* Common Monetary Area

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

TRAVEL SOLUTIONS

TRAVEL PRODUCTS SOLD TO RMB PRIVATE BANK

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MULTI-CURRENCY CASH PASSPORT™

DIGITAL (ONLINE/APP)

NON-DIGITAL (CALL CENTRE/BANKER)

NON-DIGITAL (BRANCH)

If credited to an
RMB Private Bank
Transactional Account

No charge

No charge

No charge

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Commission

-

-

2.5% (min R150)

OTHER SOLUTIONS

CMA* NOTES (LESOTHO, NAMIBIA, ESWATINI)

MONEYGRAM

Commission

-

-

3.8% (min R150)

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* Common Monetary Area

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GLOBAL ACCOUNT	GBP	USD	EUR
Annual card fee ⁴ (per additional card if customer holds another card in another currency)	£20	\$25	€23
International ATM withdrawal ⁵	£3	\$5	€4
Card swipes and international online card payments	No charge		
Card replacement (lost, stolen or damaged)	£7	\$10	€8
Currency conversion (when a specific currency card is used in a different currency zone)	No Charge - Same Currency 1% - Cross Currency		
Balance enquiry	£0.35	\$0.50	€0.40
Insufficient funds fee (ATM and Point-of-Sale transactions) ⁶	£0.50	\$0.80	€0.60
Transfer (to Rand, from Rand, and between Global accounts)	- No Charge		

⁴ Charged on first issue of the Global Debit card and subsequently on an annual basis.

⁵ Please refer to your product specific pricing guide to see if this is included in your pricing bundle.

⁶ A fee may be charged by the relevant bank for using the ATM, which fee is over and above our withdrawal fee.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

INTERNATIONAL PAYMENT SOLUTIONS

GLOBAL PAYMENTS AND RECEIPTS (SWIFT) IN FC AND ZAR

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GLOBAL PAYMENTS (SENDING MONEY)	DIGITAL (ONLINE/APP)	NON-DIGITAL (CALL CENTRE/BANKER)
R0 - R1 000	R100	R200
R1 000.01 - R2 000	R130	R230
R2 000.01 - R5 000	R150	R250
R5 000.01 - R10 000	R200	R300
R10 000.01 +	0.55% (min R275 and max R550)	0.55% (min R550 and max R875)
GLOBAL RECEIPTS (RECEIVING MONEY)	DIGITAL (ONLINE/APP)	NON-DIGITAL (CALL CENTRE/BANKER)
R0 - R500	R75	R75
R500.01 - R1 000	R100	R130
R1 000.01 - R2 000	R130	R230
R2 000.01 - R5 000	R150	R250
R5 000.01 - R10 000	R175	R275
R10 001 +	0.55% (min R175 and max R450)	0.55% (min R350 and max R760)
ZAR FEE*		
R10 000+	R195	R195

*An additional fee will be charged if a payment is sent or received in RANDS to/from abroad for amounts over R10 000
Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

INTERNATIONAL PAYMENT SOLUTIONS

GLOBAL RECEIPTS RECEIVED FOR PENSION PURPOSES	ALL CHANNELS
R0 - R5 000	R45
R5 000.01 - R10 000	R85
R10 000.01 - R15 000	R120
R15 001 +	R155

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CROSS BORDER CMA* PAYMENT SOLUTIONS

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CMA* FEES (LESOTHO, NAMIBIA, ESWATINI)	DIGITAL (ONLINE/APP)	NON-DIGITAL (CALL CENTRE/BANKER)	NON-DIGITAL (BRANCH)
GLOBAL RECEIPTS - CMA* ORIGIN			
OTHER BANKS TO RMB PRIVATE BANK			
Commission	0.03%	0%	0%
Minimum	R30	R150	R150
Maximum	R150	R150	R150
RMB Private Bank to RMB Private Bank			
Commission	R0	R0	R0
GLOBAL PAYMENTS - CMA* DESTINATION			
RMB PRIVATE BANK TO OTHER BANKS			
Commission	0.03%	0%	0%
Minimum	R30	R150	R150
Maximum	R150	R150	R150
RMB PRIVATE BANK TO RMB PRIVATE BANK			
Commission	R30	R150	R150

*Common monetary area
Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

OTHER SOLUTIONS

	ALL EXCHANGE CONTROL APPLICATIONS ⁵	DIGITAL (ONLINE/APP)	NON-DIGITAL (CALL CENTRE/BANKER)
GET THE BEST VALUE	Minimum fee (per application)	-	R2 000
TRANSACT	PLACING IMMIGRATION ON RECORD WITH THE SARB		
	Minimum fee (per application)	-	R200
TRAVEL SOLUTIONS	PLACING EMIGRATION ON RECORD⁶		
	Minimum fee (per application)	-	R3 190
INTERNATIONAL PAYMENT SOLUTIONS	PLACING IMMIGRATION ON RECORD WITH THE SARB		
	Minimum fee (per application)	-	R3 190

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⁵ Including placing emigration on record with the SARB.

⁶ Where the client is a beneficiary of an inter vivo trust. Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

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MONEYGRAM ⁷		MONEYGRAM ⁷	
SEND AMOUNT (USD)	SEND FEE (USD)	SEND AMOUNT (USD)	SEND FEE (USD)
\$0 - \$50	\$7	\$700 - \$800	\$39
\$50 - \$100	\$10	\$800 - \$900	\$44
\$100 - \$150	\$11	\$900 - \$1 000	\$49
\$150 - \$200	\$13	\$1 000 - \$1 200	\$55
\$200 - \$250	\$15	\$1 200 - \$1 500	\$63
\$250 - \$300	\$17	\$1 500 - \$1 800	\$70
\$300 - \$400	\$19	\$1 800 - \$2 500	\$90
\$400 - \$500	\$24	\$2 500 - \$5 000	\$140
\$500 - \$600	\$29	\$5 000 - \$7 500	\$240
\$600 - \$700	\$34	\$7 500 - \$8 000	\$290

Receive a discount when sending MoneyGram via the RMB Private Bank App using the 'direct to account' option. You can receive a 15% discount on the send fee, when sending a MoneyGram using the 'Direct to bank account option' where available in the destination country *

MONEYGRAM	CHANNEL	VALUE
Sending Money On App only 15% discount on	On App only	15% discount on send fee

⁷ MoneyGram fees exclude VAT.

* This concession only applies to MoneyGram send transactions done via the RMB Private Bank App and is exclusive to RMB Private Bank. terms and conditions apply. Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

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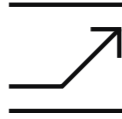
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PayPal is one of the world's leading digital payment platforms where you can receive payments and pay online for goods and services, without sharing your financial information. It's safe, easy to use, fast and more convenient than ever before.



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

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



SAVE MONEY WITH OUR 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 AND 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 our 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, search RMB Private Bank PayPal online or contact the RMB Private Bank PayPal helpdesk on 087 572 9725 or email paypalenquiries@fnb.co.za. Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

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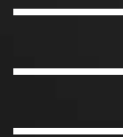
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STANDARD TERMINOLOGY



SMALL PRINT

THE SMALL PRINT

OUR SMALL PRINT IS STRAIGHTFORWARD.

INFORMATION ON OUR PRODUCTS AND PRICES

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- » 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 our 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 2023 - 30 June 2024
- » Foreign Exchange terms and conditions can be found at www.rmbprivatebank.com

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STANDARD TERMINOLOGY

If you want to compare our 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 FNB- or RMB Private Bank-specific terminology, we've added this here showing the wording that other banks may use.

GLOSSARY OF TERMS

RMB PRIVATE BANK 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

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FOR MORE INFORMATION ON OUR FOREIGN EXCHANGE SOLUTIONS:



0860 4 36739



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