

FNB CASH INTELLIGENCE INVESTMENT PRODUCT RULES

(Date Last Amended: 10 December 2021)

These Product Rules must be read with the FNB Savings and Cash Investments Account General Terms and Conditions and the FNB General Terms and Conditions.

What is the minimum amount you must deposit into the account when you open it?	R1 000 000.00 (One Million Rand).
What is the minimum required balance to earn interest?	Interest will not be earned on your account if the investment balance is less than R100 000.00 (One Hundred Thousand Rand).
What interest will you earn, how and when is it calculated and paid?	<p>You will earn interest at a rate determined by the bank. You can get information about the interest rates that apply to your account by visiting our website, via your Banker, by contacting us via our call centre or visiting your FNB Branch. Interest rates may change and will reflect on the statements we provide to you.</p> <p>Interest is calculated daily and capitalised monthly. You must tell us where we must pay the interest you have earned at the end of each month or it will automatically be reinvested into this account.</p> <p>Rates quoted by us are nominal interest rates per annum.</p>
Can you deposit money into the account at any time?	You can deposit and transfer money into the account at any time.
What is the notice period?	<p>The following notice periods are available:</p> <p>32 days</p> <p>45 days</p> <p>90 days</p> <p>You are required to select one of the above notice periods on account opening. Note that the selected period will determine the amount of time you are required to provide us with, in the event you wish to either close or withdraw from your account or change a notice period.</p>
When can you withdraw money from the account?	<p>After your selected notice period has lapsed. You can provide us with up to 40 (Forty) notices to withdraw funds.</p> <p>You can withdraw your initial investment at the expiry of the notice period. If you choose to withdraw funds without serving a notice period, an early breakage fee will be charged, which will have to be approved by you before the early withdrawal will be processed. An early withdrawal fee may reduce your capital amount.</p>

<p>What fees must you pay us?</p>	<p>There is no monthly account fee applicable to this account however there are transactional fees that apply.</p> <p>For more information on all fees applicable to this account, please view our FNB Savings and Cash Investments Pricing Guide on www.fnb.co.za or contact your FNB branch or call centre.</p>
<p>How do you close your account?</p>	<p>You must provide us with the notice period as selected at account opening to close off your account.</p> <p>Any early closure of your account before the end of your chosen notice period, will attract early closure fees as determined by us from time to time. These early closure fees may reduce your capital amount. You can provide us with notice through our Relationship managers and Bankers for any instructions.</p> <p>You can give us notice in the following ways: Instruct your FNB branch or contact our call centre or if you are registered for telephone banking or internet banking.</p> <p>If you no longer want to use your account, please request that the account be closed by going to an FNB Branch or contact your banker or our call centre.</p>

Note: A copy of the FNB Savings and Cash Investments Account General Terms and Conditions and the FNB General Terms and Conditions is available on www.fnb.co.za or from our call centre or at your FNB branch.