

A woman and a child are in the ocean, smiling at each other. The woman is on the left, wearing a black swim cap and goggles. The child is on the right, wearing a blue polka-dot swim cap. The water is clear and blue, and the sky is bright with some clouds.

Diversify your
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comprehensive
offshore solutions
to help you achieve
your financial goals

Get the help you need



FNB Channel Islands Annual Pricing Guide

1 July 2023 - 30 June 2024

Terms, conditions and earn rules apply.

First National Bank A division of FirstRand Bank Limited. An Authorised Financial Services and Credit Provider (NCRCP20). Reg. No. 1929/001225/06.

FNB Channel Islands Pricing Guide

The most common charges applicable to the FNB Channel Islands suite of products have been included in this guide.

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 website www.dcs.gg or on request. Contact info@fnbci.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 (Bailiwick of Guernsey) Law, 2020. Terms, Conditions and Earn Rules apply.

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Fees



Channel Islands GBP Current Account

You get the following
at no extra charge

Balance enquiries

Payment confirmations

Statements

Standing orders

Card order
& deliveries

FNBCI App &
Online banking

Account fees

Monthly account fee	£5	Should a balance of £2 500 be maintained in the account, your monthly account fee will be waived.
Faster payments	No charge	-
CHAPS payments	£20	-
Inward SWIFT payments	No charge	Correspondent/intermediary bank fees may apply. ¹
Outward SWIFT/international payments	£30	Correspondent/intermediary bank fees may apply. ¹
Inter-account transfers (same currency)	No charge	Transfers to and from your own FNBCI account/s of the same currency
Inter-account cross currency transfers	£30	Payments to another non-GBP FNB Channel Islands account in your profile of accounts ¹
GBP ATM withdrawal	No charge	-
Non-GBP ATM withdrawal	£6	Additional fees may also be levied by the ATM's bank for these transactions
GBP card swipes	No charge	Fees are applicable to cross currency swipes
Excess fee	£10	A service fee is charged for each payment, where there is not enough money in your transactional account to cover the payment
Interest on overdrawn account	15%	Annual percentage rate
Returned payment/transaction	£20	-
ATM decline transaction	No charge	-
Direct debits (debit orders)	No charge	-

¹ Correspondent/international bank fees may apply depending on charge option used. Fees may vary. Payment Help Guide is available on request from the FNB Channel Islands Service Suite. 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 website www.dcs.gg or on request. Contact info@fnbci.co.uk for more information.

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Channel Islands Call Account (available in GBP/USD/EUR)

You get the following at no extra charge

Balance enquiries

Payment confirmations

Statements

Standing orders

FNBCI App &
Online banking

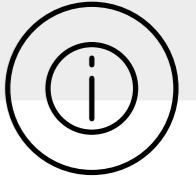
Account fees

Monthly Account Fee	No charge	Applicable to GBP, EUR and USD account
CHAPS payments	£20	Only applicable to the GBP Call Account
Inter-account transfers (same currency)	No charge	Transfers to and from your own FNBCI Account/s of the same currency within your portfolio of accounts
Inter-account cross currency transfers	£30	£30 equivalent fee is applicable to transfers from USD & EUR account
Outward SWIFT/ international payments	£30	£30 equivalent fee is applicable to payments from USD & EUR account ¹
Inward SWIFT payments	No charge	Correspondent/intermediary bank fees may apply ¹
Excess fee	£10	A service fee is charged for each payment, where there is not enough money in your transactional account
Interest on overdrawn account	15%	Annual percentage rate

¹ Correspondent/international bank fees may apply depending on charge option used. Fees may vary. Please refer to the Payments Help Guide for more information relating to charge codes.
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Important information





Additional information

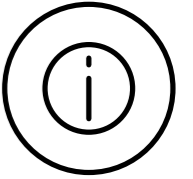
- FNB Channel Islands reserves the right to change pricing and package pricing or introduce new fees from time to time. Notice shall be communicated via email and our website at **www.fnbc.co.uk**
- Correspondent/intermediary bank fees may apply. This will depend on fee/service charge type option selected and whether the correspondent/intermediary bank passes on a fee

Note: A correspondent/intermediary bank is one that facilitates international payments between FNB Channel Islands and sending or receiving institutions
- Interest Rates on Current Accounts, Call Accounts and 32 Day Notice Accounts are subject to change from time to time (notice shall be communicated via email and our website), and interest on Fixed Deposit Accounts shall be fixed for the deposit term.
- An early withdrawal on the Fixed Deposit Account and 32 Day

Notice Account will attract penalty fees. These penalty fees may reduce your capital amount

- Manage your FNB Channel Islands Account via the FNB App or the RMB Private Bank App
- FNB Channel Islands reserves the right to change the features of any product at any time
- Our full FNB Channel Islands terms and conditions and for the latest interest rates please refer to our website at **www.fnbc.co.uk**

Standard terminology



Glossary of terms

FNB term (As Used In Guide)	Standard terminology
CHAPS	A payment service for domestic GBP payments in the UK, Channel Islands or Isle of Man, of £250 000 or more. These payments may be initiated via the FNB Channel Islands Service Suite between 08:00 and 15:00, UK time, Monday to Friday (excluding UK Bank Holidays). The recipient bank must also be a participant in the CHAPS payment scheme.
FASTER Payments	A 24/7 UK payment service which incurs no charge and available via the FNB Channel Islands Banking App, FNB Channel Islands Online Banking or the FNB Channel Islands Service Suite. These are for domestic GBP payments and is available within the UK, Channel Islands or Isle of Man, of no more than £250 000 in value. Most electronic payments sent through Faster Payments will arrive at the recipient bank on the same day, but this is not guaranteed. For more information, visit www.fasterpayments.org.uk
A Standing Order	(Also referred to as a Scheduled Payment) is an instruction you give to FNB Channel Islands to pay a fixed amount to a recipient on a regular basis. These are for domestic GBP payments, with the recipient account being in either the UK, Channel Islands or Isle of Man.
GROSS	The contractual interest rate payable without the deduction of any tax.
AER	(Annual Equivalent Rate) illustrates what the interest rate would be if interest was paid and compounded yearly. This is the indicative rate. Interest earned on FNB Channel Islands deposits is calculated daily and paid monthly. The total return on a deposit will be influenced by whether interest is compounded monthly or redirected to another account.
SWIFT	(Society for Worldwide Interbank Financial Telecommunications) enables you to make a payment overseas or within the UK in a currency other than GBP. This payment may take between 3-5 days. For more information, visit www.swift.com
	When using SWIFT, you get 3 (three) fee/service charge type options, all of which differ in terms of who (between the sender and receiver of the payment) will bear the cost of the associated transaction. As such, these charges may differ, depending on the way the payment has been requested. These three options include:
	1. "SHARE" : With this option, you will pay the FNB Channel Islands fees, and the recipient will receive the funds sent, less any correspondent/intermediary bank charges. SHA is the default charge code option used.
	2. "OUR" : All fees will be charged to you as the sender - i.e. the receiver gets the full amount that you send. Any charges (as described above), applied by any correspondent/intermediary bank or receiving bank, will be charged to you directly.
	3. "BENEFICIARY" : (also known as BEN): The sender (you) are not charged for any fees related to the transaction. The receiver receives your payment amount, less all the related transaction charges.

Contact us

For more information, contact your Private Advisor or Relationship Manager. FNB Channel Islands Service Suite

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