

PRICING GUIDE

INSIGHTFUL ADVICE-LED SOLUTIONS FOR YOU AND YOUR FAMILY

1 July 2023 to 30 June 2024

Traditional values. Innovative ideas.

Terms, conditions and earn rules apply.

RMB PRIVATE BANK A division of FirstRand Bank Limited.
An Authorised Financial Services and Credit Provider (FSP & NCRCP20).



PRIVATE BANKING

WELCOME TO RMB PRIVATE BANK

You and your family get access to integrated advice for your holistic financial needs from a single point of contact - your private advisor supported by a team of experts.

Dedicated to providing valuable and integrated financial advice and 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 with complimentary accounts.



Overdraft /Fusion Facility Fee will be charged if R200 or more has been utilised
Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

RMB PRIVATE BANK a division of FirstRand Bank Limited FSP 624 and NCRCP20.
An Authorised Financial Services and Credit Provider (FSP & NCRCP20).



GET MORE VALUE



1 TRANSACT

The RMB Private Bank Fusion Account is a day-to-day bank account with a credit facility to help you meet immediate financial shortfall.

- Up to 30 days interest free period on Fusion card transactions
- Maintain a minimum balance of R150 000 in your Current Account or Fusion Account, and have your monthly account fee rebated
- Unlimited swipes and electronic transactions
- Unlimited cash withdrawals using Cash@Till®, FNB ATM and Cardless Cash Withdrawals
- Secure online purchases with Virtual Card
- Maintain a balance of R150 000 or more in your Fusion or Current Account throughout your billing cycle and get your monthly account fee waived
- No charge for FNB Instant Payments, RTC, Payshap and Send Money
- 50% Discount on monthly fees for your Spouse/Partner and complimentary FNBy Account.
- FNB Global Account and one complimentary Global Debit Card (included in the bundled fee pricing option)¹
- FNB Channel Islands Account (included in the bundled fee pricing option)²
- Access to a Metal Card for clients on eBucks Level 3 and above Non-Trading Juristic Account (included in the bundled fee pricing option)⁶

2 INSURE

Protect my family and assets against life events

- Funeral Plan: cover for yourself and up to 21 family members
- FNB Life: cover assets and your family in the event of death
- Short term insurance: Insure movable items
- Health cash plan: Get cash when you are hospitalised
- Embedded Credit Card Purchase Protect cover up to R15 000

Overdraft /Fusion Facility Fee will be charged if R200 or more has been utilised
Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

RMB PRIVATE BANK A division of FirstRand Bank Limited.
An Authorised Financial Services and Credit Provider (FSP & NCRCP20).

3 CREDIT

Qualify for a range of solutions to address unique borrowing and repayment structure.

- RMB Private Bank Credit Card (included in the bundled fee pricing option) with up to 55 days interest free and complimentary Global Travel Insurance.
- Personal Loan with a personalised interest rate
- Revolving facility with a flexible credit facility
- Vehicle finance drive, fly or ride, get the finance you need
- Home Loan, Structured Loan, Single Facility®, Securities Based Loan and Secured Revolving Facility. For more information and pricing refer to the RMB Private Bank home loans pricing guide on rmbprivatebank.com. Click on bank, then select pricing, then select pricing guide and then choose the RMB Private Bank Home Loans pricing guide

4 INVEST

Access to a range of Savings and Invest offerings to address individual needs

- Earn up to 100% of your monthly RMB Private Bank Fusion Account/ RMB Private Bank Current Account fee back in eBucks when investing in a qualifying FNB Fund
- Complimentary FNB Money Maximizer account - Earn a money market fund related rate, plus your capital and quoted returns are fully guaranteed (included in the bundled fee pricing option)
- Tax-Free Shares offers you a diversified portfolio with access to the top 100 companies on the JSE³
- Self-Managed Stockbroking accounts ,Local Trader and Global Trader⁵
- Investor Platform provides individual investors access to solutions to help you achieve your investment and retirement savings goals⁴
- Access to Fiduciary Specialist and Wealth Manager for estate planning and wealth management requirements

GET THE BEST VALUE T'S AND C'S

* Discounts excludes taxes

** Spend is defined as all purchases and / or fees charged to the customer's FNB Connect SIM card account, namely, plan subscription fees, recharge fees and purchases, SIM and Connection fees, Call Line Identification (CLI) fees and Itemised Billing fees. All Prepaid, Top Up and Post-Paid Plans (including To Up Go) that are in use and that were sold with smartphone devices, includes the applicable Plan's subscription fee in the spend calculation. The following are excluded from the spend calculation: a) all device purchases and / or fees charged to the customers that relate to a device only, and b) all penalty fees. Please be advised that extra data rewards are subject to successful debit orders confirmation and there may be an allocation delay based on the debit order processing.

Overdraft/Fusion Facility Fee will be charged if R200 or more has been utilised

1. Fees are applicable to foreign exchange transactions. You may also be charged an annual card fee in order for monthly fee to be waived.
2. 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.
3. No monthly fee on Tax-Free Cash Deposit or Tax-Free Shares Account. No monthly admin fee on Tax-Free Unit Trust.
4. No monthly platform fees on Retirement Annuity and Preservation Fund.
5. A minimum balance of R25 000 or greater must be maintained in your self-managed Local Trading Account. A minimum balance of \$10 000 or greater must be maintained in your self-managed Global Trading 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.
6. Only applicable on Electronic Pricing option for one RMB Private Bank Non-Trading Juristic Account (This will be effective for Non-Trading Juristic Accounts opened after 1 July 2023. You will continue to get the 1 complimentary Non-Trading Juristic Account on the Pay-As-You-Use option if you have been receiving the benefit prior to 1 July 2023). For clients with multiple Non-Trading Juristic Accounts, the oldest accounts' monthly fee will be waived.
7. A card that reflects your individuality. Stand out from the crowd with an exclusive environmentally- friendly metal card. The fee for the RMB Private Bank Metal Credit Card is R1050, which may be rebated based on the primary account holder's eBucks reward level. The card is only available to the primary account holder and limited to one card per card cycle. Terms, conditions and earn rules apply. Rebate fee will be offered to customers who are on eBucks level 3 and above.

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

TRANSACT

Holistic advice and a curated wealth journey for you and your family starts here.



WHATEVER YOUR NEEDS, WE HAVE THE SOLUTION FOR YOU

WHATEVER YOUR NEEDS, WE HAVE THE SOLUTION FOR YOU

Our full-service package is our best secret- find out what we have to offer

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 FUSION/RMB PRIVATE BANK CURRENT ACCOUNT FOR YOUR SPOUSE/PARTNER	PAY-AS-YOU-USE (PAYU PRICING OPTION)
MONTHLY	R550	R575⁷	R275 / R287.50⁸	R130*
Products included in your discounted monthly fee	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 Virtual cards - It's simple, safe and smart enough to change its 3-digit CVV regularly Money Maximiser ⁹ Non-Trading Juristic Account ¹⁰ FNB 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 000 ¹¹ Maintain a balance of R150 000 or more in your Fusion or Current Account throughout your billing cycle and get your monthly account fee waived RMB Private Bank Securities Based Loan ¹² RMB Private Bank Secured Revolving Facility ¹³			N/A

⁷ These accounts are only applicable to individual accounts and Single Facility® joint bond holders. Not applicable to juristic account holders. To qualify for the waiving of the Single Facility® monthly lending fee 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 or partner 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. Spousal Account is limited to one Spouse. Add your Spouse to your Family Profile and validate or standard pricing will apply. To view the full Spousal terms and conditions please visit the RMB Private Bank website.

⁹ *The Pay-As-You-Use monthly account fee for the RMB Private Bank Single Facility® is R130 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 Electronic Option. For clients with multiple Non-Trading Juristic Accounts, the oldest accounts' monthly fee will be waived. (This will be effective for Non-Trading Juristic Accounts opened after 1 July 2023. You will continue to get the 1 complimentary Non-Trading Juristic Account on the Pay-As-You-Use option if you have been receiving the benefit prior to 1 July 2023).

¹² Per account billing cycle.

¹³ 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 Cheque account, RMB Private Bank Fusion account or a RMB Private Bank Single Facility® of which must be on a bundled pricing option. 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 the future monthly service fee. This benefit does not apply to trusts and other juristic entities.

¹³ To qualify for the waiver of the Secured Revolving Facility monthly service fee, the RMB Private Bank Cheque 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.

Overdraft/ Fusion Facility Fee will be charged if R200 or more has been utilised.

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

RMB PRIVATE BANK A division of FirstRand Bank Limited.

An Authorised Financial Services and Credit Provider (FSP & NCRCP20).

WHATEVER YOUR NEEDS, WE HAVE THE SOLUTION FOR YOU

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 FUSION ACCOUNT/RMB PRIVATE BANK CURRENT ACCOUNT FOR YOUR SPOUSE/PARTNER	PAY-AS-YOU-USE (PAYU PRICING OPTION)
MONTHLY	R550	R575⁷	R275 / R287.50⁸	R130*
You have the opportunity to have your monthly account fees waived on the following suite of products:	FNB Channel Islands Current account ¹³ 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, Local ¹⁴ and Global Trading account ¹⁵ Personal Share Portfolio ¹⁶ RMB Private Bank Securities-Based Loan ¹⁷ RMB Private Bank Secured Revolving Facility ¹⁸ Maintain a balance of R150 000 or more in your Fusion or Current Account throughout your billing cycle and get your monthly account fee waived			N/A

All international transactions displayed in this pricing guide will incur a 2% currency conversion.

¹³ A minimum balance of at least £2 500 must be maintained in your FNB Channel Islands Current account.

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 The Personal Share Portfolio monthly platform fee will be waived. A minimum of R1 000 000 must be maintained in the account.

¹⁷ 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® both of which must be on a bundled pricing option. 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 the future monthly service fee. This benefit does not apply to trusts and other juristic entities.

¹⁸ 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.

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

RMB PRIVATE BANK A division of FirstRand Bank Limited.

An Authorised Financial Services and Credit Provider (FSP & NCRCP20).

WHATEVER YOUR NEEDS, WE HAVE THE SOLUTION FOR YOU

NO EXTRA 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 purchases¹⁷

Pay and Clear Now

Payments and transfers (RMB Private Bank App and online banking, cellphone banking)

Prepaid Airtime Purchases using the RMB Private Bank App and online banking

Debit orders (internal and external)

Standard delivery (between 8am-5pm)

Branch delivery

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 000¹⁸

Subscription to inContact, online banking, cellphone banking, telephone banking and the RMB Private Bank App

Real-time payments - Payshap and RMB Instant Payment

NO CHARGE

¹⁷ International currency commission and conversion fee of 2% of the transaction value apply.

¹⁸ Per billing cycle.

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

WHATEVER YOUR NEEDS, WE HAVE THE SOLUTION FOR YOU

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	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 Private Bank accounts and other banks' accounts)
	Viewing of payments less than 3 months

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

ENJOY THE BENEFITS OF OUR NEW RMB PRIVATE BANK METAL FUSION CARD THAT TAKES CARD QUALITY AND DESIGN TO THE NEXT LEVEL

RMB PRIVATE BANK METAL FUSION CARD

New Metal Fusion Card	R1 050*
Replacement Metal Fusion Card (Lost, stolen or damaged)	R1 050*
Reissue Metal Fusion Card	R1 050*
Additional Metal Fusion Card	R1 050*
Fraud Replacement Metal Fusion Card - 1 card at no charge per pricing cycle, thereafter R1 050 per card	

*For metal Fusion/Debit cards, your Fusion/Current Account will be charged a fee of R1050. This fee may be rebated from your RMB Private Bank Fusion/Current Account subject to the following criteria and rules: The metal Fusion/Debit Card is only available to the Primary account holder and limited to one card per card cycle. The rebate is dependent on the Primary account Holders eBucks reward level for new and reissue of Fusion/Debit card (eBucks reward level 3, 4 and 5 qualify for one primary card per card cycle). Available to RMB Private Bank Fusion/Current Account holders on the bundled pricing option. Only 1 RMB Private Bank metal Fusion/Debit card is applicable per pricing cycle for fraud replacement cards at no charge.

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

RMB PRIVATE BANK A division of FirstRand Bank Limited.
An Authorised Financial Services and Credit Provider (FSP & NCRCP20).

RMB PRIVATE BANK CREDIT CARD

Your RMB Private Bank Credit Card is an ideal transactional banking tool that gives you access to tailored wealth management solutions and astute advice, considered legacy planning as well as exclusive benefits that suit your lifestyle at only R295 pm.

- Access to virtual cards at no extra cost – ideal for online shopping with added safety because its dynamic 3-digit CVV changes regularly
- Access to RMB Pay (Tap to Pay and Scan to Pay) for a convenient, safe and secure alternative to making payments in-store, without the need for a card or cash. Tap to Pay and Scan to Pay enabled on all partner wallets including Apple Pay, Google Pay, Samsung Pay, Fitbit Pay, Garmin Pay, and SwatchPAY!, without the need for a physical card
- Purchase Protect offers cover for items purchased using your RMB Private Bank Virtual Credit Card up to R15 000 per claim for 30 days from date of purchase
- Earn rewards on fuel with up to R8/l back in eBucks every quarter with Engen and WesBank
- Protect your family from your outstanding debt with the Automatic Debt Protection feature, which pays out in the event of your death or permanent disability
- Exclusive Metal Card which comes enabled with tap functionality
- Complimentary SLOW Lounge visits per annum when you book your flights with eBucks travel
- Pay off your medical expenses at an interest rate of prime
- Earn eBucks on your Video Streaming (Netflix) and Music Streaming (Spotify®) subscriptions when you and your family bank with RMB Private Bank
- You can receive a discount on flights and eBucks Shop deals. Additionally, you will have access to global travel insurance at no cost to cover your medical expenses while traveling abroad
- Ensure your devices are always powered up by topping up on data/airtime, electricity, and entertainment/software vouchers. You can also conveniently purchase Lotto tickets while on-the-go to never miss out on a chance to win. Use your eBucks to pay for selected prepaid and voucher products.

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

RMB PRIVATE BANK A division of FirstRand Bank Limited.
An Authorised Financial Services and Credit Provider (FSP & NCRCP20).



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	R278 ²¹
Additional card fee	5 additional cards at no charge. Thereafter R18.50 per card, per month
eBucks rewards membership	No charge

²⁰ Credit facility service fee is charged monthly to manage and maintain the Credit Facility. The fee may be added to the outstanding balance and you may pay interest on the fee. 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 to manage and maintain your Credit Card account. This fee is included in the RMB Private Bank Fusion and Current account/Single Facility® monthly account fee.

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

CREDIT CARD FEES

Enjoy the benefits of our new RMB Private Bank Metal Credit Card that takes card quality and design to the next level

RMB PRIVATE BANK STANDALONE METAL CREDIT CARD

New Metal Credit Card	R1 050
Replacement Metal Credit Card (lost/stolen or damaged)	R1 050
Reissue Metal Credit Card	R1 050
Additional Metal Credit Card	R1 050
Fraud Replacement Metal Credit card	1 card at no charge per pricing cycle, thereafter R1050 per card

RMB PRIVATE BANK BUNDLE METAL CREDIT CARD (FUSION/CURRENT ACCOUNT WITH A CREDIT CARD)

New Metal Credit card	R1 050
Replacement Metal Credit card (lost/stolen or damaged)	R1 050
Reissue Metal Credit card	R1 050
Additional Metal Credit card	R1 050
Fraud Replacement Metal Credit card	1 card at no charge per pricing cycle, thereafter R1050 per card

²⁴ For metal credit cards, your credit card account will be charged a fee of R1050. This fee may be rebated from your FNB Credit Card Account subject to the following criteria and rules: The metal credit card is only available to the Primary account holder and limited to one card per card cycle. The rebate is dependent on the Primary account Holders eBucks reward level for new and reissue of metal credit card (eBucks reward level 3, 4 and 5 qualify for one primary card per card cycle). Available to standalone FNB Credit Card Account holders or FNB Credit Cardholders on the bundled pricing option with a RMB Private Bank Fusion Account or RMB Private Bank Current Account. Only 1 FNB metal credit card is applicable per pricing cycle for fraud replacement cards at no charge.

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

CREDIT CARD FEES

LINKED ACCOUNT TRANSFERS AND ACCOUNT PAYMENTS

Interactive Voice Response (IVR) smart transfer to RMB Private Bank	No charge
International card purchase fee	2% of transaction value (max 100)

TRANSACTION TYPE	FNB ATM	FNB BRANCH	OTHER BANKS' ATMS (incl. International)
Balance Enquiry	No Charge	No Charge	No Charge

TRANSACTION TYPE	FNB ATM (mini-statement)	FNB BRANCH	OTHER BANKS' ATMS (incl. International)
Statements	No Charge	No Charge	No Charge

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

CREDIT CARD FEES

OTHER FEES

eBucks rewards membership	No charge
Changes to account limits	No charge
Card replacement fee	R150 per card
Standard delivery	No charge
Urgent delivery	R265
Branch delivery	No charge
International delivery	R760
Scheduled delivery	No charge

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

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
--	-----------

BALANCE ENQUIRIES

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

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

NON-TRADING JURISTIC ACCOUNT

The 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.

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

RMB PRIVATE BANK A division of FirstRand Bank Limited.
An Authorised Financial Services and Credit Provider (FSP & NCRCP20).

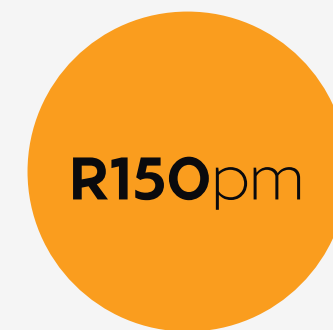


RMB PRIVATE BANK NON-TRADING JURISTIC ACCOUNT



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

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



ACCOUNT FEE ELECTRONIC OPTION

On this pricing option you get unlimited debit orders, electronic payments and electronic transfers. All other transactions are charged at the PAYU fees.*

* 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. Only applicable on Electronic Pricing option for one RMB Private Bank Non-Trading Juristic Account (This will be effective for Non-Trading Juristic Accounts opened after 1 July 2023. You will continue to get the 1 complimentary Non-Trading Juristic Account on the Pay-As-You-Use option if you have been receiving the benefit prior to 1 July 2023).

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

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

You are charged for each transaction at the applicable fee.

MONTHLY ACCOUNT FEES	
Account fee PAYU	R85
Account Fee Electronic Option	R150 ²²
Monthly Petrol card fee (linked to your Non-Trading Juristic Account)	R24
PREPAID PURCHASES	
FNB Connect prepaid purchases, online banking, cellphone banking, RMB Private Bank App, telephone banking - IVR	No charge
Prepaid airtime purchase using other banks' ATMs	R15
OTHER PREPAID AIRTIME USING APP AND ONLINE BANKING	
App/Online Channels	No charge
CARD PURCHASES	
RMB Private Bank Business Debit Card purchases (local and international)	No charge ²³
Petrol Card fuel purchases	R6.25

²² 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. Only applicable on Electronic Pricing option for one RMB Private Bank Non-Trading Juristic Account (This will be effective for Non-Trading Juristic Accounts opened after 1 July 2023. You will continue to get the 1 complimentary Non-Trading Juristic Account on the Pay-As-You-Use option if you have been receiving the benefit prior to 1 July 2023).

²³ International currency commission and conversion fee of 2% of the transaction value apply.

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

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

You are charged for each transaction at the applicable fee.

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

RMB Private Bank App, telephone banking - IVR, FNB ATM and online banking	R8.50
Telephone banking (consultant assisted)	R80
FNB Branch	R80
Internal Debit Orders	No charge
External Debit Orders	R19 on PAYU and no charge on electronic option
International Card Purchase Fee	2% of transaction value (max R100)
Real Time Payments - Payshap and RMB Instant Payment (FNB to Other Bank)	<=R100: No charge >R100: R0.65 per R100
Real Time Payments - Payshap and RMB Instant Payment (FNB to FNB)	Refer to electronic payment fee
Pay & Clear Now	R30
Schedule payment(establishment and amendment) - Digital Banking (App and Online)	No charge
Schedule payment (establishment and amendment) - Assisted Channel	R20

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

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

You are charged for each transaction at the applicable fee.

CASH DEPOSITS

FNB ATM with Automated Deposit Terminal (ADT)	R1.40 per R100 or part thereof
FNB Branch	R80 + R3 per R100 or part thereof
FNB Bulk Cash Centres	R80 + R3 per R100 or part thereof
Deposit@Till	Pricing determined by merchant and is subject to change*

CASH WITHDRAWALS

Cardless cash withdrawals	R1.20 per R100
FNB ATM	R2.40 per R100
Cash@Till®	No charge
Other banks' ATMs	R12 + R2.40 per R100**
International ATM cash withdrawals using your RMB Private Bank Fusion Card or Debit Card	R80 ²⁴
Branch (includes all financial institution branches and the purchase of foreign exchange)	R80 + R3 per R100 ²⁴
International branch	R80 + R3 per R100 ²⁴

²⁴ International currency commission and conversion fee of 2% of the transaction value apply.
* If you withdraw cash at another banks' ATM on the 1st, 3rd, 25th or 31st of the month, the R12 portion of the fee will be rebated.
**Available at selected merchants. Checkers, Shoprite, Usave, PnP Stores and Boxer Stores

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

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

You are charged for each transaction at the applicable fee.

BALANCE ENQUIRIES

FNB ATM	No charge
Point-of-Sale (RMB Private Bank Business Debit Cards only)	R1.90
FNB Branch and telephone banking (consultant assisted)	R8
Other banks' ATMs	R8
International Point-of-Sale balance enquiries	R8

STATEMENTS

Mini-statements (cellphone banking)	No charge
FNB ATM transaction list	R4 (per statement)
Printed statements (Smart Kiosk)	R4 (per page)
Emailing/Printed statements (FNB Branch, telephone banking)	R50 (per statement)
Statements - online banking (download/view/email)	No charge
Interim/Provisional statements	R25 (per page max. R50)
Posted statements	R26

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

RMB PRIVATE BANK A division of FirstRand Bank Limited.

An Authorised Financial Services and Credit Provider (FSP & NCRCP20).

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

You are charged for each transaction at the applicable fee.

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
Other banks' ATMs declined transaction fee (insufficient funds or daily limit exceeded)	R8
Unpaid Currents and/or debit orders	8 at no charge. Thereafter R105 (per unpaid item 9 and more) ²⁶
Virtual Card Declines	R6
CARD AND OTHER RELATED FEES	
RMB Private Bank Business Debit card replacement	R150
CREDIT-RELATED FEES	
OVERDRAFTS	
Overdraft initiation fees	An overdraft initiation fee may be charged ²⁷
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)

²⁶ Applicable over a 12 month rolling period

²⁷ Where you have used more than R200 of your facility

* New or increased overdraft concluded from 1 May 2016

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



CASH BUNDLE PRICING OPTION



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

RMB PRIVATE BANK A division of FirstRand Bank Limited.
An Authorised Financial Services and Credit Provider (FSP & NCRCP20).

CASH BUNDLE

CASH BUNDLE

A cash bundle allows you to make cash deposits at FNB Branches or Cash Centres up to a certain value at a reduced price.

	BUNDLE 1	BUNDLE 2	BUNDLE 3
Monthly bundle fee	R1 100	R3 200	R6 400
Monthly bundle value	R100 000	R500 000	R1 000 000

EXCLUDED FROM BUNDLE

Cash deposits less than	R55 000		
-------------------------	---------	--	--

EXCLUDED FROM BUNDLE (CASH DEPOSITS LESS THAN R55 000)

Minimum fee	R57	R57	R57
Base fee	R6.05	R6.05	R6.05
Fee per R100	R2.11	R2.11	R2.11

OUT OF BUNDLE FEES

Minimum fee	R57	R57	R57
Base fee	R.6.30	R.6.30	R.6.30
Fee per R100	R0.83	R0.83	R0.83

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

GLOBAL SOLUTIONS

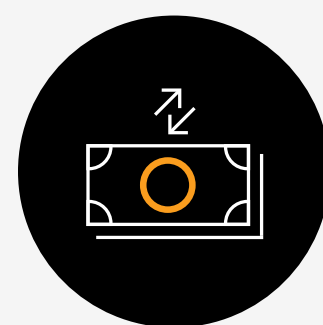
RMB Private Bank Global Solutions combines the very best of our global and offshore offerings to expertly meet all your and your family's needs beyond our borders - whether it's transacting in foreign currency, establishing an offshore trust or structuring foreign based investment portfolios, our expert global solutions can be tailored to your offshore needs.

For full details of the pricing options refer to the stand alone Global Accounts, FNB Channel Islands, FNB Stock Broking and Portfolio Management and Foreign Exchange Pricing Guides on the RMB Private Bank website.



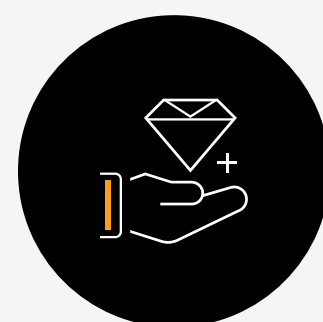
FOREIGN EXCHANGE

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, traveling, saving in a foreign currency or investing offshore.



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.



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 RMB Private Bank 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 FNB Global Debit Card linked to your FNB Global account to make sure you have access to funds while traveling 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. FNB is the only bank in SA that offers the top-up and withdraw service to transfer funds to or from a PayPal account. For the full Foreign Exchange pricing details refer to the Foreign Exchange Pricing guide on the RMB Private Bank website.

For the full Foreign Exchange pricing details refer to the Foreign Exchange Pricing guide on the RMB Private Bank website.

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.

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

RMB PRIVATE BANK A division of FirstRand Bank Limited.

An Authorised Financial Services and Credit Provider (FSP & NCRCP20).

GLOBAL ACCOUNT

BE A GLOBAL CITIZEN - SAVE AND TRANSACT GLOBALLY.

RMB Private Bank offers you a Global Account to save and transact in foreign currency*; whether you are saving for international 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.

OTHER FEES	FEES BY CURRENCY		
	GBP	USD	EUR
Global Account Virtual Card	No charge	No charge	No charge
Annual card fee ³⁰	£20	\$25	€23
Card swipes and international online card payments	No charge	No charge	No charge
International ATM withdrawal ³¹	£3	\$5	€4
Card replacement (lost, stolen or damaged)	£7	\$10	€8
Balance enquiry	£0.35	\$0.50	€0.40
Insufficient funds 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 - Same currency 1% - Cross currency		

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

³⁰ Annual card fee (per additional card if customer holds another card in another currency).

³¹ Some ATMs overseas might also charge you a withdrawal fee over and above our fee.

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

RMB PRIVATE BANK A division of FirstRand Bank Limited.

An Authorised Financial Services and Credit Provider (FSP & NCRCP20).

FNB CHANNEL ISLANDS

Diversify your wealth offshore with an FNB Channel Islands account.

Transact offshore with FirstRand Bank's Guernsey-based branch, offers a range of transactional and savings accounts with attractive interest rates, in varying terms to match your specific needs.

FNB Channel Islands is our offshore offering, licensed and regulated in Guernsey, in 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 newly launched 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 Advisor, 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 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 (Bailiwick of Guernsey) Law, 2020.

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

RMB PRIVATE BANK A division of FirstRand Bank Limited.
An Authorised Financial Services and Credit Provider (FSP & NCRCP20).



INVEST

Save and invest to improve your financial future. Accelerate your wealth building with our range of savings and investment solutions for you and your family.



SAVINGS AND CASH INVESTMENTS

Select from range of short - and long term savings and investment solutions designed to assist you and your family to manage and grow your financial portfolio. These include but are not limited to Money Maximiser, Savings Account, Invest in Shares and Gold, Tax-Free Savings, Unit Trusts, Offshore investment and a range of solutions to help you save for retirement.

See our full range of Savings and Investment solutions including the corresponding fees and terms and conditions on the RMB Private Bank website.

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 savings account with RMB Private Bank.

MONEY MAXIMISER*

Earn a money market fund related rate, plus your capital and quoted returns are fully guaranteed. Accounts opened on the RMB Private Bank App or in the RMB Private Bank bundles will not be charged a monthly fee.

FIXED DEPOSIT ACCOUNT

Earn preferential rates on your fixed deposits. Your original deposit and quoted returns are guaranteed. Get preferential rates on investments if you are 55 years and older.

CASH INTELLIGENT INVESTMENT

Track the daily performance of a portfolio of money market instruments in South African Rand.

TAX- FREE CASH DEPOSIT

The Tax-Free Cash Deposit guarantees your capital and quoted returns with the added benefit that your returns are not taxed.

* 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.

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

SAVINGS AND CASH INVESTMENTS

FNB MONEY MAXIMISER

ELECTRONIC WITHDRAWALS

Electronic transfers: online banking, telephone banking and the RMB Private Bank App	No charge
Electronic third-party payments: online banking, telephone banking and the RMB Private Bank App	R45
Transfers or payments: branch or telephone (Consultant Assisted)	R80
Pay and clear now	R80

SCHEDULED TRANSFER RELATED FEES

Establishment or amendment fees (online banking)	No charge
Establishment or amendment fees (FNB Branch)	R25

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

RMB PRIVATE BANK A division of FirstRand Bank Limited.

An Authorised Financial Services and Credit Provider (FSP & NCRCP20).

TAX-FREE SHARES

With the FNB Tax-Free Shares Account, you are invested in the Ashburton Top 40 ETF and Ashburton Midcap ETF. This gives you access to the top 100 companies on the JSE, offering you an instantly diversified portfolio. Enjoy all the benefits of investing while paying no tax on capital gains, dividends and interest earned.

GENERAL FEES

Monthly account fee	No fee	
Trade option	First trading day of month / Delayed trades (Today at 15:00)	
Brokerage fees	First trading day	0.12% excl VAT
	Delayed trades (Today at 15:00)	0.60% (min of R50) excl VAT

Please note: For the purpose of calculating fees all "sell" instructions will be considered a delayed trade – even if placed on the first trading day of the month.

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

RMB PRIVATE BANK A division of FirstRand Bank Limited.

An Authorised Financial Services and Credit Provider (FSP & NCRCP20).

ADDITIONAL SERVICES

SHARE TRANSFER (PER COUNTER) INCL VAT

Account transfer in	No fee
Account transfer out	R135
Internal transfer	No fee
Portfolio move in	No fee
Portfolio move out	R100

TRANSACTION FEES

TRANSACTION FEES	ELECTRONIC	TELEPHONE	BRANCH
Transfers	Free	R80	R80
Payments	R8.50	R80	R80

SHARE REMOVAL (PER INSTRUCTION)

SHARE VALUE	TELEPHONE	BRANCH
R1 – R50 000	R990	R1 650
R50 000 – R2 000 000	Normal R1 550	Fast Track R2 750
R2 000 000+	R2 650	R4 800

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

STOCKBROKING AND PORTFOLIO MANAGEMENT

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 and unit trusts. Our self-managed service enables you to trade online either independently or with some advice from our portfolio managers. Your trades are your decision. This innovative, content-rich online offering 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 R87 will be charged. You will have the option of having one or both accounts.

FEES	
Monthly account fee	R87 incl VAT (no fee for bundle transactional account holders)*
Brokerage	0.50% (min of R100 per transaction)
BOND TRADING FEE	
R0 to R5 000 000	0.50% (min R500)
R5 000 001 and above	0.35%

* Portfolio value must be greater than R 25 000 to Qualify

FNB Stockbroking and Portfolio Management (Pty) Ltd. Registration number 1996/011732/07. A subsidiary within the FirstRand Group of Companies. An Authorised Financial Services Provider (member of the JSE).

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

RMB PRIVATE BANK A division of FirstRand Bank Limited.
An Authorised Financial Services and Credit Provider (FSP & NCRCP20).

STOCKBROKING AND PORTFOLIO MANAGEMENT

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 R87 will be charged. You will have the option of having one or both accounts .

FEES	
Monthly account fee	R87 incl VAT
BOND TRADING	FEE
R0 to R5 000 000	0.50% (min R500)
R5 000 001 and above	0.35%
BROKERAGE (TRADE VALUE)	(MIN OF R 150 PER TRANSACTION)
R0 to R50 000	1.25%
R50 001 to R100 000	1.00%
R100 001 to R500 000	0.75%
R500 001 to R1 000 000	0.50%
R1 000 001 and Above	0.35%

Brokerage fees are applied on a sliding scale basis.
FNB Stockbroking and Portfolio Management (Pty) Ltd. Registration number 1996/011732/07. A subsidiary within the FirstRand Group of Companies.
An Authorised Financial Services Provider (member of the JSE).

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

RMB PRIVATE BANK A division of FirstRand Bank Limited.
An Authorised Financial Services and Credit Provider (FSP & NCRCP20).

STOCKBROKING AND PORTFOLIO MANAGEMENT

GENERAL FEES

FEES	
Other levies charged by the JSE	<ul style="list-style-type: none"> • 0.005787% (min R6.72 and max R108.10) plus VAT. • Securities Transfer Tax (STT) of 0.25%, where relevant, is levied on the value of purchase transactions, before the brokerage fee and VAT. • Investor Protection levy at 0.00029% of trade value. (Applicable for Managed portfolios) • Effective 1 March 2024: 0.00031% Excl VAT
Ad hoc service fee	<ul style="list-style-type: none"> • Registration of scrip in our nominee company: No charge • Registration of scrip other than in our nominee account: R 500 per certificate • Replacement of lost scrip: R1 000 plus insurance per certificate • Estate late valuations: R100 per share (min of R 500) • 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
Cash balances*	<ul style="list-style-type: none"> • 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 1.00% (incl VAT) per annum is charged monthly on cash balances held with JSE Trustees

FNB Stockbroking and Portfolio Management (Pty) Ltd. Registration number 1996/011732/07. A subsidiary within the FirstRand Group of Companies. An Authorised Financial Services Provider (member of the JSE).

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

RMB PRIVATE BANK A division of FirstRand Bank Limited.
An Authorised Financial Services and Credit Provider (FSP & NCRCP20).

STOCKBROKING AND PORTFOLIO MANAGEMENT

LOCAL FEES

OTHER FEES APPLICABLE

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

FEES

Administration fees	<ul style="list-style-type: none">• A fee of R85 per transaction for all third party payments• A fee of R85 per month applies for all Securities Based Lending accounts.• Please note third party payments will only be made under exceptional circumstances and in accordance with the FNB SPM's 3rd party payment policy.
Value added: Global tax recovery	<ul style="list-style-type: none">• Courier handling fee - R45• Bank Charge - R25• 20% - Admin fee of refund recovered (FirstRand will receive, 2.5% of the admin fee from the provider) Please note the above fees exclude VAT
Unit Trust Funds	<ul style="list-style-type: none">• 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• 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

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.
FNB Stockbroking and Portfolio Management (Pty) Ltd. Registration number 1996/011732/07. A subsidiary within the FirstRand Group of Companies.
An Authorised Financial Services Provider (member of the JSE).

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

RMB PRIVATE BANK A division of FirstRand Bank Limited.
An Authorised Financial Services and Credit Provider (FSP & NCRCP20).



STOCKBROKING AND PORTFOLIO MANAGEMENT

GLOBAL FEES

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

MARKET DATA	NON-PROFESSIONAL	PROFESSIONAL
15 minutes delayed*	No fee	No fee
Snapshot** equities and indices	Equities and Indices - R0.21 per snapshot	Equities and Indices - R0.21 per snapshot
Streamed live pricing***	R190 per month	R650 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 is free.

* 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 R325 per month for Non-professional and R1 245 per month for Professional. Indices capped at R63 per month for Non-professional and R220 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.

FNB Stockbroking and Portfolio Management (Pty) Ltd. Registration number 1996/O11732/O7. A subsidiary within the FirstRand Group of Companies. An Authorised Financial Services Provider (member of the JSE).

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

RMB PRIVATE BANK A division of FirstRand Bank Limited.

An Authorised Financial Services and Credit Provider (FSP & NCRCP20).

STOCKBROKING AND PORTFOLIO MANAGEMENT

GLOBAL FEES

SELF MANAGED

Our Self Managed account gives you the opportunity to buy and sell Global shares, exchange-traded funds (ETFs), exchange-traded notes (ETNs), bonds and unit trusts. Our services enable you to trade online either independently or with some advice from our Portfolio Managers. Your trades are your decision. This innovative, content-rich online offering 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 R87 will be charged. You will have the option of having one or both accounts.

Please note interest is not earned on any offshore cash balances held within the portfolio.

FEES	
Monthly fee	R87 incl VAT (no fee for bundle transactional account holders)*
Custody fee	Custody fee is charged at 0.15% per annum, levied monthly.

- Brokerage is 0.35% with minimum dependent on exchange traded.
- Bond trading fee 0.20% with minimum of EUR160 or currency equivalent.

* Portfolio value must be greater than \$10 000 to qualify.
FNB Stockbroking and Portfolio Management (Pty) Ltd. Registration number 1996/011732/07. A subsidiary within the FirstRand Group of Companies.
An Authorised Financial Services Provider (member of the JSE).

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

STOCKBROKING AND PORTFOLIO MANAGEMENT

GLOBAL FEES

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 R87 will be charged. You will have the option of having one or both accounts.

FEES	
Monthly fee	R87 incl VAT
Custody fee	Custody fee is charged at 0.15% per annum, levied monthly.
TRADE VALUE	BROKERAGE
USD\$ 0 to USD\$ 15 000	0.50% min per exchange applies
USD\$ 15 001 to USD\$ 50 000	0.40%
USD\$ 50 001 and Above	0.35%

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

Please note:

Trading of Bonds is only available via a portfolio manager or the dealing desk (i.e.) not available online. Please note interest is not earned on any offshore cash balances held within the portfolio.

FNB Stockbroking and Portfolio Management (Pty) Ltd. Registration number 1996/011732/07. A subsidiary within the FirstRand Group of Companies. An Authorised Financial Services Provider (member of the JSE).

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

STOCKBROKING AND PORTFOLIO MANAGEMENT

GLOBAL FEES

SHARE EXECUTION FEES: SHARES AND ETFs

COMMISSION FOR EUROPEAN EXCHANGES

COUNTRY	EXCHANGE NAME	SYMBOL	MINIMUM EXECUTION FEES*
Spain	(BME Spanish) Stock Exchange	SIBE	EUR 15
Netherlands	Euronext Amsterdam	EURONEXT	EUR 15
Belgium	Euronext Brussels	EURONEXT	EUR 15
France	Euronext Paris	EURONEXT	EUR 15
Germany	Frankfurt Stock Exchange XETRA	FSE	EUR 15
Austria	Wiener Börse (Vienna) Stock Exchange	VIE	EUR 15
Italy	Milano Stock Exchange	MIL	EUR 15
UK	London Stock Exchange	LSE_SETS	GBP 15
UK	London International Order Book	LSE_IOB	USD 15
Switzerland	Swiss Exchange	SWX	CHF 15
Switzerland	Swiss Europe Exchange	VX	CHF 15
Denmark	OMX Nordic Stock Exchange Copenhagen	OMX	DKK 15
Sweden	OMX Nordic Stock Exchange Stockholm	OMX	SEK 15
Finland	OMX Nordic Stock Exchange Helsinki	OMX	EUR 15
Norway	Oslo Stock Exchange	OSE	EUR 15

*This minimum fee applies whether the trade is executed by a portfolio manager, online or by the dealing desk.
FNB Stockbroking and Portfolio Management (Pty) Ltd. Registration number 1996/O11732/O7. A subsidiary within the FirstRand Group of Companies.
An Authorised Financial Services Provider (member of the JSE).

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

RMB PRIVATE BANK A division of FirstRand Bank Limited.

An Authorised Financial Services and Credit Provider (FSP & NCRCP20).

STOCKBROKING AND PORTFOLIO MANAGEMENT

GLOBAL FEES

SHARE EXECUTION FEES: SHARES AND ETFS

COMMISSION FOR AMERICAN / CANADIAN EXCHANGES

COUNTRY	EXCHANGE NAME	SYMBOL	MINIMUM EXECUTION FEES*
US	NYSE MKT (American Stock Exchange)	AMEX	USD 15
US	NASDAQ	NASDAQ	USD 15
US	NASDAQ (Small Cap)	NSC	USD 15
US	New York Stock Exchange	NYSE	USD 15
US	New York Stock Exchange (ARCA)	NYSE Arx	USD 15
Canada	Toronto Exchange	TSE	CAD 15
Canada	Toronto Exchange	TSX	CAD 15

COMMISSION FOR ASIA AND AUSTRALASIAN EXCHANGES

Australia	Australia Securities Exchange	ASX	AUD 15
-----------	-------------------------------	-----	--------

* This minimum fee applies whether the trade is executed by a portfolio manager, online or by the dealing desk.
FNB Stockbroking and Portfolio Management (Pty) Ltd. Registration number 1996/011732/07. A subsidiary within the FirstRand Group of Companies.
An Authorised Financial Services Provider (member of the JSE).

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

RMB PRIVATE BANK A division of FirstRand Bank Limited.

An Authorised Financial Services and Credit Provider (FSP & NCRCP20).

STOCKBROKING AND PORTFOLIO MANAGEMENT

GLOBAL FEES

SHARE EXECUTION FEES: SHARES AND ETFS

FEES	
Currency conversion fee	<ul style="list-style-type: none"> 1.00% 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	<ul style="list-style-type: none"> A fee of 0.10% with a minimum of R2 500 and capped at R10 000 (excl VAT)
Custody for share portfolio (if you do not conduct at least one trade per quarter)	<ul style="list-style-type: none"> In such a case, the inactivity fee is calculated as 0.025% (0.10% per annum 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	<ul style="list-style-type: none"> Equity Research and Stock Screener Private: EUR 1.99/ month Professional: US\$ 180/month
Bank withdrawal fee	<ul style="list-style-type: none"> GBP 10 fee will be levied for each cash withdrawal.
Ad hoc service fees	<ul style="list-style-type: none"> Transfers in: No charge Transfer out (change of beneficial owner) = £15 Portfolio Transfer = £15 per share Internal Transfer = £15
Unit Trusts	<ul style="list-style-type: none"> FNB SPM does not charge initial fees Administration fee 0.25% per annum on all offshore funds excluding Money market 0.20% per annum based on market value relating to Ashburton money market funds A fee breakdown is available on request
Currency transactions	<ul style="list-style-type: none"> 0.50% per transaction with a minimum R500 per transaction

FNB Stockbroking and Portfolio Management (Pty) Ltd. Registration number 1996/011732/07. A subsidiary within the FirstRand Group of Companies. An Authorised Financial Services Provider (member of the JSE).

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

RMB PRIVATE BANK A division of FirstRand Bank Limited.

An Authorised Financial Services and Credit Provider (FSP & NCRCP20).



STOCKBROKING AND PORTFOLIO MANAGEMENT

GLOBAL FEES

OFFSHORE FEES

(Applicable to self-managed and self-managed with advice)

ASSET TRANSFER CAPACITY (ATC) MARKET VALUE	ATC FEE CHARGED PER ANNUM, LEVIED MONTHLY
R0 to R20 000 000	0.40%
R20 000 001 to R50 000 000	0.30%
R50 000 001 to R75 000 000	0.20%
R75 000 001 and above	0.15%

FNB Stockbroking and Portfolio Management (Pty) Ltd. Registration number 1996/O11732/O7. A subsidiary within the FirstRand Group of Companies.
An Authorised Financial Services Provider (member of the JSE).

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

RMB PRIVATE BANK A division of FirstRand Bank Limited.

An Authorised Financial Services and Credit Provider (FSP & NCRCP20).

STOCKBROKING AND PORTFOLIO MANAGEMENT

GLOBAL FEES

CUSTODY FEE ON CREST DEPOSITORY INTERESTS

MARKET	%	MARKET	%
EUROCLEAR BANK HOLDING		EUROCLEAR BANK HOLDING	
All other types (except ETF's)	0.02	Italy	0.025
Australia	0.02	Norway (Gilt)	0.02
Austria	0.03	Netherlands	0.0175
Belgium	0.0175	Portugal	0.055
Clearstream Banking Luxembourg	0.03	Spain (Equity)	0.03
Denmark	0.025	Spain (Gilt)	0.015
Finland	0.025	Sweden	0.025
France (Equity)	0.0175	Switzerland	0.015
France (Gilt)	0.015	DTCC HOLDING	
Germany	0.015	Canada	0.015
IETF's	0.015	United States	0.015

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.

FNB Stockbroking and Portfolio Management (Pty) Ltd. Registration number 1996/O11732/O7. A subsidiary within the FirstRand Group of Companies. An Authorised Financial Services Provider (member of the JSE).

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

RMB PRIVATE BANK A division of FirstRand Bank Limited.
An Authorised Financial Services and Credit Provider (FSP & NCRCP20).

STOCKBROKING AND PORTFOLIO MANAGEMENT

GLOBAL FEES

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:

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.

FNB Stockbroking and Portfolio Management (Pty) Ltd. Registration number 1996/011732/07. A subsidiary within the FirstRand Group of Companies. An Authorised Financial Services Provider (member of the JSE).

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

RMB PRIVATE BANK A division of FirstRand Bank Limited.
An Authorised Financial Services and Credit Provider (FSP & NCRCP20).

FEE SCHEDULE

ANNUAL ADMINISTRATION FEE FOR LIVING ANNUITIES AND ENDOWMENT PRODUCTS (INCL VAT)

AGGREGATED ASSETS ON THE PLATFORM	ALL FUNDS	FNB FUNDS ¹	ASHBURTON FUNDS ²	ASHBURTON STABLE INCOME FUND ³	ASHBURTON STABLE INCOME FUND ⁴	ASHBURTON MONEY MARKET FUND ⁵
First R1 000 000	0.46%	0.29%	0.35%	0.12%	0.17%	0.17%
Next R2 000 000	0.35%	0.29%	0.35%	0.12%	0.17%	0.17%
Above R3 000 000	0.29%	0.29%	0.35%	0.12%	0.17%	0.17%

ANNUAL ADMINISTRATION FEE FOR ALL OTHER PRODUCTS* (EXCL VAT)

First R1 000 000	0.40%	0.25%	0.30%	0.10%	0.15%	0.15%
Next R2 000 000	0.30%	0.25%	0.30%	0.10%	0.15%	0.15%
Above R3 000 000	0.25%	0.25%	0.30%	0.10%	0.15%	0.15%

* Not applicable to the Tax-Free Unit Trust product when invested in FNB and Ashburton Funds
 FNB CIS Manco (RF) (Pty) Ltd is an approved manager of Collective Investment Schemes in terms of Collective Investments Scheme Control Act, 45 of 2002 by the Financial Sector Conduct Authority and is also a full member of the Association for Savings and Investment SA (ASISA). Ashburton Fund Managers (Proprietary) Limited is a licensed Financial Services Provider ("FSP") in terms of the Financial Advisory and Intermediary Services Act, 37 of 2002, FSP number 40169. FNB Investor Services Proprietary Limited (Reg number 2011/139123/07) is an authorised administrative financial services provider (FSP number 44341) ("FNB").

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

FEE SCHEDULE

PERSONAL SHARE PORTFOLIO ANNUAL ADMINISTRATION FEE FOR ALL OTHER PRODUCTS (EXCL VAT)

First R7 500 000	0.25%
Next R7 500 000	0.15%
Next R10 000 000	0.10%
Above R25 000 000	0.05%

PERSONAL SHARE PORTFOLIO ANNUAL ADMINISTRATION FEE FOR LIVING ANNUITY (INCL VAT)

First R7 500 000	0.29%
Next R7 500 000	0.17%
Next R10 000 000	0.12%
Above R25 000 000	0.06%

For more information on the fee structure of the Horizon Series funds, please refer to the latest fund fact sheets available at www.fnb.co.za Invest> For yourself> I know what I want> Unit Trusts
FNB CIS Manco (RF) (Pty) Ltd is an approved manager of Collective Investment Schemes in terms of Collective Investments Scheme Control Act, 45 of 2002 by the Financial Sector Conduct Authority and is also a full member of the Association for Savings and Investment SA (ASISA). Ashburton Fund Managers (Proprietary) Limited is a licensed Financial Services Provider ("FSP") in terms of the Financial Advisory and Intermediary Services Act, 37 of 2002, FSP number 40169.
FNB Investor Services Proprietary Limited (Reg number 2011/139123/07) is an authorised administrative financial services provider (FSP number 44341) ("FNB").

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

RMB PRIVATE BANK A division of FirstRand Bank Limited.

An Authorised Financial Services and Credit Provider (FSP & NCRCP20).

FEE SCHEDULE

FNB HORIZON SERIES ANNUAL ASSET MANAGEMENT FEES (EXCL VAT)

FNB Multi Manager Income	0.40%
FNB Global Equity	0.60%
FNB Growth Fund of Funds	0.86%
FNB Islamic Balanced Fund	1.25%
FNB Moderate Fund of Funds	0.79%
FNB Stable Fund of Funds	0.67%

FNB MULTI MANAGER FUNDS ANNUAL ASSET MANAGEMENT FEES (EXCL VAT)

FNB Multi Manager Balanced	0.75%
FNB Multi Manager Bond	0.75%
FNB Multi Manager Equity	0.70%
FNB Multi Manager Property	0.75%

FNB CORE RANGE FUNDS ANNUAL ASSET MANAGEMENT FEES (EXCL VAT)

FNB Core Balanced Fund	0.26%
------------------------	-------

ASHBURTON RANGE FUNDS ANNUAL ASSET MANAGEMENT FEES (EXCL VAT)

Ashburton Balanced Fund	0.60%
Ashburton Bond Fund	0.55%
Ashburton Diversified Income Fund	0.60%
Ashburton Equity Fund	0.60%
Ashburton Global Flexible Fund	0.85%
Ashburton Global Leaders ZAR Equity Feeder	0.55%
Ashburton GOVI Tracker Fund	0.30%
Ashburton Money Market Fund	0.30%
Ashburton Property Fund	0.60%
Ashburton SA Income Fund	0.55%
Ashburton Stable Income Fund	0.35%
Ashburton Targeted Return Fund	0.70%

For the full Wealth and Investments pricing guide please visit **RMB Private Bank Online Banking**

For more information on the fee structure of the Horizon Series funds, please refer to the latest fund fact sheets available at www.fnb.co.za Invest> For yourself> I know what I want> Unit Trusts
 FNB CIS Manco (RF) (Pty) Ltd is an approved manager of Collective Investment Schemes in terms of Collective Investments Scheme Control Act, 45 of 2002 by the Financial Sector Conduct Authority and is also a full member of the FNB CIS Manco (RF) (Pty)Ltd is an approved manager of Collective Investment Schemes in terms of Collective Investments Scheme Control Act, 45 of 2002 by the Financial Sector Conduct Authority and is also a full member of the Association for Savings and Investment SA (ASISA). Ashburton Fund Managers (Proprietary) Limited is a licensed Financial Services Provider ("FSP") in terms of the Financial Advisory and Intermediary Services Act, 37 of 2002, FSP number 40169. FNB Investor Services Proprietary Limited (Reg number 2011/139123/07) is an authorised administrative financial services provider (FSP number 44341) ("FNB").

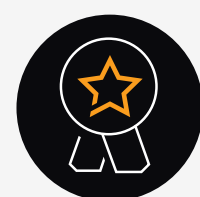
Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

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.



GET MORE

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



MORE HELP

- Your dedicated Private Advisor and team 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

- * eBucks benefit is only available for applications submitted directly with RMB Private Bank.
- * Spouses have to qualify for the IRVP with their own investment balances.
- * All other transactional pricing is aligned to that outlined in this guide.
- * The eBucks benefit is calculated at 50% of your first Home Loan repayment and is capped at eB61000.

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

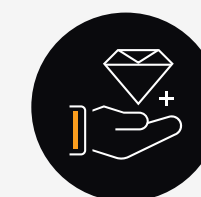
RMB PRIVATE BANK A division of FirstRand Bank Limited.

An Authorised Financial Services and Credit Provider (FSP & NCRCP20).



COST EFFECTIVE LENDING

- Get up to 100% of the value of the home loan, subject to a full credit assessment
- Discounted attorney bond registration costs (when applying via nav>>Home only)
- No early termination fee charged on a Home Loan, Single Facility®, Structured Loan, Secured Revolving Facility and Securities Based Loan
- Get rewarded with up to R6 100 back in eBucks (when applying via any of the RMB Private Bank internal channels)*



MORE REWARDS

- Double investment eBucks reward level points

LEND

RMB Private Bank offers you a range of lending solutions supported by specialist lending expertise and services to help you meet your unique wealth needs and aspirations.



HOME AND STRUCTURED LENDING SOLUTIONS

Simply choose from our flexible financing options to suit your needs, taking into account your individual requirements and desired funding amount to help you reach your goals. We specialise in providing finance for your residential, holiday home, investment property or rental portfolio through our tailor made lending and structuring solutions such as the RMB Private Bank Single Facility® and RMB Private Bank Structured Loan. You can also use additional funds available in your loan account to fund solar energy solutions.

The RMB Private Bank Securities Based loan and the RMB Private Bank Secured Revolving Facility will allow you to leverage the flexibility of our 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.

We are also proud to offer you RMB Private Bank Islamic Residential Property Finance with similar value adds, rewards, benefits and pricing.

For more information and pricing refer to the RMB Private Bank home loans pricing guide on rmbprivatebank.com. Click on bank, then select pricing, then select pricing guide and then choose the RMB Private Bank Home Loans pricing guide.

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

PROTECT

Protect yourself, your family, your income, your assets and your legacy with a range of solutions available to you as a RMB Private Bank client.



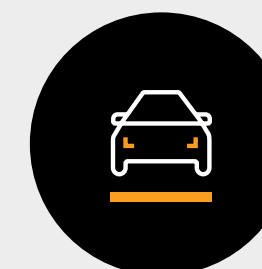
LET RMB PRIVATE BANK PARTNER WITH YOU TO PREPARE FOR LIFE'S UNCERTAINTIES WITH FNB INSURE, AND GET REWARDED FOR IT.



* This is not a medical scheme. Cover is not the same as that of a medical scheme nor is it a substitute for medical scheme membership. Terms, Conditions and Earn Rules apply. eBucks is embedded and earn depends on a qualifying criteria Certain benefits are dependent on your account and eBucks rewards level. Visit our website for more information

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

IF IT'S PRECIOUS TO YOU, WE'LL INSURE IT, BOTH INSIDE AND OUTSIDE YOUR HOME, PLUS YOU CAN EARN UP TO 15% OF YOUR PREMIUM BACK IN eBUCKS, WHETHER YOU CLAIM OR NOT.



CAR INSURANCE

Get cover tailored to your needs to help you get back on the road easily.



HOME CONTENTS

Comprehensive cover for your possessions in your home against theft, loss or damage.



PORTABLE POSSESSIONS

Customise your cover for items you take out of your home so that you always have peace of mind.



BUILDING INSURANCE

Protects your home with cover that is more than just a payout. It not only covers the costs of repairing or replacing the physical building and permanent fixtures of your home but provides additional benefits to help you deal with the impact of damage or loss.



PURCHASE PROTECT

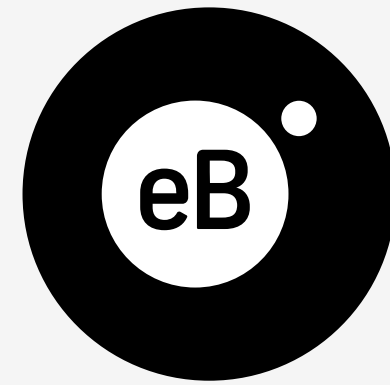
a value-added benefit for items purchased with your RMB Private Bank Fusion, Debit and Credit Virtual Card and covers tangible items against theft/damage for up to R15 000.

LIFESTYLE

With our world class rewards programme, innovative solutions from Nav offering you tools to make your life simpler wherever you need it most and staying connected with FNB's very own mobile network provider - banking with us is more than just an account.



eBUCKS REWARDS



BANK WITH RMB PRIVATE BANK

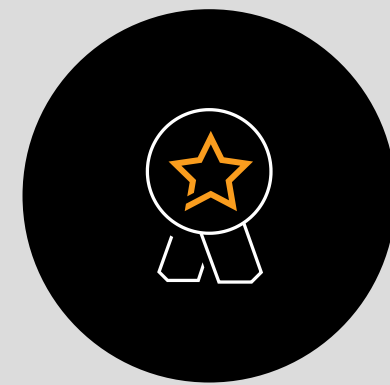
For 23 years, we've provided customers with eBucks rewards, a that can be used on the RMB Private Bank App or with our online and in-store partners.

No monthly subscription or joining fee

Your eBucks never expire
 Use your eBucks to pay for your account fees or for something special

Reach Reward Level 5 to maximise your eBucks rewards

you could **earn up to 3X** your banking fees monthly



HOW TO QUALIFY FOR eBUCKS

1

Your account needs to be **active** and in **good standing**

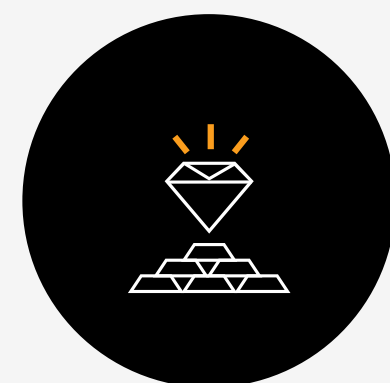


TRACK YOUR eBUCKS REWARDS ON THE RMB PRIVATE BANK APP

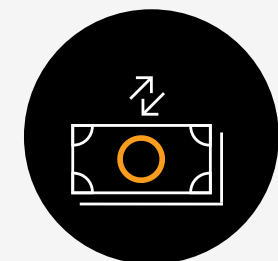
View your reward level & points or your monthly progress.

Follow these steps to track your rewards:

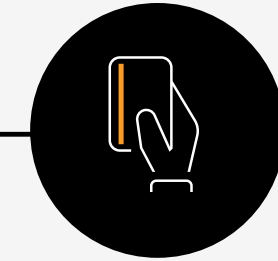
RMB Private Bank App > eBucks > Earn > Track my rewards



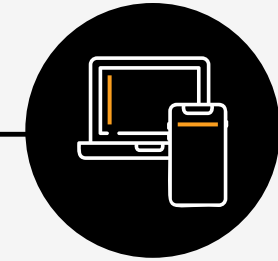
EARNING EBUCKS IS EASY



Transact with our partners and get rewarded



Earn more eBucks with Smart spend



Use the RMB Private Bank App

Reimagine rewards - Lookout for the latest updates on eBucks rewards programme from 01 July 2023. This is a summary and is not meant to be a comprehensive guide to the eBucks Rewards Programme earn rules. Please visit eBucks.com for the comprehensive earn rules.

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

RMB PRIVATE BANK A division of FirstRand Bank Limited.
 An Authorised Financial Services and Credit Provider (FSP & NCRCP20).

eBUCKS REWARDS

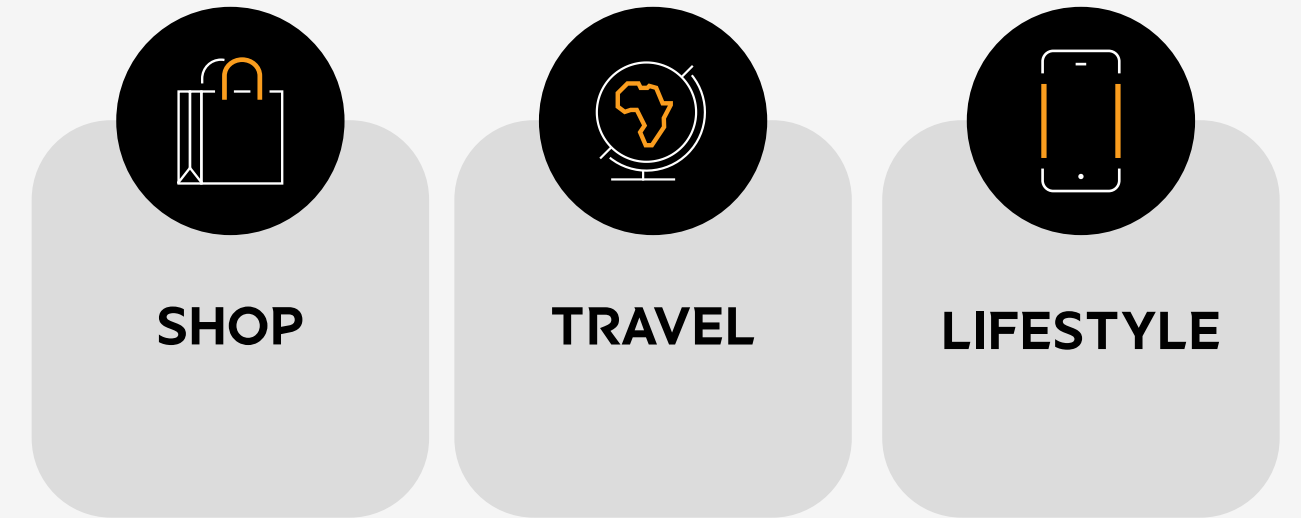


EARN eBUCKS IN SO MANY WAYS

Pay with your RMB Private Bank Card or Virtual Card at our partners and get rewarded



Your eBucks are automatically added to your account every month.



SPEND YOUR eBUCKS AND SAVE

Pay for your dream holiday, monthly essentials or gadgets at any of our online or in-store partners. You can use your eBucks to pay in full or in part. Use your eBucks to pay your account fees.



UP TO 40%* DISCOUNTS AT THE eBUCKS SHOP

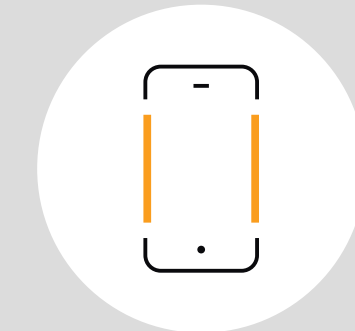
Select 'pay in eBucks' on the RMB Private Bank App and switch the amount you spent in Rands to eBucks after you've purchased (selected partners only).



UP TO 40%* OFF WITH eBUCKS TRAVEL

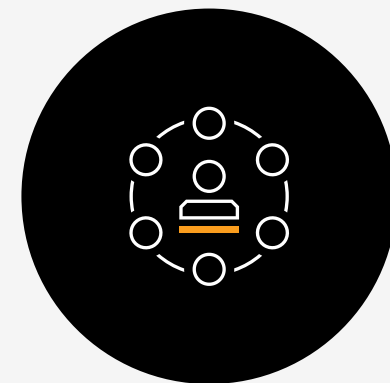
Use eBucks when you book flights, travel packages and car hire using the RMB Private Bank App or the eBucks website. Plus get access to SLOW lounge.

* Discount excludes taxes



GET CONNECTED WITH FNB CONNECT

Get extra data monthly when you spend on your Connect SIM card and are qualified for eBucks rewards at the time of purchase.



eBUCKS PARTNERS

Earn and use eBucks at 30+ online or in-store partners, including value-added services like.



SECURITY



TRAVEL



ENTERTAINMENT



VOUCHERS



SHOPPING



Reimagine rewards - Lookout for the latest updates on eBucks rewards programme from 01 July 2023. This is a summary and is not meant to be a comprehensive guide to the eBucks Rewards Programme earn rules. Please visit eBucks.com for the comprehensive earn rules.
* Discount excludes taxes
Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

FNB CONNECT

5 REASONS TO LOVE FNB CONNECT



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

RMB PRIVATE BANK A division of FirstRand Bank Limited.
An Authorised Financial Services and Credit Provider (FSP & NCRCP20).

FNB CONNECT

helps you stay connected with FREE data, voice minutes, and SMSs every month on your FNB Connect SIM Card when you qualify for eBucks Rewards.



AN EXTRA DATA REWARD

FREE extra data when you spend on your FNB Connect SIM Card during the month

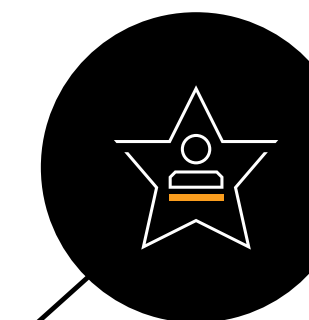
QUALIFYING CRITERIA

- 1** Spend a minimum amount on your FNB Connect SIM during the month
- 2** Qualify for eBucks at the time you spend

EXTRA BENEFIT FOR NEW RMB PRIVATE BANK CUSTOMERS*

For the first 2 months of your RMB Private Bank Transactional Account being opened all you need to do is

- 1** Have a network active FNB Connect SIM Card and ensure all FirstRand Bank accounts are active and in good standing



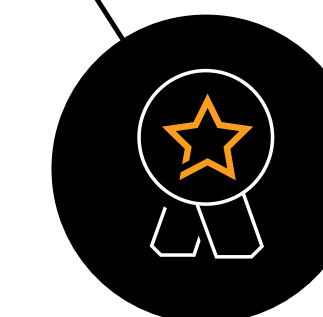
AN ACTIVATION REWARD

New* to FNB Connect customers get a FREE once-off data, voice minutes and SMS allocation loaded within 5 working days of activating your FNB Connect SIM Card

QUALIFYING CRITERIA

- 1** Have a network active FNB Connect SIM Card
- 2** Ensure all FirstRand Bank accounts are active and in good standing

FNB CONNECT REWARDS EXISTING RMB PRIVATE BANK CUSTOMERS

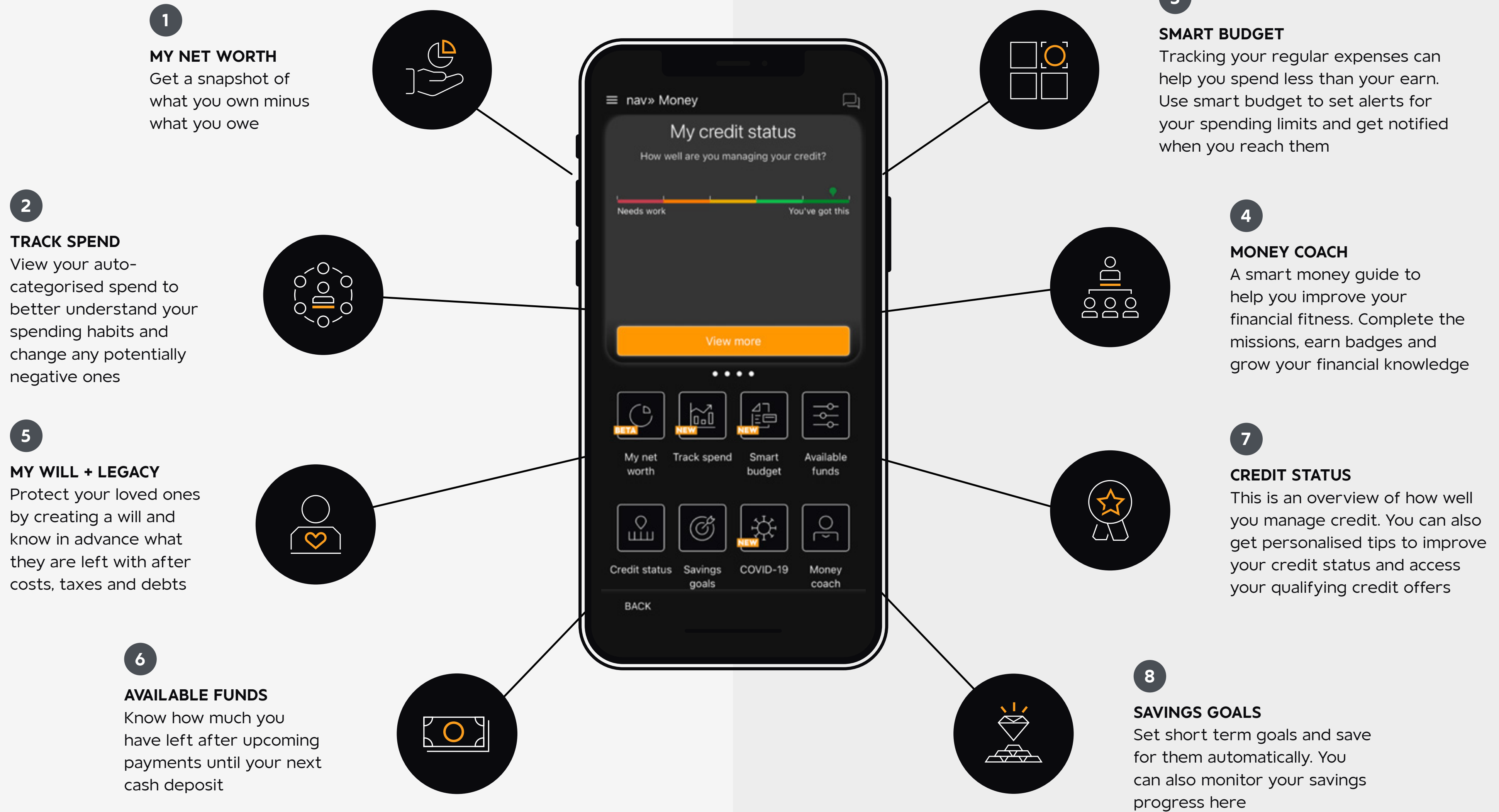


A MONTHLY REWARD

FREE monthly data, voice minutes and SMSs on your FNB Connect SIM Card every month

- 1** Have a network active FNB Connect SIM Card
- 2** Qualify for eBucks in order to get your FNB Connect Reward every month

NAV»



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

BANKING FOR BUSINESS



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 assist you.

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

RMB PRIVATE BANK A division of FirstRand Bank Limited.
An Authorised Financial Services and Credit Provider (FSP & NCRCP20).



PRIVATE BUSINESS ACCOUNTS

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.

For more information on the solutions available to assist you to manage, grow and protect your business **contact your Private Advisor or call our Suite on 087 575 9411.**

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

FEES



RMB PRIVATE BANK BUSINESS ACCOUNT

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

There are 2 Single Fee Pricing Options to choose from. If you choose one of these options, you pay 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 cost on their statements. Pre-item billing will only start once the stipulated limit has been reached. All transactions and their associated costs (where applicable) can be verified on your monthly statement.

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

SINGLE FEE PRICING OPTIONS

	OPTION 1 - R355P.M.	OPTION 2 - R460P.M.
Electronic debit transactions (in bundle)	50 Transactions	100 Transactions
RMB Private Bank Business Current Visa Card purchases	Unlimited	Unlimited
FNB ATM cash withdrawals (in bundle)	3 FNB ATM cash withdrawals	4 FNB ATM cash withdrawals
Cash deposited at an FNB ATM with Automated Deposit Terminal (ADT) (in bundle)	No charge on cash deposits of up to R50 000 per month	No charge on cash deposits of up to R100 000 per month
Transfers	Unlimited	Unlimited
Electronic debit transactions (out of bundle)	R12	R12
Cash deposited at an FNB ATM with Automated Deposit Terminal (ADT) (out of bundle)	R4.70 + R0.95 per R100 or part thereof	R4.70 + R0.90 per R100 or part thereof
Cash withdrawn at an FNB ATM (out of bundle)	R2.40 per R100 or part thereof	R2.40 per R100 or part thereof
Express clearing payments (online banking, FNB Branch, participating banks only)	1 at no charge per month then R15	1 at no charge per month then R15

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

RMB PRIVATE BANK BUSINESS ACCOUNT

MONTHLY ACCOUNT FEES

RMB Private Bank Business Account	R145
If your business is a trust entity	R159

With our single fee pricing options, you get value for money. You receive a bundle of transactions for one monthly account fee. All out of bundle transactions will be charged as per the general transaction fee section of this pricing guide. (Transaction fees will reduce your available balance on the date of the transaction.)

For more information on the solutions available to assist you to manage, grow and protect your business contact your Private Advisor or call our Suite on 087 575 9411.

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

RMB PRIVATE BANK A division of FirstRand Bank Limited.
An Authorised Financial Services and Credit Provider (FSP & NCRCP20).

FNB HEALTHCARE ACCOUNT

With Pay-As-You-Use you pay a lower monthly account fee. Each transaction will be charged for separately as per the general fee section of this pricing guide. (Transaction fees will reduce your available balance on the date of the transaction.)

PRICING OPTION	PAY-AS-YOU-USE (PAYU) PRICING OPTION ⁹	SINGLE FEE PRICING OPTION 1	SINGLE FEE PRICING OPTION 2	SINGLE FEE PRICING OPTION 3
MONTHLY ACCOUNT FEE	R172	R355	R460	R770
FNB Debit Card purchases or card swipes	R3.68	No fee	No fee	No fee
Prepaid airtime purchases (FNB channels)	<= R25: R1.50 > R25: R2.50	No fee	No fee	No fee
ELECTRONIC PAYMENTS AND COLLECTIONS				
Internal debit orders (debit orders raised by FNB, WesBank and DirectAxis)	No fee	No fee	No fee	No fee
Electronic Fund Transfers (EFT)	From R3.53	50x included, thereafter R12 per transaction	100x included, thereafter R12 per transaction	200x included, thereafter R12 per transaction
External debit orders	R12			
Pay and clear now transactions	Less than or equal to R3 000 you pay R8 per transaction More than R3 000 you pay R15 per transaction	1x included, thereafter R15 per transaction	1x included, thereafter R15 per transaction	1x included, thereafter R15 per transaction
CASH SOLUTIONS				
Cash withdrawals at an FNB ATM	R2.40 per R100 or part thereof	3x included, thereafter R2.40 per 100 or part thereof	4x included, thereafter R2.40 per 100 or part thereof	8x included, thereafter R2.40 per 100 or part thereof
Cash deposits at an FNB ATM	R4.70 + R1.25 per 100 or part thereof	Up to R50 000 per month included, thereafter R4.70 + R0.95 per R100 or part thereof	Up to R100 000 per month included, thereafter R4.70 + R0.90 per R100 or part thereof	Up to R250 000 per month included, thereafter R4.70 + R0.80 per R100 or part thereof

* Calculated based on the average transactions of existing FNB Healthcare Business clients.

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

RMB PRIVATE BANK BUSINESS BANK CHARGES

PREPAID PURCHASES

RMB Private Bank eChannels	Prepaid airtime: <= R25: R1.50 > R25: R2.50 Prepaid electricity: <= R150: R1.50 > R150: R2.50
Other banks' ATMs	R15
FNB Connect Prepaid	No charge
FNB Branch or 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	R6.25
International currency commission and conversion fee	2.00% 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)	R84
Scheduled transfers (per payment)	No charge

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

RMB PRIVATE BANK BUSINESS BANK CHARGES

ACCOUNT PAYMENTS

Electronic Pay and Clear Now (All other options)*	R8 per transaction of less than or equal to R3 000
	R15 per transaction more than R3 000
Electronic third-party payments (FNB ATM, online banking – single level control, telephone banking – IVR and speech)	from R3.53
Internal debit orders (Debit orders raised by RMB Private Bank, FNB, WesBank and DirectAxis)	No charge
External debit orders	R12
Third-party payments (FNB Branch, telephone banking – consultant assisted)	R42
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)	R20
Reversal of processed EFT (successful or unsuccessful)	R325.50

**All free until 31 August 2022 thereafter <R3000: R45, >R3000: Free*

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

RMB PRIVATE BANK A division of FirstRand Bank Limited.
An Authorised Financial Services and Credit Provider (FSP & NCRCP20).

RMB PRIVATE BANK BUSINESS BANK CHARGES

PAYMENT NOTIFICATIONS

Email / SMS	No charge
-------------	-----------

CASH WITHDRAWALS

Cash@Till® - Point-of-Sale	No charge
FNB Mini ATM (withdrawal limits may apply)	R2.40 per R100 or part thereof
Other Banks' Mini ATMs	R12 + R2.40 per R100 or part thereof
FNB ATM	R2.40 per R100 or part thereof
Other Banks' ATMs	R12 + R2.40 per R100 or part thereof
International branch cash withdrawals	R84 + R3 per R100 or part thereof
FNB Branch and FNB Bulk Cash Centres	Service fee (min. R67) + cash handling fee

VALUE PER WITHDRAWAL	AT BRANCH	AT FNB BULK CASH CENTRE
<R50 000	R3.90 per R1 000	R3.20 per R1 000
R50 000+	R2.20 per R100	R2.00 per R100

DEPOSITS

Surplus/shortage in deposit (incident fee)	R125
--	------

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

RMB PRIVATE BANK BUSINESS BANK CHARGES

CASH DEPOSITS

FNB ATM	R4.70 + R1.25 per R100 or part thereof
---------	--

Referenced deposit transactional fee (if availed of)

Over the counter (partial or full validation)	R2.40
---	-------

Electronic reference validation (RMB Private Bank clients only)	R2.40
---	-------

CASH DEPOSIT FEES

AT BRANCH

AT FNB BULK CASH CENTRES

Minimum fee per deposit	R57	R57
-------------------------	-----	-----

VALUE PER DEPOSIT

<R50 000	R10.50 + R2.35 per R1 000	R8.50 + R2.15 per R1 000
----------	---------------------------	--------------------------

R50 000 and greater	R10.50 + R1.75 per R100	R8.50 + R1.60 per R100
---------------------	-------------------------	------------------------

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

RMB PRIVATE BANK A division of FirstRand Bank Limited.

An Authorised Financial Services and Credit Provider (FSP & NCRCP20).

RMB PRIVATE BANK BUSINESS BANK CHARGES

CARD AND OTHER RELATED FEES	
Courier delivery	R105
Branch delivery	No charge
International delivery	R760
Urgent delivery	R265
Replacement fee (including damaged cards) (personalised)	R130
Replacement fee (including damaged cards) (non-personalised)	R120
PIN change at branch	No charge
Petrol Card monthly fee	R24
CREDIT FEES	OVERDRAFT
Initiation fee (Juristics)	1.25% of facility limit (min R499)
Initiation fee (Natural Persons)	No charge
Limit increase fee (Juristics)	1.25% of facility (min of R499)
Monthly credit fee (Juristics)	0.125% of facility limit (min R69)
Monthly credit fee (Natural Persons)	R69
S 129 Letter	R81.20

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

RMB PRIVATE BANK BUSINESS BANK CHARGES

CREDIT FEES	BUSINESS AND BOUNCE BACK LOANS**
Initiation fee*	1.25% of loan amount (min R499)
Limit increase fee (Juristics)	-
Monthly credit fee (Juristics)	0.0575% of loan amount (min R69, max R575)
Monthly credit fee (Natural Persons)	R69
S 129 letter fee	R81.20
CREDIT FEES	BUSINESS REVOLVING LOANS
Initiation fee*	1.25% of loan amount (min R499)
Limit increase fee (Juristics)	-
Monthly credit fee (Juristics)	0.115% of loan amount (min R69, max R575)
Monthly credit fee (Natural Persons)	R69
S 129 letter fee	R81.20

* Maximum fees apply to Natural Persons according to National Credit Act (NCA)
 ** Bounce Back Loans offering ended in April 2023.

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

RMB PRIVATE BANK BUSINESS BANK CHARGES

BALANCE ENQUIRIES

Digital Banking (eChannels and Mobile Channels)	No charge
Point-of-Sale (RMB Private Bank Business Visa Debit Cards only)	R1.90
FNB Branch and telephone banking (consultant assisted)	R7.90
Other banks' ATMs	R7.90
International Point-of-Sale balance enquiries	R7.90

UNSUCCESSFUL TRANSACTIONS

FNB ATM declined transaction (insufficient funds or daily limit exceeded)	R6
Other FNB declined transaction (local and international Point-of-Sale, scheduled payment)	R6
Other banks' ATMs declined transaction (insufficient funds or daily limit exceeded)	R6
Inward unpaid	R155
Unpaid debit orders	R6

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



RMB PRIVATE BANK BUSINESS BANK CHARGES

SCHEDULED PAYMENTS

Scheduled payment establishment/amendment fee (online banking)	No charge
Scheduled payment establishment/amendment fee (FNB Branch)	R20

SUBSCRIPTION FEES

Online banking, telephone banking, inContact Pro	No charge
Scheduled payment alert fee (per month)	R3.80

** 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.*

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

RMB PRIVATE BANK A division of FirstRand Bank Limited.
An Authorised Financial Services and Credit Provider (FSP & NCRCP20).

RMB PRIVATE BANK BUSINESS BANK CHARGES

DEBIT ORDER MANAGEMENT

Stop payment – digital channels	No charge
Stop payment – telephone banking (consultant assisted)	R42
Stop payment – branch	R84
Debit order dispute – digital channels	R5*
Debit order dispute – telephone banking (consultant assisted)	R47
Debit order dispute – branch (consultant assisted)	R42

BALANCE ALERTS (PER MONTH)

Daily	R17.50
Weekly	R3.60
Monthly	R1.30

* These fees are not applicable to fraudulent debit orders.

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

RMB PRIVATE BANK A division of FirstRand Bank Limited.

An Authorised Financial Services and Credit Provider (FSP & NCRCP20).

RMB PRIVATE BANK BUSINESS BANK CHARGES

STATEMENTS

Email (Last 12 statements at no charge for download or email via the RMB Private Bank App or online banking for Business)	No charge
---	-----------

Mini-statements (FNB ATM)	R4
---------------------------	----

Pulling of statements older than 12 months	R12.60
--	--------

ADDITIONAL STATEMENTS

PAPER

ONLINE

Daily (fee per month)	R137	R68
-----------------------	------	-----

Weekly (fee per month)	R59	R31.50
------------------------	-----	--------

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

RMB PRIVATE BANK A division of FirstRand Bank Limited.

An Authorised Financial Services and Credit Provider (FSP & NCRCP20).

RMB PRIVATE BANK BUSINESS BANK CHARGES

EWALLET PRO FEES

TIER	VOL (TRX)	0 SPONSORED	1 SPONSORED	2 SPONSORED
1	1 - 30	R12.31	R21.75	R31.48
2	31 - 100	R11.59	R20.44	R28.62
3	101 - 250	R10.89	R19.06	R27.18
4	251 - 1 000	R8.89	R17.73	R25.91
5	1 000+	R7.46	R16.35	R24.46

EWALLET PAYMENTS (PER TRANSACTION)

Reversal of incorrect eWallet Pro transaction fee

R55

EWALLET PRO CARD

eWallet Pro card fee per card

R30.25

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

RMB PRIVATE BANK A division of FirstRand Bank Limited.

An Authorised Financial Services and Credit Provider (FSP & NCRCP20).



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®, One account, Revolving Facility and Money Maximiser.

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

RMB PRIVATE BANK A division of FirstRand Bank Limited.
An Authorised Financial Services and Credit Provider (FSP & NCRCP20).



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 National Credit Act, 34 of 2005 (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 Fusion Credit Facility 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 rebate on Fusion Credit Facility 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 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 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	Up to R1207.50 ²⁸ (VAT included), depending on your loan amount
Personal loan monthly service fee	R69**
Personal loan once-off initiation fee (no initiation fee when you top up your existing personal loan)	Up to R1 207.5**

* Account must be in good standing for rebate to apply

** Personal loan inclusive of Credit Switch and Student Loan

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

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

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

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	R1.20 per R100
FNB ATM	R2.40 per R100
Cash@Till®	No charge
Other banks' ATM	R12 + R2.40 per R100*
International ATM cash withdrawals using your RMB Private Bank Fusion Credit card or Debit card	R80 ²⁹
Branch (includes all financial institution branches and the purchase of foreign exchange)	R80 + R3 per R100 ³⁰
International branch	R80 + R3 per R100 ³⁰

²⁹ Included in the RMB Private Bank Fusion and Current account/Single Facility® monthly fee. International currency commission and conversion fee of 2% of the transaction value apply.

³⁰ International currency commission and conversion fee of 2% of the transaction value apply.

* If you withdraw cash at another banks' ATM on the 1st, 3rd, 25th or 31st of the month, the R12 portion of the fee will be rebated.

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



BANK CHARGES

PAYMENTS

RMB Private Bank App, telephone banking - IVR, FNB ATM and online banking	R8.50
Telephone banking (consultant assisted)	R80
FNB Branch	R80
Internal debit orders	No charge
External debit orders	R19
International Card Purchase Fee	2% of Transaction value (max R100)
Pay and Clear Now	R30
Real Time Payments - Payshap and RMB Instant Payment (FNB to Other Bank)	<=R100: No charge >R100: R0.65 per R100
Real Time Payments - Payshap and RMB Instant Payment (RMB to RMB/FNB)	Refer to electronic payment fee

DEBIT ORDER MANAGEMENT

Stop payment – digital channels	No charge
Stop payment – telephone banking (consultant assisted)	R80
Stop payment – branch	R80
Debit order dispute – app and online (digital channels)	R5
Debit order dispute – telephone banking (consultant assisted)	R47
Debit order dispute – branch (consultant assisted)	R47

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



BANK CHARGES

SCHEDULED PAYMENT RELATED (ESTABLISHMENT AND AMENDMENT)	
Online banking	No charge
FNB Branch	R20
CONVENIENCE AND VALUE ADDED SERVICES	
FNB Connect prepaid purchase using eChannels and mobile channels	No charge
LOTTO™ /PowerBall**	R2.70
Prepaid Electricity	(spend <R75) R0.50 (R75 < spend < R150) R2 (spend > R150) R3
Daily Lotto	R1
Prepaid airtime purchase using other banks' ATMs	R15
Vouchers (Entertainment, gaming, music, transport etc.)	R2.70
Traffic Fines	R2.70*
Prepaid Airtime Transaction Fee (App and online)	No charge
Cellphone banking (Transactions between R0.01 – R10)	R0.50
Cellphone banking (Transactions between R10.01 – R25)	R1
Cellphone banking (Transactions greater than R25)	R2

* This fee is dependent on account pricing option.

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



BANK CHARGES

BALANCE ENQUIRIES

Using eChannels and mobile channels	No charge
Point-of-Sale (RMB Private Bank Fusion/Debit Cards only)	R1.90
Other banks' ATMs, international Point-of-Sale, branch or telephone banking (consultant assisted)	R8

STATEMENTS

FNB ATM transaction list	R4 (per statement)
Printed statements (Smart Kiosk)	R4 (per page)
Interim/Provisional statements	R25 (per page, max R50)
Printed/Emailed statements (FNB Branch, telephone banking)	R50 (per statement)
Statements - online banking (download/view/email)	No charge
Posted statements	R26

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



BANK CHARGES

ADDITIONAL STATEMENTS (FEE PER MONTH)

Online	Daily	R68
	Weekly	R31.50
	Twice-monthly	R18
Paper	Daily	R137
	Weekly	R59
	Twice-monthly	R31

UNSUCCESSFUL TRANSACTIONS (INSUFFICIENT FUNDS)

FNB ATM	No charge
Point-of-Sale, scheduled payment, debit order and other banks' ATMs	No charge
Insufficient funds fee (returned item or debit order)	8 at no charge Thereafter R105 (per unpaid item 9 or more) ³⁴

CARD DELIVERY

Courier delivery (between 8am-5pm)	No charge
Urgent delivery	R265
FNB Branch delivery	No charge
International delivery	R760
Scheduled delivery	No charge

³⁴ Applicable over a 12 month period.

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

BANK CHARGES

CARD REPLACEMENT FEES

Debit Card/Fusion Card	R150
Temporary card replacement	R120
Credit Card/Petrol Card	R150
Metal cards (first issue and replacements)	R1050**

COPIES OF VOUCHERS (DEPOSIT SLIPS)

Online banking	No charge
Branch and telephone banking (consultant assisted)	R80

AIRPORT LOUNGE FEES³⁹

SLOW and Bidvest Domestic Lounges	R300
SLOW and Bidvest International Lounges	R480

** 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 R1 050 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

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



BANK CHARGES

CONVENIENCE AND VALUE-ADDED SERVICES

MultiChoice payments	R7
Payment honouring fee ⁴⁰	Honoured Value <R45: Charged at Honoured Value. Honoured Value >R45: Charged at R45 per R100 (max. R200)*
Cash Swop	No charge
Account confirmation letter (online banking and RMB Private Bank App)	No charge
Online Banking account Verification	R3.54
Visa Letter – (online banking and RMB Private Bank App)	No charge
Common Monetary Area (CMA) cross-border receipt	R100 plus applicable cash deposit fee

⁴⁰ A service fee is charged for each payment honoured where there is not enough money in your transactional account.
 * Customer transaction honoured for a value of R10. Fee charged R10. Customer transaction honoured for a value of R50. Fee charged R45.

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



BANK CHARGES

ELECTRONIC SUBSCRIPTION SERVICES (FEE PER MONTH)

My Limit alert	R3.80
Scheduled payment alert	R3.80
Daily	R16.50
Weekly	R3.45
Monthly	R1.25

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)	R24
Petrol Card purchases	R6.25
Online banking payment history (older than 3 months)	R7
Monthly device payment fee	Device dependant
EFT Recall	R124
EFT Reversal: Single	R325.50
EFT Reversal: Batch	R683

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

BANK CHARGES

ADDITIONAL CREDIT CARD PURCHASES

Fuel transaction fee (Petrol Cards only)	R6.25
--	-------

CREDIT CARD DEPOSIT FEES

FNB ATM with Automated Deposit Terminal (ADT)	R1.40 per R100
FNB Branch and FNB ATM with envelope deposit	R80 + R3 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
International Card Purchase Fee	2% of Transaction Value (max R100)
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 + R3 per R100 ⁴³
Declined transaction fee	R8

⁴³ International currency commission and conversion fee of 2% of the transaction value apply.

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

BANK CHARGES

CREDIT CARD CONVENIENCE FEES

Pay2Cell	R8.50
----------	-------

PREPAID AIRTIME TRANSACTION FEE

Prepaid Airtime Transaction Fee (APP and Online)	No charge
Cellphone banking (Transactions between R0.01 – R10)	R0.50
Cellphone banking (Transactions between R10.01 – R25)	R1
Cellphone banking (Transactions between R25.01 – R40)	R1.50
Cellphone banking (Transactions greater than R40)	R2
Uncapped ADSL Fee	R2.50
LOTTO™/PowerBall*	R2.70
Daily Lotto	R1
Traffic Fines*	R2.70

EWALLET⁴⁴

FEES FOR SENDER⁴⁵

Send money from RMB Private Bank account to eWallet	R2 + R2.40 per 100
Reversal of incorrect 'Send Money to eWallet' transaction – telephone/ branch	R75
Reversal of incorrect 'Send Money to eWallet' transaction – cellphone banking	R17.50
Reversal of incorrect 'Send Money to eWallet' - App	R17.50

* Applicable account payment fee dependent on pricing option.

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.

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



BANK CHARGES

FEES FOR RECIPIENT

Monthly account fee	No charge ⁴⁶
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

TRANSACTION FEE

Prepaid Airtime (App and online)	No charge
Prepaid electricity	(spend <= R75) R0.50 (R75 < spend <= R150) R1.50 (spend > R150) R3.00
DSTV payments *Applicable to Buy tab	R7
Inactivity fee per month (after 6 months of inactivity)	R5.25
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 no fee withdrawal the following fees will apply, R11 per withdrawal from an FNB ATM/FNB Mini ATM and no charge per withdrawal from a participating retailer.

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

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 to manage and maintain the Credit Facility. The fee may be added to the outstanding balance and you may pay interest on the fee.
- Credit card monthly account fee is charged monthly for the administration and maintenance of your credit card account to manage and maintain your credit card account..

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

IMPORTANT INFORMATION

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 2023 - 30 June 2024

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

RMB PRIVATE BANK A division of FirstRand Bank Limited.
An Authorised Financial Services and Credit Provider (FSP & NCRCP20).

IMPORTANT INFORMATION

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. 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	RMB Private Bank App

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

RMB PRIVATE BANK A division of FirstRand Bank Limited.
An Authorised Financial Services and Credit Provider (FSP & NCRCP20).



RMB PRIVATE ADVISOR

For holistic advice on how to navigate your wealth journey and access your dedicated team of experts, contact your RMB Private Advisor



RMB PRIVATE BANK APP

To take your banking into your own hands, access our world class RMB Private Bank App



RMB PRIVATE BANK SERVICE SUITE

For any service related queries, contact the RMB Private Bank Service Suite via SecureChat® on the RMB Private Bank App or on 087 575 9411



RMB PRIVATE BANK WEBSITE

Alternatively, visit the RMB Private Bank website rmbprivatebank.com

RMB PRIVATE BANK A division of FirstRand Bank Limited. An Authorised Financial Services and Credit Provider (FSP & NCRCP20).

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

