

## FNB FLEXI FIXED DEPOSIT PRODUCT RULES

(Date Last Amended: 1 March 2021)

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

What is the minimum amount you must deposit into the account when you open it?	R5 000.00 (Five Thousand Rand).
What is the minimum balance required to earn interest?	Interest will not be earned on your account if the investment balance is less than R100.00 (One Hundred Rand).
What interest will you earn, how and when is it calculated and paid?	<p>Interest is linked to the prime rate. Changes in interest rates are effective immediately. Interest is calculated daily and capitalised monthly into this account. You must tell us where we must pay the interest you have earned at the end of each month or it will automatically be reinvested into this account.</p> <p>You can get information about the interest rates that apply to your account by visiting our website, via your Banker, by contacting us via our call centre or visiting an FNB Branch. Interest rates are shown on the statements we provide to you.</p> <p>Your account confirmation letter will confirm your interest rate.</p> <p>Rates quoted by us are nominal interest rates per annum.</p>
Can you deposit money into the account at any time?	You can transfer or deposit money into the account at any time.
What is the minimum amount of time the money must stay in your account?	For FIXED period, as per the agreed term invested for. Refer to account confirmation letter which sets out the term and interest rate.
When can you withdraw your initial investment from the account?	You may make two withdrawals over the term of the investment by placing a minimum of one day's notice to withdraw. Each withdrawal may not exceed 15% of the available balance of the account. If you withdraw funds after you have used the two withdrawals, an early withdrawal fee will be charged, which will have to be approved by you, before the early withdrawal will be processed. An early withdrawal fee may reduce your capital amount.
What happens at the end of the investment period/on maturity?	You must tell us how to handle your funds on maturity. If we don't receive any instructions from you, we will automatically reinvest your funds at the prevailing interest rate for the same investment period as the matured investment. In the case of automatic re-investments, you have a 14 (Fourteen) day grace period from the renewal date to change the investment instructions, thereafter fees will apply.

	<p>For more information on all fees and interest applicable to this account, please view our FNB Savings and Cash Investments Pricing Guide on <a href="http://www.fnb.co.za">www.fnb.co.za</a> or contact an FNB branch or call centre.</p>
<p>What fees must you pay us?</p>	<p>There is no monthly account fee applicable to this account, however transactional fees apply. Early withdrawal fees will apply if you make an early withdrawal. The withdrawal fee calculation can be found in the pricing guide.</p> <p>For more information on all fees applicable to this account, please view our FNB Savings and Cash Investments Pricing Guide on <a href="http://www.fnb.co.za">www.fnb.co.za</a> or contact an FNB branch or call centre.</p>
<p>How do you close your account?</p>	<p>You can give us notice in the following ways: Instruct your FNB branch, contact our call centre or if you are registered for telephone banking or internet banking you can notify us through any of these service channels.</p> <p>If you no longer want to use your account, please request that the account be closed by going to an FNB branch or contact your Banker or our call centre.</p>

**Note:** A copy of the FNB Savings and Cash Investment Account General Terms and Conditions terms and the FNB General Terms and Conditions is available on [www.fnb.co.za](http://www.fnb.co.za) or from our call centre or at your nearest FNB branch.