



First National Bank - a division of FirstRand Bank Limited Reg. No. 1929/001225/06
 An Authorised Financial Services and Credit Provider (NCRCP20)
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 Website: www.fnb.co.za

FNB INCOME PLANNER PRODUCT RULES

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?	R10,000 (Ten Thousand Rand)
Can you withdraw down to R0 (Zero Rand)?	Yes. However, your balance may not be less than R0 (Zero Rand). If your account(s) becomes overdrawn, we will require you to settle any debit balance on your account(s) and /or reserve the right to close your account with notice to you.
What interest will you earn, how and when is it calculated and paid?	Interest will be paid at the rate agreed ("fixed rate"). This means the interest you earn on your account will not change if there are fluctuations in the interest rate. Interest is calculated on a daily basis and capitalised monthly. You will also receive the agreed fixed monthly income on the agreed fixed date, over the fixed term. Refer to your quote for more information. (Your quote sets out the term of your investment, the monthly income amount payable to you, and the dates of the first and final payments.) You can change the account into which your monthly income must be deposited at any time during the investment period. You can also change the date on which the monthly payment must be paid during the month. If you don't do this we will use the date the account was opened as the date for paying the monthly payment.
Can you deposit money into the account at any time?	You can exercise your option of renewing this investment anytime before the expiry of the Fixed Term, by making additional in-branch deposits to increase your capital investment. If you do this we will give you a new quote, which will apply to your investment.
What fees must you pay us?	Early withdrawal fees will apply if you make an early withdrawal. The withdrawal fee calculation can be found in the pricing guide. For more information on all fees applicable to this account, please view our FNB Savings and Cash Investments Pricing Guide on www.fnb.co.za or contact an FNB branch or call centre.
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 money from the	Partial withdrawals before the maturity date and early account

account & fees you will pay for early withdrawals?	closure (full withdrawals) are not allowed. In extreme circumstances we may at our discretion allow an early withdrawal. However, an early withdrawal will attract early withdrawal fees as determined by us from time to time. These fees may reduce your capital amount.
What happens at end of the investment period?	We will close the account automatically at the end of the agreed term and the balance in the account will be nil.
How do you close your account?	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.

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 or from our call centre or at an FNB branch.