

## FEES APPLICABLE TO YOUR RMB PRIVATE BANK ACCOUNT

| SUBSCRIPTION FEES |      |
|-------------------|------|
| Internet Banking  | Free |
| Telephone Banking | Free |
| Cellphone Banking | Free |
| eBucks            | Free |
| inContact         | Free |

## SINGLE FACILITY CHARGES

| FACILITY FEES  | PAY PER TRANSACTION OPTION | FLAT MONTHLY FEE OPTION | RELATIONSHIP MANAGER OPTION |
|--|----------------------------|-------------------------|-----------------------------|
| <b>TERM FACILITY</b>   |                            |                         |                             |
| Monthly Account Fee  | Min R88.00                 | R 210.00                | Negotiated                  |
| Monthly Lending Fee (Usury Act)**                                      | R 175.00                   | R 175.00                | R 175.00                    |
| Monthly Lending Fee (NCA)**  | R 57.00                    | R 57.00                 | R 57.00                     |
| <b>DEMAND FACILITY</b>   |                            |                         |                             |
| Monthly Account Fee  | Min R 88.00                | R 210.00                | Negotiated                  |
| Overdraft Fee (charged if the overdraft is utilised in excess of R200) | R 28.50                    | R 28.50                 | R 28.50                     |
| <b>TRANSACTIONAL CHARGES</b>   |                            |                         |                             |
| Account Payment  |                            |                         |                             |
| - Internet, Telephone, ATM   | R 7.20                     | Free *                  | Free                        |
| - Branch or General Debit  | R 30.00                    | Free*/30.00             | Free/Negotiated             |
| - Cellphone  | R 7.20                     | Free                    | Free                        |
| Account Transfer to Own Account  |                            |                         |                             |
| - Internet, Telephone, ATM, Branch                                     | R 5.50                     | Free *                  | Free                        |
| - Manual transfer  | Free                       | Free                    | Free                        |
| - Cellphone  | R 5.50                     | Free                    | Free                        |
| Debit Order  |                            |                         |                             |
| - External   | R 15.00                    | Free *                  | Free                        |
| - FirstRand companies  | R 6.00                     | Free *                  | Free                        |
| Scheduled Payments Related Fees  |                            |                         |                             |
| - Establishment and Amendment Fees (Online Banking)                    | Free                       | Free *                  | Free                        |
| - Establishment Fee (Branch)   | R 12.00                    | R 12.00                 | Free                        |
| - Amendment Fee (Branch)   | R9.00                      | R 9.00                  | Free                        |
| Payment Notification (Fax, SMS, Email)                                 | Free                       | Free                    | Free                        |
| Express Clearing (Internet, Selected FNB Branches)                     | R 40.00                    | R 40.00                 | R 40.00                     |
| Balance Enquiry  |                            |                         |                             |
| - Internet, Telephone, ATM, Branch                                     | Free                       | Free                    | Free                        |
| - Other Bank ATM   | R 3.95                     | R 3.95                  | R 3.95                      |
| - Point-of-Sale  | Free                       | Free                    | Free                        |
| ATM Mini Statement   | Free                       | Free                    | Free                        |
| Cheque Processing Fee  |                            |                         |                             |
| - Individuals  | R 30.00                    | R 30.00                 | R 30.00                     |
| - Trading Entities   | Negotiated                 | Negotiated              | Negotiated                  |
| Prepaid Purchase   |                            |                         |                             |
| - Internet, Telephone, FNB ATM, Cellphone                              | Free                       | Free                    | Free                        |
| - Other ATM  | R 7.00                     | R 7.00                  | R 7.00                      |

| FACILITY FEES   | PAY PER TRANSACTION OPTION | FLAT MONTHLY FEE OPTION | RELATIONSHIP MANAGER OPTION |
|---|----------------------------|-------------------------|-----------------------------|
| <b>TRANSACTIONAL CHARGES CONTINUED</b>  |                            |                         |                             |
| <b>CASH WITHDRAWALS</b>   |                            |                         |                             |
| Local ATM (FNB)   |                            |                         |                             |
| Value : R 0 - R 500.00  | R 6.00                     |                         |                             |
| Value : R 500.01 - R 1000.00  | R 12.00                    | Free *                  | Free                        |
| Value: R1000.01 - R 1500.00   | R 18.00                    |                         |                             |
| Value: R1500.01 +   | R 24.00                    |                         |                             |
| Local ATM (Non-FNB)   | R 6.50 + FNB ATM           | R 6.50 + FNB ATM        | R 6.50 + FNB ATM            |
| Local Mini ATM (FNB)  | R 2.90 per R500.00         | Free*                   | Free                        |
| International ATM   | R 32.00                    | Free *                  | Free                        |
| Branch (Local and International)  | R 30.00 + 1.35%            | R 30.00 +1.35%          | R 30.00 +1.35%              |
| Cash Withdrawal at Point-of-Sale  | R 0.90                     | R 0.90                  | R 0.90                      |
| Cardless Cash Withdrawals   | R 4.00 + FNB ATM fee       | R 4.00 + FNB ATM fee    | R 4.00                      |
| <b>DEPOSITS</b>   |                            |                         |                             |
| Cash Deposit  |                            |                         |                             |
| - FNB ATM with envelope deposits<br>(After free transactions branch deposit rate applies) | 0.7% (min. R 5.50)         | 0.7% (min. R 5.50)      | 0.7% (min. R 5.50)          |
| - FNB ATM with automated deposits (ADT)   | 0.7% (min. R 5.50)         | 0.7% (min. R 5.50)      | 0.7% (min. R 5.50)          |
| - FNB Branch  | 1.35% (min. R 20.00)       | 1.35% (min. R 20.00)    | 1.35% (min. R 20.00)        |
| - Trading Entities  | Negotiated                 | Negotiated              | Negotiated                  |
| Cheque Deposit  |                            |                         |                             |
| - FNB ATM   | R 15.00                    | R 15.00                 | R 15.00                     |
| - FNB Branch  | R 15.00                    | R 15.00                 | R 15.00                     |
| Special Clearance   | R 75.00                    | R 75.00                 | R 75.00                     |
| eWallet   |                            |                         |                             |
| - R 0 – R 1000  | R 8.50                     | R 8.50                  | R 8.50                      |
| - R 1001 – R 2000   | R 13.00                    | R 13.00                 | R 13.00                     |
| - R 2001+   | R 16.50                    | R 16.50                 | R 16.50                     |
| <b>STOP A PAYMENT (DEBIT ORDER OR CHEQUE)</b>   |                            |                         |                             |
| Branch  | R 70.00                    | R 70.00                 | R 70.00                     |
| Internet  | R 10.00                    | Free *                  | Free                        |
| <b>CARDS AND CHEQUE BOOKS</b>   |                            |                         |                             |
| <b>CHEQUE AND FUEL CARD CHARGES</b>   |                            |                         |                             |
| Cheque Card Fee   | R 750.00                   | R 750.00                | R 750.00                    |
| Annual Fuel Card Fee  | R 190.00                   | R 190.00                | R 190.00                    |
| Replacement Card Fee (incl. delivery charges)   | R 190.00                   | R 190.00                | R 190.00                    |
| Replacement PIN   |                            |                         |                             |
| - Internet  | Free                       | Free                    | Free                        |
| - Service Centre, Branch  | R 37.50                    | R 37.50                 | R 37.50                     |
| Point-of-Sale Purchase  | Free                       | Free                    | Free                        |
| Fuel Purchase   | R 3.95                     | Free *                  | Free                        |
| <b>ELECTRON ATM CARD CHARGES</b>  |                            |                         |                             |
| Annual Card Fee   | Free                       | Free                    | Free                        |
| Replacement Card Fee (incl. delivery charges)   | R 190.00                   | R 190.00                | R 190.00                    |
| Replacement PIN   |                            |                         |                             |
| - Internet  | Free                       | Free                    | Free                        |
| - Branch  | R 37.50                    | R 37.50                 | R 37.50                     |
| Point-of-Sale Purchase  | Free                       | Free                    | Free                        |

# Pricing Guide

## Continued



Traditional values. Innovative ideas.

| FACILITY FEES  | PAY PER TRANSACTION OPTION | FLAT MONTHLY FEE OPTION | RELATIONSHIP MANAGER OPTION |
|--|----------------------------|-------------------------|-----------------------------|
| <b>CARDS AND CHEQUE BOOKS CONTINUED</b>  |                            |                         |                             |
| <b>CHEQUE BOOK FEES</b>  |                            |                         |                             |
| Pocket Style Cheque Book   | R 35.00                    | R 35.00                 | R 35.00                     |
| Executive Style Cheque Book  | R 82.00                    | R 82.00                 | R 82.00                     |
| Frequent Use Style Cheque Book   | R 102.00                   | R 102.00                | R 102.00                    |
| Record Style Cheque Book   | R 196.00                   | R 196.00                | R 196.00                    |
| Type 40 (FNB Branded)  | R 32.00                    | R 32.00                 | R 32.00                     |
| Type 75 (FNB Branded)  | R 38.50                    | R 38.50                 | R 38.50                     |
| Type 72 (FNB Branded)  | R 194.00                   | R 194.00                | R 194.00                    |
| <b>OTHER FEES</b>  |                            |                         |                             |
| Device Monthly Fee***  | N/A                        | Device Dependent        | Device Dependent            |
| Bank Cheque  | R 58.50                    | R 58.50                 | R 58.50                     |
| Debit Order Redirection  | Free                       | Free                    | Free                        |
| Statement  |                            |                         |                             |
| - Monthly  | Free                       | Free                    | Free                        |
| - Twice Monthly  | R 15.00                    | R 15.00                 | R 15.00                     |
| - Weekly   | R 30.00                    | R 30.00                 | R 30.00                     |
| - Daily  | R 75.00                    | R 75.00                 | R 75.00                     |
| Statement older than 3 months  | R 7.50                     | R 7.50                  | R 7.50                      |
| Statement Recreation   |                            |                         |                             |
| - Internet   | Free                       | Free                    | Free                        |
| - FNB Branch   | R 9.90 per page            | R 9.90 per page         | R 9.90 per page             |
| Transaction Copy Voucher   |                            |                         |                             |
| - Internet   | R 6.50                     | R 6.50                  | R 6.50                      |
| - FNB Branch   | R 23.00                    | R 23.00                 | R 23.00                     |
| Deposit Book   |                            |                         |                             |
| - Type 162260  | R 16.00                    | R 16.00                 | R 16.00                     |
| - Type 162260P   | R 51.50                    | R 51.50                 | R 51.50                     |
| - Type 162260PT  | R 87.00                    | R 87.00                 | R 87.00                     |
| Traffic Fine Payment   | Free                       | Free                    | Free                        |
| Insufficient Funds Fee / Unpaid (per item)<br>Increasing to R 138.00 per item for the 4th &<br>subsequent items within 12 months     | R 60.00                    | R 60.00                 | R 60.00                     |
| Declined Transaction (POS)   | R 7.00                     | R 7.00                  | R 7.00                      |
| Deposit of post-dated cheque (per cheque)  | R 74.50                    | R 74.50                 | R 74.50                     |
| Deliveries   |                            |                         |                             |
| Courier or Messenger delivery  | Free                       | Free                    | Free                        |
| Urgent or International delivery   | Available on request       | Available on request    | Available on request        |
| Delivery via Relationship Manager  | Free                       | Free                    | Free                        |
| Safe Custody Fee   | R 155.50                   | R 155.50                | R 155.50                    |
| Incidental Credit Fee (NCA)**  | R 57.00                    | R 57.00                 | R 57.00                     |
| Incidental Credit Fee (Usury Act)** (per item)<br>Increasing to R 120.00 per item for the 4th &<br>subsequent items within 12 months | R 95.00                    | R 95.00                 | R 95.00                     |
| Over-limit Fee   | Free                       | Free                    | Free                        |
| Inward Unpaid  | Free                       | Free                    | Free                        |
| Shares purchased   | Banded Rate                | Banded Rate             | Banded Rate                 |
| Lotto, Powerball   | R 1.50                     | R 1.50                  | R 1.50                      |

\* Free transactions limited to 50 per month.

\*\* National Credit Act (NCA) applies to all agreements post 1 June 2007, the Usury Act prior to 1 June 2007.

\*\*\* Only applicable if you have taken up the Smartphone/Tablet offer. Refer to [www.rmbprivatebank.com](http://www.rmbprivatebank.com) for the monthly device payment applicable. First four FNB ATM Cash Withdrawals free per month, thereafter Pay Per Transaction rates apply.

CREDIT CARD CHARGES

|  | CARD FEE OPTION          | RATE OPTION               |
|--|--------------------------|---------------------------|
| <b>PRICING OPTION</b>  |                          |                           |
| Debit Interest Rate (on straight limit)  | Prime + 3%               | Prime – 1%                |
| Interest Free Days   | Up to 55 days            | Up to 55 days             |
| <b>CARD CHARGES</b>  |                          |                           |
| Annual Credit Card Fee (primary card)  | R 820.00                 | R 1,090.00                |
| Annual Credit Card Fee (additional card thereafter)  | R 200.00                 | R 200.00                  |
| Annual Petro Card Fee (per card)   | R 200.00                 | R 200.00                  |
| Replacement Card Fee (including delivery charges)  | R 200.00                 | R 200.00                  |
| Annual eBucks Linkage Fee  | Free                     | Free                      |
| <b>SUBSCRIPTION FEES</b>   |                          |                           |
| Internet Banking   | Free                     | Free                      |
| Telephone Banking  | Free                     | Free                      |
| Cellphone Banking (subscription + all transactions)  | Free                     | Free                      |
| inContact  | Free                     | Free                      |
| <b>TRANSACTION CHARGES</b>   |                          |                           |
| <b>PURCHASES</b>   |                          |                           |
| Credit Card Purchases  | Free                     | Free                      |
| Credit Card Budget Purchases   | Free                     | Free                      |
| Fuel Transaction Fee   | R 3.95                   | R 3.95                    |
| International Currency Commission and Conversion Fee:<br>(% of Transaction value)                | 2.75%                    | 2.75%                     |
| <b>LINKED ACCOUNT TRANSFERS AND ACCOUNT PAYMENTS</b>   |                          |                           |
| Linked Account Transfers   | R 3.30                   | R 3.30                    |
| Third Party Payments (Online, Cellphone, FNB ATM)  | R 7.20                   | R 7.20                    |
| Telephone Banking (Consultant Assisted)  | R 28.00                  | R 28.00                   |
| <b>CASH WITHDRAWAL FEES</b>  |                          |                           |
| FNB ATM  |                          |                           |
| R 1 - R500   | R 6.00                   | R 6.00                    |
| R 500.01 - R 1000  | R 12.00                  | R 12.00 R 1000.01 - R1500 |
| R 18.00  |                          |                           |
| R 1500.01+   | R 24.00                  | R 24.00                   |
| Non FNB ATM  | R 6.50 + FNB ATM Fee     | R 6.50 + FNB ATM Fee      |
| FNB Branch (includes all financial institution<br>branches and the purchase of foreign exchange) | R 30.00 + 1.35%          | R 30.00 + 1.35%           |
| Cash on Budget   | R 41.50+ 2.00% of value  | R 41.50+ 2.00% of value   |
| International (ATM and Branch)   | R 25.70 + 1.60% of value | R 25.70 + 1.60% of value  |
| FNB Mini ATM (per R 500 or part thereof)   | R 2.90                   | R 2.90                    |
| Other Bank's Mini ATM (per R 500 or part thereof)  | R 4.25                   | R 4.25                    |
| <b>DEPOSITS</b>  |                          |                           |
| Cheque Deposits  | R 14.70                  | R 14.70                   |
| Cheque Clearance Fee   | R 220.00                 | R 220.00                  |
| FNB Branch and ATM with envelop deposits:  | 1.35% (min R 20.00)      | 1.35% (min R 20.00)       |
| FNB ATM with Automated Deposit Terminal (ADT):   | 0.70% (min R 5.50)       | 0.70% (min R 5.50)        |
| <b>BALANCE ENQUIRIES</b>   |                          |                           |
| FNB ATM  | Free                     | Free                      |
| FNB Branch   | R 3.95                   | R 3.95                    |
| International  | R 3.95                   | R 3.95                    |
| Other Bank's ATM   |                          |                           |

# Pricing Guide

## Continued



Traditional values. Innovative ideas.

| TRANSACTION CHARGES  |                      |                      |
|--|----------------------|----------------------|
| <b>STATEMENTS</b>  |                      |                      |
| Current monthly statement (email)Free  | Free                 | Free                 |
| Current monthly statement (post)   | Free                 | Free                 |
| Dual statement (email and post)  | R 12.60              | R 12.60              |
| FNB Mini Statement (View or Print)   | R 2.80               | R 2.80               |
| FNB Branch   | R 6.00               | R 6.00               |
| Historical Statements:   |                      |                      |
| Paper statements   | R 6.00               | R 6.00               |
| Email (per statement)  | R 5.00               | R 5.00               |
| <b>PENALTY FEES</b>  |                      |                      |
| Over Limit Fees<br>(not applicable to NCA accounts with credit agreements after 1 June 2007)   | R 220.00             | R 220.00             |
| Unpaid Fees  | R 220.00             | R 220.00             |
| Late Payment Fees<br>(not applicable to NCA accounts with credit agreements after 1 June 2007)                                       | R 220.00             | R 220.00             |
| Balance Transfer Early Settlement Fee (Within 6 months)<br>(not applicable to NCA accounts with credit agreements after 1 June 2007) | R 255.00             | R 255.00             |
| <b>OTHER FEES</b>  |                      |                      |
| Voucher Retrieval Requests   |                      |                      |
| - Local  | R 65.00              | R 65.00              |
| - International  | R 225.00             | R 225.00             |
| Arrears Fee<br>(only applicable to NCA accounts with credit agreements after 1 June 2007)  | R 120.00             | R 120.00             |
| Declined Transaction Fees  | R 6.50               | R 6.50               |
| Changes to Account Limits  | Free                 | Free                 |
| Bank Cheque Administration Fee   | R 60.00              | R 60.00              |
| Special Arrangement Fee  | R 330.00             | R 330.00             |
| Reschedule Fee   | R 84.00              | R 84.00              |
| Budget Facility Setup Fee  | R 32.00              | R 32.00              |
| Temporary Credit Service Fee (NCA)****<br>(only applicable to NCA accounts with credit agreements after 1 June 2007)                 | R 53.00              | R 53.00              |
| Prepaid Transaction Fee  | R 1.70               | R 1.70               |
| Lotto / Powerball Purchase   | R 1.80               | R 1.80               |
| Deliveries   |                      |                      |
| - Courier Delivery   | Free                 | Free                 |
| - Urgent or International Delivery   | Available on request | Available on request |
| Comprehensive Global Travel Insurance  | Free                 | Free                 |
| Email Statements   | Free                 | Free                 |
| Lost Card Protection   | Free                 | Free                 |
| AA Emergency Roadside Assistance (Petro Cards only)  | Free                 | Free                 |

\*\*\*\* A monthly service fee in accordance with the National Credit Act and not exceeding the maximum permissible.

This letter sets out our VAT inclusive prices effective from 1 July 2012. RMB Private Bank may at any time amend these prices or introduce new fees after giving at least 21 days notice of these changes on the RMB Private Bank website, via ATM or statement messages.

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