



PRICING GUIDE
FOREIGN EXCHANGE

WHERE EXPERTISE MEETS EXCELLENCE

PRIVATE BANKING FOR
PROFESSIONALS

1 July 2024 to 30 June 2025

Terms, conditions and eBucks earn limits apply.

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

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Experience our
holistic advice-led
solutions across all
life stages

Suggested links



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GET THE BEST VALUE

Earn up to 50% back in transaction fees

when sending or receiving money from abroad



Send and receive money across borders with the RMB Private Bank App and Online Banking

BEST VALUE

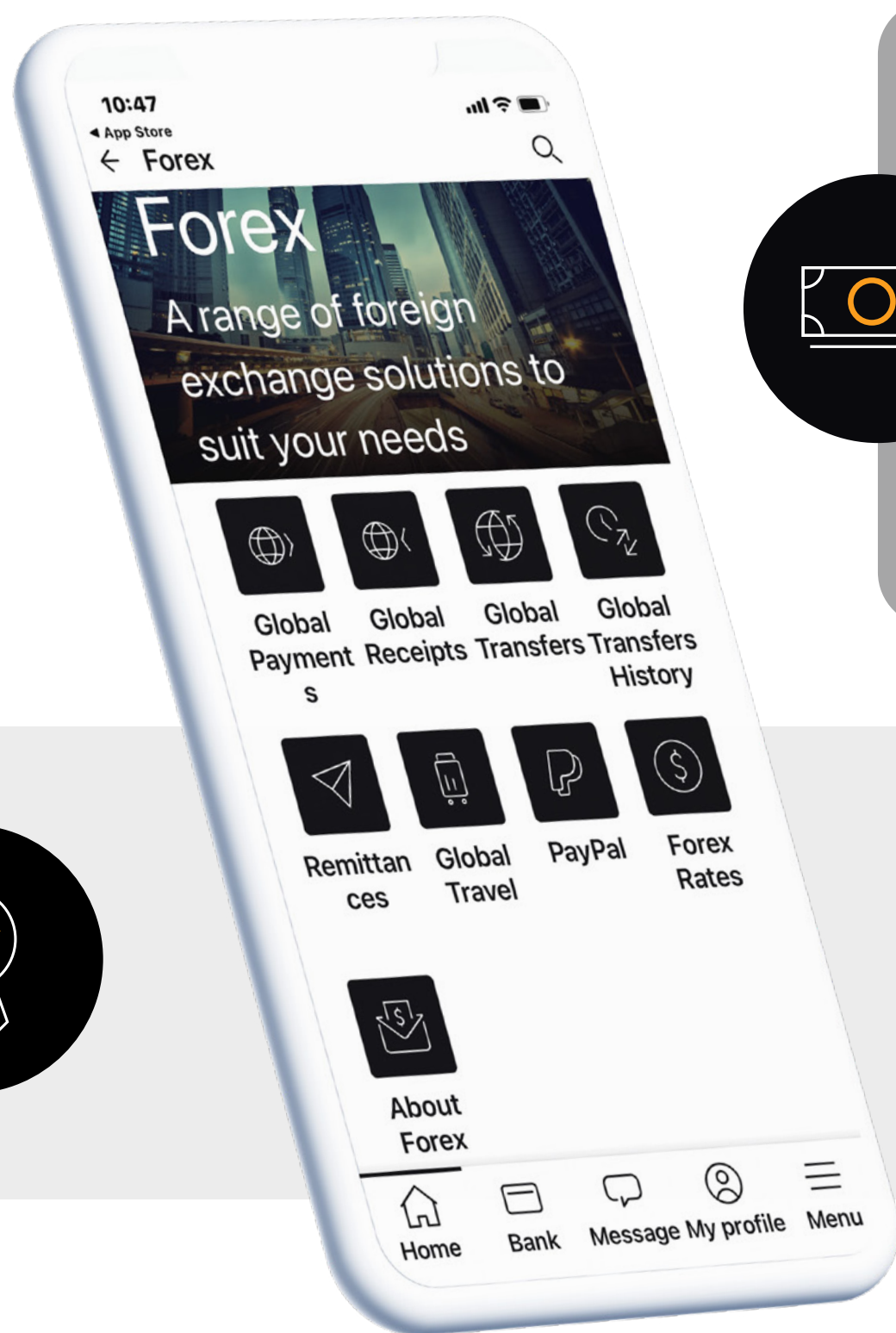
Global account currency funding, withdrawals and transfers **between RMB Private Bank interlinked accounts at no charge**

PayPal

is now available via the RMB Private Bank App



Start saving in up to **nine currencies** with your **Global Account**



Foreign currency and Multi-Currency Cash Passports™ delivered at no charge to your doorstep

Best-in-class Foreign Exchange

South Africa 2017 to 2024
Africa 2024*

* Global Finance Best Foreign Exchange Provider SA 2017 to 2024 and Global Finance Best Foreign Exchange Provider Africa 2024.

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TRANSACTION

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MONEYGRAM IS NOW AVAILABLE VIA THE RMB PRIVATE BANK APP

HASSLE FREE INTERNATIONAL TRAVEL SOLUTIONS AT YOUR FINGERTIPS

GUIDANCE AROUND FOREIGN INVESTMENT ALLOWANCES

CONTACT US

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.

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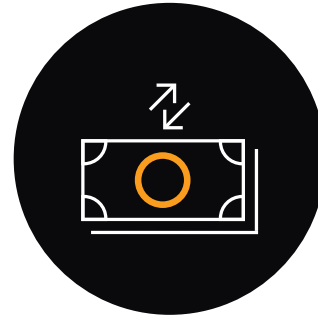
OUR SOLUTIONS

As SA's best foreign exchange provider for 8 years in a row and also Africa's best FX provider for 2024*, we have a range of solutions to meet your unique needs.



FOREIGN NOTES

Order foreign notes for the country you are visiting for yourself and third parties via the FNB App or Online Banking and we will deliver to you at no cost.



GLOBAL PAYMENTS AND RECEIPTS***

With Online Banking and the RMB Private Bank App you can **send, receive, and invest in foreign currency** in a few simple steps. You also get personalised exchange rates and competitive fees when using our electronic platforms.



MULTI-CURRENCY CASH PASSPORT™

The Multi-currency Cash Passport™ is your passport to paying for goods and withdrawing cash around the world, anywhere you see the Mastercard® acceptance mark. It's like cash in a card that can be uploaded with up to 7 major currencies. You can also order cards for third parties and Top-up by reloading funds while travelling. Order via the RMB Private Bank App or Online Banking and we will deliver to you at no cost.



PAYPAL

PayPal is the safe, easy and fast way to pay and get paid when shopping online or making payments. We are the only bank in SA that offers the Top-up and withdraw service to transfer funds to or from a PayPal account. PayPal is now also available on the RMB Private Bank App.



RMB PRIVATE BANK GLOBAL ACCOUNT****

Start saving and transacting in **nine currencies** with an FNB Private Bank Global Account. On the US Dollar, Euro and British Pound accounts get your linked global plastic or virtual card and transact offshore.

Get 10 annual complimentary visits with **Visa Signature Loungekey™** for you and a guest, to over 1 200 International airport lounges.



MONEYGRAM®

Simple and easy money transfers for individuals. MoneyGram® is a worldwide money transfer service that lets you do cross-border or person-to-person payments conveniently and within minutes on the RMB Private Bank App and FNB ATMs.

* Best Foreign Exchange Provider South Africa 2017 - 2024 & best Foreign Exchange Provider Africa 2024 as awarded by Global Finance.

** Cash Passport™ is issued by The Mauritius Commercial Bank Limited pursuant to license by Mastercard® Asia/Pacific Pte. Ltd. Mastercard and the circles design are registered trademarks of Mastercard International Incorporated.

*** Earn up to 50% back in eBucks on transaction fees when sending or receiving money from abroad.

**** Find out more about FNB Global Accounts in the Global Account section of the pricing guide.

Terms, conditions and eBucks earn limits apply

FOREIGN NOTES

TRAVEL PRODUCTS BOUGHT FROM RMB PRIVATE BANK

| FOREIGN NOTES | DIGITAL (ONLINE/RMB PRIVATE BANK APP) | NON-DIGITAL (RMB PRIVATE BANK SERVICE SUITE/ PRIVATE ADVISOR) | NON-DIGITAL (FNB BRANCH) |
|---|---|--|-----------------------------|
| Commission | 2% (min R80) | 2.2% (min R105) | 2.2% (min R105) |
| DELIVERY | DIGITAL (ONLINE/RMB PRIVATE BANK APP) | NON-DIGITAL (RMB PRIVATE BANK SERVICE SUITE/ PRIVATE ADVISOR) | NON-DIGITAL (FNB BRANCH) |
| Delivery on any amount of foreign notes orders* | No charge | No charge | No charge |

TRAVEL PRODUCTS SOLD TO RMB PRIVATE BANK

| FOREIGN NOTES | DIGITAL (ONLINE/RMB PRIVATE BANK APP) | NON-DIGITAL (RMB PRIVATE BANK SERVICE SUITE/ PRIVATE ADVISOR) | NON-DIGITAL (FNB BRANCH) |
|--|---|--|-----------------------------|
| Commission | - | - | 2.5% (min R150) |
| CMA* NOTES (LESOTHO, NAMIBIA, ESWATINI) | DIGITAL (ONLINE/RMB PRIVATE BANK APP) | NON-DIGITAL (RMB PRIVATE BANK SERVICE SUITE/ PRIVATE ADVISOR) | NON-DIGITAL (FNB BRANCH) |
| Commission | - | - | 3.8% (min R150) |

MULTI-CURRENCY CASH PASSPORT™

TRAVEL PRODUCTS BOUGHT FROM RMB PRIVATE BANK

| MULTI-CURRENCY CASH PASSPORT™ | DIGITAL (ONLINE/RMB PRIVATE BANK APP) | NON-DIGITAL (RMB PRIVATE BANK SERVICE SUITE/ PRIVATE ADVISOR) | NON-DIGITAL (FNB BRANCH) |
|-------------------------------|---|--|------------------------------------|
| Initial card fee | R150 | R200 | R200 |
| Secondary card (optional) | - | R75 | R75 |
| Commission (load or reload) | 1% (min R75 and max R5 000) | 2% (min R110 and max R5 000) | 2% (min R110 and max R5 000) |

TRAVEL PRODUCTS SOLD TO RMB PRIVATE BANK

| MULTI-CURRENCY CASH PASSPORT™ | DIGITAL (ONLINE/RMB PRIVATE BANK APP) | NON-DIGITAL (RMB PRIVATE BANK SERVICE SUITE/ PRIVATE ADVISOR) | NON-DIGITAL (FNB BRANCH) |
|---|---|--|-----------------------------|
| If credited to an RMB Private Bank Transactional Account* | No charge | No charge | No charge |

* Common monetary area includes South Africa, Lesotho, Eswatini and Namibia. Other non-CMA currency will attract non-CMA fees.

Terms, conditions and eBucks earn limits apply

GLOBAL PAYMENTS AND RECEIPTS

Global payments and receipts in foreign currency and ZAR*

| GLOBAL PAYMENTS (SENDING MONEY) | DIGITAL (ONLINE/RMB PRIVATE BANK APP) | NON-DIGITAL (RMB PRIVATE BANK SERVICE SUITE/PRIVATE ADVISOR) |
|---|---------------------------------------|--|
| R0 to R1 000 | R100 | R200 |
| R1 000.01 to R2 000 | R130 | R230 |
| R2 000.01 to R5 000 | R150 | R250 |
| R5 000.01 to R10 000 | R200 | R300 |
| R10 000.01 and above | 0.55% (min R275 and max R550) | 0.55% (min R550 and max R875) |
| GLOBAL RECEIPTS (RECEIVING MONEY) | DIGITAL (ONLINE/RMB PRIVATE BANK APP) | NON-DIGITAL (RMB PRIVATE BANK SERVICE SUITE/PRIVATE ADVISOR) |
| R0 to R500 | R75 | R75 |
| R500.01 to R1 000 | R100 | R130 |
| R1 000.01 to R2 000 | R130 | R230 |
| R2 000.01 to R5 000 | R150 | R250 |
| R5 000.01 to R10 000 | R175 | R275 |
| R10 001 and above | 0.55% (min R175 and max R450) | 0.55% (min R350 and max R760) |
| ZAR FEE** | | |
| R10 000 and above | R195 | R195 |
| GLOBAL RECEIPTS RECEIVED FOR PENSION PURPOSES | ALL CHANNELS | |
| R0 to R5 000 | R45 | |
| R5 000.01 to R10 000 | R85 | |
| R10 000.01 to R15 000 | R120 | |
| R15 001 and above | R155 | |

There are three charges options available for international and CMA transactions.

1. Shared (SHA) The sender of the funds pays their own bank charges while the recipient of the funds pays the charges of any intermediary bank and those of their own bank, if applicable.
2. OUR All charges are paid by the sender of the funds. The sender of the funds will thus pay the charges levied by the sending bank, any intermediary bank and the recipient bank, if applicable.
3. Beneficiary (BEN) The recipient of the funds will pay for all the charges levied which can include the sending bank charge, any intermediary bank charge and the recipient bank charge, if applicable.

* International transactions can also attract charges from the international bank depending on the charge option selected. The international bank charges are not immediate, and the charge amount is not known to RMB Private Bank as charges vary from bank to bank.

** An additional fee will be charged if a payment is sent or received in rands to/from abroad for amounts over R10 000.

Terms, conditions and eBucks earn limits apply

CMA* PAYMENTS AND RECEIPTS

| CMA* FEES (LESOTHO, NAMIBIA, ESWATINI) | | | |
|---|---------------------------------------|---|--------------------------|
| GLOBAL RECEIPTS - CMA* ORIGIN | DIGITAL (ONLINE/RMB PRIVATE BANK APP) | NON-DIGITAL (RMB PRIVATE BANK SERVICE SUITE/ PRIVATE ADVISOR) | NON-DIGITAL (FNB BRANCH) |
| Other banks to RMB Private Bank** | | | |
| Commission | 0.03% | 0% | 0% |
| Minimum | R30 | R150 | R150 |
| Maximum | R150 | R150 | R150 |
| RMB Private Bank to RMB Private Bank | | | |
| Commission | RO | RO | RO |
| GLOBAL PAYMENTS - CMA* DESTINATION | | | |
| RMB Private Bank to other banks** | | | |
| Commission | 0.03% | 0% | 0% |
| Minimum | R30 | R150 | R150 |
| Maximum | R150 | R150 | R150 |
| RMB PRIVATE BANK TO RMB PRIVATE BANK COMMISSION | DIGITAL (ONLINE/RMB PRIVATE BANK APP) | NON-DIGITAL (RMB PRIVATE BANK SERVICE SUITE/PRIVATE ADVISOR) | |
| RO to R100 | R10 | R10 | |
| R100.01 to R300 | R20 | R20 | |
| R300.01 and above | R30 | R150 | |

There are three charges options available for international and CMA transactions.

1. **Shared (SHA)** The sender of the funds pays their own bank charges while the recipient of the funds pays the charges of any intermediary bank and those of their own bank, if applicable.
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3. **Beneficiary (BEN)** The recipient of the funds will pay for all the charges levied which can include the sending bank charge, any intermediary bank charge and the recipient bank charge, if applicable.

* Common monetary area includes South Africa, Lesotho, Eswatini and Namibia.

** CMA transactions can also attract charges from the international bank depending on the charge option selected. The international bank charges are not immediate, and the charge amount is not known to RMB Private Bank as charges vary from bank to bank.

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MONEYGRAM®

| MONEYGRAM®* | FROM AMOUNT | TO AMOUNT | FEE |
|----------------------|-------------|------------|---------|
| Collect at agent | \$0.01 | \$100 | \$5 |
| | \$100.01 | \$250 | \$10 |
| | \$250.01 | \$500 | \$15 |
| | \$500.01 | \$600 | \$25 |
| | \$600.01 | \$800 | \$30 |
| | \$800.01 | \$900 | \$35 |
| | \$900.01 | \$900.01 + | \$40 |
| Bank account deposit | - | \$100 | \$5 |
| | \$100.01 | \$250 | \$10 |
| | \$250.01 | \$500 | \$15 |
| | \$500.01 | \$600 | \$25 |
| | \$600.01 | \$800 | \$30 |
| | \$800.01 | \$900 | \$35 |
| | \$900.01 | \$900.01 + | \$40 |
| Pay to wallet | \$0.01 | \$100 | \$2.66 |
| | \$100.01 | \$250 | \$6.02 |
| | \$250.01 | \$500 | \$11.20 |
| | \$500.01 | \$600 | \$24 |
| | \$600.01 | \$800 | \$29.67 |
| | \$800.01 | \$900 | \$29.67 |
| | \$900.01 | \$900.01 + | \$43.50 |

VAT inclusive on Rand equivalent of the MoneyGram

Terms, conditions and eBucks earn limits apply

PAYPAL

PayPal is one of the world's leading digital payment platforms where you can receive payments and pay online for goods and services, without sharing your financial information. It's safe, easy to use, fast and more convenient than ever before.

WHAT IS THE RMB PRIVATE BANK TOP-UP AND WITHDRAW SERVICE?

You don't need a credit card to shop online. With RMB Private Bank's Top-up Service you can Top-up funds to a PayPal account from a qualifying RMB Private Bank account. RMB Private Bank's Withdraw Service allows you to withdraw funds received into a PayPal account to your RMB Private Bank or any linked South African bank account.

SAVE MONEY WITH RMB PRIVATE BANK'S TIERED PRICING STRUCTURE

The standard withdrawal rate on all Top-up and withdraw transactions is 1.52%. However, you can withdraw for as little as 0.81%, depending on your previous month's transactional value.

| TIER | FEES INCL. VAT | TOTAL MONTHLY TOP-UP AND WITHDRAW |
|--------|----------------|-----------------------------------|
| Tier 0 | 1.52% | \$0 to \$3 000 |
| Tier 1 | 1.37% | \$3 001 to \$10 000 |
| Tier 2 | 1.27% | \$10 001 to \$50 000 |
| Tier 3 | 1.01% | \$50 001 to \$100 000 |
| Tier 4 | 0.81% | \$100 001 |

Please note

The new structure applies specifically to RMB Private Bank's Top-up and Withdrawal service with PayPal.

The PayPal transactional charges and currency conversation fees will stay the same.

To learn more about the RMB Private Bank and PayPal service or contact the RMB Private Bank PayPal help desk on 087 572 9725 or email PayPal.enquiries@RMBPrivateBank.co.za

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EXCHANGE CONTROL APPLICATIONS

| MINIMUM FEE* | DIGITAL (ONLINE/RMB PRIVATE BANK APP) | NON-DIGITAL (RMB PRIVATE BANK SERVICE SUITE/ PRIVATE ADVISOR) |
|-----------------|---|---|
| Per application | - | R2 000 |

PLACING IMMIGRATION ON RECORD WITH THE SARB

| MINIMUM FEE | | |
|-----------------|---|------|
| Per application | - | R500 |

Terms, conditions and eBucks earn limits apply

IMPORTANT INFORMATION

Quick links



13 The Small Print

13 Standard Terminology

CONTACT US

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THE SMALL PRINT

- VAT inclusive on Rand equivalent of the MoneyGram
- Visit our website for a copy of the terms, conditions and rules that govern our agreements

INFORMATION ON OUR PRODUCTS AND PRICES

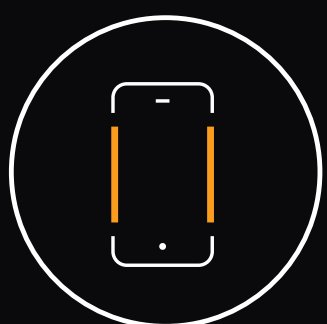
- RMB Private Bank and FNB, a division of FirstRand Bank Ltd. reserves the right to change fees or introduce new fees from time to time. If we do this, we'll give you at least 20 business days' notice of these changes. You'll find these changes on the RMB Private Bank website
- We strive to keep the 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 and FNB reserves the right to change the features of any product or facility at any time
- All fees quoted are VAT inclusive (except for FNBIT as VAT does not apply) and are effective from 1 July 2024 - 30 June 2025

STANDARD TERMINOLOGY

If you want to compare our fees with those of other banks, we have, as far as possible, used standard terminology throughout this pricing guide.

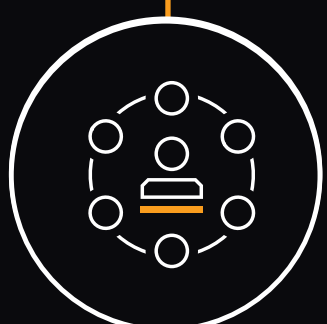


CONTACT US



RMB PRIVATE BANK APP OR WEBSITE

Use the RMB Private Bank App or visit rmbprivatebank.com to bank from wherever you are with a host of cutting edge functionality to make your digital banking experience not only convenient but also easy



RMB PRIVATE BANK SERVICE SUITE

For day to day banking or 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 ADVISOR

If there has been a significant change in your life and you need advice on the next step on your wealth journey, contact your RMB Private Advisor