

STOCKBROKING &  
PORTFOLIO MANAGEMENT  
PRICING GUIDE



# INSIGHTFUL ADVICE-LED SOLUTIONS FOR YOU AND YOUR FAMILY

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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## RMB Private Bank Stockbroking and Portfolio Management Annual Pricing Guide 2024

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**An exceptional  
service and  
product offering  
tailored to your  
investment  
needs**

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*Suggested links*

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Terms, conditions and eBucks earn limits apply. Certain benefits are dependent on your account and eBucks rewards level.

# INVEST

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Get a personalised experience growing your wealth with a **dedicated Portfolio Manager**

Trade independently in SA and global markets with our **world class trading platform**

# 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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# LOCAL FEES

## MANAGED

Our portfolio management service allows you to invest in a managed portfolio that is tailored to your investment restrictions or preferences or in a fully managed portfolio. You can position yourself as the ultimate decision maker if you choose a managed portfolio that is tailored to your investment restrictions or preferences or you can leave the decisions up to us when you invest in a fully managed portfolio.

FNB Stockbroking and Portfolio Management (FNB SPM) offers stockbroking and portfolio management services to private and corporate clients, fund managers, third-party asset managers and companies, both locally and offshore. All fees and commissions quoted exclude third-party brokers' commissions and any third-party charges, government levies, stamp duties, withholding taxes (if any) and further charges of external settlement agents or custodian entities. Unless otherwise stated, all fees quoted exclude VAT, are applicable per annum but charged monthly, and are quoted as a percentage of each transaction.

We have partnered with Global Tax Recovery (Pty) Ltd to help our clients claim refunds on foreign dividend withholding tax (DWT) incurred with respect to a number of qualifying shares. This service will help you to claim refunds on a wide selection of dual listed shares where applicable. This is a value-added service for which you will be charged 20% on any refund recovered. 2.5% of this fee is paid to us for administrative services and 17.5% to the Global Tax Recovery (Pty) Ltd. Please note that where the value of the refund that you would recover is below the minimum threshold of R500 you may not be eligible for this service.

You will not be charged where a claim is unsuccessful.



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# LOCAL FEES

## MANAGED

### Fully managed portfolio in line with our houseview

The fees under this section apply to all clients who have entered into a relationship with FNB SPM via a portfolio manager. The minimum investment for our local managed portfolio in line with Houseview offering starts at R1 000 000. It is important to note when a portfolio value falls below the product minimum the first tier fee will be charged.

ASSETS UNDER MANAGEMENT	MANAGEMENT FEE
R1 000 000 to R2 500 000	0.80%
R2 500 001 to R7 500 000	0.75%
R7 500 001 to R12 500 000	0.65%
R12 500 001 to R25 000 000	0.55%
R25 000 001 to R50 000 000	0.45%
R50 000 001 and above	Negotiable

- Brokerage is a maximum of 0.35%
- ETF managed portfolios will attract a management fee of 0.40%
- Bond trading fee of 0.20%
- Portfolio management fees are applied on the bands of assets under management

# LOCAL FEES

## MANAGED

### Managed portfolio that is tailored to a client's needs

The fees under this section apply to all clients who have entered into a relationship with FNB SPM via a portfolio manager to assist in tailoring a portfolio to meet your needs. The minimum investment for our local managed portfolio that is tailored to a clients need offering starts at R2 500 000. It is important to note when a portfolio value falls below the product minimum the first tier fee will be charged.

ASSETS UNDER MANAGEMENT	MANAGEMENT FEE
R2 500 001 to R7 500 000	1.00%
R7 500 001 to R12 500 000	0.95%
R12 500 001 to R25 000 000	0.85%
R25 000 001 to R50 000 000	0.65%
R50 000 001 and above	Negotiable

TRADE VALUE	BROKERAGE
R0 to R500 000	0.75% (min R150)
R500 001 to R1 000 000	0.50%
R1 000 001 and above	0.35%

- Bond trading fee of 0.20%
- Brokerage fees are applied on a sliding scale basis
- Portfolio management fees are applied on the bands of assets under management

# LOCAL FEES

## SELF MANAGED

Our self managed account gives you the opportunity to buy and sell local shares, ETFs, 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 R95. If both accounts are held a fee of R95 will be charged. You will have the option of having one or both accounts.

FEES	
Monthly account fee	R95 incl VAT (no charge for bundle transactional account holders)*
Brokerage	0.50% (min of R80 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

# LOCAL 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 R95. If both accounts are held a fee of R95 will be charged. You will have the option of having one or both accounts.

FEES	
Monthly account fee	R95 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.



# LOCAL FEES

## CONTRACTS FOR DIFFERENCE (CFDS)

The following rates are applicable in respect of the services rendered under this mandate

RATE CHARGED	
Monthly account fee	No charge
CFD brokerage rate, R50 minimum charge	0.35%
Interest on cash	REPO -1%
Margin interest rate	REPO -1%
Overnight long	REPO +2.5%
Overnight short	REPO -1%

- Brokerage fees are applied on a sliding scale basis.

The CFD premium will be payable by the investor on acceptance of each CFD order. Overnight long will be payable on all long CFD positions by the investor on each business day. Overnight short will be receivable by the investor on all short positions on each business day. Close-out premium will be payable by the investor on close of each existing CFD.

# LOCAL FEES

## GENERAL FEES

FEES		
Other levies charged by the JSE	STRATE levy	0.005787% (min R6.72 and max R108.10) plus VAT
	Securities Transfer Tax (STT)	0.25%, where relevant, is levied on the value of purchase transactions, before the brokerage fee and VAT
	Investor Protection levy	0.00031% of trade value (applicable for managed portfolios)
	Registration of scrip in our nominee company	No charge
Ad hoc service fees	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
Money Broking Fees*	Households*	A fee of 0,35% (incl VAT) per annum on cash balances held in money market, charged monthly
	Corporates*	A fee of 0,35% (incl VAT) per annum on cash balances held in money market, charged monthly
		A fee of 1% (incl VAT) per annum on cash balances held in JSE Trustees, charged monthly

\* 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.

\*\* Rematerialisation of Shares: Rematerialisation (REMAT) is whereby an electronic share certificate is moved from electronic form to physical (Paper)

\*\*\* Dematerialisation of Shares: Dematerialisation (DEMAT) is whereby a physical share certificate is moved from physical form to electronic.

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# 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"><li>• A fee of R85 per transaction for all third party payments</li><li>• A fee of R85 per month applies for all securities based lending accounts.</li><li>• Please note third party payments will only be made under exceptional circumstances and in accordance with the FNB SPM's 3rd party payment policy</li></ul>
Global tax recovery (value-added)	<ul style="list-style-type: none"><li>• Courier handling fee - R45</li><li>• Bank Charge - R25</li><li>• 20% - Admin fee of refund recovered (FirstRand will receive, 2.5% of the admin fee from the provider)</li></ul> Please note the above fees exclude VAT
Unit Trust Funds	<ul style="list-style-type: none"><li>• FNB SPM does not charge initial fees</li><li>• Administration fee: 0.25% per annum on all local funds excluding Ashburton Money Market Fund, Ashburton Stable Income Fund, Ashburton SA Income Fund</li><li>• 0.20% per annum based on market value relating to Ashburton Money Market Funds and Ashburton Stable Income Funds</li><li>• A fee breakdown is available on request</li></ul>

*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.  
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# LOCAL FEES

## GENERAL FEES

The fees in this section apply to both managed and self managed clients.

MARKET DATA	NON-PROFESSIONAL	PROFESSIONAL
15 minutes delayed*	No charge	No charge
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 at no charge.

\* 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.

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# FEES

Quick links



14 Global fees



**R95** /month

Get a local shares account and global shares account for

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# GLOBAL FEES

## MANAGED

Our portfolio management service allows you to invest in a tailored model or a RMB Private Bank Houseview Portfolio. You can position yourself as the ultimate decision-maker if you choose a tailored model or you can leave the decisions up to us when you invest in a RMB Private Bank Houseview Model.

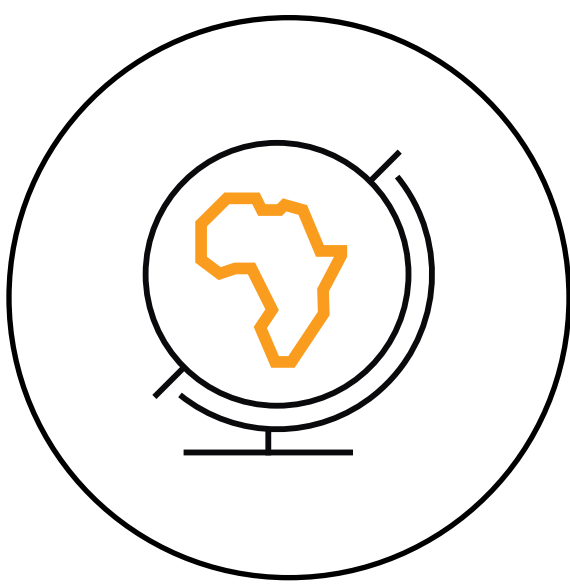
FNB SPM offers stockbroking and portfolio management services to private and corporate clients, fund managers, third-party asset managers and companies, both locally and offshore.

All fees and commissions quoted exclude third-party brokers' commissions and any third-party charges, government levies, stamp duties, withholding taxes (if any) and further charges of external settlement agents or custodian entities. Unless otherwise stated, all fees quoted exclude VAT, are applicable per annum but charged monthly, and are quoted as a percentage of each transaction. Indicative exchange rates are used for the USD, GBP and EUR equivalent asset management fee (quoted in ZAR) for the global managed offering.

Please be advised that the fees below do not include additional fees that may be charged by the exchange you are trading on or taxes, levies or other duties that may be applicable. The interest rate earned on positive Net Free Equity cash balances is at the ruling Effective Federal Funds Rate. For more information on the additional fees, taxes or other relevant information, please visit [shares.fnb.co.za](http://shares.fnb.co.za).

### Note

Interest is earned on offshore cash balances for all global account types (mandates) at the ruling Effective Federal Funds Rate.



# GLOBAL FEES

## MANAGED

### Fully managed portfolio in line with our houseview

The fees under this section apply to all clients who have entered into a relationship with FNB SPM via a portfolio manager. The minimum investment for our Global managed portfolio in line with RMB Private Bank Houseview offering starts at R2 500 000. It is important to note when a portfolio value falls below the product minimum the first tier fee will be charged.

ASSETS UNDER MANAGEMENT	MANAGEMENT FEE
R2 500 001 to R7 500 000	0.90%
R7 500 001 to R12 500 000	0.80%
R12 500 001 to R25 000 000	0.70%
R25 000 001 to R50 000 000	0.60%
R50 000 001 and above	Negotiable

- Brokerage is 0.35% with a minimum dependent on the exchange. Please refer to the table at the end of the document for a breakdown
- Custody fee of 0.05%
- Bond trading fee of 0.20% with a minimum of EUR160 or currency equivalent
- ETF managed portfolios will attract a management fee of 0.60%
- Custody fee on CREST depository interests (CDIs), where applicable.

Please refer to the table at the end of the document

# GLOBAL FEES

## MANAGED

### Managed portfolio that is tailored to your needs.

The fees under this section apply to all clients who have entered into a relationship with FNB SPM via a Portfolio Manager to assist in tailoring a portfolio to meet your needs. The minimum investment for our local Managed Portfolio that is tailored to a clients need offering starts at R2 500 000. It is important to note when a portfolio value falls below the product minimum the first tier fee will be charged.

ASSETS UNDER MANAGEMENT	MANAGEMENT FEE
R2 500 001 to R7 500 000	1.25%
R7 500 001 to R12 500 000	1.10%
R12 500 001 to R25 000 000	1.00%
R25 000 001 to R50 000 000	0.80%
R50 000 001 and above	Negotiable

- Brokerage is 0.35% with a minimum dependent on the exchange. Please refer to the table at the end of the document for a breakdown
- Custody fee of 0.05%
- Bond trading fee of 0.20% with a minimum of EUR160 or currency equivalent
- ETF managed portfolios will attract a management fee of 0.60%
- Custody fee on CREST depository interests (CDIs), where applicable.

**Please refer to the table at the end of the document**

# 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 R95. If both accounts are held a fee of R95 will be charged. You will have the option of having one or both accounts.

FEES	
Monthly fee	R95 incl VAT (no charge for bundle transactional account holders)*
Custody fee	Custody fee is charged at 0.20% per annum and levied monthly

- Brokerage is 0.35% with minimum dependent on exchange traded
- Bond trading fee 0.20% with minimum of EUR 160 or currency equivalent
- \*Portfolio value must be greater than \$10 000 to qualify.

# 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 R95. If both accounts are held a fee of R95 will be charged. You will have the option of having one or both accounts.

FEES	
Monthly account fee	R95 incl VAT
Custody fee	Custody fee is charged at 0.20% per annum and 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 EUR 160 or currency equivalent



# 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	USD15
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.  
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# GLOBAL FEES

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 ASIAN 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.  
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# GLOBAL FEES

## Share execution fees (shares and ETFs)

The interest rate earned on positive Net Free Equity cash balances is at the ruling Effective Federal Funds Rate

FEES	
Currency conversion fee	<ul style="list-style-type: none"> <li>• 1.00% is automatically applied to the client's account when the trade is executed where the instrument currency differs from the account currency.</li> </ul>
Back 2 Back FX transactions	<ul style="list-style-type: none"> <li>• A fee of 0.10% with a minimum of R2 500 and capped at R10 000 (excl VAT)</li> </ul>
Custody for share portfolio (if you do not conduct at least one trade per quarter)	<ul style="list-style-type: none"> <li>• 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</li> </ul>
Equity research for active clients	<ul style="list-style-type: none"> <li>• Equity Research and Stock Screener</li> <li>• Private: EUR 1.99/month</li> <li>• Professional: US\$ 180/month</li> </ul>
Bank withdrawal fee	<ul style="list-style-type: none"> <li>• GBP 10 fee will be levied for each cash withdrawal.</li> </ul>
Ad hoc service fees	<ul style="list-style-type: none"> <li>• Transfers in: No charge</li> <li>• Transfer out (change of beneficial owner) = £15</li> <li>• Portfolio Transfer = £15 per share</li> <li>• Internal Transfer = £15</li> </ul>
Unit Trusts	<ul style="list-style-type: none"> <li>• FNB SPM does not charge initial fees</li> <li>• Administration fee 0.25% per annum on all offshore funds excluding Money market</li> <li>• 0.20% per annum based on market value relating to Ashburton money market funds</li> <li>• A fee breakdown is available on request</li> </ul>
Currency transactions	<ul style="list-style-type: none"> <li>• 0.50% per transaction with a minimum R500 per transaction</li> </ul>

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# 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%

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# GLOBAL FEES

## Custody fee on CREST depository interests

MARKET	%
<b>Euroclear Bank holding</b>	
All other types (except ETFs)	0.02
Australia	0.02
Austria	0.03
Belgium	0.0175
Clearstream Banking Luxembourg	0.03
Denmark	0.025
Finland	0.025
France (Equity)	0.0175
France (Gilt)	0.015
Germany	0.015
IETF's	0.015
Italy	0.025
Norway (Gilt)	0.02
Netherlands	0.0175
Portugal	0.055
Spain (Equity)	0.03
Spain (Gilt)	0.015
Sweden	0.025
Switzerland	0.015
<b>DTCC Holding</b>	
Canada	0.015
United States	0.015

### 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.



# GLOBAL FEES

## Data subscriptions for real-time prices

We trade all equities 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.

# IMPORTANT INFORMATION

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# THE SMALL PRINT

- These prices include VAT
- Interest rates are personalised to you and appear on the RMB Private Bank Fusion and credit card statement
- Visit our 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 11 11 (standard rates apply)

## DEFINITIONS

- 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
- Credit card monthly account fee is charged monthly to manage and maintain your credit account

## INFORMATION ON OUR PRODUCTS AND PRICES

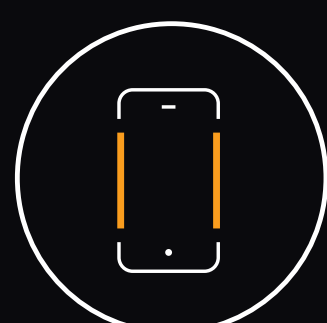
- RMB Private Bank and FNB, a division of FirstRand Bank Ltd. reserves the right to change fees or introduce new fees from time to time. If we do this, we'll give you at least 20 business days' notice of these changes. You'll find these changes on the RMB Private Bank website
- We strive to keep the 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
- 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 2024 to 30 June 2025

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. In the case where we've used RMB-specific terminology, we've added this here showing the wording that other banks may use.

GLOSSARY OF TERMS	
RMB Private Bank/FNB 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	Cellphone banking and the RMB Private Bank App

*Terms, conditions and eBucks earn limits apply. Certain benefits are dependent on your account and eBucks rewards level.*

# CONTACT US



## RMB PRIVATE BANK APP OR WEBSITE

Use the RMB Private Bank App or visit [rmbprivatebank.com](http://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