

# First National Bank of Botswana

## Revised Commercial Tariff Guide of Frequently Used Services

Effective 1 February 2025



(a) ACCESSIBILITY FACILITATION CHARGES		Islamic Finance Cheque Account P 67.55		- Minimum P 1,982.70		- Maximum P 474.70		Semi Annual Commission Bond Value based	
(i) Cash Withdrawals		Commercial Cheque Account P 84.40	- Maximum P 7,449.55		(ii) Letters of Credit (inward - exports)		(e) PAYMENT AND CLEARING CHARGES		
Cash @ Till	Free	Platinum Cheque Account P 67.50	Facility fee Negotiable		Advising commission P 316.00		(i) Deposit books		
FNB ATM/Cardless Withdrawal/Mini ATM Cash Withdrawal	Up to P500 = P2.75 Above P500 = P5.45	Enterprise Cheque Account P 84.40	Legal Fees		Confirming commission 0.25% of the Pula value per 6 months opt P 472.40		20 - 50 pages Free		
Other Banks ATM	Up to P500 = P8.20 Above P500 = P10.90	(iii) Call Account	- repossessions release P 145.20		- Minimum P 472.40		51-100 pages Free		
International ATM Withdrawal (Cash Advance)	P 30.35	Linked Account Transfers via Banking App, Cellphone, ATM and Online Banking and Scheduled Transfers Free	- handling fee for sold repossessions P 735.20		- Maximum P 472.40		101 and above Free		
FNB Branch		Cash Deposit at Branch	- storage and insurance per agreement P 266.50		Amendments (other than extensions) P 157.45		(ii) Account Services		
Flat (Over The Counter withdrawal) +	P 40.50	Flat fee P 3.60	- valuation fee		Cancellation P 833.65		Investigations on transactions Free		
cash handling fee (per P100)	P 0.340	Cash deposit per P100 P 0.49	- cross border deals per agreement P 2,670.95		Extension of tenure 0.56% of the Pula value		Certificate of balance P 72.90		
(b) Card Purchases		Branch Transfers Free	- document fee P 2,004.60		- Minimum P 532.60		Audited info provided P 434.20		
Card Purchases Local	P 3.75	(iii) Deposits	- arrears letter P 14.70		- Maximum 0.56%		Certificate covering interest paid (TW9) Free		
Card Purchases International	P 7.40	Cash Deposit at ATM	- Statement copies sent to auditors P 39.25		Document examination Free		Balance of account only Free		
(iii) Linked Account Transfers		Cash deposit per P100 P 0.426	- cross border authority letter P 14.45		Other**		Full bank history report P 64.15		
FNB (Electronic) - ATM, Online, Cellphone, Tel & Scheduled	P 3.75	Cash Deposit at Branch	- Change of Ownership P 14.45		Payment and/or negotiation 0.25% of the Pula value		Notification advices Free		
FNB Branch (to third party)	P 38.70	Flat fee P 5.62	- Final letter of settlement P 14.45		- Minimum P 431.85		Reactivation of administrator Free		
(iv) Payments		ad val per P 100 P 0.447	- faxing of copies of documentations P 22.35		- Maximum P 431.85		Reactivation per business unit Free		
FNB (Electronic) - ATM, Online, Cellphone, Tel & Scheduled	P 3.85	Cheque Deposit - Branch Free	- email of statements Free		(iii) Letters of Credit (outwards - imports)		Alternative pricing options on request Free		
Internal Debit Order	Free	(vi) Foreign Currency Accounts	(v) Credit Card		Establishment of letter of credit (Sight) 0.56% of Pula value		Activation of dormant account Free		
External Debit Order	P 34.65	Monthly maintenance Free	Joining - Application/Administration Fee P 114.15		- Minimum P 555.75		Closing of account Free		
FNB Branch (within accounts)	P 39.95	Monthly bank statements Free	Advance facility fee 0.25%		- Maximum 0.56%		Paypal Withdrawal Service 1.68%		
Stop Payments - Branch	P 166.70	Interim bank statements P 7.35	Bundled pricing: (Annual card fee) P 225.00		Establishment of letter of credit (Issuance) 0.60% of Pula value		(iii) eWallet		
Stop order to other banks (International)	P 162.05	Copies of old bank statements P 31.35	Own bank ATM withdrawal P 8.05		- Minimum P 646.50		Withdrawal, Cashback@POS, @POS Purchase with Cashback Free		
POS Installation	P 348.70	Amendments (incoming SWIFT transfers) Free	Other local bank ATM withdrawal P 11.50		- Maximum 0.60%		eWallet Reversal		
Rentals:		Amendments (outgoing SWIFT transfers):	International bank ATM withdrawal P 29.75		LC/Guarantee Drafting P 616.00		Electronic P 2.35		
Rentals per month (Stand alone)	P 140.50	South Africa Rand (ZAR) R 117.00	Other:		SWIFT cost on establishment (Cable costs) P 151.65		Branch P 11.75		
Per month (Integrated System)	P 1,275.20	United States Dollars (USD) \$29.25	Additional Authorized User P 225.00		Extension or renewal of letter of credit 0.56% of Pula value		Airtime & Electricity Purchases Free		
Commission charged on sales		British Pounds (GBP) £14.60	Voucher retrieval per voucher already paid P 0.00		- Minimum P 555.75		Balance enquiry Free		
Minimum POS monthly turnover	No minimum	Euro (EUR) € 22.15	Lost card/replacement fee P 98.00		- Maximum 0.56%		Monthly fee Free		
Maximum POS monthly turnover	5.00%	Other**	Copy of history statement P 39.55		Increase of amount of letter of credit 0.56% of Pula value		Dormancy fee P 0.00		
(vi) Scheduled Payment Related Fees		Deposit of foreign cash 3.19% of Pula value	Declined transaction P 0.00		- Minimum P 555.75		(iv) eWallet Pro		
Establishment and Amendment (App and Online Banking)	Free	Withdrawals in Foreign Currency 3.19% of Pula value	Branch over the counter cash withdrawal:		- Maximum P 555.75		Setup Fee P 500		
Establishment (FNB Branch)	P 14.70	Withdrawals in Pula Free	FNB P 37.10		Drawing commission on letter of credit 0.27% of Pula value		Card Replacement Fee - Chip and Pin P 77.65		
Amendment (FNB Branch)	P 4.10	Incoming SWIFT transfers: 0.26% of Pula value	Other local bank P 0.00		- Minimum P 86.80		Cash out		
(vii) Online Banking Enterprise		- Minimum P 121.45	International bank: 2.32%		- Maximum P 86.80		FNB ATM/Cardless Withdrawal/Mini ATM Cash Withdrawal Above P500 = P5.45		
Monthly Fee	P 102.65	- Maximum P 461.30	- Minimum P 70.80		Amendment of letter of credit P 159.70		Other Banks ATM Above P500 = P10.90		
Electronic Payments	P 4.75	Transfer to other banks by SWIFT, Telex(per transaction)	- Maximum P 652.70		Couriering of documents Local P 134.25		Card Loading Fee (per card - number of cards)		
Local Transfers to own account within the same Bank	P 3.90	South Africa Rand: 0.35% of amount	Point of Sale purchases:		Couriering of documents International P 758.40		1 - 100 P 10.30		
Balance enquiry single account	Free	- Minimum R 160.85	Own bank Free		Revolving and standby letter of credit 0.76% of the Pula value		101 - 250 P 9.88		
Balance enquiry multiple account	Free	- Maximum R 731.35	Other Local bank Free		- Minimum P 526.85		251 - 1 000 P 9.36		
Statement Request	Free	British Pound: 0.36% of amount	International bank Free		- Maximum 0.76%		1 001+ P 8.84		
(x) Prepaid Purchases		- Minimum £14.30	Local Free		Cancellation P 833.65		(v) Penalty/Other Fees		
Airtime & Electricity	Free	- Maximum £58.50	Introduction letter for international bank Free		Document checking P 700.45		Unpaid Debit Orders (per item) P 296.65		
(vi) Balance Enquiries		United States Dollars: 0.36% of amount	Other**		Document checking P 700.45		Honouring Fee (Charged per item in excess of your account limit)		
Electronic (FNB ATM, Online Banking, Cellphone)	Free	- Minimum \$17.40	Monthly statement Free		(iv) Foreign Bills (collection charges)		Debit Orders P 115.00		
Other Bank's ATM	Free	- Maximum \$73.10	Impound credit card: Free		Outward collection handling P 138.90		Card Purchases P 75.00		
POS	Free	Euro: 0.36% of amount	International Free		Issuance/Remitting fee P 347.30		Inward Unpaid Item P 0.00		
(ix) Statements		- Minimum €5.80	Local Free		Clean Bills 0.30%		Lost card protection insurance P 0.00		
Cellphone Statements	Free	- Maximum €51.15	Introduction letter for international bank Free		Inward collection handling P 104.15		POS Declined Transaction Fee P 0.00		
Current Month E-mailed Statement	Free	(c) ADVANCES/LOANS	Other**		Presenting fee P 312.60		Failed Scheduled Transaction P 0.00		
Posted Statement	Free	(i) Business Loans: First Loans	Monthly statement Free		Extension after maturity P 173.60		Additional card issued Free		
Branch -interim bank statement	P 7.35	Application Free	Impound card fee - Fax charges Free		Cable charges Prime + Margin		Card Replacement Free		
Historical Branch Statements	P 31.35	Processing/Arrangement/facility Fee 1.32%	Unpaid Debit Order P 240.30		Other**		Card Replacement (Lost/Stolen) P 83.20		
Copies of Deposit Slips	P 31.20	- Minimum P 678.95	FNB Stop order P 14.55		GPO Financing prime +10% max		Referral fees (calling customer to normalise excess) Free		
Incomplete deposit slip	P 16.60	- Maximum 1.32%	NON FNB Stop order P 14.55		Invoice Discounting prime +10% max		Auditor's information charge		
Additional Statements		Insurance administration Free	(d) TRADE FACILITATION CHARGES		(v) Bonds/Guarantees/Indemnities		Transaction Referencing P 3.15		
Daily	P 87.00	Early repayment penalty P 0.00	(i) Foreign Exchange Charges		Guarantees:		(f) CASH PLUS		
Weekly	P 30.05	Tender letter/Agreement in principle	Local SWIFT bank transfer Outwards 0.33% of Pula value		Shipping guarantees(bill of lading Indemnities)		(i) eWallet Cash Out		
Bi-Monthly	P 14.60	FNB Customers P 28.50	- Minimum P 86.80		Establishment 1.18%		All Transactions Free		
(xi) Convenience and Value Adds		Non FNB Customers P 71.25	- Maximum P 416.80		Quarterly commission 0.61%		eWallet Pro Cash Out		
Send Money using eWallet	P 10.40	FNB Commercial P 142.50	International SWIFT bank transfer (Manual) 0.33% of Pula value		Increase of amounts 1.18%		All Transactions P 1.15		
(xii) Payment Notifications		Non FNB Commercial P 171.00	- Minimum P 125.55		Extension of tenure: 1.18%		Cash out of FNB Account		
E-mail, SMS & Fax	Free	Assessment fee P 71.25	- Maximum P 521.00		- Minimum P 590.50		P 25 - P 250 P 2.60		
(b) INVESTMENT / INTERMEDIATION CHARGES		Copy of title deed requests P 71.25	International SWIFT bank transfer (Online) 0.25% of Pula value		Amendment P 347.30		P 251 - P 500 P 5.20		
Term Deposits		Copy of bond requests P 71.25	- Minimum P 86.80		Property Guarantees:		P 501 - P 1 000 P 7.80		
Balances Penalty		(ii) Overdrafts	- Maximum P 405.20		Establishment fee 1.18%		P 1 001 - P 2 000 P 10.40		
50.01-200.00	P 58.95	Authorised facility arrangement 1.17%	Purchase of foreign notes 3.10% of Pula value		Subsequent 0.61%		P 2 001 - P 5 000 P 15.60		
200.01-1,000.00	P 118.10	- Minimum P 1,162.30	- Minimum P 21.35		Commission on guarantee 0.61%		P 5001 - P 9000 P 20.80		
1,000.01-10,000.00	P 295.33	- Maximum 1.17%	- Maximum 3.10% of Pula value		Extension of tenure:		Cash Deposit into FNB Account P 0.32 per 100		
10,000.01-100,000.00	P 884.30	Excess notice	Sale of foreign notes 3.10% of Pula value		- Minimum 1.18%		Prepaid Airtime & Electricity Purchases Free		
100,000.01-500,000	Negotiable	- Minimum P 46.10	- Minimum P 21.35		Amendment P 590.50				
500,000.01+	Negotiable	- Maximum P 115.40	- Maximum 3.10% of Pula value		Assessment fee P 347.30				
*2% of the balance over the remaining period to maturity. Early redemption fees should not be deducted from the principal. In the event that the 2% interest penalty is larger than the interest earned, the maximum fee will default to the interest earned.		Renewal of facility 1.17%	Bills negotiated and returned unpaid:		Other Guarantees:				
(c) Current Accounts		- Minimum P 1,167.75	Foreign cheque Free		Establishment fee 1.29%				
Pay As You Use		ITC enquiry P 15.45	Inward SWIFT bank transfer 0.36%		Other**				
Gold Cheque Account	P 53.60	CRB enquiry P 4.90	- Minimum P 86.80		Every subsequent 6 month period 0.61%				
Cashman	P 84.40	Unutilised Facility Fee 1.17%	- Maximum P 416.80		Amendments commission P 277.85				
Non-Profit Cheque Account	P 53.60	(iii) Commercial building loans:	Draft request to stop:		Semi Annual Commission Bond value based				
		Processing/Arrangement fee 1.17%	SWIFT cable cost (Applicable to ALL SWIFT Transactions) P 153.30		Bonds:				
		Processing payments P 338.60	Other**		Performance/Tender Bonds				
		Early repayment penalty As per central bank policy	Inward foreign transfers 0.27% of Pula value		Establishment: 1.18%				
		(iv) WesBank:	- Minimum P 124.45		- Minimum P 590.50				
		Documentation fee (Loan processing) 1.14%			- Maximum Bond value based				