

First National Bank of Botswana

Revised Retail Tariff Guide of Frequently Used Services

Effective 1 February 2025



(a) ACCESSIBILITY FACILITATION CHARGES		(c) ADVANCES/LOANS		Balance enquiry		- Maximum		0.71% of the Pula value			
(i) Cash Withdrawals		(i) Personal Loans First Loans		Own ATM		Free		Cancellation - If approved by beneficiary		P 778.25	
Cash @ Till	Free	Application		Other local ATM		P 0.00		Document checking		P 573.75	
FNB ATM/ Cardless withdrawal / Mini ATM Cash Withdrawal	Up to P500 + P2.75 Above P500 + P5.45	Processing/Arrangement/facility Fee		International ATM		P 0.00		Overseas bank charges are for the accounts of the applicant. All fees based on the Pula value of the exchange.			
Other Banks ATM	Up to P500 + P8.20 Above P500 + P10.90	Minimum		Interim bank statement		P 8.05		(vi) Foreign Bills (collection charges)			
International ATM Withdrawal (Cash Advance)	P 30.45	Maximum		Impound credit card		P 0.00		Outward collection handling		P 134.95	
(ii) FNB Branch		Early repayment penalty		International		P 0.00		Documentary bills		P 337.45	
Over The Counter withdrawal	P 0.40 per P100	Processing/Arrangement/facility Fee		Local		P 0.00		Clean bills		0.31%	
Minimum	P 8.15	- Minimum		Introduction letter for international bank		P 0.00		Maximum for clean bills			
Maximum	P 582.95	- Maximum		Other***		Free		Inward collection handling		P 101.15	
(iii) Card Purchases		(iii) Property Finance		Monthly statement		Free		Documentary bills		P 320.60	
Card Purchases Local	Free	Tender letter/Agreement in principle		Impound card fee - Fax charges		P 0.00		Extension after maturity		P 168.70	
Card Purchases International	P 7.42	- FNB Customers		Non FNB Stop order		P 14.55		Cable charges		P 148.30	
Card Purchases Other	P 7.42	- Non FNB Customers		NON FNB Stop order		P 14.55		(v) Bonds/Guarantees/Indemnities			
(iv) Linked Account Transfers		Assessment fee		Self select PIN		Free		Guarantees			
FNB (Electronic) - ATM, Online, Cellphone, Tel. & Scheduled	P 3.85	Copy of title deed requests		Trade Facilitation Charges				Shipping guarantees (bill of lading indemnities)			
FNB Branch (to third party)	P 38.70	Copy of bond requests		(i) Foreign Exchange Charges				Establishment		1.14%	
(v) Payments		Processing/Arrangement		Local SWIFT bank transfer Outwards		0.33% of Pula value		Quarterly commission		0.61%	
Internal Debit Order	Free	- Minimum		- Minimum		P 80.95		Increase of amounts		1.14%	
App Payment, ATM, Online Banking	P 3.85	- Maximum		- Maximum		P 393.70		Extension of tenure		1.14%	
Cell Payment (Other)	P 5.00	Documentation fee (Loan processing)		International SWIFT bank transfer		0.33% of Pula value		- Minimum		P 540.05	
External Debit Order	P 7.55	- Minimum		- Minimum		P 117.90		Amendment		P 315.00	
FNB Branch (within the accounts)	P 7.50	- Maximum		- Maximum		P 506.60		Property Guarantees			
Stop Payments - Branch	P 166.55	Legal fees		International SWIFT bank transfer		0.25% of Pula value		Establishment fee		1.18%	
Stop order to other banks (International)	P 162.05	- Repossessions release		- Minimum		P 78.75		Subsequent		0.59%	
(vi) Scheduled Payment Related Fees		- Handling fee for sold repossessions		- Maximum		P 360.00		Commission on guarantee		0.61%	
Establishment and Amendment (App and Online Banking)	Free	- Storage and insurance per agreement		Purchase of foreign notes		3.10% of Pula value		Extension of tenure		1.18%	
Establishment (FNB Branch)	P 14.70	- Valuation fee		- Minimum		P 20.75		- Minimum		1.18%	
Amendment (FNB Branch)	P 4.10	- Cross border deals per agreement		- Maximum		3.10% of Pula value		Amendment		P 534.35	
(vii) Prepaid Purchases		- Document fee		Sale of foreign notes		3.10% of Pula value		Assessment fee		P 315.00	
Airtime & Electricity	Free	- Arrears letter		- Minimum		P 20.75		Other Guarantees			
(viii) Balance Enquiries		- Statement copies sent to auditors		- Maximum		3.10% of Pula value		Establishment fee		1.20%	
Electronic (FNB ATM, Online Banking, Cellphone)	Free	- Cross border authority letter		Bills negotiated and returned unpaid				Other***			
Other Banks ATM	Free	- Charge of Ownership		Foreign cheque		No charge		Every subsequent 6 month period		0.61%	
POS	Free	- Final letter of settlement		Inward SWIFT bank transfer		0.38%		Amendments commission		P 250.95	
(ix) Statements		- Faxing of copies of documentations		- Minimum		P 14.05		Bonds			
Cellphone Statements	Free	- Emailing of statements		- Maximum		P 202.45		Performance/Tender Bonds			
Current Month E-mailed Statement	Free	(v) Overdrafts		Draft request to stop				Establishment		1.21%	
Posted Statement	Free	Authorised facility arrangement		SWIFT cable cost		P 147.80		- Minimum		P 590.65	
Branch- Interim Bank statement	P 7.50	- Minimum		Other***				- Maximum		no max dependent on value of bond	
Historical Branch Statements	P 30.50	- Maximum		Inward foreign transfers		0.27% of Pula value		Quarterly commission		n/a	
Copies of Deposit Slips	P 30.50	Transfer to other banks by SWIFT, Telexper transaction)		- Minimum		P 108.50		Amendments commission		P 258.70	
Incomplete deposit slip	P 16.60	South Africa Rand		- Maximum		P 450.00		(e) PAYMENT AND CLEARING CHARGES			
Additional Statements		- Minimum		(i) Letters of Credit (Inward - exports)				(i) Deposit Books			
Daily	P 85.25	- Maximum		Advising commission		P 292.45		20 to 50 pages		Free	
Weekly	28.40	British Pound		Confirming commission - Half yearly charge		0.51% of the Pula value per 6 months opt		50 to 100 pages		Free	
Bi-Monthly	P 14.20	- Minimum		- Minimum		P 455.65		101 and Above		Free	
(x) Convenience and Value Adds		- Maximum		- Maximum		0.51% of the Pula value per 6 months opt		(ii) Account Services			
Send Money using eWallet	P 10.40	United States Dollars		Renewal of facility		1.14%		Certificate of Balance		P 70.55	
(xi) Payment Notifications		- Minimum		- Minimum		P 696.90		Audited info provided		P 387.85	
E-mail, SMS & Fax	Free	- Maximum		(ii) Other Origination Fees				Paypal Withdrawal Service		1.68%	
(b) INVESTMENT / INTERMEDIATION CHARGES		Euro		CRB		P 6.35		(iii) eWallet			
(i) Term Deposits		- Minimum		(vii) Credit Cards				Withdrawal, Cashback@POS, @POS Purchase with Cashback		Free	
*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 minimum fee will default to the interest earned.		- Maximum		Joining - Application/Administration Fee		P 109.35		eWallet Reversal		P 2.35	
Balances Penalty		Foreign Currency Account Card Fees		Annual card fees				Electronic		P 11.75	
50.01-200.00	P 59.00	First Issuance of Card		Low income (Firstcard)		P 157.50		Branch		P 117.75	
200.01-1,000.00	P 118.10	Annual Card Fee		Medium income (Gold card)		P 221.60		Airtime & Electricity Purchases		Free	
1,000.01-10,000.00	P 295.30	South Africa Rand (ZAR)		High income (Platinum card)		P 253.10		Balance enquiry		Free	
10,000.01-100,000.00	P 884.30	United States Dollars (USD)		High income (Private Clients card)		P 273.40		Monthly fee		Free	
100,000.01-500,000	P 1,217.40	British Pounds (GBP)		Other				Dormancy fee		P 0.00	
500,000.01+	Negotiable	Euro (EUR)		Additional Authorized User		P 157.50		(iv) Penalty/Other Fees			
(ii) Current Accounts		Card Purchases		Voucher retrieval per voucher already paid		P 0.00		Unpaid Debit Order		P 176.55	
Pay As You Use - Monthly Account Fee		International ATM Withdrawal Fee		Card Replacement Fee		P 101.30		Honouring Fee (Charged per item in excess of your account limit)		P 75.00	
Smart	P 14.90	South Africa Rand (ZAR)		Card Replacement (Lost/Stolen)		P 37.05		Debit Orders		P 50.00	
Gold	P 20.80	United States Dollars (USD)		South Africa Rand (ZAR)		P 8.00		Card Purchases		P 50.00	
FNB	P 8.10	British Pounds (GBP)		Euro (EUR)		€ 2.05		Inward Unpaid Item		P 0.00	
FNB NEXT	P 10.70	Card Replacement		Card Replacement (Lost/Stolen)		R 145.70		Deposit of Post-Dated Cheque		P 43.65	
Unlimited/ Bundled Pricing - Monthly Account Fee		Card Replacement (Lost/Stolen)		South Africa Rand (ZAR)		R 8.00		Card Replacement		Free	
Smart	P 42.00	United States Dollars (USD)		United States Dollars (USD)		\$ 9.35		Card Replacement (Lost/Stolen)		P 83.20	
Gold	P 78.00	British Pounds (GBP)		British Pounds (GBP)		£ 7.25		POS Declined Transaction Fee		P 0.00	
Platinum	P 168.60	Euro (EUR)		Euro (EUR)		€ 0.45		Failed Scheduled Transaction - Online/ Electronic		P 0.00	
Private Clients	P 287.70	Card Replacement		Card Replacement (Lost/Stolen)		Free		(f) CASH PLUS			
(iii) Savings Accounts		Card Replacement (Lost/Stolen)		South Africa Rand (ZAR)		R 145.70		(i) eWallet Cash Out			
Future Save		United States Dollars (USD)		United States Dollars (USD)		\$ 9.35		All transactions		Free	
Monthly Account Fees	P 6.25	British Pounds (GBP)		British Pounds (GBP)		£ 7.25		(ii) Cash out of FNB Account			
Minimum Account Balance	P 100.00	Euro (EUR)		Euro (EUR)		€ 8.30		P 25 - P 250		P 2.60	
Minimum Account Balance for Fee Rebate	P 103.50	Insufficient Funds at Point of Sale		South Africa Rand (ZAR)		R 0.00		P 251 - P 500		P 5.20	
Free Transactions	2 Free	United States Dollars (USD)		United States Dollars (USD)		\$ 0.00		P 501 - P 1 000		P 7.80	
Fee per Transaction thereafter	P 11.30	British Pounds (GBP)		British Pounds (GBP)		£ 0.00		P 1 001 - P 2 000		P 15.40	
Future Forward		Euro (EUR)		Euro (EUR)		€ 0.00		P 2 001 - P 5 000		P 10.60	
Monthly Account Fees	P 0.00	Fee for where balance is over the limit		British Pounds (GBP)		£ 0.00		P 5001 - P 9000		P 20.80	
		- Minimum		Euro (EUR)		€ 0.00		Cash Deposit into FNB Account		P 0.32 per P 100	
		- Maximum		Prepaid Airtime & Electricity Purchases		Free					