First National Bank of Botswana

Revised Retail Tariff Guide of Frequently Used Services

Effective 1 February 2025



(i) Cash Withdrawals		Minim Minim Fee Re
Cash @ Till	Free	Free T
FNB ATM/ Cardless withdrawal / Mini ATM	Up to P500 = P2.75	Fee pe
Cash Withdrawal	Above P500 = P5.45	Polok
Other Ranks ATM	Up to P500 = P8.20	Month
One company	Above P500 = P10.90	Minim
International ATM Withdrawal (Cash Advance)	P 30.45	Minim Fee Re
(ii) FNB Branch		Free T
Over The Counter withdrawal	P 0.40 per P100	Fee pe
Minimum	P 8.15	(iv) Ot
Maximum	P 582.95	Stude
(iii) Card Purchases		Islami
Card Purchases Local	Free	Non-F
Card Purchases International	P7.42	Free B
(iv) Linked Account Transfers		(v) De
FNB (Electronic) - ATM, Online	P 3.85	Cash I
Cellphone,Tel. & Scheduled FNB Branch (to third party)	P 38.70	Cash
	F 30.70	Cash I
(v) Payments Internal Debit Order	5	Flat fe
	Free	_
App Payment, ATM, Online Banking	P 3.85	Cash
Cell Payment (Other)	P 5.00	(vi) Fo
External Debit Order	P 7.55	Month
FNB Branch (within the accounts)	P 7.50	Violati
Stop Payments - Branch	P 166.55	Month
Stop order to other banks (International)	P 162.05	Interin
(vi) Scheduled Payment Related Fees		Copie
Establishment and Amendment (App and Online Banking)	Free	Amen
Establishment (FNB Branch)	P 14.70	Amen
Amendment (FNB Branch)	P 4.10	South
(vii) Prepaid Purchases		United
Airtime & Electricity	Free	British
(viii) Balance Enquiries	7166	Euro (
Electronic (FNB ATM, Online Banking,	Free	Other
Cellphone) Other Bank's ATM		
	Free	Depos
POS	Free	- 1
(ix) Statements		Witho
Cellphone Statements	Free	- 1
Current Month E-mailed Statement	Free	Withd
Posted Statement	Free	Incom
Branch- Interim Bank statement	P 7.50	- 1
Historical Branch Statements	P 30.50	- 1
Copies of Deposit Slips	P 30.50	Transl
Incomplete deposit slip	P 16.60	South
Additional Statements		- 1
Daily	P 85.25	- 1
Weekly	28,40	British
Bi-Monthly	P 14.20	- 1
(x) Convenience and Value Adds		- 1
Send Money using eWallet	P 10.40	United
(xi) Payment Notifications	1 10.40	- N
	5	_
	Free	- h
E-mail, SMS & Fax		
(b) INVESTMENT / INTERMEDIATION CHARGES		Euro
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(b) INVESTMENT / INTERMEDIATION CHARGES (i) Term Deposits 12% of the balance over the remaining period to 22% of the balance over the remaining period to 23% of the balance over the remaining period 40% of the centre that the 25% interest period interest cannot, the minimum fee wife senses cannot, 80% of the centre of the minimum fee wife 10% of the centre of the centre 10% of the centre	P 118.10 P 295.30	- M Foreig First Is Annua South United
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(b)INVESTMENT / INTERMEDIATION CHARGES (10) Term Deposits 2-564 in a balance once that remaining period to 5-564 in the balance once that remaining period to 5-664 in the balance once that remaining period to 5-664 in the balance once that the 264 interest period than the interest earned. The minimum fee will of 5-664 interest earned. The minimum fee will of 10,000.01-10,000.00 100,000.01-100,000.00 100,000.01-500,000 500,000.01+ (ii) Current Accounts Pay As You Use - Monthly Account fee 5-664 FNBy FNBy NEXT Unlimited/ Bundled Pricing - Monthly Account 6-664 Flatinum Private Clients (iii) Savings Accounts future Save Minimum Account Balance Minim	P 59.00 P 59.00 P 118.10 P 295.30 P 184.30 P 184.30 P 1217.40 Negotiable P 10.70 ee P 287.70 P 188.80 P 287.70 P 18.55 P 10.00 P 10.350	- h h Foreign South H h h h h h h h h h h h h h h h h h h
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5	
Minimum Account Balance	P 50.00
Minimum Account Balance for Fee Rebate	N/A
Free Transactions	4 Free
Fee per Transaction thereafter	P 6.60
Poloko Monthly Account Fees	P 0.00
Minimum Account Balance	P 500.00
Minimum Account Balance for Fee Rebate	N/A
Free Transactions	1 Free
Fee per Transaction thereafter	P 36.00
(iv) Other Products Monthly Maintenance F Student	P 3.00
Islamic	P 20.80
Non-Resident	P 20.80
Free Banking	P 20.80
(v) Deposits	
Cash Deposit at ATM	20.440
Cash deposit per P 100 Cash Deposit at Branch	P 0.440
Flat fee	P 5.75
Cash deposit per P 100	P 0.450
(vi) Foreign Currency Accounts	
Monthly maintenance	N/A
Violation of minimum balance	N/A
Monthly bank statements	P 7.50
Interim bank statements Copies of old bank statements	P 7.50 P 30.50
Amendments (incoming SWIFT transfers)	Free
Amendments (outgoing SWIFT transfers)	
South Africa Rand (ZAR)	R 113.55
United States Dollars (USD)	\$28.35
British Pounds (GBP)	£14.15
Euro (EUR)	€21.80
Other *** Deposit of foreign cash	3.19% of Pula
- Minimum	value P 20.80
Withdrawals in Foreign Currency	3.19% of Pula value
- Minimum	P 20.80
Withdrawals in Pula	Free
Incoming SWIFT transfers	0.26% of Pula value
- Minimum	P 112.50
 Maximum Transfer to other banks by SWIFT, Telex(per to the content of the content of	P 436.50
South Africa Rand	0.36% of amount
- Minimum	R 144.00
- Maximum	R 654.75
British Pound	0.35% of amount
- Minimum	£13.85
- Maximum United States Dollars	£56.15 0.36% of amount
- Minimum	\$16.30
- Maximum	\$69.75
Euro	0.35% of amount
- Minimum	€ 5.55
- Maximum	€ 48.55
Foreign Currency Account Card Fees	
First Issuance of Card Annual Card Fee	Free
South Africa Rand (ZAR)	R 130.10
United States Dollars (USD)	\$8.30
British Pounds (GBP)	£6.75
Euro (EUR)	€7.25
Card Purchases	Free
International ATM Withdrawal Fee	
South Africa Rand (ZAR) United States Dollars (USD)	R 39.55 \$2.45
British Pounds (GBP)	\$2.45 £1.85
Euro (EUR)	€2.05
Balance Enquiries (International ATMs)	
South Africa Rand (ZAR)	R 8.00
United States Dollars (USD)	\$0.50
British Pounds (GBP)	£0.40
Euro (EUR)	€ 0.45
Card Replacement Card Replacement (Lost/Stolen)	Free
South Africa Rand (ZAR)	R 145.70
United States Dollars (USD)	\$9.35
British Pounds (GBP)	£7.25
Euro (EUR)	€8.30
Insufficient Funds at Point of Sale	
South Africa Rand (ZAR)	R 0.00
United States Dollars (USD)	\$0.00 £0.00
British Pounds (GBP)	

(c) ADVANCES/LOANS	
(i) Personal Loans First Loans Application	Free
Processing/Arrangement/facility Fee	1.27%
Minimum	P670.10
Maximum	P 5,173.50
Early repayment penalty	Free
(ii) First Funding Easy Loan Processing/Arrangement/facility Fee	1.30%
- Minimum	P 316.30
- Maximum	P 4,208.50
(iii) Property Finance	
Tender letter/Agreement in principle	
FNB Customers Non FNB Customers	P 29.00 P 71.95
Assessment fee	P71.95
Copy of title deed requests	P 71.95
Copy of bond requests	P 71.95
Processing/Arrangement	1.10%
- Minimum	P 734.45
- Maximum	P 53,611.50
(iv) WesBank Documentation fee (Loan processing)	0.86%
Minimum	0.86% P 988.40
- Maximum	P 78,075.00
Legal fees	
- Repossessions release	P 148.45
- Handling fee for sold repossessions	P 696.90
Storage and insurance per agreement	P 253.00
Valuation fee Cross border deals per agreement	Third Party fees P 2,723.45
Document fee	P 2,723.43
- Arrears letter	P 14.55
- Statement copies sent to auditors	P 40.40
- Cross border authority letter	P 14.85
- Change of Ownership	P 14.85
- Final letter of settlement	P 14.85
Faxing of copies of documentations Emailing of statements	P 23.05 Free
(v) Overdrafts	Tiee
Authorised facility arrangement	1.27%
	1.27% P 721.55
Authorised facility arrangement	
Authorised facility arrangement - Minimum - Maximum Excess notice	P 721.55 P 54,568.85
Authorised facility arrangement - Minimum - Maximum Excess notice - Minimum	P 721.55 P 54,568.85 P 46.60
Authorised facility arrangement - Minimum - Maximum Excess notice	P 721.55 P 54,568.85
Authorised facility arrangement - Minimum - Maximum Excess notice - Minimum - Maximum	P 721.55 P 54,568.85 P 46.60 P 113.60
Authorised facility arrangement - Minimum - Maximum Excess notice - Minimum - Maximum Renewal of facility	P721.55 P54,568.85 P46.60 P113.60 1.14%
Authorised facility arrangement - Minimum - Maximum Excess notice - Minimum - Maximum - Maximum Renewal of facility - Minimum (vi) Other Origination Fees ITC enquiry	P721.55 P54,568.85 P46.60 P113.60 1.14% P696.90
Authorised facility arrangement - Minimum - Maximum Excess notice - Minimum - Maximum Renewal of facility - Minimum (vi) Other Origination Fees ITC enquiry CRB	P721.55 P54,568.85 P46.60 P113.60 1.14% P696.90
Authorised facility arrangement - Minimum - Maximum Excess notice - Minimum - Maximum - Maximum Renewal of facility - Minimum (vi) Other Origination Fees ITC enquiry CRB (vii) Credit Cards	P721.55 P54.568.85 P46.60 P113.60 1.14% P696.90 P16.25 P6.35
Authorised facility arrangement - Minimum - Madmum Excess notice - Minimum - Madmum Renewal of facility - Minimum (vi) Other Origination Fees ITC enquiry CRB (vii) Credit Cards Joining - Application/Administration Fee	P721.55 P54.568.85 P46.60 P113.60 1.14% P696.90
Authorised facility arrangement - Minimum - Maximum Excess notice - Minimum - Maximum - Maximum Renewal of facility - Minimum (vi) Other Origination Fees ITC enquiry CRB (vii) Credit Cards	P721.55 P54.568.85 P46.60 P113.60 1.14% P696.90 P16.25 P6.35
Authorised facility arrangement - Minimum - Maximum Excess notice - Minimum - Maximum Renewal of facility - Minimum (vi) Other Origination Fees ITC enquiry CRB (vii) Credit Cards Joining - Application/Administration Fee Annual card fees Low income (Firstcard)	P721.55 P54.568.85 P46.60 P113.60 11.4% P696.90 P16.25 P6.35
Authorised facility arrangement - Minimum - Maximum Excess notice - Minimum - Maximum Renewal of facility - Minimum (vi) Other Origination Fees ITC enquiry CRB (vii) Credit Cards Joining - Application/Administration Fee Annual card fees Low income (Firstcard) Medium income (Gold card) High income (Platnum card)	P721.55 P54.568.85 P46.60 P113.60 P113.60 P16.25 P6.35 P109.35 P109.35 P221.60 P253.10
Authorised facility arrangement - Minimum - Maximum Excess notice - Minimum - Maximum - Maximum Renewal of facility - Minimum (vi) Other Origination Fees ITC enquiry CRB (vii) Oredit Cards Joining – Application/Administration Fee Annual card fees Low income (Firstcard) Medium income (Gold card) High income (Platinum card) High income (Platinum card)	P721.55 P54.568.85 P46.60 P113.60 P113.60 P16.25 P6.35 P109.35 P109.35
Authorised facility arrangement - Minimum - Maximum Excess notice - Minimum - Maximum Renewal of facility - Minimum (vi) Other Origination Fees ITC enquiry CBB (vii) Credit Cards Joining - Application/Administration Fee Annual card fees Low income (Firstaard) Medium income (Fold card) High income (Private Clients card) Other	P72155 P54,588.85 P46.80 P113.60 11.4% P896.90 P16.25 P6.35 P19.35 P157.50 P221.60 P253.10 P273.40
Authorised facility arrangement - Minimum - Maximum Excess notice - Minimum - Maximum Renewal of facility - Minimum (vi) Other Origination Fees ITC enquiry CRB (vii) Credit Cards Joining – Application/Administration Fee Annual Card fees Low Income (Firstcard) Medium Income (Gold card) High Income (Platinum card) High Income (Private Clients card) Other Additional Authorized User Voucher retrieval per voucher	P721.55 P54.568.85 P46.60 P113.60 P113.60 P16.25 P6.35 P109.35 P109.35 P221.60 P253.10
Authorised facility arrangement - Minimum - Maximum Excess notice - Minimum - Maximum Renewal of facility - Minimum (vi) Other Origination Fees ITC enquiry CRB (vii) Oredit Cards Joining - Application/Administration Fee Annual card fees Low income (First card) Medium income (Gold card) High income (Platinum card) High income (Private Clients card) Other Additional Authorized User	P72155 P54,568.85 P46.60 P113.60 P113.60 P16.25 P6.35 P109.35 P157.50 P221.60 P253.10 P273.40
Authorised facility arrangement - Minimum - Maximum Excess notice - Minimum - Maximum Renewal of facility - Minimum (vi) Other Origination Fees ITC enquiry CRB (vi) Other Origination Fees ITC enquiry CRB (vi) Ordict Cards Joining – Application/Administration Fee Annual card fees Low income (Firstcard) Medium income (Fold card) High income (Platinum card) High income (Private Clients card) Other Additional Authorized User Voucher retrieval per voucher already paid Card Replacement Fee	P721.55 P54.568.85 P46.60 P113.60 P113.60 P16.25 P6.35 P109.35 P157.50 P221.60 P253.10 P273.40 P157.50 P0.00
Authorised facility arrangement - Minimum - Maximum Excess notice - Minimum - Maximum Renewal of facility - Minimum (vi) Other Origination Fees ITC enquiry CRB (vi) Other Origination Fees ITC enquiry CRB (vi) Ordict Cards Joining – Application/Administration Fee Annual card fees Low income (Firstcard) Medium income (Fold card) High income (Platinum card) High income (Private Clients card) Other Additional Authorized User Voucher retrieval per voucher already paid Card Replacement Fee	P721.55 P54.568.85 P46.60 P113.60 P113.60 P16.25 P6.35 P109.35 P109.35 P157.50 P221.60 P253.10 P273.40 P157.50 P0.00 P101.30
Authorised facility arrangement - Minimum - Maximum Excess notice - Minimum - Maximum Renewal of facility - Minimum (vi) Other Origination Fees ITC enquiry CRB (vii) Credit Cards Joining - Application/Administration Fee Annual card fees Low income (Firstard) Medium income (Fold card) High income (Private Clients card) Other Additional Authorized User Voucher retrieval per youcher already paid already and Card Replacement Fee Copy of history statement Card Wethardrawal Own ATM	P72155 P54,568.85 P46.60 P113.60 11.4% P696.90 P16.25 P6.35 P109.35 P157.50 P221.60 P273.40 P157.50 P.0.00 P101.30 P37.05
Authorised facility arrangement - Minimum - Maximum Excess notice - Minimum - Maximum Renewal of facility - Minimum (W) Other Origination Fees ITC enquiry CRB (Wi) Credit Cards Johning - Application/Administration Fee Annual card fees Low income (Firstard) Medium income (Gold card) High income (Pixtum card) High income (Pixtum Card) Other Additional Authorized User Voucher retrieval per voucher altered y and a state of part and a state of par	P72155 P54,568.85 P46.60 P113.60 P113.60 P16.25 P6.35 P109.35 P157.50 P221.60 P253.10 P273.40 P157.50 P0.00 P101.30 P37.05 P8.05 P15.50
Authorised facility arrangement - Minimum - Maximum Excess notice - Minimum - Maximum Excess notice - Minimum - Maximum Renewal of facility - Minimum (VI) Other Origination Fees ITC enquiry CRB (VII) Credit Cards Joining - Application/Administration Fee Annual Card Fees Low income (Firstard) Medium income (Gold card) High income (Platinum card) High income (Private Clients card) Other Additional Authorized User Voucher retrieval per voucher alseady paid Card Replacement Fee Copy of history statement Card withdrawal Own ATM Other local ATM International ATM	P721.55 P54.568.85 P46.60 P113.60 P113.60 P16.25 P6.35 P109.35 P157.50 P221.60 P253.10 P273.40 P101.30 P37.05 P8.05 P11.50 P8.05 P1.50 P52.80
Authorised facility arrangement - Minimum - Maximum Excess notice - Minimum - Maximum Renewal of facility - Minimum (vi) Other Origination Fees ITC enquiry CRB (vi) Other Origination Fees ITC enquiry CRB (vi) Ordit Cards Joining - Application/Administration Fee Annual card fees Low income (Firstcard) Medium income (Fold card) High income (Platinum card) High income (Private Clients card) Other Additional Authorized User Voucher retrieval per voucher already paid Card Replacement Fee Copy of history statement Catch withdrawal Other Income (Other Income) Other Income (Other Income) Other Other Income (Other Income) Income (P72155 P54,568.85 P46.60 P113.60 P113.60 P16.25 P6.35 P109.35 P157.50 P221.60 P253.10 P273.40 P157.50 P0.00 P101.30 P37.05 P8.05 P15.50
Authorised facility arrangement - Minimum - Maximum Excess notice - Minimum - Maximum Renewal of facility - Minimum (Vi) Other Origination Fees ITC enquiry CRB (Vii) Oredit Cards Johning - Application/Administration Fee Annual card fees Low income (Firstard) Medium income (Gold card) High income (Plathum card) High income (Private Clients card) Other Additional Authorized User Voucher retrieval per voucher alteady paid Card Replacement Fee Copy of history statement Card withdrawal Own ATM Other local ATM International ATM	P721.55 P54.568.85 P46.60 P113.60 P113.60 P16.25 P6.35 P109.35 P157.50 P221.60 P253.10 P273.40 P101.30 P37.05 P8.05 P11.50 P8.05 P1.50 P52.80
Authorised facility arrangement - Minimum - Madmum Excess notice - Minimum - Madmum Renewal of facility - Minimum (vi) Other Origination Fees ITC enquiry CRB (vii) Credit Cards Joining - Application/Administration Fee Annual card fees Low income (Firstcard) Medium income (Fold card) High income (Platinum card) High income (Platinum card) High income (Platinum card) Chber Additional Authorized User Voucher retrieval per voucher already paid Card Replacement Fee Copy of history statement Cash withdrawal Own ATM Other local ATM International ATM Declined transaction Branch over the counter cash withdrawal	P721.55 P54.568.85 P46.60 P113.60 P113.60 P16.25 P6.35 P109.35 P109.35 P157.50 P221.60 P253.10 P273.40 P157.50 P0.00 P101.30 P37.05 P8.05 P115.50 P0.00 P101.30 P37.05
Authorised facility arrangement - Minimum - Madmum Excess notice - Minimum - Madmum Renewal of facility - Minimum (vi) Other Origination Fees ITC enquiry CRB (vii) Credit Cards Joining - Application/Administration Fee Armual card Fees Low income (Firstard) Medium income (Fold card) High income (Firstard) Medium income (Firstard) Well income (Firstard) Additional Authorized User Voucher retrieval per voucher already paid Card Replacement Fee Copy of history statement Cash withdrawal Own ATM Other local ATM International ATM Declined transaction Branch over the counter cash withdrawal Own bank	P72155 P54,568.85 P46.60 P113.60 11.4% P696.90 P16.25 P6.35 P157.50 P221.60 P253.10 P273.40 P157.50 P0.00 P101.30 P37.05 P8.05 P1.50 P6.28
Authorised facility arrangement - Minimum - Maximum Excess notice - Minimum - Maximum Renewal of facility - Minimum (vi) Other Origination Fees ITC enquiry CBB (vii) Credit Cards Joining - Application/Administration Fee Annual card fees Low income (Firstard) Medium income (Gold card) High income (Private Clients card) Other Additional Authorized User Voucher retrieval per voucher already alre	P72155 P54,568.85 P46.60 P113.60 11.4% P696.90 P16.25 P6.35 P157.50 P221.60 P253.10 P273.40 P157.50 P0.00 P101.30 P37.05 P8.05 P1.50 P6.28
Authorised facility arrangement - Minimum - Maximum Excess notice - Minimum - Maximum Renewal of facility - Minimum (v) Other Origination Fees ITC enquiry CRB (vii) Oredit Cards Joining - Application/Administration Fee Annual card Fees Low income (Firstand) Medium income (Gold card) High income (Pathum card) High income (Private Clients card) Other Additional Authorized User Voucher retieval per voucher alseady paid Card Replacement Fee Copy of history statement Cash withdrawal Own ATM Other local ATM International ATM Unter local ATM International ATM One beined transaction Benech over the counter cash withdrawal Own bank Other local bank Unternational bank	P721.55 P54.568.85 P46.60 P113.60 P113.60 P113.60 P16.25 P6.35 P109.35 P157.50 P221.60 P253.10 P273.40 P157.50 P0.00 P101.30 P37.05 P8.05 P11.50 P52.80 P0.00 P38.20 P0.00
Authorised facility arrangement - Minimum - Maximum Excess notice - Minimum - Maximum Renewal of facility - Minimum (vi) Other Origination Fees ITC enquiry CRB (vii) Credit Cards Joining - Application/Administration Fee Annual card Fees Low income (Firstcard) Medium income (Firstcard) High income (Parlamum card) High income (Parlamum card) High income (Parlamum card) Other Additional Authorized User Voucher retrieval per voucher already paid Card Replacement Fee Copy of history statement Cash withdrawal Own ATM Other local ATM International ATM Declined transaction Branch over the counter cash withdrawal Own bank Other local bank International bank - Maximum - Maximum Point of Sale purchases	P72155 P54,568.85 P46.60 P113.60 11.4% P696.90 P16.25 P6.35 P109.35 P157.50 P221.60 P233.10 P273.40 P10.30 P37.05 P1.50 P52.80 P0.00 P52.80 P0.00 P38.20 P0.00 P70.80 P70.80
Authorised facility arrangement - Minimum - Maximum Excess notice - Minimum - Maximum Renewal of facility - Minimum (vi) Other Origination Fees ITC enquiry CBB (vii) Credit Cards Joining - Application/Administration Fee Armual card fees Low income (Firstard) Medium income (Fold card) High income (Firstard) Medium income (Firstard) High income (Private Clients card) Other Card Replacement Fee Copy of history statement Cach withdrawal Own ATM Other local ATM International ATM Declined transaction Branch over the counter cash withdrawal Own bank Other local bank International bank Internatio	P72155 P54,568.85 P46.60 P113.60 P113.60 P113.60 P16.25 P6.35 P16.25 P6.35 P175.50 P221.60 P23.10 P175.50 P20.00 P101.30 P37.05 P115.50 P52.80 P0.00 P101.30 P37.05 P70.80 P0.00 P70.80 P70.80 P652.70
Authorised facility arrangement - Minimum - Maximum Excess notice - Minimum - Maximum Renewal of facility - Minimum (vi) Other Origination Fees ITC enquiry CBB (vii) Credit Cards Joining - Application/Administration Fee Annual card fees Low income (Firstard) Medium income (Gold card) High income (Private Clients card) Other Additional Authorized User Voucher retrieval per voucher already alre	P72155 P54,568.85 P46.60 P113.60 P113.60 P113.60 P16.25 P6.35 P16.25 P6.35 P157.50 P221.60 P253.10 P273.40 P157.50 P0.00 P101.30 P37.05 P11.50 P52.80 P0.00 P70.80
Authorised facility arrangement - Minimum - Maximum Excess notice - Minimum - Maximum Renewal of facility - Minimum (vi) Other Origination Fees ITC enquiry CBB (vii) Credit Cards Joining - Application/Administration Fee Armual card fees Low income (Firstard) Medium income (Fold card) High income (Firstard) Medium income (Firstard) High income (Private Clients card) Other Card Replacement Fee Copy of history statement Cach withdrawal Own ATM Other local ATM International ATM Declined transaction Branch over the counter cash withdrawal Own bank Other local bank International bank Internatio	P72155 P54,568.85 P46.60 P113.60 P113.60 P113.60 P16.25 P6.35 P16.25 P6.35 P175.50 P221.60 P23.10 P175.50 P20.00 P101.30 P37.05 P115.50 P52.80 P0.00 P101.30 P37.05 P70.80 P0.00 P70.80 P70.80 P652.70
Authorised facility arrangement - Minimum - Maximum Excess notice - Minimum - Maximum Renewal of facility - Minimum (vi) Other Origination Fees ITC enquiry CRB (vii) Credit Cards Joining - Application/Administration Fee Annual card fees Low income (Firstard) Medium income (Gold card) High income (Pathour ard) High income (Pitrivate Clients card) Other Additional Authorized User Voucher retrieval per voucher already paid Card Replacement Fee Copy of history statement Cards withdrawal Own ATM Other local ATM International ATM Declined transaction Branch over the counter cash withdrawal Own bank Other local bank International bank - Minimum - Maximum Portion of Sale purchases Own bank Other Local bank International bank Linternational bank Linternational bank Other Local bank International bank Other Local ban	P721.55 P54.568.85 P54.568.85 P146.60 P113.60 P113.60 P16.25 P6.35 P109.35 P157.50 P221.60 P253.10 P273.40 P157.50 P0.00 P101.30 P37.05 P8.05 P115.00 P0.00 P70.80 P52.80 P0.00 P70.80 P652.70 Free Free Free Free P.88.20 O.16% of revolving
Authorised facility arrangement - Minimum - Madmum Excess notice - Minimum - Madmum Renewal of facility - Minimum (vi) Other Origination Fees ITC enquiry CRB (vii) Credit Cards Joining - Application/Administration Fee Armual card fees Low Income (Firstcard) Medium income (Firstcard) Medium income (Firstcard) High income (Piatinum card) High income (Piatinum card) High income (Piatinum card) High income (Piatinum card) Other Additional Authorized User Voucher retrieval per voucher already paid Card Replacement Fee Copy of history statement Cash withdrawal Own ATM Declined transaction Branch over the counter cash withdrawal Own hank Other local bank International Dank - Maximum Point of Sale purchases Own bank Other Local Dank International Dank Lost card protection insurance	P72155 P54,568.85 P46.60 P113.60 11.4% P696.90 P16.25 P6.35 P109.35 P157.50 P221.60 P237.40 P101.30 P101.30 P37.05 P11.50 P52.80 P0.00 P38.20 P0.00 P70.80 P70.80 P70.80 P70.80 P7652.70 Free Free Free Free P38.20

Balance enquiry		- Maximum
Own ATM	Free	Cancellation - If approved by benef
Other local ATM International ATM	P 0.00	Document checking
International ATM Interim bank statement	P 8.05	Overseas bank charges are for the a All fees based on the Pula value of t
Impound credit card	F 6.05	(iv) Foreign Bills (collection charges
International	P 0.00	Outward collection handling
Local	P 0.00	Documentary bills
Introduction letter for international bank	P 0.00	Clean bills
Other***		Maximum for clean bills
Monthly statement	Free	Inward collection handling
Impound card fee – Fax charges	P 0.00	Documentary bills
Unpaid Debit Order	P 234.20	Extension after maturity Cable charges
FNB Stop order	P 14.55	(v) Bonds/Guarantees/Indemnities
NON FNB Stop order	P 14.55	Guarantees
Self select PIN	Free	Shipping guarantees(bill of lading I
(d) TRADE FACILITATION CHARGES		Establishment
(i) Foreign Exchange Charges Local SWIFT bank transfer Outwards	0.33% of Pula	Quarterly commission
- Minimum	value P 80.95	Increase of amounts
- Maximum	P 393.70	Extension of tenure
International SWIFT bank transfer	0.33% of Pula	- Minimum
- Minimum	value P 117.90	Amendment
- Maximum	P 506.60	Property Guarantees
International SWIFT bank transfer	0.25% of Pula	Establishment fee
(Online) - Minimum	value P 78.75	Subsequent
- Maximum	P 360.00	Commission on guarantee
Purchase of foreign notes	3.10% of Pula value	Extension of tenure
- Minimum	P 20.75	- Minimum
- Maximum	3.10% of Pula value	Amendment
Sale of foreign notes	3.10% of Pula value	Assessment fee
- Minimum	P 20.75	Other Guarantees
- Maximum	3.10% of Pula value	Establishment fee
Bills negotiated and returned unpaid		Other***
Foreign cheque	No charge	Every subsequent 6 month period Amendments commission
Inward SWIFT bank transfer	0.36%	Bonds
- Minimum	P 41.05	Performance/Tender Bonds
- Maximum	P 202.45	Establishment
Draft request to stop		- Minimum
SWIFT cable cost	P 147.80	
Other*** Inward foreign transfers	0.27% of Pula	- Maximum
- Minimum	value P 108.50	Quarterly commission
- Maximum	P 450.00	Amendments commission
(ii) Letters of Credit (inward - exports)		(e) PAYMENT AND CLEARING CHAR
Advising commission	P 292.45	(i) Deposit Books
Confirming commission - Half	0.51% of the	20 to 50 pages
yearly charge	Pula value per 6 months opt	50 to 100 pages 101 and Above
- Minimum	P 455.65	(ii) Account Services
- Maximum	0.51% of the Pula value per 6	Certificate of Balance
Negotiation of documents	months opt	Audited info provided
Amendments (other than extensions)	P 151.85	Paypal Withdrawal Service
Cancellation-If approved by beneficiary	P731.90	(iii) eWallet
Extension of tenure	0.56% of the Pula value	Withdrawal, Cashback@POS, @POS Purchase with Cashback
- Minimum	P 453.35	eWallet Reversal
- Maximum	0.56% of the Pula value	Electronic
		Branch
Payment and /or negotiation	0.25% of the Pula value	Airtime & Electricity Purchases
- Minimum	P 379.00	Balance enquiry
- Maximum	0.25% of the Pula value	Monthly fee
(iii) Letters of Credit (Outward - imports) Establishment of letter of credit (Sight) -	0.56% of the Pula	Dormancy fee
Half yearly charge	value_	(iv) Penalty/Other Fees
- Minimum		
	P 486.60	Unpaid Debit Order
Maximum Establishment of letter of credit	0.56% of the Pula value	Honouring Fee (Charged per item in limit)
Establishment of letter of credit (Standard) - Half yearly charge	0.56% of the Pula value 0.56% of the Pula value	Honouring Fee (Charged per item in limit) Debit Orders
Establishment of letter of credit (Standard) – Half yearly charge – Minimum	0.56% of the Pula value 0.56% of the Pula value P 486.60 0.56% of the Pula	Honouring Fee (Charged per item in limit) Debit Orders Card Purchases
Establishment of letter of credit (Standard) - Half yearly charge - Minimum - Maximum Establishment of letter of credit	0.56% of the Pula value 0.56% of the Pula value P 486.60 0.56% of the Pula value 0.71% of the Pula	Honouring Fee (Charged per item in limit) Debit Orders Card Purchases Inward Unpaid Item
Establishment of letter of credit (Standard) - Half yearly charge - Minimum - Maximum	0.56% of the Pula value 0.56% of the Pula value P 486.60 0.56% of the Pula value	Honouring Fee (Charged per item in limit) Debit Orders Card Purchases
Establishment of letter of credit (Standard) - Half yearly charge - Minimum - Maximum Establishment of letter of credit (Deferred) - Half yearly charge	0.56% of the Pula value 0.56% of the Pula value P 486.60 0.56% of the Pula value 0.71% of the Pula value P 472.55 0.71% of the Pula	Honouring Fee (Charged per Item if limit) Debit Orders Card Purchases Inward Unpaid Item Deposit of Post-Dated Cheque
Establishment of letter of credit CSandrard) - Half yearly charge - Minimum - Maximum - Stablishment of letter of credit Cleferred) - Half yearly charge - Minimum - Maximum - Maximum - Minimum - Maximum SWIFT cost on establishment (Cable	0.56% of the Pula value 0.56% of the Pula value P 486.60 0.56% of the Pula value 0.71% of the Pula value P 472.55	Hanouring Fee (Charged per Item Island) Debit Orders Card Purchases Inward Unpaid Item Deposit of Post-Dated Cheque Card Replacement
Establishment of letter of credit (Standard) - Half yearly charge - Minimum - Maximum Establishment of letter of credit (beferred) - Half yearly charge - Minimum - Minimum - Minimum - Maximum	0.56% of the Pula value 0.56% of the Pula value 0.56% of the Pula value P 486.60 0.56% of the Pula value 0.71% of the Pula value P 472.55 0.71% of the Pula value	Honouring Fee (Charged per Item II Imit) Debit Orders Card Purchases Inward Unpaid Item Deposit of Post-Dated Cheque Card Replacement (Lost/Stolen)
Establishment of letter of credit (Standard) - Half yearly charge - Minimum - Maximum Establishment of letter of credit (Deferred) - Half yearly charge - Minimum - Maximum SMaximum SMaximum SMaximum SMaximum SMaximum	0.56% of the Pula value 0.56% of the Pula value 0.56% of the Pula value 0.76% of the Pula value 0.71% of the Pula value 1.71% of the Pula value 1.71% of the Pula value 1.75%	Honouring Fee (Charged per item in Itm) Debit Orders Card Purchases Inward Unpaid Item Deposit of Post-Dated Cheque Card Replacement Card Replacement (Lost/Stolen) POS Declined Transaction Fee Failed Scheduled Transaction - Onl
Establishment of letter of credit (Standard) - Half yearly charge — Minimum — Maximum Establishment of letter of credit (Deferred) - Half yearly charge — Minimum — Maximum SWIFT cost on establishment (Cable costs) Extension or renewal of letter of credit	0.56% of the Pula 0.56% of the Pula P 486.60 0.56% of the Pula value 0.71% of the Pula value P 472.55 0.71% of the Pula value P 147.80 0.56% of the Pula value 0.56% of the Pula value	Honouring Fee (Changed per Item In Imm) Debit Orders Card Purchases Inward Unpaid Item Deposit of Post-Dated Cheque Card Replacement Card Replacement (Lost/Stolen) POS Declined Transaction Fee Failed Scheduled Transaction - Onl Electronic
Establishment of letter of credit (Standard) - Helf yearly charge - Minimum - Maximum Establishment of letter of credit (Deferred) - Helf yearly charge - Minimum - Maximum SWIFT cost on establishment (Cable costs) Extension or renewal of letter of credit - Minimum - Maximum Minimum - Maximum Minimum - Maximum Increase of amount of letter of credit	0.56% of the Pulse Value 0.56% of the Pulse Value P486.60 0.55% of the Pulse Value 0.71% of the Pulse P472.55 0.71% of the Pulse Value P472.55 0.56% of the Pulse P147.80 0.56% of the Pulse P502.45 0.56% of the Pulse P502.65 0.56% of the P402.65% o	Honouring Fee (Charged per item films) Debit Orders Card Purchases Inward Unpaid Item Deposit of Post-Dated Cheque Card Replacement Card Replacement (Lost/Stolen) POS Declined Transaction Fee Failed Scheduled Transaction - Onl Electronic (f) CASH PLUS
Establishment of letter of credit (Standard) - Half yearly charge - Minimum - Maximum Establishment of letter of credit (Deferred) - Half yearly charge - Minimum SWIFT cost on establishment (Cable 00515) SWET cost on establishment of letter of credit - Minimum - Maximum Minimum - Maximum	0.56% of the Pula value 0.71% of the Pula value 0.71% of the Pula value 0.71% of the Pula value 0.56% of the Pula	Honouring Fee (Charged per Item In Imit) Debit Orders Card Purchases Inward Unpaid Item Deposit of Post-Dated Cheque Card Replacement Card Replacement (Lost/Stolen) POS Declined Transaction Fee Failed Scheduled Transaction Fee (1) CASH PLUS (1) Walliet Cash Out All transactions (3) Cash out of FNB Account
Establishment of letter of credit (Standard) - Half yearly charge - Minimum - Maximum Establishment of letter of credit (Deferred) - Half yearly charge - Minimum - Maximum SWIFT cost on establishment (Cable costs) Extension or renewal of letter of credit - Minimum - Maximum Increase of amount of letter of credit - Minimum	0.56% of the Puta 0.56% of the Puta P.486.60 0.56% of the Puta P.486.80 0.71% of the Puta value P.472.65 0.71% of the Puta value P.472.65 0.71% of the Puta value P.502.45 0.56% of the Puta value P.502.45 0.56% of the Puta value P.502.55% of the Puta value P.503.65% of the Puta value	Honouring Fee (Charged per Item In Imit) Debit Orders Card Purchases Inward Unpaid Item Deposit of Post-Dated Cheque Card Replacement Card Replacement (Lost/Stolen) POS Declined Transaction Fee Failed Scheduled Transaction - Onlections (I) CASH PUS (I) eWallet Cash Out All transactions (ii) Cash out of FNB Account P 25 - P 250
Establishment of letter of credit (Standard) - Half yearly charge - Minimum - Maximum Establishment of letter of credit (Deferred) - Half yearly charge - Minimum - Maximum SWIFT cost on establishment (Cable costs) Extension or renewal of letter of credit - Minimum - Maximum Increase of amount of letter of credit - Minimum - Maximum Increase of amount of letter of credit - Minimum - Maximum Drawing commission on letter of credit	0.56% of the Pula value 0.56% of the Pula P.486.60 0.56% of the Pula value 0.71% of the Pula value P.472.85 0.71% of the Pula value P.472.85 0.56% of the Pula value 0.56% of the Pula 0.56% of	Honouring Fee (Charged per item in imit) Debit Orders Card Purchases Inward Unpaid Item Deposit of Post-Dated Cheque Card Replacement Card Replacement (Lost/Stolen) POS Declined Transaction Fee Failed Scheduled Transaction - Onletectronic (1) CASH PUS (1) eWallet Cash Out All transactions (ii) Cash out of FNB Account P 25 - P 250 P 251 - P 500
Establishment of letter of credit (Standard) - Half yearly charge - Minimum - Maximum Establishment of letter of credit (Defense) - Half yearly charge - Minimum SWIFT cost on establishment (Cable costs) - Minimum - Maximum Increase of amount of letter of credit - Minimum - Drawing commission on letter of credit - Minimum	0.56% of the Puta value 0.56% of the Puta 0.56% of the Puta P.486.60 0.56% of the Puta P.486.60 0.71% of the Puta value P.472.55 0.71% of the Puta value P.472.60 0.56% of the Puta P.502.45 0.56% of the Puta P.502.45 0.56% of the Puta value P.502.65% of the Puta value P.502.	Honouring Fee (Charged per Item In Imm) Debit Orders Card Purchases Inward Unpaid Item Deposit of Post-Dated Cheque Card Replacement Card Replacement (Lost/Stolen) POS Decilined Transaction Fee Failed Scheduled Transaction - Onl Electronic (I) CASHPULS (I) eWallet Cash Out All transaction (I) Cash out of FNB Account P 25 - P 250 P 251 - P 500 P 501 - P 1 000
Establishment of letter of credit Skandard) - Half yearly charge - Minimum - Maximum Establishment of letter of credit tbeferred) - Half yearly charge - Minimum - Maximum SWIFT cost on establishment (Cable 10085) - Minimum - Maximum - Maximum - Maximum - Maximum - Maximum - Minimum	0.56% of the Puta value 0.56% of the Puta P.486.80 0.56% of the Puta P.486.80 0.71% of the Puta P.472.55 0.71% of the Puta value P.472.55 0.71% of the Puta value P.473.80 0.56% of the Puta P.502.45 0.56% of the Puta value P.502.45 0.56% of the Puta value P.502.65% of the Pu	Honouring Fee (Charged per item films) Debit Orders Card Purchases Inward Unpaid Item Deposit of Post-Dated Cheque Card Replacement Card Replacement (Lost/Stolen) POS Declined Transaction Fee Failed Scheduled Transaction - Onl Electronic (1) CASH PLUS (1) eWallact Cash Out All transactions (3) Cash out of FNB Account P25 - P250 P251 - P500 P501 - P1000 P1001 - P2000
Establishment of letter of credit CStandard) - Holf yearly charge - Minimum - Maximum Establishment of letter of credit GDefensed) - Holf yearly charge - Minimum - Maximum SWIFT cost on establishment (Cable costs) Wiff cost on establishment (Cable costs) - Minimum - Maximum Maximum Increase of amount of letter of credit - Minimum - Maximum Drawing commission on letter of credit - Minimum - Maximum Drawing commission on letter of credit - Minimum - Maximum Amendment of letter of credit - Minimum - Maximum Amendment of letter of credit - Minimum - Maximum - Maximum	0.56% of the Puta value 0.56% of the Puta 0.56% of the Puta 0.56% of the Puta 0.71% of the value 0.71% of the value 0.71% of the Puta value 0.71% of the Puta value 0.56% of the Puta 0.56% of the Puta 0.56% of the Puta 0.56% of the Puta value 0.59% of the	Honouring Fee (Charged per item if item) Debit Orders Card Purchases Inward Unpaid Item Deposit of Post-Dated Cheque Card Replacement Card Replacement (Lost/Stolen) POS Declined Transaction Fee Falled Scheduled Transaction - Onleictonic (1) CASH PLUS (1) WWallert Cash Out All transactions (ii) Cash out of FNB Account P25 - P250 P251 - P500 P501 - P1000 P1001 - P2000 P2001 - P5000
Establishment of letter of credit Skandard) - Half yearly charge - Minimum - Maximum Establishment of letter of credit tbeferred) - Half yearly charge - Minimum - Maximum SWIFT cost on establishment (Cable 10085) - Minimum - Maximum - Maximum - Maximum - Maximum - Maximum - Minimum	0.56% of the Puta value 0.56% of the Puta P.486.80 0.56% of the Puta P.486.80 0.71% of the Puta P.472.55 0.71% of the Puta value P.472.55 0.71% of the Puta value P.473.80 0.56% of the Puta P.502.45 0.56% of the Puta value P.502.65 0.56% of the Puta value P.502.65% of t	Honouring Fee (Charged per item films) Debit Orders Card Purchases Inward Unpaid Item Deposit of Post-Dated Cheque Card Replacement Card Replacement (Lost/Stolen) POS Declined Transaction Fee Failed Scheduled Transaction - Onl Electronic (1) CASH PLUS (1) eWallact Cash Out All transactions (3) Cash out of FNB Account P25 - P250 P251 - P500 P501 - P1000 P1001 - P2000

	0.71% of the Pula
Maximum Cancellation - If approved by beneficiary	value P 776.25
Document checking	P 573.75
Overseas hank charges are for the accounts of	f the annlicant.
All fees based on the Pula value of the exchang	ge.
(iv) Foreign Bills (collection charges)	
Outward collection handling	P 134.95
Documentary bills	P 337.45
Clean bills	0.31%
Maximum for clean bills Inward collection handling	P 101.15
Documentary bills	P 320.60
Extension after maturity	P 168.70
Cable charges	P 148.30
(v) Bonds/Guarantees/Indemnities	
Establishment	1.14%
Quarterly commission	0.61%
Increase of amounts	1.14%
Extension of tenure	1.14%
- Minimum	P 540.05
Amendment	P 315.00
Property Guarantees Establishment fee	4.400
Establishment fee Subsequent	1.18%
Subsequent Commission on guarantee	0.59%
Extension of tenure	1.18%
- Minimum	1.18%
Amendment	P 534.35
Assessment fee	P 315.00
Other Guarantees	
Establishment fee	1.20%
Other***	
Every subsequent 6 month period	0.61%
Amendments commission	P 250.95
Performance/Tender Bonds	
Establishment	1.21%
- Minimum	P 590.65
- Maximum	no max dependent on
- Maximum Quarterly commission Amendments commission	dependent on value of bond
Quarterly commission	dependent on value of bond n/a
Quarterly commission Amendments commission	dependent on value of bond n/a
Quarterly commission Amendments commission (e) PAYMENT AND CLEARING CHARGES	dependent on value of bond n/a
Quarterly commission Amendments commission (e) PAYMENT AND CLEARING CHARGES (1) Deposit Books	dependent on value of bond n/a P 258.70
Quarterly commission Amendments commission (e) PAYMENT AND CLEARING CHARGES (1) Deposit Books 20 to 50 pages	dependent on value of bond n/a P 258.70
Quarterly commission Amendments commission (a) PAYLENT AND CLEARING CHARGES (i) Deposit Books 20 to 50 pages 50 to 100 pages	dependent on value of bond r/a P 258.70 Free
Quarterly commission Amendments commission (e) PMYMENT AND CLEARING CHARGES (I) Orposit Books 20 to 50 pages 50 to 100 pages 101 and Above	dependent on value of bond r/a P 258.70 Free
Quarterly commission Amendments commission (c) PAYMENT AND CLEARING CHARGES (I) Deposit Books 20 to 50 pages 50 to 100 pages 101 and Above (ii) Account Services Certificate of Balance Audited info provided	dependent on value of bond n/a P 258.70 Free Free Free P 70.55 P 387.85
Quarterly commission Amendments commission (o) PAYMENT AND CLEARING CHARGES (i) Deposit Books 20 to 50 pages 50 to 100 pages 101 and Above (ii) Account Services Certificate of Balance Audited info provided Paypal Withdrawal Service	dependent on value of bond n/a P 258.70 Free Free Free P 70.55
Quarterly commission Amendments commission (IO PAYMENT AND CLEARING CHARGES (I) Deposit Books 20 to 50 pages 50 to 100 pages 101 and Above (II) Account Services Certificate of Balance Audited info provided Paypal Withdraw Service (III) eWallet	dependent on value of bond n/a P 258.70 Free Free Free P 70.55 P 387.85
Quarterly commission Amendments commission (IO PAYLENT AND CLEARING CHARGES (I) Deposit Books 20 to 50 pages 50 to 100 pages 101 and Above (II) Account Services Certificate of Balance Audited Info provided Paypal Withdrawal Service (III) eWallet Withdrawal Carbaback@POS, @POS Purchase with Earbaback	dependent on value of bond n/a P 258.70 Free Free Free P 70.55 P 387.85
Quarterly commission Amendments commission (IO PAYMENT AND CLEARING CHARGES (I) Deposit Books 20 to 50 pages 50 to 100 pages 101 and Above (II) Account Services Certificate of Balance Audited info provided Paypal Withdrawal Service (III) eWaltet Withdrawal Carabback@FOS, @POS Purchase with Cashback @Waltet Reversal	dependent on value of bond
Quarterly commission Amendments commission (c) PAYMENT AND CLEARING CHARGES (i) Deposit Books 20 to 50 pages 50 to 100 pages 101 and Above (ii) Account Services Certificate of Balance Audited info provided Paypal Withdrawal Service (iii) Wallist Withdrawal, Cashback, pPOS, gPOS Purchase with Cashback Visident Reversal Electronic	dependent on value of bond of the value of the valu
Quarterly commission Amendments commission (a) PAWLENT AND CLEARING CHARGES (i) Deposit Books 20 to 50 pages 50 to 100 pages 10 and Above (ii) Account Services Certificate of Balance Audited info provided Paypal Wikhdrawal Service (iii) eWallet Withdrawal Carbhack@POS, @POS Purchase with Cashback @Wallet Electronic Branch	dependent on value of bond of the value of the valu
Quarterly commission Amendments commission (c) PAYMENT AND CLEARING CHARGES (i) Deposit Books 20 to 50 pages 50 to 100 pages 101 and Above (ii) Account Services Certificate of Balance Audited info provided Paypal Withdrawal Service (iii) Wallist Withdrawal, Cashback, pPOS, gPOS Purchase with Cashback Visident Reversal Electronic	dependent on value of bond of the value of the valu
Quarterly commission Amendments commission (o) PAYMENT AND CLEARING CHARGES (i) Deposit Books 20 to 50 pages 50 to 100 pages 101 and Above (ii) Account Services Certificate of Balance Audited info provided Paypal Withdrawal Service (iii) Withdrawal Service (iiii) Withdrawal Service Withdrawal Cashback@POS.@POS Purchase with Cashback. Willet Reversal Electronic Branch Airtime & Electricity Purchases Balance enquiry	dependent on value of bond of produce of pro
Quarterly commission Amendments commission (o) PAYMENT AND CLEARING CHARGES (i) Deposit Books 20 to 50 pages 50 to 100 pages 101 and Above (ii) Account Services Certificate of Balance Audited info provided Paypal Withdrawal Service (iii) eWallet Withdrawal Canhackg-ROS, g-ROS Purchase with Cashback Branch Airtime & Electricity Purchases	dependent on value of bond
Quarterly commission Amendments commission (IO PAYLENT AND CLEARING CHARGES (I) Deposit Books 20 to 50 pages 50 to 100 pages 101 and Above (II) Account Services Certificate of Balance Audited info provided Paypal Withdrawal Service (III) Account Services Withdrawal, Cashbacks POS, @POS Pourchase with Cashback «Wallett Reversal Beletronic Branch Airtime & Biectricity Purchases Balance enquiry Monthly fee	dependent on value of bond
Quarterly commission Amendments commission (o) PAYMENT AND CLEARING CHARGES (f) Deposit Books 20 to 50 pages 50 to 100 pages 101 and Above (ii) Account Services Certificate of Balance Audited info provided Paypal Withdrawal Service (iii) eWallet Withdrawal Cashback@POS_@POS Purchase with Cashback@ROS_@POS Purchase with Cashback@ROS_@POS Purchase Reserval Electronic Branch Airtime & Electricity Purchases Balance enquiry Monthly fee Dormancy fee (iv) Penalty/Other Fees Unpaid Debt Order	dependent on value of bond of the value of
Quarterly commission Amendments commission (a) PAYMENT AND CLEARING CHARGES (i) Deposit Books 20 to 50 pages 50 to 100 pages 101 and Above (ii) Account Services Certificate of Balance Audited rift op provided Paypal Withdrawal Service (iii) eWallet Withdrawal, Cashback@POS, @POS Purchase with Cashback Withdrawal, Cashback Withdrawal, Eashback Withdrawal, Ea	dependent on value of bond of the value of
Quarterly commission Amendments commission (o) PAYMENT AND CLEARING CHARGES (f) Deposit Books 20 to 50 pages 50 to 100 pages 101 and Above (ii) Account Services Certificate of Balance Audited info provided Paypal Withdrawal Service (iii) eWallet Withdrawal Cashback@POS_@POS Purchase with Cashback@ROS_@POS Purchase with Cashback@ROS_@POS Purchase Reserval Electronic Branch Airtime & Electricity Purchases Balance enquiry Monthly fee Dormancy fee (iv) Penalty/Other Fees Unpaid Debt Order	dependent on value of bond of the value of
Quarterly commission Amendments commission (o) PAYMENT AND CLEARING CHARGES (i) Deposit Books 20 to 50 pages 50 to 100 pages 101 and Above (ii) Account Services Certificate of Balance Audited info provided Paypal Withdrawal Service (iii) eVallet Withdrawal Service (iii) eVallet Branch Airtime & Electricity Purchases Balance enquiry Monthly fee Domancy fee (iv) Penatky Other Fees Unpaid Debt Order Honouring fee (Chargad per Item in excess of lend)	dependent on value of bond
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Quarterly commission Amendments commission (o) PAYMENT AND CLEARING CHARGES (i) Deposit Books 20 to 50 pages 50 to 100 pages 101 and Above (ii) Account Services Certificate of Balance Audited info provided Paypal Withdrawal Service (iii) eWallet Withdrawal Canhackg-POS, g-POS Purchase with Cashback Branch Airtime & Electricity Purchases Balance enquiry Monthly fee Dommancy fee (iv) Penathy Other Fees Unpaid Debit Order Honouring Fee (Chapped per Item in excess of final) Debit Orders Card Purchases Inward Unpaid Item Deposit of Foot-Dated Cheque Card Replacement	dependent on value of bond
Quarterly commission Amendments commission (c) PAYMENT AND CLEARING CHARGES (i) Deposit Books 20 to 50 pages 50 to 100 pages 101 and Above (ii) Account Services Certificate of Balance Audited info provided Paypal Withdrawal Service (iii) Account Services Certificate of Balance Audited info provided Paypal Withdrawal Service (iii) Availet Withdrawal, Clashback, POS, (POS Purchase with Cashback Withdrawal, Clashback, POS, (POS Purchase) Branch Airtime & Electricity Purchases Balance enquiry Monthly fee Dormancy fee (iv) Penaty Other Fees Unpaid Debt Order Longid Debt Order Longid Cele Chapped per Item in excess of land) Deposit of Post-Dated Cheque Card Replacement POS Declined Transaction Fee	dependent on value of bond
Quarterly commission Amendments commission (c) PAYMENT AND CLEARING CHARGES (i) Deposit Books 20 to 50 pages 50 to 100 pages 101 and Above (ii) Account Services Certificate of Balance Audited info provided Paypal Withdrawal Service (iii) Wallet Withdrawal, Clashback, POS, (IPOS Pauchase) with Cashback Withdrawal, Clashback, POS, (IPOS Pauchase) with Cashback Withdrawal, Clashback, IPOS, (IPOS Pauchase) Bannce enquiry Monthly fee Dormancy fee (iv) Penaty (IPOS Chapped per Item in excess of Intial) Deposit of Post-Dated Cheque Card Replacement Card Replacement (Lost/Stolen) POS Declined Transaction - Online/ Falled Scheduled Transaction - Online/ Falled Scheduled Transaction - Online/	dependent on value of bond
Quarterly commission Amendments commission (a) PAYMENT AND CLEARING CHARCES (i) Deposit Books 20 to 50 pages 50 to 100 pages 101 and Above (ii) Account Services Certificate of Balance Audited rift oprovided Paypal Withdrawal Service (iii) eWaltet Withdrawal Service Branch Airtime & Electricity Purchases Balance enquiry Monthly fee Dormancy fee (iv) Penalty/Other Fees Unpaid Debt Order Longit Geber Composition Card Purchases Inward Unpaid Item Deposit of Fost-Dated Cheque Card Replacement (Lost/Stolen) POS Declined Transaction - Online/ Falled Scheduled Transaction - Online/	dependent on value of bond
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Quarterly commission Amendments commission (a) PAYMENT AND ELEARING CHARGES (i) Deposit Books 20 to 50 pages 50 to 100 pages 101 and Above (ii) Account Services Certificate of Balance Audited info provided Paypal Withdrawal Service (iii) Account Services Bearing Wallet Withdrawal CashbackspOS, gPOS Purchase with Cashback Withdrawal CashbackspOS, gPOS Purchase with Cashback Withdrawal CashbackspOS, gPOS Purchase Bearnen Airtime & Electricity Purchases Balance enquiry Monthly fee Domancy fee (iv) Penalty Other Fees Unpaid Debt Order Honouring Fee (Charged per Item in excess of limb) Deposit of Post-Dated Cheque Card Paychases Inward Unpaid Item Deposit of Post-Dated Cheque Card Replacement (Last/Stolen) POS Declined Transaction Fee Failed Scheduled Transaction - Online/ Electronic (i) Octobrout of FNA Account P.25 - P.250 P.251 - P.500	dependent on value of bond
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P 0.32 per P 100

Prepaid Airtime & Electricity Purchases