

FNB FLEXI FIXED DEPOSIT ACCOUNT RULES

Amount you must deposit into the account when you open it	R 100 (one hundred rand)
Your account may not fall below this balance	R 100 (one hundred rand)
What interest will you earn, how and when is it calculated and paid?	Interest is linked to the prime rate. Changes in interest rates are effective immediately. Interest is calculated daily and paid monthly. You must tell us where we must pay you the interest you have earned at the end of each month or it will automatically be paid into this account.
Can you deposit money into the account at any time?	You are allowed to make deposits into the account at any time.
Fees you must pay us	Penalty fees will apply if you make an early withdrawal. Refer to the "Withdrawals" section of these rules.
The minimum amount of time the money must stay in your account	For a FIXED period, as per the agreed term invested for. Refer to confirmation letter which sets out the term.
When can you withdraw money from the account?	You are allowed to make two withdrawals over the term of the investment. Each withdrawal may not exceed 15% of the available balance of the account. Withdrawals from your account can be made after giving the bank at least one day notice. Any further withdrawals are not allowed. In extreme circumstances we may at our discretion allow additional withdrawals. However, these withdrawals will attract penalty fees as determined by us from time to time and may reduce your capital amount.
What happens at the end of the investment period/at maturity?	You must tell us how to handle your funds on maturity. If we don't receive any instructions from you, we will automatically reinvest your funds at the prevailing interest rate for the same time period as the matured investment. In the case of automatic re-investments, you have a 14 day grace period from the renewal date to change the investment instructions.

Note: The Savings & Investment Account General Terms & Conditions also apply to you. A copy of these terms & conditions is available on www.fnb.co.za or from our call centre.

VOORWAARDES VIR DIE FNB FLEXI VASTE DEPOSITO REKENINGE

Die bedrag wat u in die rekening moet deponeer wanneer die rekening oopgemaak word.	R100 (eenhonderd rand)
U rekening mag nooit minder as die saldo wees nie.	R100 (eenhonderd rand)
Hoeveel rente sal u verdien? Hoe en wanneer word dit bereken? Wanneer word dit uitbetaal?	Rente is gekoppel aan die rentekoers. Rentekoersveranderinge is onmiddellik van toepassing. Rente word daagliks bereken en maandeliks betaal. U moet ons inlig wat aan die einde van elke maand met die rente gedoen moet word anders sal dit outomaties in dié rekening in betaal word.
Kan u enige tyd geld in die rekening deponeer?	U kan enige tyd deposito's in die rekening maak.
Foote wat u aan ons moet betaal	Foote sal gevra word as u vroeë onttrekkings maak. Verwys na die "Onttrekkings" afdeling van die voorwaardes.
Die minimum tydperk wat die geld in u rekening moet wees.	VASTE tydperk soos ooreengekom vir die beleggingstermyn. Verwys na die bevestigingsbrief wat die beleggingstermyn aandui.
Wanneer kan u geld uit die rekening onttrek?	U mag twee onttrekkings in die beleggingstydperk maak. Elke onttrekking mag nie meer as 15% van die beskikbare saldo in die rekening wees nie. Onttrekkings kan gemaak word nadat u FNB minstens een dag kennis gegee het. Verdere onttrekkings is dan nie toelaatbaar nie. In buitengewone omstandighede sal ons volgens eie diskresie 'n vroeë onttrekking toelaat. Let daarop dat 'n foote gevra sal word. Die foote sal deur ons bepaal word en kan u kapitale bedrag verminder.
Wat gebeur aan die einde van die beleggingstermyn?	U moet ons inlig wat om met u fondse te doen teen die vervaldatum. As ons nie enige instruksies hiervoor van u ontvang nie sal dit outomaties herbelê word teen die heersende rentekoers vir dieselfde vaste termyn as die belegging wat sy vervaldatum bereik het. In die geval van 'n outomatiese herbelegging, het u 'n 14 dae grasietydperk om die belegging instruksies te wysig.

Nota: Die Algemene Terme en Voorwaardes van die Spaar- en Beleggingsrekeninge kan ook op u van toepassing wees. 'n Afskrif hiervan is beskikbaar op ons webtuiste by www.fnb.co.za of u kan ons Oproepsentrum skakel.