



RMB
PRIVATE BANK

Traditional values. Innovative ideas

PRICING GUIDE

1 July 2018



INTRODUCTION

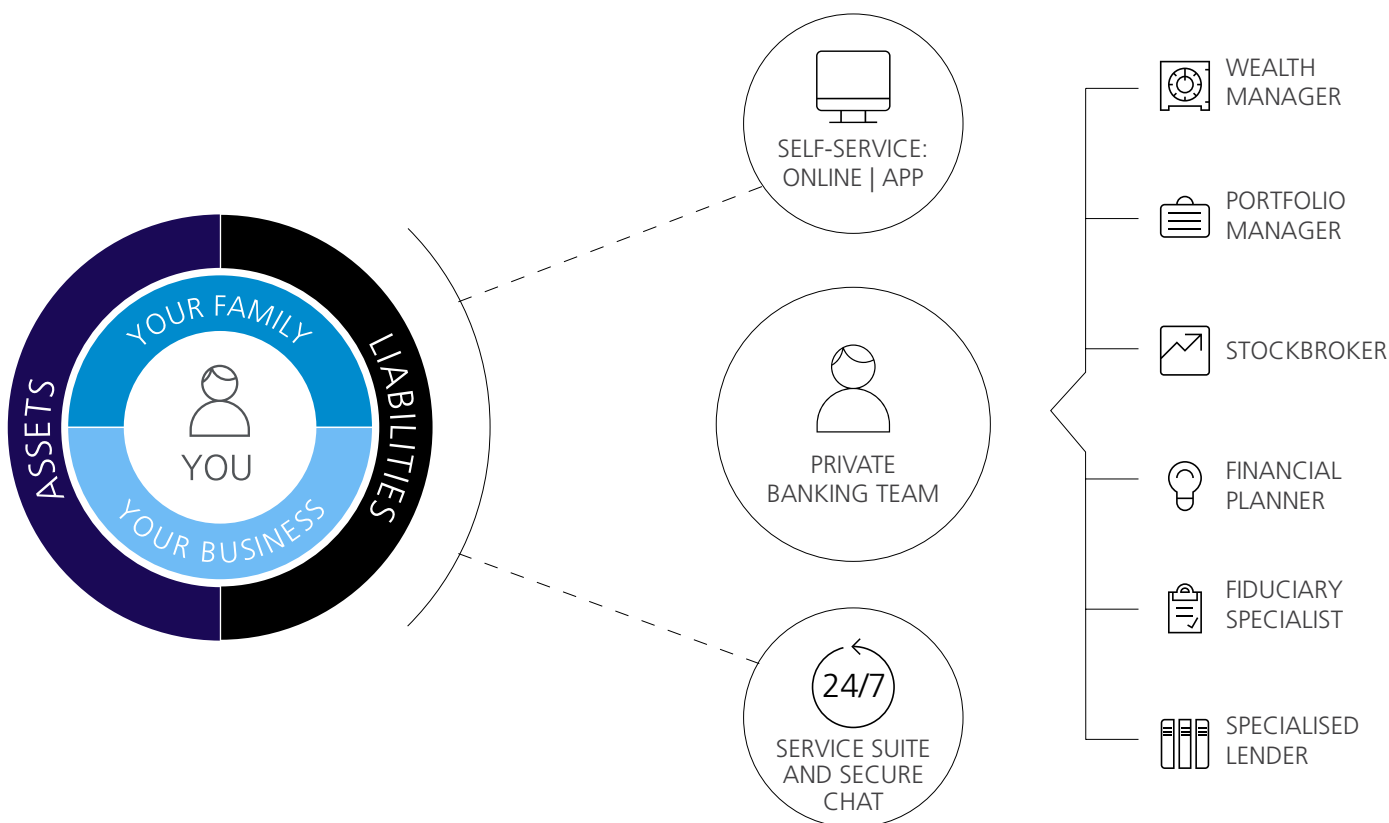
This pricing guide will assist you in understanding your bank charges and help you make banking choices that enable you to get the most out of banking with us. All fees quoted are VAT inclusive and are effective from 1 July 2018.

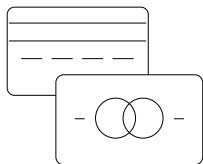
Your partner on your wealth and legacy management journey

At RMB Private Bank we aim to give you an expert view of your finances coupled with insightful, advised solutions for you and your family. At the heart our engagement model is your Private Banking team, together with a team of advisors and specialists who, through intrinsic insight into your unique challenges and balance sheet, construct specialised solutions and advice for you.

We understand the intricacies of wealth and will help guide you through the complexities of today's financial world while complementing your lifestyle through our award-winning eBucks Rewards programme so that you can enjoy, manage, protect and grow your wealth for future generations.

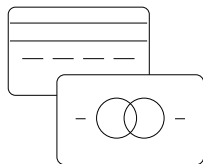
Ways to bank





RMB Private Bank cheque and credit cards

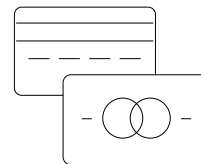
Swipe your card instead of using cash. It is safer, cost effective, more convenient, and, in addition, qualifying clients earn eBucks.



Online Banking and the RMB Private Bank App

Use our innovative and secure electronic channels to perform day-to-day transactions such as:

- Making once-off payments and transfers
- Applying for credit or increasing your credit limit
- Setting up scheduled payments and transfers
- Retrieving historical statements
- Card and PIN maintenance
- Stopping cheques and/or debit orders
- Ordering Foreign Exchange
- Global Payments and Receipts
- Making prepaid purchases
- Check your available complimentary Airport Lounge visits



Dedicated 24/7 service suite

Our Service Suite (also available via Secure Chat) will assist you with all your day-to-day banking needs including:

- General banking queries
- Banking transactions
- Fraud queries
- Card renewals/activations or cancellations
- Official bank letters required by institutions (e.g. Visa letters)



RMB PRIVATE BANK ACCOUNTS

Save time with convenient, easy day-to-day banking.

Benefit from:

- A dedicated Private Banker and access to a team of fiduciary, lending, wealth management and Foreign Exchange specialists
- Access to our 24/7 Service Suite to assist with your day-to-day banking needs
- Free access to our secure and convenient electronic channels, including the FNB Banking App and Online Banking, to perform your day-to-day transactions
- Hassle-free debit order and salary switching
- 2 Subject to credit approval
- Free card replacement and delivery per year as well as no annual card fees
- Free monthly email statements
- Free subscription to *inContact*, which alerts you of activity on your account
- Free payment notifications that alert recipients of payments you have made to their accounts
- An overdraft facility with instant access to your funds, as well as a linked, personalised interest rate
- Smartphones and tablets at discounted prices over a 24-month period with 0% interest
- Flexible pricing options to suit your personal transactional behaviour
- Free membership to eBucks Rewards



RMB PRIVATE BANK FUSION ACCOUNTS

The RMB Private Bank Fusion Account and RMB Private Bank Fusion Spousal Account is a single account which offers qualifying clients the benefits of both a transactional account and a credit facility with a linked credit card. It is accessed via one card, and offers you a single view of your finances at a single monthly fee.

TRANSACTION DESCRIPTION	RMB PRIVATE BANK FUSION ACCOUNT	RMB PRIVATE BANK FUSION SPOUSAL ACCOUNT
Monthly account fee	R470	R275
Minimum balance for monthly account fee rebate	R100 000	
Product fees included in all RMB Private Bank Fusion Accounts	RMB Private Bank Fusion Account RMB Private Bank Non-Trading Juristic Account ¹ Savings Account Structured Loan ² Money Maximiser Account ³ Global Account ⁴ and one complimentary Global Debit Card	
You also have the opportunity for your monthly fees to be waived/rebated on the following products through our RMB Private Bank offering:	Credit Facility ⁵ FNB Channel Islands Current Account ⁶ Securities Local Trader Account ⁷ Securities Global Trader Account ⁸	
Card purchases ⁹	Free	

1 Only applicable on Pay-As-You-Use Pricing option for one RMB Private Bank Non-Trading Juristic Account

2 Only applicable to the facility fee for one Structured Loan Account for one property

3 A minimum opening deposit of R100 000 is required to activate the account and must be maintained to continue earning interest. For transactional pricing on Money Maximiser, please refer to the "Savings and Investments pricing guide" on our website

4 Fees are applicable to foreign exchange transactions

5 Refer to the terms and conditions of your credit agreement.

6 A minimum balance of at least £2 500 must be maintained in your FNB Channel Islands Current Account

7 A minimum balance of at least R25 000 must be maintained in your Local Trader Account. The monthly account fee will be charged to your account and reversed in the following month. A comprehensive fee structure is available on our website

8 Only applicable to Non-Discretionary Accounts. A minimum balance of at least \$10 000 must be maintained in your Securities Global Trader Account. The monthly account fee will be charged to your account and reversed in the following month. A comprehensive fee structure is available on our website

9 International currency commission and conversion fee of 2.75% of the transaction value applies



TRANSACTION DESCRIPTION	FEE
Prepaid Airtime Purchases using the App and Online Banking	Free
Payments and transfers (the RMB Private Bank App, Online Banking, Cellphone Banking)	Free
Debit orders (internal and external)	Free
Cash@Till™ withdrawals	Free
FNB ATM withdrawals	Free
Other banks' ATM withdrawals (local and international) ¹⁰	Free
FNB ATM cash deposits	Free up to R20 000*
eBucks Rewards membership	Free
Subscription to <i>inContact</i> , Online Banking, Cellphone Banking, Telephone Banking and the RMB Private Bank App	Free
Monthly petrol card fee (linked to your RMB Private Bank Fusion Account)	R18
Monthly device payment ¹¹	Device dependent

Please note:

Features and benefits enjoyed on the cheque and credit card product will be available on the RMB Private Bank Fusion Account. For detailed RMB Private Bank Fusion Account fees, please refer to page 8.

* Per account billing cycle

¹⁰ International currency commission and conversion fee of 2.75% of the transaction value applies

¹¹ Only applies if you have taken up an FNB smartphone/tablet/laptop offer



BUNDLED PRICING OPTION

The RMB Private Bank Bundled Pricing Option is also available to a spouse or life partner of an RMB Private Bank client. Your spouse¹² or life partner will pay a single discounted monthly fee¹³ for an all-inclusive portfolio of products, which gives them all the benefits of the Bundled Pricing Option:

- RMB Private Bank Cheque Account or Single Facility
- RMB Private Bank Credit Card
- Savings Account
- Money Maximiser Account¹⁴
- Global Account and a complimentary Global Debit Card¹⁵
- RMB Private Bank Non-Trading Juristic Account¹⁶
- Structured Loan¹⁷

To further help you get better banking value, we are pleased to inform you that you also have the opportunity for your monthly fees to be waived/rebated on the following products through our RMB Private Bank offering:

- Overdraft Facility¹⁸ or Fusion Credit Facility
- FNB Channel Islands Current Account¹⁹
- Securities Local Trader Account²⁰
- Securities Global Trader Account²¹

If you maintain a credit balance of at least R100 000 in your RMB Private Bank Cheque Account on the Bundled or Unlimited Pricing Options throughout the month, your monthly account fee will be rebated²².

12 Only one spouse per household will be eligible for the spousal pricing option

13 The Spousal Account must be linked to a main account or standard pricing will apply

14 A minimum opening deposit of R100 000 is required to activate the account and must be maintained to continue earning interest. For transactional pricing on Money Maximiser, please refer to the "Savings and Investments pricing guide" on our website

15 Fees are applicable to foreign exchange transactions

16 Only applicable on Pay-As-You-Use Pricing option for one RMB Private Bank Non-Trading Juristic Account

17 Only applicable to the facility fee for one Structured Loan Account for one property

18 Refer to terms and conditions of your credit agreement. Not applicable on RMB Private Bank Fusion Account

19 A minimum balance of at least £2 500 must be maintained in your FNB Channel Islands Current Account.

20 A minimum balance of at least R25 000 must be maintained in your Securities Local Trader Account.

The monthly account fee will be charged to your account and reversed in the following month

21 Only applicable to Non-Discretionary Accounts. A minimum balance of at least \$10 000 must be maintained in your Securities Global Trader Account.

The monthly account fee will be charged to your account and reversed in the following month. A comprehensive fee structure is available on our website

22 Not applicable to One Accounts. The Bundled and Spousal pricing option is only applicable to individuals, joint accounts do not apply.



Fees applicable on your Cheque Account for the Bundled and Spousal pricing options.

TRANSACTION DESCRIPTION	BUNDLED	SPOUSAL ²³
Monthly account fee	R470	R275
Minimum balance for rebate ²⁴	R100 000	
You will enjoy the benefits of a single discounted monthly fee for a portfolio of products	Cheque Account Credit Card Savings Account Money Maximiser Account ²⁵ Global Account ²⁶ and one complimentary Global Debit Card RMB Private Bank Non-trading Juristic Account ²⁷ Structured Loan ²⁸	
You also have the opportunity for your monthly fees to be waived/rebated on the following products:	Overdraft Facility ²⁹ FNB Channel Islands Current Account ³⁰ Securities Local Trader Account ³¹ Securities Global Trader Account ³²	
Monthly Overdraft service fee (applies to NCA clients with credit agreements concluded between 1 June 2007 and 6 May 2016)	R57.50	
Monthly Overdraft service fee (applies to NCA clients with credit agreements concluded from 6 May 2016)	R69	
Monthly Overdraft service fee rebate (applies to NCA clients with credit agreements concluded between 1 June 2007 and 6 May 2016)	R57.50	
Monthly Overdraft service fee rebate (applies to NCA clients with credit agreements concluded from 6 May 2016)	R69	
Monthly Revolving Loan service fee (applies to NCA clients with credit agreements concluded between 1 June 2007 and 6 May 2016)	R57.50	
Monthly Revolving Loan service fee (applies to NCA clients with credit agreements concluded from 6 May 2016)	R69	

²³ Only one spouse per household will be eligible for the spousal pricing option

²⁴ Not applicable on One Account. The Bundled and Spousal pricing option is only applicable to individuals, joint accounts do not apply.

²⁵ A minimum opening deposit of R100 000 is required to activate the account and must be maintained to continue earning interest.

For transactional pricing on Money Maximiser, please refer to the "Savings and Investments pricing guide" on our website

²⁶ Fees are applicable to foreign exchange transactions

²⁷ Only applicable on Pay-As-You-Use Pricing option for one RMB Private Bank Non-Trading Juristic Account

²⁸ Only applicable to the facility fee for one Structured Loan Account for one property.

²⁹ Refer to terms and conditions of your credit agreement.

³⁰ A minimum balance of at least £2 500 must be maintained in your FNB Channel Islands Current Account

³¹ A minimum balance of at least R25 000 must be maintained in your Securities Local Trader Account.

The monthly account fee will be charged to your account and reversed in the following month

³² Only applicable to Non-Discretionary Accounts. A minimum balance of at least \$10 000 must be maintained in your Securities Global Trader Account.

The monthly account fee will be charged to your account and reversed in the following month. A comprehensive fee structure is available on our website



PRICING OPTION	BUNDLED	SPOUSAL ²³
Card purchases ³⁴	Free	
Prepaid Purchases using the App and Online Banking	Free	
Payments and transfers (RMB Private Bank the App, Online Banking, Cellphone Banking)	Free	
Debit orders (internal and external)	Free	
Cash@Till™ withdrawals	Free	
FNB ATM withdrawals	Free	
Other Banks' ATM withdrawals (local and international) ³⁴	Free	
FNB ATM cash deposits ³⁵	Free up to R20 000*	
eBucks Rewards membership	Free	
Subscription to <i>inContact</i> , Online Banking, Cellphone Banking, Telephone Banking and the RMB Private Bank App	Free	
Monthly Petrol Card fee (linked to your RMB Private Bank Cheque Account)	R18	
AIRPORT LOUNGE FEES		
SLOW and Bidvest Domestic Lounges	R250	
SLOW and Bidvest International Lounges	R400	

³³ Refer to terms and conditions of your credit agreement. Not applicable on RMB Private Bank Fusion Account

³⁴ International currency commission and conversion fee of 2.75% of the transaction value applies

³⁵ Includes third party deposits

³⁶ Only one spouse per household will be eligible for the spousal pricing option

* Per account billing cycle

*Fees are applicable for every additional entry over and above complimentary entries, as well as for every entry where the cardholder does not qualify for complimentary entries.



OTHER FREE TRANSACTIONS ON YOUR RMB PRIVATE BANK CHEQUE/FUSION ACCOUNT

The transactions in the table to follow are included in your monthly account fee:

TRANSACTION DESCRIPTION	DETAIL
Balance enquiries	FNB ATM, Cellphone Banking, Telephone Banking - IVR and RMB Private Bank App
	Point of Sale (local and international)
	Other Banks' ATM
Statements	Official monthly email statement
	Cellphone Banking mini-statement
	FNB ATM mini-statement
	Historical email/downloaded statements (Online Banking)
Other fees	Unsuccessful transactions (FNB ATM, Point of Sale, scheduled payments and other banks' ATM)
	Card replacement (Cheque/Fusion/Debit/Petrol Cards)
Value-added services fees	LOTTO/PowerBall purchases ³⁷
	Cardless cash withdrawals
	Send Money to eWallet
	Pay & Clear Now
	Other Banks' ATM withdrawals
	Additional online statements (daily, weekly, twice monthly)
	My Limit Alert subscription
	Scheduled payment alert subscription
	Balance alert subscription (daily, weekly, monthly)
	Payment notifications (email, SMS, fax)
	Card and device courier fee
	Online Banking account verification (RMB Private Bank accounts and other banks' accounts)
	Viewing of payments less than 3 months

Transactions not mentioned, or above these limits, will be charged at Pay-As-You-Use rates.

³⁷ LOTTO purchases are excluded from the Islamic RMB Private Bank Cheque Account



PAY-AS-YOU-USE (PAYU) PRICING OPTION

On this pricing option, you are charged for each transaction at the applicable fee.

TRANSACTION DESCRIPTION	FEE
Monthly account fee	R122
Monthly overdraft service fee (applies to NCA clients with credit agreements concluded between 1 June 2007 and 6 May 2016)	R57.50
Monthly overdraft service fee (applies to NCA clients with credit agreements concluded from 6 May 2016) ³⁸	R69
Monthly Petrol Card fee (linked to your RMB Private Bank Cheque Account)	R18
Monthly device payment ³⁹	Device dependent
Subscription to <i>inContact</i> , Online Banking, Cellphone Banking, Telephone Banking and the RMB Private Bank App	Free

Excluded transactions

The following transactions will be charged for in addition to your monthly account fees:

TRANSACTION DESCRIPTION	FEE
Purchases	
Card purchases	
Card purchases ⁴⁰	Free
Petrol card fuel purchases	R5.25
Prepaid airtime and electricity purchases	
FNB Connect prepaid purchases FNB ATM, Online Banking, Cellphone Banking, the RMB Private Bank App, Telephone Banking - IVR	Free
Other prepaid airtime purchases using ATM and Cellphone Banking	R2.50
Other Banks' ATM	R13.50
Linked account transfers	
Savings Account	Free
Cellphone Banking, RMB Private Bank App, Telephone Banking - IVR	R4.20
FNB ATM, Online Banking	R4.20
Telephone Banking (consultant assisted)	R10

³⁸ Refer to terms and conditions of your credit agreement. Not applicable on RMB Private Bank Fusion Account and One Account

³⁹ Only applies if you have taken up an FNB smartphone/tablet/laptop offer

⁴⁰ International currency commission and conversion fee of 2.75% of the transaction value applies



TRANSACTION DESCRIPTION	FEE
FNB Branch	R70
Payments	
Cellphone Banking, the RMB Private Bank App, Telephone Banking - IVR, FNB ATM and Online Banking	R8.20
Telephone Banking (consultant assisted)*	R10
FNB Branch	R70
Issue of bank cheques (per cheque) ⁴⁰	R120
Charge for cheque payments ⁴⁰	R85
Internal debit orders	R4.20
External debit orders	R18.50
Scheduled payments	
Scheduled payment establishment/amendment fee (Online Banking)	Free
Scheduled payment establishment/amendment fee (FNB Branch)	R17
Stop payment instructions	
Online Banking, Cellphone Banking, the RMB Private Bank App, FNB Branch, Telephone Banking - IVR	Free
Telephone Banking (consultant assisted)	R70
Payment notifications	
Email	R0.90
SMS	R1.25
Fax	R7
Cheque books⁴¹	
40 forms	R80
Subscription fees (per month)	
My Limit Alert	R3.15
Scheduled payment alert fee	R3.15

⁴¹ Cheque issuing related fees are not applicable to RMB Private Bank Fusion Account

*For payments under R5 million



TRANSACTION DESCRIPTION	FEE
Balance alerts (per month)	
Daily	R15.50
Weekly	R3.20
Monthly	R1.15
Cash withdrawals	
Cardless cash withdrawals	R1.90 per R100
FNB Slimline ATM/other banks' Mini-ATM	R1.90 per R100
FNB ATM	R1.90 per R100
Cash@Till™	R1.60
Other Banks' ATM	R9 + R1.90 per R100
International ATM cash withdrawals ⁴²	R70
FNB Branch/cheque ⁴³	R60 + R2.10 per R100
International Branch ⁴²	R70 + R2.10 per R100
Deposits⁴⁴	
Cash deposits	
FNB ATM	R0.95 per R100
FNB Branch	R60 + R2.10 per R100
Cheque deposits	
FNB ATM/FNB Branch	R50 + R7.50 per cheque
Special clearance fee	R300
Effects not cleared upliftment fee	R300
Balance enquiries	
FNB ATM, Online Banking, Cellphone Banking, RMB Private Bank App, Telephone Banking - IVR	Free
Point of Sale (RMB Private Bank Cheque Cards only)	R1.60
FNB Branch and Telephone Banking (consultant assisted)	R6
Other Banks' ATMs	R6
International Point of Sale balance enquiries	R6

⁴² International currency commission and conversion fee of 2.75% of the transaction value applies

⁴³ Cheque issuing related fees are not applicable to RMB Private Bank Fusion Account

⁴⁴ Includes third-party deposits



TRANSACTION DESCRIPTION	FEE	
Statements		
Emailing of current monthly statement (plus optional workable data files)	Free	
Monthly posted statement	R17 (per statement)	
Mini-statements (Cellphone Banking)	Free	
Mini-statements (FNB ATM)	Free	
Printed statements (Smart Kiosk)	R6.50 (per statement)	
Printed statements (FNB Branch, Telephone Banking)	R27 (per statement)	
Historical statements (Online Banking, older than 3 months)	Free	
Provisional email statement (FNB Branch, Telephone Banking)	R27 (per statement)	
Additional statements (fee per month)	Paper	Online
Daily	R117	R56
Weekly	R48	R26.50
Twice monthly	R24	R14.50
Penalty fees		
FNB ATM declined transaction fee (insufficient funds or daily limit exceeded)	Free	
Other RMB declined transaction fee (local and international Point of Sale, scheduled payment)	R8.50	
Other banks' ATMs declined transaction fee (insufficient funds or daily limit exceeded)	R8.50	
Returned item (cheque/debit order)	R100	
Value-added services fees		
LOTTO/PowerBall purchases, prepaid Pay TV, iTunes, traffic fines ⁴⁵	R2.50	
MultiChoice payments	R6.50	
Pay & Clear Now	R45	
Payment honouring fee ⁴⁶	R120	
Cash Swop	R10 per R1 000	

⁴⁵ LOTTO purchases are excluded from the Islamic RMB Private Bank Cheque Account

⁴⁶ A service fee is charged for each payment honoured where there is not enough money in your transactional account



TRANSACTION DESCRIPTION	FEE
Send Money to eWallet	
Send Money to an eWallet (< R1 000)	R10.95
Send Money to an eWallet (> R1 000)	R13.95
Reversal of incorrect 'Send Money to eWallet' transaction	R60
Send Money to Zimbabwe/Mozambique	
R20 - R1 000	R45
R1 000.01 - R2 000	R70
R2 000.01 - R3 000	R105
Other fees	
RMB Private Bank Visa Cheque/Fusion Card replacement	Free
Card courier standard	Free
Temporary Card replacement	R100
Card courier - branch	Free
Card courier - scheduled*	Free
Card courier - international	R600
Cheque book courier ⁴⁷	R250
Voucher retention (Online Banking) excludes Fusion	Free
Voucher retention (FNB Branch, Telephone Banking - consultant assisted) excludes Fusion	R70
Online Banking payment history (older than 3 months)	R6.20
Online Banking account verification (RMB and other banks' accounts)	R6.20
Wrongfully disputed debit order (if disputed after 40 days and valid agreement exists)	R130
Roadside Assistance (excludes Fusion)	R7

⁴⁷ Cheque issuing related fees are not applicable to RMB Private Bank Fusion Account

*Note - Scheduled delivery will be free if KYC documentation needs to be collected



SINGLE FACILITY LENDING FEES

Our Single Facility has been designed to help you consolidate all your property loans into a single flexible and versatile structure, thereby saving you the cost of incurring additional lending fees on multiple property loans. The Single Facility seamlessly combines the functionality of the RMB Private Bank Cheque Account and that of the Home Loan into a single account.

This will allow you to make additional deposits into your account with ease whilst affording you the opportunity to save interest on all additional deposits made into your Single Facility Account.

EXISTING FACILITY	FEE
Monthly service fee (applies to clients with credit agreements concluded prior to 1 June 2007 and with a facility size of R500 000 or less)	R5.75
Monthly service fee (applies to NCA clients with credit agreements concluded between 1 June 2007 and 5 May 2016)	R57.50
Monthly service fee (applies to NCA clients with credit agreements concluded from 6 May 2016)	R69
Monthly service fee (applies to non-NCA clients with credit agreements concluded between 1 June 2007 and 28 February 2017)	R110
Monthly service fee (applies to non-NCA clients as well as to clients with credit agreements concluded prior to 1 June 2007 with a facility greater than R500 000)	R235
NEW FACILITY	FEE
Once-off initiation fee on mortgage agreements (applies to NCA clients)	R6 037.50
Once-off initiation fee on unsecured and secured credit facilities other than mortgage agreements (applies to clients that fall within the ambit of the NCA)	R1 207.50
An initiation fee will be charged on all refinancing of unsecured and secured credit facilities including mortgage agreements (applies to clients that do not fall within the ambit of the NCA)	R6 000
VALUATION FEES	FEE
Property valuation fee	R1 640
A Once off Initiation Fee will be charged on all mortgage agreements (applies to clients that do not fall within the ambit of the NCA)	
A discretionary structuring fee may be charged (applies to clients that do not fall within the ambit of the NCA)	



EARLY TERMINATION FEES

A fixed rate breakage fee is charged when a fixed rate is cancelled prior to expiry

An early termination fee is charged when your loan is cancelled without providing 90 days' notice. The fee is equal to no more than the interest that would have been payable under the agreement for the period equal to the difference between the 90 days and the period of notice of settlement, given by you

Note:

The monthly service fee applicable to your Single Facility will be charged irrespective of the balance outstanding and will only cease when the credit facility has been closed.



RMB PRIVATE BANK CREDIT CARD

Your RMB Private Bank Credit Card Account combines a transactional account and a credit facility with a linked credit card. Your RMB Private Bank Credit Card is an ideal transactional banking tool that offers you flexibility in terms of pricing as well as exclusive benefits that are suited to your lifestyle.

Benefit from:

- Free Credit Card swipes
- Up to 55 days interest free
- A day-to-day transactional tool with free swipes and personalised interest rate
- Earning even more eBucks when you use your RMB Private Bank Credit Card for all your purchases
- Free membership to eBucks Rewards
- Free lost card protection and PIN replacement
- The RMB Private Bank App lets you temporarily block and unblock your card, cancel and replace your card, increase and decrease your card limit, add an additional user on your card account, shift your Credit Card limits and more
- Free protection against fraud with Online Secure
- Enhanced in-store security with Visa's Chip & PIN technology
- Access to exclusive interest rates with selected partners
- Free comprehensive global travel insurance, covering you locally and internationally when you buy your return travel ticket(s) using your RMB Private Bank Credit Card for flights and/or road travel
- Access to the luxurious SLOW in the City, SLOW domestic and international lounges when you travel locally or internationally
- A budget facility with repayment periods from 6 to 60 months for purchases over R200 or more
- Up to five free additional Credit Card
- Up to five free linked Petro Cards

Terms, conditions and rules apply



MONTHLY FEES	FEE
Credit Facility Fees	
Credit Facility Service fee	R16
Initiation fee (once off)	Up to a maximum of R175
Credit Card Account fees	
RMB Private Bank Credit Card Monthly Account Fee	R233
Additional Card Fee (Five free additional cards, thereafter R17.50 per card linked to account)	Free
Linked Petro Card (Five free linked Petro Cards, thereafter R28.00 per card)	Free
CREDIT CARD ACCOUNT TRANSACTIONAL FEES	
Card purchases	
Credit Card purchases ⁴⁷	Free
Credit Card budget purchases ⁴⁷	Free
Fuel transaction fee (Petro Cards only)	R5.50

⁴⁷ International currency commission and conversion fee of 2.75% of the transaction value applies



FREE TRANSACTIONS

The transactions in the table to follow are free on the Standalone and Bundled options.

TRANSACTION DESCRIPTION	FEE
Linked account transfers and account payments	
IVR Smart Transfer to RMB	Free
Balance enquiries	
FNB ATMs	Free
FNB Branch	Free
International ATMs	Free
Other Banks' ATMs	Free
Statements	
Official monthly email statement	Free
FNB ATM mini-statement	Free
Historical email statements	Free
Other fees	
Changes to account limits	Free
Card replacement	Free
AIRPORT LOUNGE FEES*	
SLOW and Bidvest Domestic Lounges	R250
SLOW and Bidvest International Lounges	R400

*Fees are applicable for every additional entry over and above complimentary entries, as well as for every entry where the cardholder does not qualify for complimentary entries.



EXCLUDED TRANSACTIONS

The following transactions will be charged for in addition to your Standalone Credit Card monthly account fees and/or Bundled fees:

TRANSACTION DESCRIPTION	STANDALONE CREDIT CARD
Linked account transfers and account payments	
Linked account transfers	R4.20
Third-party payments (including IVR Smart Transfer payments)	R8.20
Telephone Banking (consultant assisted)	R70
Transfers and payments (FNB Branch)	R70
Cash withdrawals	
FNB ATM	R1.90 per R100
Other Banks' ATM	R9 + R1.90 per R100
FNB Branch	R60 + R2.10 per R100
International ATM/Branch ⁴⁸	R70 + R2.10 per R100
Cash on budget	R65 + R2.85 per R100
FNB Slimline ATM (withdrawal limits may apply)	R1.90 per R100
Other Banks' Mini-ATM	R9 + R1.90 per R100
Cash@Till™	R1.60
Cash Deposits	
FNB ATM with Automated Deposit Terminal (ADT)	R0.95 per R100
FNB Branch and FNB ATM with envelope deposit	R60 + R2.10 per R100
Voucher retrieval requests	
Local	R105
International	R295
Other fees	
Declined transaction fee	R8.50

⁴⁸ International currency commission and conversion fee of 2.75% of the transaction value applies



TRANSACTION DESCRIPTION	STANDALONE CREDIT CARD
Branch delivery	Free
International card delivery	R600
Standard Delivery	Free
Scheduled Delivery	Free
Section 129 letter ⁴⁹	R73.95 or R86.60
Value-added services fees	
Cardless cash withdrawals	R1.90 per R100
Pay2Cell	R4.50
Prepaid transaction fee	R2.50
LOTTO/PowerBall purchases ⁵⁰	R2.50
Uncapped ADSL Fee	R2.50
Common Monetary Area (CMA) Cross-Border Receipt	R100 plus applicable Cash Deposit Fee
Send money to eWallet	
R20 - R1 000	R10.95
R1 001 - R3 000	R13.95
Reversal of incorrect 'Send Money to eWallet' transaction	R50

DEFINITIONS:

Credit Facility Service Fee:

Is the cost charged monthly for the routine administration of maintaining your credit facility.

Credit Card Monthly Account Fee:

Is the cost charged monthly for the administration and maintenance of your Credit Card Account.

⁴⁹ Subject to applicable Magistrate's Court tariffs and registered mail costs. Value applicable is dependent on the value of the claim

⁵⁰ LOTTO purchases are excluded from the Islamic RMB Private Bank Cheque Account



FNB CHANNEL ISLANDS & GLOBAL ACCOUNTS

FNB Channel Islands is our first truly offshore offering, licensed and regulated in Guernsey, Channel Islands. Make payments and transfers via Online Banking. As an existing RMB Private Bank client, you have the ability to link your RMB Private Bank and FNB Channel Islands Online Banking profiles, allowing you to view your accounts from a single platform.

Diversify your wealth offshore - open an FNB Channel Islands Account

Our transactional offering which includes GBP Sterling Current Account is issued with an internationally accepted debit card and attracts no monthly fee when a minimum monthly balance of £2,500 is held. FNB Channel Islands Accounts are linked to eBucks Rewards and you can collect additional eBucks Rewards points for currency balances held in your FNB Channel Islands Accounts*

Our Savings Account include short, medium and longer term deposit accounts (available in GBP, USD and EUR) which offer internationally competitive interest rates.

- Short to medium term: Call and 32 Day Notice Accounts
- Longer term: Fixed Deposit Accounts in 3, 6, 12, 18, 24 and 36 month terms

NEW to FNB Channel Islands

- We have extended our fixed deposits terms all available in GBP, USD and EUR to include 18, 24 and 36 month options, giving you access to diversify your funds for longer periods to get the best return.
- Joint Accounts are now available on all our products (in GBP, USD and EUR).
- Joint Accounts can be held by two or more persons (up to 4) which share equal authority to transact and maintain their account/s.

Other benefits include:

- Earning higher interest on cumulative balances.
- Ability to pay jointly for bills, achieve shared goals and avoid additional charges by using one account.
- All joint members can be issued with an internationally accepted debit card when our GBP Sterling Current Account is selected.
- Collect additional eBucks Rewards points for currency balances held in your FNB Channel Islands Accounts*
- For more information on FNB Channel Islands Accounts, please contact your Private Banker or the FNB Channel Islands Service Suite or visit the FNB Channel Islands website.

FNB Channel Islands is a participant in the Guernsey Banking Deposit Compensation Scheme. The Scheme offers protection for 'qualifying deposits' up to £50 000, subject to certain limitations. The maximum total amount of compensation is capped at £ 100 000.000 in any 5 year period. Full details are available on the Scheme's website www.dcs.gg or on request.

*eBucks earned on Global Payment and Global Receipt transactions are subject to standard eBucks Reward earn rules. For more information, visit the eBucks website



GLOBAL ACCOUNT

Bespoke solutions to save and transact globally.

RMB Private Bank offers you a Global Account to save and transact in foreign currency; whether you are saving for offshore travel, require quick access to manage currency risk or are receiving and making international payments occasionally, the Global Account is the ideal choice.

Save in currency with the Global Account

- Open a Global Account via your Online Banking profile in less than three minutes or through your Private Banker, and then simply fund it via Online Banking
- No minimum balance required
- No monthly account fees
- Collect additional eBucks Rewards points for currency balances held in your Global Account*
- Make payments abroad and transfers between your accounts via Online Banking
- Earnings from abroad can be paid directly into your Global Account when working abroad

NEW Global Debit Card - spend directly from your Global Account

- The USD, GBP or EUR Global Debit Card allows you to transact directly from your USD, GBP or EUR Global Account at international ATMs and Points of Sale during your overseas trip.
- The Global Debit Card is a VISA Signature Lifestyle card that offers the card-holder 10 complimentary visits to over 800 international airport lounges per year through LoungeKey. You simply present your card at reception and mention LoungeKey.
- Travelling with a plus one? Not a problem, your guest also gets a complimentary entrance when you do. All additional visits are charged at \$27, directly to the card.
- Track your available lounge visits and locate a lounge on www.loungekey.com/SASignature
- The Global Debit Card may be issued and managed via your Online Banking profile or your the RMB Private Bank App.
- Enabled for Online shopping at international retailers.
- Card swipes are free.
- Alternatively, if you are travelling to Australia the funds that you have been saving in your AUD Global Account may fund a Multi-currency Cash Passport™, all of which may be facilitated via your Online Banking profile.

*eBucks earned on Global Payment and Global Receipt transactions are subject to standard eBucks Reward earn rules. For more information, visit the eBucks website



TRANSACTION DESCRIPTION	BUNDLED / FUSION CHEQUE ACCOUNT HOLDER			UNLIMITED CHEQUE ACCOUNT HOLDER		
	GBP	USD	EUR	GBP	USD	EUR
Annual Card Fee (if customer holds a card in 1 currency)	£0	\$0	€0	£15	\$20	€17
Annual Card Fee (per additional card if customer holds another card in another currency)	£15	\$20	€17	£15	\$20	€17
Card Swipes and International Online Card Payments	Free					
International ATM Withdrawal	£3	\$5	€4	£3	\$5	€4
Card Replacement (lost, stolen or damaged)	£7	\$10	€8	£7	\$10	€8
Balance Enquiry	£0.35	\$0.50	€0.40	£0.35	\$0.50	€0.40
Insufficient Funds Fee (ATM and POS Transactions)	£0.50	\$0.80	€0.60	£0.50	\$0.80	€0.60
Currency Conversion (when a specific currency card is used in a different currency zone)	2.75%			2.75%		

FOREIGN EXCHANGE

We make it simple and convenient to transact around the world, whether you are travelling, sending or receiving money globally or managing imports and exports.

Get rewarded*

Earn back in eBucks on your transaction charges when you send or receive foreign currency payments online or via the RMB Private Bank App, or when receiving foreign currency payments regularly by authorising RMB to convert these funds on your behalf with a Standing Instruction.

FOREIGN INVESTMENT SOLUTIONS	ONLINE BANKING	CALL CENTRE/ BANKER	BRANCH
Global Account			
Transfer (to Rand, from Rand, and between Global Accounts)	Free		
Global Payments and Receipts			
Global Payments (sending money)	Refer to Global Payments and Receipts (SWIFT) fees below		
Global Receipts (receiving money)			
Non Resident or Foreign National Foreign Currency Account (FCA)			
Transfer from FCA to Rand account	Free		
Transfer from Rand account to FCA	Free		
All Exchange Control Applications including placing emigration on record with the SARB			
Minimum fee (per application)	N/A	R1 470	N/A
Placing immigration on record with the SARB			
Minimum fee (per application)	N/A	R175	N/A
Placing emigration on record where the client is a beneficiary of an Inter-Vivos Trust			
Minimum fee (per application)	N/A	R2 940	N/A
Urgent and/or complex applications			
Minimum fee (per application)	N/A	R2 940	N/A

*eBucks earned on Global Payment and Global Receipt transactions are subject to standard eBucks Reward earn rules. For more information, visit the eBucks website



TRAVEL SOLUTIONS	ONLINE BANKING	CALL CENTRE/ BANKER	BRANCH
TRAVEL PRODUCTS BOUGHT FROM RMB			
Multi-currency Cash Passport™			
Initial card fee	R85	R115	R210
Additional card fee	N/A	R60	
Commission (load or reload)	1.85% (Min R60)	1.90% (Min R85)	2.10% (Min R110)
Foreign notes			
Commission	1.95% (Min R70)	2.10% (Min R90)	2.10% (Min R115)
CMA notes (Lesotho, Namibia, Swaziland)			
Commission	3.40% (Min R130)		
Delivery			
Delivery fee	Free		
TRAVEL PRODUCTS SOLD TO RMB			
Multi-currency Cash Passport™			
If credited to an RMB transactional account or Global Account	Free		
If paid out in cash or credited to any other account	N/A	1.90% (Min R85)	2.10% (Min R110)
Foreign notes			
Commission	N/A	N/A	2.10% (Min R120)
CMA notes (Lesotho, Namibia, Swaziland)			
Commission	N/A	N/A	3.40% (Min R130)



INTERNATIONAL PAYMENT SOLUTIONS	ONLINE BANKING/APP	CALL CENTRE/BANKER
---------------------------------	--------------------	--------------------

Global Payments and Receipts (SWIFT)

Global Payments (sending money)

Commission	0.55% (Min R160, max R675)	0.6% (Min R210, max R780)
SWIFT fee	R115	

Global Receipts (receiving money)

Commission	0.55% (Min R150, max R675)	0.6% (Min R210, max R780)
------------	----------------------------	---------------------------

ZAR FEE (AN ADDITIONAL FEE WILL BE CHARGED IF A PAYMENT IS SENT ABROAD OR RECEIVED FROM ABROAD IN RANDES)

Value of Transaction

R0 - R1 499.99	Free
R1 500 - R1 999.99	R50
R2 000 - R2 499.99	R100
R2 500 +	R150

INTERNATIONAL PAYMENT SOLUTIONS

ALL CHANNELS (ONLINE BANKING/APP/CALL CENTRE/BRANCH/BANKER)

Low value Global Receipt in Foreign Currency

Swift Fee for Global Receipts

R0 - R499.99	R55
R500 - R1 000	R105

Low Value Global Receipts ZAR

Swift Fee for Global Receipt

R0 - R499.99	R55
R500 - R1 000	R105

Global Receipts received for pension purposes

Value of Global Receipt

R0 - R499.99	R32
R5 000 - R9 999.99	R65
R10 000 - R14 999.99	R95
R15 000 +	R130



INTERNATIONAL PAYMENT SOLUTIONS	ALL CHANNELS (BRANCH/ATM/CELLPHONE BANKING)
MoneyGram⁵¹	
Send amount (USD)	Fee
\$0 - \$50	\$7
\$50.01 - \$100	\$10
\$100.01 - \$150	\$11
\$150.1 - \$200	\$13
\$200.01 - \$250	\$15
\$250.01 - \$300	\$17
\$300.01 - \$400	\$19
\$400.01 - \$500	\$24
\$500.01 - \$600	\$29
\$600.01 - \$700	\$34
\$700.01 - \$800	\$39
\$800.01 - \$900	\$44
\$900.01 - \$1 000	\$49
\$1 000.01 - \$1 200	\$55
\$1 200.01 - \$1 500	\$63
\$1 500.01 - \$1 800	\$70
\$1 800.01 - \$2 500	\$90
\$2 500.01 - \$5 000	\$140
\$5 000.01 - \$7 500	\$240
\$7 500.01 - \$8 000	\$290

51 All MoneyGram prices exclude VAT



INTERNATIONAL PAYMENT SOLUTIONS

ONLINE BANKING/APP

CALL CENTRE/BRANCH/BANKER

Foreign cheques

Drafts issued (bank cheque drawn in foreign currency to be deposited at an overseas bank)

Commission	N/A	1.65% (min R285 - max R1 120)
Draft fee	N/A	R110

Bills negotiable (foreign cheques received)

Commission	N/A	1.50% (min R285 - max R1 120)
------------	-----	-------------------------------

PAYPAL

PayPal is a global payment service to receive payments and pay online for goods and services, without sharing financial information. It's safe, easy to use, fast and convenient. RMB Private Bank and PayPal introduced a tiered pricing structure to replace the current 1.5% charge on all RMB Private Bank Top-Up and Withdraw transactions. This means you will be able to top up or withdraw for as little as 0.81% depending on your previous month's transactional value. Here's how the fee structure works:

TIER	FEES INCL. VAT	TOTAL MONTHLY TOP-UP AND WITHDRAW VALUE
Tier 0	1.52%	\$0 - \$3 000
Tier 1	1.37%	\$3 001 - \$10 000
Tier 2	1.27%	\$10 001 - \$50 000
Tier 3	1.01%	\$50 001 - \$100 000
Tier 4	0.81%	\$100 001

Please note: The new structure applies specifically to RMB Private Bank Top-Up and Withdrawal service with PayPal. The PayPal transactional charges and currency conversation fees will stay the same.



HOME LOAN, STRUCTURED LOAN AND SECURITIES BASED LENDING

RMB Private Bank offers you specialist lending expertise and services to help you meet your unique wealth needs and aspirations. Our range of flexible lending products can be shaped to your advantage, taking into account your particular requirements, desired funding amount and objectives.

We specialise in providing finance for your residential or holiday home, investment property or rental portfolio through our tailor-made lending solutions, including Home Loan, Structured Loan and Securities Based Loans.

For your ease of reference, our product fees have been segmented in the table below.

EXISTING FACILITY	FEE
Monthly service fee (applies to clients with credit agreements concluded prior to 1 June 2007 and with a facility size of R500 000 or less)	R5.75
Monthly service fee (applies to NCA clients with credit agreements concluded between 1 June 2007 and 5 May 2016)	R57.50
Monthly service fee (applies to NCA clients with credit agreements concluded from 6 May 2016)	R69
Monthly service fee (applies to non-NCA clients as well as to clients with credit agreements concluded prior to 1 June 2007 with a facility greater than R500 000)	R235
NEW FACILITY	FEE
Once-off initiation fee on mortgage agreements (applies to clients that fall within the ambit of the NCA)	R6 037.50
Once-off initiation fee on unsecured and secured credit facilities other than mortgage agreements (applies to clients that fall within the ambit of the NCA)	R1 207.50
An initiation fee will be charged on all refinancing of unsecured and secured credit facilities including mortgage agreements (applies to clients that do not fall within the ambit of the NCA)	R6 000
A Once off Initiation Fee will be charged on all mortgage agreements (applies to clients that do not fall within the ambit of the NCA)	
A discretionary structuring fee may be charged (applies to clients that do not fall within the ambit of the NCA)	
VALUATION FEES	FEE
Property valuation fee*	R1 640
EARLY TERMINATION FEES**	
A fixed rate breakage fee is charged when a fixed rate is cancelled prior to expiry	

*Kindly note that this fee is only applicable to Home Loans and Structured Loans (not Securities Based Lending).

**Kindly note that currently this does not apply to Securities Based Lending.



An early termination fee is charged when your loan is cancelled without providing 90 days' notice. The fee is equal to no more than the interest that would have been payable under the agreement for the period equal to the difference between the 90 days and the period of notice of settlement, given by you

OTHER FEES	FEE
Unpaid debit order fee (applies to non-NCA juristic clients)	R200
Bank cheque commission	R100

Note:

The monthly service fee applicable to your Loan will be charged irrespective of the balance outstanding and will only cease when the credit facility has been closed.

*Kindly note that this fee is only applicable to Home Loans and Structured Loans (not Securities Based Lending).

**Kindly note that currently this does not apply to Securities Based Lending.



SAVINGS AND CASH INVESTMENTS

Get instant access to your funds in case of emergencies.

Savings Account

A free Savings Account linked to your Cheque Account. No transactional fees apply to your Savings Account.

Money on Call

Get instant access to your savings in case of emergencies or unexpected expenses.

Money Maximiser

Earn a money market fund related rate, plus your capital and quoted returns are fully guaranteed.

MONTHLY FEES THAT APPLY TO YOUR ACCOUNT.

FEE DESCRIPTIONS	MONEY ON CALL	MONEY MAXIMISER
Monthly Account Fee*	Free	R65***
Monthly fee for Card**	Free	Free
Deposits		
Cheque Deposits FNB Branch	R50 + R7.50 per item	
ENC Upliftment Fee and Special Clearance	R0.95 per R100 (no minimum)	
Cash Deposits FNB Branch	R60 + R2.10 per 100	
Electronic Deposits: Receive money via Digital Channels	Free	
Electronic Withdrawals		
Electronic Transfers: Online, Cellphone Banking, Telephone Banking and the RMB Private Bank App	Free	
Electronic Third-Party Payments: Online, Cellphone Banking, Telephone Banking and the RMB Private Bank App	R50	
Transfers or Payments: Branch or Telephone (Consultant Assisted)	R70	
Pay and Clear Now	R95	

* A monthly exchange control admin fee of R13.00 is applicable to Non-Resident Accounts

** No monthly card fees will be charged as no new or replacement cards will be issued

*** Monthly fee waived to customers on bundle or unlimited pricing option



Scheduled Transfer Related Fees

Establishment or Amendment Fees (Online Banking)	Free
Establishment or Amendment Fees (FNB Branch)	R17

Cash Withdrawals

Branch	R60 + R2.10 per R100
International Branch	R70 + R2.10 per R100
FNB ATM	R1.90 per R100
International ATM	R70
FNB Slimline ATM	R1.90 per R100
Other Banks' ATM	R9 + R1.90 per R100
Cardless Cash Withdrawal (Cellphone Banking)	R1.90 per R100

Balance Enquiries

RMB Online Banking, Cellphone Banking, Telephone Banking - IVR, RMB Private Bank App and FNB ATM	Free
--	------

Statements

Posted/Printed statement	R17 (per statement)
Current month emailed statement	Free
FNB ATM Mini statement (Print or view)	R3.20 (per statement)
Emailing of historical statement older than 3 months (Online Banking)	R7 (per statement)
Provisional statement (Branch and Telephone Banking)	R27 (per statement)

Declined Transactions

FNB ATM (Insufficient Funds or Limit Exceeded)	Free
Other FNB (Point-of-Sale, Scheduled Payment) and other Banks' ATM	R8.50

Penalty Fees

Unpaid Cheques/Debit Orders (per item)	R100
Payment Honouring/Honouring Fee	R120

Copies of Vouchers (Deposit Slips and Cheques)

Online Banking	Free
Branch and Telephone Banking	R70 (per side)



SAVE AND INVEST FOR SPECIAL EVENTS OR SPECIFIC GOALS

Access your money after placing notice.

7 Day Notice

Access your money after 7 days.

32 Day Flexi Notice

Access your money after 32 days at no cost, or sooner at a cost.

Cash Intelligence Index

Access your investment after a chosen notice period. There is no risk as your original deposit and quoted returns are 100% guaranteed.

FEE DESCRIPTION	7 DAY NOTICE	32 DAY FLEXI NOTICE/ CASH INTELLIGENCE INDEX
Subscriptions to <i>inContact</i> , Online Banking, Cellphone Banking, Telephone Banking and the RMB Private Bank App	Free	
Balance Enquiries (FNB ATM, Branch, Online Banking, Cellphone Banking, RMB Private Bank App and Telephone Banking)	Free	
Statements		
Posted/Printed Statement	R17 (per statement)	
Current Month Emailed Statement	Free	
Provisional Statement (Branch and Telephone Banking)	R27 (per statement)	
Deposits		
Cheque Deposits: FNB Branch	-	R50 + R7.50 per item
ENC Upliftment Fee and Special Clearance	-	R300
FNB ATM with Automated Deposit Terminal (ADT)	-	Free
Cash Deposits: FNB Branch	-	R60 + R2.10 per 100
Transfer money via Digital Channels	Free	
Notice costs		
Online Banking, Cellphone Banking, FNB ATM and the RMB Private Bank App	Free	



WITHDRAWAL COSTS: 32 DAY FLEXI NOTICE

NOTICE PERIOD	WITHDRAWAL COST = % OF WITHDRAWAL AMOUNT	MINIMUM WITHDRAWAL COST APPLICABLE
32 days	Free	Free
22 - 31 days	0.5%	R50
15 - 21 days	1.0%	R50
8 - 14 days	2.0%	R50
0 - 7 days	3.0%	R50

EARLY WITHDRAWAL OR CLOSURE (WITHOUT NOTICE)

We may allow you to perform an early withdrawal or closure on your notice* account(s). Such withdrawal or closure will attract an early withdrawal fee calculated as follows: $5\% \times \text{withdrawal amount} / 365 \times \text{notice period}$ with a minimum early withdrawal fee dependent on capital amount invested as per the table below:

CAPITAL INVESTED/WITHDRAWAL AMOUNT	MINIMUM EARLY WITHDRAWAL FEE
R0 - R200	R50
R201 - R1 000	R100
R1 001 - R10 000	R250
R10 001 - R50 000	R750
R50 001 and more	R1 000

The early withdrawal or early closure fee for a 32 Day Flexi Notice Deposit is calculated as follows: amount to be early withdrawn x 3%, with a minimum fee of R50.

*7 Day Notice does not allow early withdrawals or early closures



SAVE AND INVEST FOR THE LONGER TERM

Keep your money safe and growing while you finalise your plans

Flexi Fixed Deposit

An investment with a fixed term, with the option of accessing a portion of your savings within 24 hours

Fixed Deposit

An Investment Account fixed for a period, typically giving you a higher interest rate than investments available overnight or with notice

Restart Fixed Deposit

A Fixed Deposit where you can reset your investment once during the term, at a higher interest rate

Islamic Term Deposit

An investment with a fixed term offering you great profit share over the period of your investment

FEE DESCRIPTIONS	FLEXI FIXED DEPOSIT, FIXED DEPOSIT, RESTART FIXED DEPOSIT, ISLAMIC FIXED DEPOSIT
Subscriptions to <i>inContact</i> , Online Banking, Cellphone Banking, Telephone Banking and the RMB Private Bank App	Free
Balance Enquiries	Free
Statements	
Posted/Printed Statement	R17 (per statement)
Current Month Emailed Statement	Free
Provisional Statement (Branch and Telephone Banking)	R27 (per statement)
Deposits	
Cheque Deposit: FNB Branch	R50 + R7.50 per item
ENC Upliftment Fee and Special Clearance	R300
FNB ATM with Automated Deposit Terminal (ADT)	Free
Cash Deposit: FNB Branch	R60 + R2.10 per 100
Receive money via Digital Channels	Free



Early Withdrawal or Closure (Before maturity date)

We may allow you to perform an early withdrawal or closure on your Fixed Deposit Account(s). Such withdrawal or closure will attract an early withdrawal fee calculated as follows:

$5\% \times \text{Capital Invested} / 365 \times \text{Remaining Term}$. The minimum early withdrawal fee is dependent on capital amount invested as per the table below:

Capital Amount Invested	Minimum Early Withdrawal Fee
R0 - R200	R50
R201 - R1 000	R100
R1 001 - R10 000	R250
R10 001 - R50 000	R750
R50 001 and more	R1 000



SAVE TAX-FREE

Tax-Free Cash Deposit

Save with peace of mind and pay no tax on your interest

Monthly Fees	
Monthly account fee	Free
Subscriptions to <i>inContact</i> , Online Banking, Cellphone Banking, Telephone Banking and the RMB Private Bank App	Free
Statements	
Posted/Printed Statement	R17 (per statement)
Current Month Emailed Statement	Free
Provisional Statement (Branch and Telephone Banking)	R27 (per statement)
Deposits	
Cheque Deposits: FNB Branch	R50 + R7.50 per item
ENC Upliftment Fee and Special Clearance	R300
FNB ATM with Automated Deposit Terminal (ADT)	Free
Cash Deposits: FNB Branch	R60 + R2.10 per R100
Transfer money via Digital Channels	Free
Withdrawal Costs	
32 days	Free
7 - 31 days	R300



RMB PRIVATE BANK BUSINESS ACCOUNT

RMB Private Bank Non-Trading Juristic Accounts

The RMB Private Bank Non-Trading Juristic Account is suited to trusts and legal entities where the focus is on wealth creation and management as well as estate planning.

Single Fee Pricing Option

With this option, you are charged a monthly fee upfront. Per-item billing will only commence once the stipulated limit has been reached.

DESCRIPTION	FEE
Monthly account fee	R252
Point of Sale card purchases	Unlimited
Transfers and prepaid purchases (Online Banking, RMB Private Bank App, FNB ATM, Cellphone Banking)	Unlimited
Balance Enquiries at POS	Unlimited
Electronic debit transactions ⁵²	30 transactions which include a maximum of 5 FNB ATM withdrawals
Cash deposited at an FNB ATM with Automated Deposit Terminal (ADT)	Cash deposits of up to R50 000 per month
Electronic Pay & Clear now	3 Free

Note:

Once the allocated limits have been exceeded, you will be charged as follows:

OUT-OF-BUNDLE RATES SHOULD YOU EXCEED THE SPECIFIED NUMBER OF DEBIT TRANSACTIONS

FNB ATM withdrawals and other electronic debit transactions (per transaction) ⁵³	R19.20
Cash deposited at an FNB ATM with Automated Deposit Terminal (ADT)	R4 + R0.85 per R100 or part thereof
Electronic Pay & Clear now	R37.50

⁵² With this account you can choose between the Pay-As-You-Use (PAYU) pricing option or the Single Fee pricing option

⁵³ International currency commission and conversion fee of 2.75% of the transaction value applies



PAY-AS-YOU-USE PRICING OPTION⁵⁴

You are charged for each transaction at the applicable fee.

MONTHLY ACCOUNT FEES	FEE
Account fee	R80
Monthly petrol card fee (linked to your RMB Private Bank Business Account)	R18

The following transactions will be charged for in addition to your monthly account fees:

TRANSACTION DESCRIPTION	FEE
Purchases	
Prepaid purchases	
App and Online Banking	Free
ATM and Cellphone Banking	R2.50
Other Banks' ATM	R13.50
Telephone Banking (consultant assisted)	R13.50
Card purchases	
RMB Private Bank Business Cheque Card purchases (local and international) ⁵⁵	Free
Petrol Card fuel purchases	R5.25
Inter-account transfers	
Electronic transfers (FNB ATM, Online Banking - No Role Separation, Telephone Banking - IVR and speech)	R4.20
Consultant-assisted transfers (FNB Branch, Telephone Banking)	R70
Account payments	
Financial transaction volumes – electronic third-party payments	Pricing per transaction
Electronic third-party payments (FNB ATM, Online Banking - No Role Separation, Telephone Banking - IVR and speech)	R9.64
Up to and including 30	R9.64
31 up to 250	R8.66
251 up to 1 000	R6.14

⁵⁴ Please note that if you are on the Bundled Pricing Option in your personal capacity, the fee for this account will be waived for 1 Non-Trading Juristic Account

⁵⁵ International currency commission and conversion fee of 2.75% of the transaction value applies



Financial transaction volumes – electronic third-party payments	Pricing per transaction
1 001 up to 10 000	R4.90
Greater than 10 000	R3.36

How to calculate your fees

You will be charged R9.64 per transaction for the first 30 transactions, R8.66 per transaction for the next 220 transactions, R6.14 per transaction for the subsequent 750 transactions and so forth.

For example, if you do 153 transactions in a month your calculation will be the sum of $(R9.64 \times 30) + (R8.66 \times 123)$. Clients making large numbers of transactions will enjoy significant discounts as their volumes increase.

TRANSACTION DESCRIPTION	FEE
Account payments	
Internal debit orders (debit orders raised by RMB Card, RMB Home Loans, WesBank, RMB Loans, RMB Funeral Cover)	R4.20
External debit orders	R18.50
Cheque payments (per item)	R150
Third-party payments (FNB Branch, Telephone Banking - consultant assisted)	R70
Issue of bank cheques (per cheque)	R120
Express clearing payments (Online Banking, FNB Branch, participating banks only)	R45
Payment honouring fee (per item)	R156.36
Scheduled payments	
Scheduled payment establishment/amendment fee (Online Banking)	Free
Scheduled payment establishment/amendment fee (FNB Branch)	R17
Stop payment instructions	
Online Banking	Free
Telephone Banking	R20
FNB Branch	R70
Payment notifications	
Email	R0.90
SMS	R1.35
Fax	R7



TRANSACTION DESCRIPTION	FEE
Cheque books	
40 forms	R80
Deposit books	
100 pages (non-MICR)	R42
100 pages (MICR encoded)	R42
Subscription fees	
Online Banking, Telephone Banking, <i>inContact Pro</i>	Free
Scheduled payment alert fee (per month)	R3.15
Balance alerts (per month)	
Daily	R15.50
Weekly	R3.20
Monthly	R1.15
Cash withdrawals	
Cash@Till™ - Point of Sale	R1.60 per withdrawal
FNB Slimline ATM (withdrawal limits may apply)	R1.90 per R100 or part thereof
Other Banks' Mini-ATMs	R9 + R1.90 per R100 or part thereof
FNB ATM	R1.90 per R100 or part thereof
Other Banks' ATMs	R9 + R1.90 per R100 or part thereof
FNB Branch	Cheque service fee (Min R50) + cash handling fee
Cash handling fee at FNB Branch	
Value per withdrawal	
R0 - R4 999.99	R3.38 per R100 or part thereof
R5 000 - R14 999.99	R2.30 per R100 or part thereof
R15 000 - R49 999.99	R1.90 per R100 or part thereof
R50 000 and greater	R1.76 per R100 or part thereof
Deposits	
Cheque deposit at FNB Branch (per deposit)	R50 + R7.50 per R100 or part thereof
Special clearance fee	R150
Effects not cleared upliftment fee	R100 per R10 000 or part thereof (Min R500, max R5 000)



TRANSACTION DESCRIPTION	FEE	
Cash deposits		
FNB ATM with Automated Deposit Terminal (ADT)	R4 + R0.85 per R100 or part thereof	
Cash deposit fee at FNB Branch		
Value per deposit	Min R45)	
R0 - R4 999.99	R8.60 + R3.60 per R100 or part thereof	
R5 000 - R14 999.99	R8.60 + R1.93 per R100 or part thereof	
R15 000 - R49 999.99	R8.60 + R1.65 per R100 or part thereof	
R50 000 and greater	R8.60 + R1.38 per R100 or part thereof	
Cash deposit fee at FNB Bulk Cash Centres		
Value per deposit	(Min R45)	
R0 - R4 999.99	R5 + R3.04 per R100 or part thereof	
R5 000 - R14 999.99	R5 + R2.01 per R100 or part thereof	
R15 000 - R49 999.99	R5 + R1.66 per R100 or part thereof	
R50 000 and greater	R5 + R1.24 per R100 or part thereof	
Balance enquiries		
FNB ATM	Free	
Point of Sale (RMB Private Bank Business Cheque Cards only)	R1.60	
FNB Branch and Telephone Banking (consultant assisted)	R6	
Other Banks' ATMs	R6	
International Point of Sale balance enquiries	R6	
Statements		
Emailing of current monthly statement (plus optional workable data files)	Free	
Monthly posted statement	R18.50	
Mini-statements (FNB ATM)	R3.20	
Emailing of historical statements (older than 2 months, per statement)	R7	
Provisional statement (FNB Branch, Telephone Banking, per page)	R16.35	
Additional statements (fee per month)	Paper	Online
Daily	R117	R56



TRANSACTION DESCRIPTION		FEE	
Additional statements (fee per month)		Paper	Online
Weekly		R48	R26.50
Twice monthly		R24	R14.80
Penalty fees			
FNB ATM declined transaction fee (insufficient funds or daily limit exceeded)		Free	
Other RMB Private Bank declined transaction fee (local and international Point of Sale, scheduled Private Bank payment)		R8.50	
Inward unpaid fee		R132	
Unpaid cheques and/or debit orders		R185	
Card and other related fees			
RMB Private Bank Business Cheque card replacement		R140	
Voucher retention		R70	
Credit-related fees			
Overdrafts*			
Overdraft initiation fees*		An overdraft initiation fee may be charged	
NCA clients			
Monthly credit service fee (new or increased overdraft concluded from 1 July 2016) ⁵⁶		R69	
Non-NCA clients			
Monthly credit service fee ⁵⁶		0.115% of facility (Min R69, Max R1 207.50)	
SEND MONEY TO eWALLET			
Transaction description		Fee	
Send Money to an eWallet (< R1 000)		R10.95	
Send Money to an eWallet (> R1 000)		R13.95	
Reversal of incorrect 'Send Money to an eWallet' transaction		R60	

⁵⁶ Where you have used more than R200 of your facility

*Not applicable to RMB Private Bank Islamic Banking Account



SEND MONEY TO ZIMBABWE/MOZAMBIQUE

Transaction description	Fee
R20 - R1 000	R45
R1 000.01 - R2 000	R70
R2 000.01 - R3 000	R105



RMB PRIVATE BANK BUSINESS ACCOUNTS

At RMB Private Bank Business, we know how much your business and customers mean to you, and how busy it can get meeting their demands while striving to grow your business. Our business solutions are there to help you. Whether you need sound advice, a cash injection to get things going, guidance on the best way to grow your savings or innovative transactional solutions that take the hassle out of banking, that's how we help. Choose the account that best suits your business needs:

RMB PRIVATE BANK BUSINESS ACCOUNT	RMB PRIVATE BANK HEALTHCARE ACCOUNT
The RMB Private Bank Business Account is suited to sole proprietors, incorporated businesses, partnerships, companies and close corporations, where the focus is on running a business to make a profit. It provides a flexible and simple way to conduct all business transactions and pay for day-to-day operations.	The RMB Private Bank Healthcare Account is suited to Healthcare Practitioners. This account provides a gateway to a holistic offering to meet the healthcare practitioners banking requirements. It provides a flexible and simple way to conduct all business transactions and pay for day-to-day operations.

With any of these Private Business accounts, you can choose between the Pay-As-You-Use (PAYU) pricing option or one of our two Single Fee pricing options as detailed below.

SINGLE FEE PRICING OPTIONS

There are two Single Fee Pricing Options to choose from. With these options, you are charged a monthly fee upfront and do not have to monitor your transaction fees each month, but we ask all clients to verify the transactions and costs on their statements. Pre-item billing will only commence once the stipulated limit has been reached. All transactions and their associated cost (where applicable) can be verified on your monthly statement.

TRANSACTION	OPTION 1	OPTION 2
Monthly Fee	R284	R410
Electronic Debit transactions (In Bundle)	30 Transactions	50 Transactions
FNB Business Cheque Visa Card Purchases	Unlimited	Unlimited
FNB ATM Cash Withdrawals (In Bundle)	5 FNB ATM Cash Withdrawals	10 FNB ATM Cash Withdrawals
Cash deposited at an FNB ATM with Automated Deposit Terminal (ADT) (In Bundle)	Free cash deposits up to R50 000 per month	Free cash deposits up to R100 000 per month
Transfers	Unlimited	Unlimited
Electronic Debit transactions (Out Of Bundle)	R19.20	R18.20
Cash deposited at an FNB ATM with Automated Deposit Terminal (ADT) (Out Of Bundle)	R4 + R 0.66 per R100 or part thereof	R4 + R 0.61 per R100 or part thereof
Express clearing payments (Online Banking, FNB Branch, participating banks only)	3 free per month then R 40	3 free per month then R 40



PAY-AS-YOU-USE PRICING OPTION

On this pricing option, you are charged for each transaction at the applicable fee.

TRANSACTION	FEE
Monthly Fees	
RMB Private Bank Business Account	R120
RMB Private Bank Healthcare Account	R140
Monthly Petrol Card Fee	R20
Prepaid Purchases	
RMB Private Bank Electronic Channels	R2.50
Other Banks' ATMs	R13.50
Telephone Banking (consultant assistance)	R13.50
Card Purchases	
RMB Private Bank Business Visa Cheque Card Purchases (Local and International)	R3.68
RMB Private Bank Business Petrol Card Purchases	R5.25
Inter - account Transfers	
Electronic transfers (FNB ATM, Online Banking - Single Level Control, Telephone Banking - IVR and Speech)	R4.20
Transfers (Branch, Telephone Banking - Consultant assisted)	R70
Scheduled Transfers (per payment)	R4.20
Account Payments	
Electronic third-party payments (FNB ATM, Online Banking – Single Level Control, Telephone Banking – IVR and Speech)	max. R9.64
Internal debit orders (debit orders raised by FNB Card, FNB Home Loans, WesBank, FNB Loans, FNB Funeral Cover)	R4.20
External debit orders	R18.50
Cheque payments (per item)	R150
Third-party payments (FNB Branch, Telephone Banking – consultant assisted)	R70
Issue of bank cheques (per cheque)	R120
Express clearing payments (Online Banking, FNB Branch, participating banks only)	R47.50
Payment honouring fee (per item)	R156.36



Scheduled Payments	
Scheduled payment establishment/amendment fee (Online Banking)	Free
Scheduled payment establishment/amendment fee (FNB Branch)	R17
Stop Payment Instructions	
Online Banking	Free
Telephone Banking	R20
FNB Branch	R70
Payment Notifications	
Email	R0.90
SMS	R1.35
Fax	R7
Cheque Books	
40 Forms	R80
200 Forms	R215
Cheque Book courier Fee	R250
Voucher Retention (per month)	R70
Deposit Books	
100 Pages (non-MICR)	R42
100 Pages (MICR encoded)	R42
Subscription Fees	
Online Banking, Telephone Banking, <i>inContact</i> Pro	Free
Scheduled payment alert fee (per month)	R3.15
Balance alerts (per month)	
Daily	R15.50
Weekly	R3.20
Monthly	R1.15
Cash Withdrawals	
Cash@Till - Point Of Sale	R1.60 per withdrawal
FNB Slimline ATM (withdrawal limits may apply)	R1.95 per R100 or part thereof



Other Banks' Mini-ATMs	R9.00 + R1.92 per R100 or part thereof
FNB ATM	R1.90 per R100 or part thereof
Other Banks' ATMs	R9.00 + R1.92 per R100 or part thereof
International ATM cash withdrawals	R70
International Branch cash withdrawals	R70.00 + R2.10 per R100 or part thereof
FNB Branch and FNB Bulk Cash Centres	Cheque service fee (min R50.44) + cash handling fee

Cash Handling Fee at Branch

Value per withdrawal

R0.00 – R4 999.99	R3.38 per R100 or part thereof
R5 000.00 – R14 999.99	R2.30 per R100 or part thereof
R15 000.00 – R49 999.99	R1.90 per R100 or part thereof
R50 000.00 and greater	R1.76 per R100 or part thereof

Deposits

Cheque deposit at FNB Branch (per deposit)	R50.00 + R7.50 per cheque (max R100)
Special clearance fee	R150
Effects not cleared upliftment fee	R100 per R10 000 or part thereof (min R510, max R5 100)
Surplus/shortage in deposit (incident fee)	R100

Referenced deposit transactional fee (if availed of)

Over the counter (partial or full validation)	R4.92
Electronic reference validation (FNB clients only)	R2.21

Cash Deposits

FNB ATM with Automated Deposit Terminal (ADT)	R4 + R0.85 per R100 or part thereof
---	-------------------------------------

Cash Deposit Fee at Branch

FNB ATM with Automated Deposit Terminal (ADT)	R4 + R0.85 per R100 or part thereof
---	-------------------------------------

Cash Deposit Fee at Branch

Minimum fee per deposit	R45.39
-------------------------	--------

Value per deposit

R0.00 – R4 999.99	R8.60 + R3.60 per R100 or part thereof
R5 000.00 – R14 999.99	R8.60 + R1.93 per R100 or part thereof



R15 000.00 – R49 999.99	R8.60 + R1.65 per R100 or part thereof	
R50 000.00 and greater	R8.60 + R1.38 per R100 or part thereof	
Cash deposit fee at FNB Bulk Cash Centres		
Minimum fee per deposit	R45.39	
Value per deposit		
R0 – R4 999.99	R5.04 + R3.40 per R100 or part thereof	
R5 000 – R14 999.99	R5.04 + R2.01 per R100 or part thereof	
R15 000 – R49 999.99	R5.04 + R1.66 per R100 or part thereof	
R50 000 and greater	R5.04 + R1.24 per R100 or part thereof	
Balance Enquiries		
FNB ATM	Free	
Point of Sale (RMB Private Bank Business Visa Cheque Cards only)	R1.60	
FNB Branch and Telephone Banking (consultant assisted)	R6	
Other Banks' ATMs	R6	
International Point of Sale balance enquiries	R6	
Statements		
Monthly statement (collected at FNB Branch)	R20	
Statement and Cheque voucher courier charge	R140	
Emailing of current monthly statement	Free	
Monthly posted statement	R18.50	
Mini-statements (FNB ATM)	R3.20	
Emailing of historical statements (older than 3 months, per statement)	R7	
Provisional statement (FNB Branch, Telephone Banking, per page)	R 16.35	
Additional Statements (fee per month)	Paper	Online
Daily	R117	R56
Weekly	R48	R26.50
Twice Monthly	R24	R14.80
Penalty Fees		
FNB ATM declined transaction fee (insufficient funds or daily limit exceeded)	Free	



Other RMB Private Bank declined transaction fee (local and international Point of sale, scheduled payment)	R8.50
Other Banks' ATMs declined transaction (insufficient funds or daily limit exceeded)	R8.50
Inward unpaid	R132
Unpaid cheques and/or debit orders	R185

Card and other related fees

RMB Private Bank Business Visa Cheque Card/Chip & PIN card replacement (courier)	Free
RMB Private Bank Business Visa Cheque Card/Chip & PIN card replacement	R140
RMB Private Bank Business Visa Cheque Card/Chip & PIN card replacement (scheduled delivery)	R150
RMB Private Bank Business Visa Cheque Card/Chip & PIN card replacement (Branch)	R199
International Card delivery fee	R600
PIN change at Branch	R10
Roadside Assistance	R7

Credit Related Fees

Overdraft

Overdraft Initiation Fees	Channel based
Monthly credit service fee (NCA Clients)	R69
Monthly credit service fee	0.115% of facility (min R69)

Business Loans

Loan Initiation Fees	1.15% of Loan Amount (Subject to NCA)
Monthly credit service fee (NCA)	R69
Monthly credit service fee	0.0575% of facility (min R69)

Revolving Loans

Loan Initiation Fees	1.15% of Loan Amount (Subject to NCA)
Monthly credit service fee NCA	R69
Monthly credit service fee	0.0575% of facility (min R69)


eWallet Pro Fees

Tier	Vol (TRX)	0 Sponsored	1 Sponsored	2 Sponsored
1	1 - 30	R11.24	R19.87	R28.75
2	31 - 100	R10.59	R18.66	R26.13
3	101 - 250	R9.94	R17.40	R24.82
4	251 - 1000	R8.12	R16.19	R23.66
5	1000+	R6.81	R14.93	R22.34

Reversal of incorrect eWallet Pro transaction

Reversal of incorrect eWallet Pro transaction fee	R52.50
---	--------

PayPal Commission

PayPal Commission	1.5% of Rand Value
-------------------	--------------------



CASH BUNDLE

This is a new cash depositing feature mainly for cash intensive customers where you can deposit a specific value of cash at a Branch and/or bulk cash centres for a fixed monthly fee.

Fees are charged as follows:

TRANSACTION DESCRIPTION	BRANCH	BULK
Monthly Bundle Fee	R7 271	R5 560
Monthly Bundle Value	R1 000 000	R1 000 000

All deposits below R55 000 will be charged as:

Cash deposits less than	R55 000	R55 000
Minimum Fee	R45.39	R45.39
Base Fee	R10.09	R5.04
Fee per R100 or part thereof	R1.97	R1.77

All deposits that exceed the monthly cash bundle will be charged as:

Base Fee	R10.50	R5.25
Fee per R100 or part thereof	R0.81 per R100	R0.64 per R100



IMPORTANT INFORMATION

- RMB Private Bank, 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 will give you at least 20 business days' notice of these changes. You'll find changes on the RMB Private Bank website or FNB ATMs, and/or on your bank statement.
- 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 we describe individually. The grant of any facility or product is subject to you meeting, and continuing to meet the criteria for that facility or product.
- Each facility or product has standard terms and conditions that apply to that facility or product. We agree to these terms and conditions with the applicant. If there is conflict between the product or facility-specific terms and conditions and what is outlined in this pricing guide, we will follow the product or facility specific terms and conditions that apply to such a facility or product.
- RMB Private Bank 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 2018.



STANDARD TERMINOLOGY

To comply with Section 13 of the Code of Banking Practice (COBP) and to assist you in comparing our charges with those of other banks, we have used standardised terminology throughout this guide. For instances where we have used FNB-specific terminology, we have added the table to follow indicating the appropriate standardised terminology that may be used throughout this Pricing Guide.

Glossary of terms:

Pre NCA	Refers to clients with credit agreements concluded prior to 1 June 2007
Post NCA	Refers to clients with credit agreements concluded from 1 June 2007
NCAA	Refers to clients with credit agreements concluded from 6 May 2016
Mortgage agreement	A credit agreement in terms of which credit is secured by a mortgage bond over immovable property
Service fee	A fee that a credit provider charges a consumer for administering a credit agreement
Initiation fee	The initiation fee is a fee that a credit provider charges a consumer for entering into a credit agreement with that consumer
Payment honouring fee	A service fee charged for each payment honoured where there is not enough money in your transactional account



CONTACT US

Contact your Private Banker, 24/7

Visit www.rmb.co.za for more information

Call the RMB Private Bank Service Suite on
087 730 6000 (local) or **+27 11 245 5080** (international)

Call the **RMB Private Bank Business Desk** on **087 311 7287**