

# INSIGHTFUL ADVICE-LED SOLUTIONS FOR YOU AND YOUR FAMILY

Pricing guide

1 July 2022 - 30 June 2023

Traditional values, innovative ideas.

*Terms, conditions and earn rules apply.*

**RMB PRIVATE BANK** a division of FirstRand Bank Limited FSP 624 and NCRCP20.



**PRIVATE BANKING**

# MAIN MENU



# WELCOME TO RMB PRIVATE BANK

We take an holistic view in understanding your financial needs, aspirations and balance sheet in order to offer specialised advice and solutions for you and your family.

Dedicated to providing valuable and integrated financial advice and access to the most appropriate private banking and wealth management advice and expertise from across RMB Private Bank as well as the broader FirstRand Group, both locally and globally with complimentary accounts.



Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

**RMB PRIVATE BANK** a division of FirstRand Bank Limited FSP 624 and NCRCP20.

# GET THE ADVICE YOU NEED TO MAKE THE RIGHT DECISIONS FOR YOU AND YOUR FAMILY.

Gives you and your family access to integrated financial advice across invest, insure, lend and transact powered by innovative platforms and rewards both locally and globally - to assist you achieve your future aspirations and build your legacy.



Terms, conditions and earn rules apply. This is not meant to be a comprehensive guide to the eBucks Rewards programme earn rules. Please visit [eBucks.com](https://www.eBucks.com) for the complete earn rules.

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# GET THE ADVICE YOU NEED TO MAKE THE RIGHT DECISIONS FOR YOU AND YOUR FAMILY.



Earn money market fund rate on your savings with a complimentary Money Maximiser<sup>1</sup> account (your capital and quote rates are guaranteed). Pay no monthly fees on your Tax-Free Cash Deposit or Tax-Free Shares account and no monthly admin fees on your Tax-Free Unit Trusts.



Preserve your wealth for future generations with a complimentary trust or investment company account.



Your spouse or partner gets the same benefits as you with 50% off their monthly account fee regardless of their income.

*Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.*

*<sup>1</sup> 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.*

# GET THE ADVICE YOU NEED TO MAKE THE RIGHT DECISIONS FOR YOU AND YOUR FAMILY.



Diversify your portfolio with best in class solutions, including local and offshore stockbroking (Local Trader<sup>2</sup> or Global Trading<sup>3</sup> account and no platform fee on your Personal Share Portfolio<sup>4</sup>), save and transact in 9 foreign currencies locally with an FNB Global Account and invest offshore with an FNB Channel Islands account And have access to a complimentary Non-Trading Juristic Account<sup>5</sup>.



Enjoy the rewards and benefits from banking with us, when earning a gross income of R750 000 and above or Net Asset Value (NAV) of R15 million or more.



Save towards your retirement and pay no monthly (platform) fees on your Retirement Annuity.

Protect your retirement funds and pay no monthly (platform) fees on your Preservation Fund.

<sup>2</sup> 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.

<sup>3</sup> Only applicable to Non-Discretionary accounts. A minimum balance of at least \$10 000 must be maintained in your Global Trader account. The monthly account fee will be charged to your account and reversed in the following month in order for monthly fee to be waived. A comprehensive fee structure is available on our website.

<sup>4</sup> One complimentary Non-trading Juristic account per RMB Private Bank Fusion or Current account held. The Non-trading Juristic account must be on the Pay-As-You-Use pricing option. For clients with multiple Non trading Juristic accounts, the oldest accounts' monthly fee will be waived. Terms, conditions and earn rules apply. This is not meant to be a comprehensive guide to the eBucks Rewards programme earn rules. Please visit eBucks.com for the complete earn rules.

<sup>5</sup> One complimentary Non-trading Juristic Account per RMB Private Bank Fusion or Current Account held. The Non-trading Juristic Account must be on the Pay-As-You-Use pricing option. For clients with multiple Non trading Juristic Accounts, the oldest accounts' monthly fee will be waived. Terms, conditions and earn rules apply. This is not meant to be a comprehensive guide to the eBucks Rewards programme earn rules. Please visit eBucks.com for the complete earn rules.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

# MORE WAYS TO GET REWARDED



## ADDED VALUE

- Get more value for you and your family with the help of credit at a single monthly account fee with the FNB Fusion account
- The RMB Private Bank Fusion account offers the lowest monthly fee for a transactional account with a linked credit facility, and offers 30 days interest free on card purchases!
- Enjoy the exclusive Metal Card, which is charged at R1 050 per card, and will be rebated for the first card if you are on eBucks Reward Level 3 or above
- Choose to pay your monthly account fee in eBucks instead of Rands using the RMB Private Bank App
- No monthly lending fee for Single Facility<sup>®</sup>, Securities Based Loan and Secured Revolving Facility<sup>®</sup>
- RMB Private Bank Credit Card with a credit facility that offers up to 55 days interest free on card purchases
- Complimentary Money Maximiser account
- Complimentary Global Debit Card with your Global account<sup>7</sup>
- The option for RMB Private Bank Credit Card to move your unexpected medical transactions to budget, at an interest rate of prime or prime +2%\*
- Access to exclusive RMB Private Bank Credit Card offers from retailers, such as iStore, The Pro Shop, Cycle Lab and KOODOO.co.za at an interest rate of prime or prime +2%\*
- Pay no monthly fees on your Tax-Free Cash Deposit or Tax-Free Shares account and no monthly admin fees on your Tax-Free Unit Trusts
- Save towards your retirement and pay no monthly (platform) fees on your Retirement Annuity
- Protect your retirement funds and pay no monthly (platform) fees on your Preservation Fund
- Pay no monthly fee on your Local<sup>4</sup> or Global Trading<sup>5</sup> account and no platform fee on your Personal Share Portfolio<sup>5</sup>
- Complimentary Non-Trading Juristic account<sup>9</sup>

\*For the prime or prime +2% refers to "Terms, Conditions and Rules Apply"

<sup>1</sup> 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.

<sup>4</sup> 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.

<sup>5</sup> Only applicable to Non-Discretionary accounts. A minimum balance of at least \$10 000 must be maintained in your Global Trader account. The monthly account fee will be charged to your account and reversed in the following month in order for monthly fee to be waived. A comprehensive fee structure is available on our website.

<sup>6</sup> To qualify for the waiving of the Single Facility<sup>®</sup> monthly lending fee, the Single Facility<sup>®</sup> account holder must be the owner of the property/ properties that have been provided as security for the facility ("the mortgagor") and must have selected the RMB Private Bank Single Facility<sup>®</sup> Bundled pricing option. If there are two or more mortgagors, then only one of the mortgagors that is not the Single Facility<sup>®</sup> account holder must either have a RMB Private Bank Current Account or RMB Private Bank Spousal Account. Should the Single Facility<sup>®</sup> account holder or the mortgagor fail to comply with this criteria, then the Single Facility<sup>®</sup> monthly lending fee will be charged. Should the Single Facility<sup>®</sup> account holder and/or the mortgagor remedy the non compliance, then we may, at our discretion, waive the monthly lending fee. Single Facility<sup>®</sup> accounts in the name of trusts and juristic entities do not qualify for this benefit.

In order to qualify for the waiver of the Securities-Based Loan monthly service fee, the client must in addition to having an active Securities Based Loan, also hold either an active RMB Private Bank Current account or a RMB Private Bank Single Facility<sup>®</sup> both of which must be on a bundled pricing option. Should the client fail to comply with this, the Securities-Based Loan monthly service fee will immediately be charged to the client's account. Should the client remedy any non-compliance to the Bank's satisfaction, the Bank, may at its sole discretion, elect to waive the future monthly service fee. This benefit does not apply to trusts and other juristic entities.

To qualify for the waiver of the Secured Revolving Facility monthly service fee, the RMB Private Bank Current Account or the RMB Private Bank Fusion Account that is linked to the Secured Revolving Facility must be on a bundled pricing option. Should the client fail to comply with this criteria, then the Secured Revolving Facility monthly service fee will immediately be charged to the client's account. Should the client remedy the non-compliance, then the Bank may at its sole discretion, elect to waive the future monthly service fee.

<sup>7</sup> Fees are applicable to foreign exchange transactions. You may also be charged an annual card fee

<sup>8</sup> A minimum balance of at least £2 500 must be maintained in your FNB Channel Islands Current account in order for monthly fee to be waived.

<sup>9</sup> One complimentary Non-trading Juristic account per RMB Private Bank Fusion or Current account held. The Non-trading Juristic account must be on the Pay-As-You-Use Pricing Option. For clients with multiple Non trading Juristic accounts, the oldest accounts' monthly fee will be waived. Terms, conditions and earn rules apply. This is not meant to be a comprehensive guide to the eBucks Rewards programme earn rules. Please visit eBucks.com for the complete earn rules.

\*Terms, Conditions and Rules Apply. Certain benefits are dependent on your account and eBucks rewards level.

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# MORE WAYS TO GET REWARDED



## FAMILY

- Your spouse or partner can enjoy the full RMB Private Bank experience and get exclusive benefits at a discounted fee, regardless of their income
- No monthly account fee for FNBy accounts for your kids under 18 years
- Lower deposit criteria for eBucks rewards for your spouse or partner
- Family points to help you move up a rewards level
- Earn up to 40% back in eBucks on your video streaming (Netflix) and music streaming (Spotify®) subscriptions when your family banks with RMB Private Bank
- Up to 40%\* off on selected flights and car rental for you and your family with eBucks Travel
- You, your spouse or partner and your children can receive up to 24 SLOW and Bidvest Premier Lounge bonus visits (Domestic or International), when you book your flights through eBucks Travel
- Enjoy 2-for-1 specials in 2022 with The ENTERTAINER™ and let RMB Private Bank cover the sign-up cost

# MORE WAYS TO GET REWARDED

## nav»Money

1

### TRACK TO SPEND

Understand your money in and money out. And view your auto-categorised spend

2

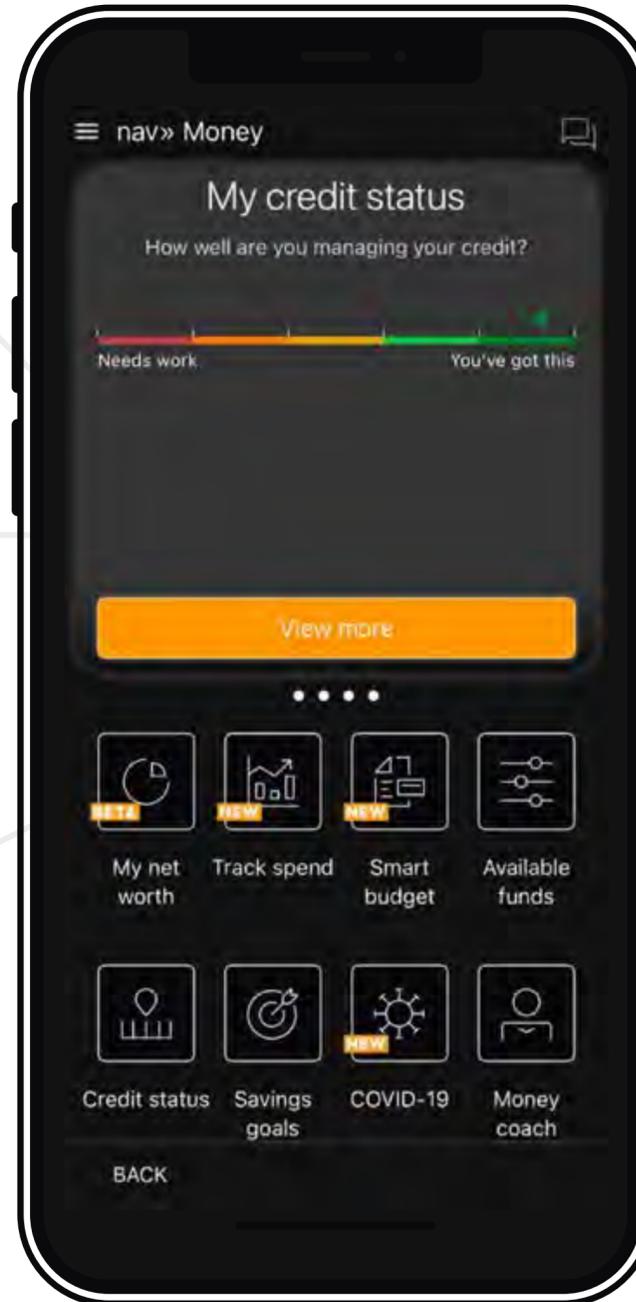
### SMART BUDGET

Set budget alerts and get notified along the way

3

### AVAILABLE FUNDS

Understand how much you will have left before the end of your month



4

### CREDIT STATUS

View your free credit status, personalised tips and offers

5

### SAVINGS GOAL

Set, track and pause savings goals

6

### MONEY COACH

Get money smart with podcasts, tips and quizzes

# eBUCKS REWARDS

eBucks Rewards is about helping you stretch your spend every month. By offering real value and benefits, you're able to use eBucks to buy fuel, groceries, clothes, holidays and so much more. As an RMB Private Bank account holder, you could be rewarded with these exciting benefits.



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# eBUCKS REWARDS, BEST VALUE YOU CAN BANK ON

## NEW REWARD PARTNERS TO ENJOY



**STARBUCKS**

### STARBUCKS

Use your RMB Private Bank Virtual Card, RMB Pay or partner wallet for any purchase, 5 times a week and get a complimentary tall cappuccino every week.



### GUARDME

Protect you and your family with medical and armed response service. Get the first 3 months at no cost. Protect your family from R19.90 per month thereafter, get up to 100% of your subscription fees back in eBucks monthly.



### UDEMY

Enrol for up to 2 Udemy courses per month and a total of 6 courses per year. For only R50 activation fee per course.



### eBUCKS GAMES

Enjoy uninterrupted play with ad-free mobile gaming and no subscription fees.



### CLICKS

Earn up to 15% back in eBucks on health, beauty & baby essentials at Clicks.



### iSTORE

Up to 15% back in eBucks on the latest Apple products at iStore.

# EVEN MORE BENEFITS TO LOVE

## EVEN MORE BENEFITS TO LOVE



### ENGEN

Earn up to R8 per litre back in eBucks per quarter at Engen when your vehicle is financed through WesBank, Toyota Financial Services or Volkswagen Financial Services and you have accepted the nav» Car terms of use on the RMB Private Bank App.



### EARN AND SPEND AT CHECKERS

Earn up to 15% back in eBucks at Checkers and Shoprite. Use your eBucks to buy groceries and stretch your monthly spend.



### MONTHLY KAUI BENEFIT

Enjoy a smoothie, organic coffee or up to R100 to spend in-store when you use your RMB Private Bank Fusion card or RMB Private Bank Credit Card for 100% of your monthly spend.



### SNAPPLIFY

Up to R399 when you buy eTextbook vouchers with eBucks & Snapplify.

Track your eBucks earn, spend and benefits conveniently on the RMB Private Bank App under the eBucks rewards tab. View 'Earn more eBucks' and 'Track my rewards' to learn how you can maximise your rewards.

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# eBUCKS REWARDS, BEST VALUE YOU CAN BANK ON

## INVESTMENTS

Earn up to 100% of your monthly RMB Private Bank Fusion account or RMB Private Bank Current account fee back in eBucks when you invest with us.



### MAINTAIN INVESTMENT BALANCES

Maintain an overall minimum saving and investment account balance of R1 000 000. Of this, a minimum of R250 000 must be invested in qualifying Wealth and Investments solutions (stipulated accounts and funds). The remaining funds must be invested in qualifying Cash Investment solutions (stipulated accounts).



### INVEST IN QUALIFYING ACCOUNTS

#### CASH INVESTMENTS

Any Cash Investment solution.

#### CHANNEL ISLANDS INVESTMENTS

Open any 12, 18, 24 or 36 month fixed deposit account in GBP, USD or EURs.

#### WEALTH AND INVESTMENTS

- Tax-Free Shares
- Tax-Free Unit Trust
- Investment account
- Endowment Retirement Annuity
- Pension and Provident preservation funds
- Stockbroking and Portfolio Management
- Segregated Portfolios: Fully managed & tailored to client need

# eBUCKS REWARDS, BEST VALUE YOU CAN BANK ON

## INVESTMENTS

Earn up to 100% of your monthly RMB Private Bank Fusion account or RMB Private Bank Current account fee back in eBucks when you invest with us.

INVEST IN QUALIFYING ACCOUNTS				
	LOCAL SEGREGATED PORTFOLIO	FNB HORIZON UNIT TRUST	GLOBAL SEGREGATED PORTFOLIO	WEALTH SEGREGATED
<b>Qualifying funds Wealth and Investments</b>	Equity Portfolio	Income Fundw	Global Leaders Portfolio (USD)	Wealth Stable ETF
	Balanced Portfolio	Stable Fund	Global Equity Income Portfolio (USD)	Wealth Moderate ETF
	Dividend Income Portfolio	Moderate Fund	Global Equity Growth portfolio (USD)	Wealth Growth ETF
	Islamic Portfolio	Growth Fund	ETF Cautious Portfolio (USD)	Wealth Stable Portfolio
		Growth Plus Fund (closed to new business)	ETF Balanced Portfolio (USD)	Wealth Moderate Portfolio
		Islamic Balanced Fund	ETF Growth Portfolio (USD)	Wealth Growth Portfolio

# eBUCKS REWARDS, BEST VALUE YOU CAN BANK ON

## MAINTAIN eBUCKS REWARD LEVEL POINTS

Your monthly transactional account fee refund will be based on your eBucks rewards level.

REFUND					
0%	10%	25%	50%	75%	100%
LEVEL 0	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4	LEVEL 5
REWARD LEVEL					

For example, if you are an RMB Private Bank account holder (who is on reward level 5) and have an FNB Money Maximiser account with R750 000 invested and an FNB Retirement Annuity with R250 000 invested (total investment is R1 000 000) you will get 100% of your monthly account fee back in eBucks.

For details, visit [www.ebucks.com](http://www.ebucks.com). Terms, conditions and earn rules apply.

# eBUCKS REWARDS, BEST VALUE YOU CAN BANK ON

Get rewarded up to 1GB data, 30 voice minutes and 30 SMSs every month on your FNB Connect SIM when you qualify for eBucks Rewards. Plus get rewarded with up to 1GB extra data every month when you spend\* R100 or more on your FNB Connect SIM card and qualify for eBucks Rewards at the time that you spend.

## TO QUALIFY FOR MONTHLY REWARDS YOU MUST:

- Have an active FNB Connect SIM Card
- Qualify for eBucks Rewards

## TO QUALIFY FOR EXTRA DATA::

- Spend\* R100 or more on your FNB Connect SIM each month and qualify for eBucks at the time you meet your spend minimum
- Seniors 60 years of age and above will receive 1GB Extra every month on your FNB Connect SIM Card when you meet the minimum spend\* of R100 and qualify for eBucks at the time you meet the spend\* minimum
- Customers that do not qualify for eBucks will get 200MB of extra data each month on their FNB Connect SIM Card when they meet the minimum spend of R100 (max 3 allocations)

## IF YOU JOIN RMB ON OR AFTER 1 JULY 2022:

To welcome you to FNB Connect, you will receive a once-off 1GB data, 30 voice minutes and 30 SMSs within 5 business days of activating your FNB Connect SIM card.

## AS LONG AS YOU:

- Have an active FNB Connect SIM Card.
- All FirstRand Bank accounts are active and in good standing
- Plus you will qualify for 1GB, 30 voice minutes and 30 SMS's for the first two months by meeting the following criteria ie Have an active FNB Connect SIM Card and ensure all FirstRand Bank accounts are active and in good standing. Thereafter, you will need to have a network active FNB Connect SIM Card and qualify for eBucks in order to get your FNB Connect reward every month

\*Spend is defined as all purchases and/or fees charged to the customers FNB Connect SIM card account, namely, SIM card subscription fees, recharge fees and purchases, SIM and Connection fees, Call Line Identify (CLI) fees and itemised billing fees. All Prepaid, Top Up and Post-Paid Plans (including To Up Go) that are in use and that were sold with smartphone devices, their device bundle subscription is included in the spend calculation. All device purchases and/or fees charged to the customers that relate to a device only are excluded and all penalty fees are excluded from this spend calculation. Please be advised that extra data rewards are subject to successful debit orders checks and there may be an allocation delay based on debit order processing. Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

# eBUCKS REWARDS, BEST VALUE YOU CAN BANK ON

Get rewarded up to 2GB data, 30 voice minutes and 30 SMSs every month on your FNB Connect SIM.

## HAVE AN ACTIVE FNB CONNECT SIM CARD QUALIFY FOR eBUCKS REWARDS

Reward Level	Monthly Voice Reward (min)	Monthly Data Reward	Monthly SMS Reward	Plus an Extra data Reward when you spend* R100
1	30	200MB	30	200MB
2	30	400MB	30	400MB
3	30	600MB	30	600MB
4	30	800MB	30	800MB
5	30	1GB	30	1GB

	Activation Reward	New RMB Customer whom join after 01 July 2022 (max 2 allocations)	Monthly Reward	Extra Data Reward (qualified for eBucks)	Seniors (customers 60 years of age and above)	Extra Data Reward (did not qualify for eBucks - max 3 allocations)
Free voice (min)	30	30	30	N/A	N/A	N/A
Free data (MB)	1 000	1 000	Based on eB Reward level	Based on eB Reward level	1 000	200
Free SMSs	30	30	30	N/A	N/A	N/A

\*Spend is defined as all purchases and/or fees charged to the customers FNB Connect SIM card account, namely, SIM card subscription fees, recharge fees and purchases, SIM and Connection fees, Call Line Identify (CLI) fees and itemised billing fees. All Prepaid, Top Up and Post-Paid Plans (including To Up Go) that are in use and that were sold with smartphone devices, their device bundle subscription is included in the spend calculation. All device purchases and/or fees charged to the customers that relate to a device only are excluded and all penalty fees are excluded from this spend calculation. Please be advised that extra data rewards are subject to successful debit orders checks and there may be an allocation delay based on debit order processing. This is not meant to be a comprehensive guide to the eBucks Rewards Programme earn rules. Please visit eBucks.com for the complete earn rules. Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

# WHATEVER YOUR NEEDS, WE HAVE THE SOLUTION FOR YOU



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## RMB PRIVATE BANK FUSION ACCOUNT

- A complimentary Single Facility<sup>6</sup> - a true one account that simplifies your money management through debt consolidation
- Up to 30 days interest free on card purchases
- Enjoy the exclusivity of the metal card only available through RMB Private Bank
- Diversify your portfolio with best-in-class solutions, including local and off-shore stockbroking, saving and transacting in 9 foreign currencies locally with a Global account, and investing offshore with an FNB Channel Islands account
- Your spouse/partner gets up to 50% off their monthly account fee- regardless of their income. Plus your kids get FNBy and FNBy Next accounts at no extra cost
- Money Maximiser – earn a money market fund related rate on your savings (your capital and quoted returns are fully guaranteed)
- Earn eBucks at the highest level and travel the world with 40% off flights and accommodation plus access to over 1 000 international lounges with LoungeKey, and maximum visits to SLOW Lounge and Bidvest Premier lounge
- Guard Me, Udemy, Starbucks and eBucks games up to R8 back in eBucks on fuel from participating Engens
- With your day-to-day RMB Private Bank Fusion account, you get up to 30 days interest free on card purchases. Get your fee back in eBucks when you invest with us

<sup>6</sup> To qualify for the waiving of the Single Facility<sup>®</sup> monthly service fee of R69.00 the Single Facility<sup>®</sup> account holder must be the owner of the property/ properties that have been provided as security for the facility (“the mortgagor”) and must have selected the RMB Private Bank Single Facility<sup>®</sup> Bundled pricing option. If there are two or more mortgagors, then only one of the mortgagors that is not the Single Facility<sup>®</sup> account holder must either have a RMB Private Bank Current account or RMB Private Bank Spousal account. Should the Single Facility<sup>®</sup> account holder or the mortgagor fail to comply with this criteria, then the Single Facility<sup>®</sup> monthly lending fee will be charged. Should the Single Facility<sup>®</sup> account holder and/or the mortgagor remedy the non compliance, then we may, at our discretion, waive the monthly lending fee. Single Facility<sup>®</sup> accounts in the name of trusts and juristic entities do not qualify for this benefit. In order to qualify for the waiver of the Securities-Based Loan monthly service fee, the client must in addition to having an active Securities Based Loan, also hold either an active RMB Private Bank Current account or an RMB Private Bank Single Facility<sup>®</sup> both of which must be on a bundled pricing option. Should the client fail to comply with this, the Securities-Based Loan monthly service fee will immediately be charged to the client’s account. Should the client remedy any non-compliance to the Bank’s satisfaction, the Bank, may at its sole discretion, elect to waive future monthly service fee. This benefit does not apply to trusts and other juristic entities. RMB Private Bank Credit Card no charge on both pricing options.

Please note: The monthly fee waiver that one would previously receive for meeting certain investment criteria, has been replaced with a monthly eBucks Reward. For more information, visit [www.ebucks.com](http://www.ebucks.com) to read about the rewards criteria.

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# WHATEVER YOUR NEEDS, WE HAVE THE SOLUTION FOR YOU



## RMB PRIVATE BANK CURRENT ACCOUNT OR SINGLE FACILITY®

- A complimentary Single Facility<sup>6</sup> - a true one account that simplifies your money management through debt consolidation
- Diversify your portfolio with best-in-class solutions, including local and offshore stockbroking, saving and transacting in 9 foreign currencies locally with a Global account, and investing offshore with an FNB Channel Islands account
- Your spouse/partner gets up to 50% off their monthly account fee- regardless of their income. Plus your kids get FNBy and FNBy Next accounts at no extra cost
- Money Maximiser - earn a money market fund related rate on your savings (your capital and quoted returns are fully guaranteed)
- Earn eBucks at the highest level and travel the world with 40% off flights and accommodation plus access to over 1 000 international lounges with LoungeKey, and maximum visits to SLOW Lounge and Bidvest Premier lounge
- Guard Me, Udemy, Starbucks and eBucks games up to R8 back in eBucks on fuel from participating Engens

<sup>6</sup> To qualify for the waiving of the Single Facility<sup>®</sup> monthly service fee of R69.00 the Single Facility<sup>®</sup> account holder must be the owner of the property/ properties that have been provided as security for the facility ("the mortgagor") and must have selected the RMB Private Bank Single Facility<sup>®</sup> Bundled pricing option. If there are two or more mortgagors, then only one of the mortgagors that is not the Single Facility<sup>®</sup> account holder must either have a RMB Private Bank Current account or RMB Private Bank Spousal account. Should the Single Facility<sup>®</sup> account holder or the mortgagor fail to comply with this criteria, then the Single Facility<sup>®</sup> monthly lending fee will be charged. Should the Single Facility<sup>®</sup> account holder and/or the mortgagor remedy the non compliance, then we may, at our discretion, waive the monthly lending fee. Single Facility<sup>®</sup> accounts in the name of trusts and juristic entities do not qualify for this benefit. In order to qualify for the waiver of the Securities-Based Loan monthly service fee, the client must in addition to having an active Securities Based Loan, also hold either an active RMB Private Bank Current account or a RMB Private Bank Single Facility<sup>®</sup> both of which must be on a bundled pricing option. Should the client fail to comply with this, the Securities-Based Loan monthly service fee will immediately be charged to the client's account. Should the client remedy any non-compliance to the Bank's satisfaction, the Bank, may at its sole discretion, elect to waive future monthly service fee. This benefit does not apply to trusts and other juristic entities. RMB Private Bank Credit Card no charge on both pricing options.

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# WHATEVER YOUR NEEDS, WE HAVE THE SOLUTION FOR YOU

## THE FULL VALUE OF RMB PRIVATE BANK

	RMB PRIVATE BANK FUSION ACCOUNT	RMB PRIVATE BANK CURRENT ACCOUNT/ SINGLE FACILITY® BUNDLED PRICING OPTION	RMB PRIVATE BANK ACCOUNT FOR SPOUSES	PAY-AS-YOU-USE (PAYU PRICING OPTION)
<b>MONTHLY</b>	<b>R525</b>	<b>R555<sup>7</sup></b>	<b>R262.50 / R277.50<sup>8</sup></b>	<b>R130<sup>8</sup></b>
<b>Products included in your discounted monthly fee</b>	<ul style="list-style-type: none"> <li>• RMB Private Bank Fusion Account/Current Account/Single Facility®<sup>7</sup></li> <li>• RMB Private Bank Credit Card</li> <li>• Up to 5 additional Credit (linked to your RMB Private Bank Credit Card)</li> <li>• No charge for unlimited Virtual cards - It's simple, safe and smart enough to change its 3-digit CVV hourly</li> <li>• Money Maximiser<sup>10</sup></li> <li>• RMB Private Bank Non-trading Juristic Account<sup>11</sup></li> <li>• Global Account and one complimentary Global Debit Card</li> <li>• Unlimited cash withdrawals. This includes withdrawals made using Cash@Till®, Cardless cash withdrawals and at FNB ATMs other Banks' ATMs and International ATMs</li> <li>• No charge for FNB ATM cash deposits up to R20 000<sup>12</sup></li> </ul>			N/A

<sup>7</sup> These accounts are only applicable to individual accounts and Single Facility® joint bond holders. Not applicable to juristic account holders. To qualify for the waiving of the Single Facility® monthly lending fee the Single Facility® account holder must be the owner of the property/properties that have been provided as security for the facility ("the mortgagor") and must have selected the RMB Private Bank Single Facility® Bundled pricing option. If there are two or more mortgagors, then only one of the mortgagors that is not the Single Facility® account holder must either have a RMB Private Bank Current Account or RMB Private Bank Spousal Account or partner account. Should the Single Facility® account holder or the mortgagor fail to comply with this criteria, then the Single Facility® monthly lending fee will be charged. Should the Single Facility® account holder and/or the mortgagor remedy the non-compliance, then we may, at our discretion, waive the monthly lending fee. Single Facility® accounts in the name of trusts and juristic entities do not qualify for this benefit.

<sup>9</sup> Available on both the RMB Private Bank Fusion Account and Current Account. Only one spouse per main account holder. The Spousal account must be linked to a main account or standard pricing will apply.

\*The Pay-As-You-Use monthly account fee for the RMB Private Bank Single Facility® is R130 per month. On this pricing option you are charged the Single Facility® monthly service fee and for each transaction at the applicable fee.

<sup>10</sup> 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.

<sup>11</sup> 1 complimentary Non-trading Juristic Account per RMB Private Bank Fusion or Current Account held. The Non-trading Juristic Account must be on the Pay-As-You-Use Pricing Option. For clients with multiple Non-trading Juristic Accounts, the oldest accounts' monthly fee will be waived.

<sup>12</sup> Per account billing cycle

# WHATEVER YOUR NEEDS, WE HAVE THE SOLUTION FOR YOU

## THE FULL VALUE OF RMB PRIVATE BANK

	RMB PRIVATE BANK FUSION ACCOUNT	RMB PRIVATE BANK CURRENT ACCOUNT/ SINGLE FACILITY® BUNDLED PRICING OPTION	RMB PRIVATE BANK ACCOUNT FOR SPOUSES	PAY-AS-YOU-USE (PAYU PRICING OPTION)
<b>MONTHLY</b>	<b>R525</b>	<b>R555<sup>7</sup></b>	<b>R262.50 / R277.50<sup>9</sup></b>	<b>R130*</b>
<b>You have the opportunity to have your monthly account fees waived on the following suite of products:</b>	<ul style="list-style-type: none"> <li>• FNB Channel Islands Current account<sup>13</sup></li> <li>• Pay no monthly fees on your Tax-Free Cash Deposit or Tax-Free Shares account and no monthly admin fees on your Tax-Free Unit Trusts</li> <li>• Save towards your retirement and pay no monthly (platform) fees on your Retirement Annuity</li> <li>• Protect your retirement funds and pay no monthly (platform) fees on your Preservation Fund</li> <li>• Stockbroking and Portfolio Management, Local<sup>14</sup> and Global Trading account<sup>15</sup></li> <li>• Personal Share Portfolio<sup>16</sup></li> <li>• RMB Private Bank Securities-Based Loan<sup>17</sup></li> <li>• RMB Private Bank Secured Revolving Facility<sup>18</sup></li> </ul>			N/A

All international transactions displayed in this pricing guide will incur a 2% currency conversion.

<sup>13</sup> A minimum balance of at least £2 500 must be maintained in your FNB Channel Islands Current account.

<sup>14</sup> 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 in order for monthly fee to be waived. A comprehensive fee structure is available on our website.

<sup>15</sup> Only applicable to Non-Discretionary accounts. A minimum balance of at least \$10 000 must be maintained in your 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.

<sup>16</sup> The Personal Share Portfolio monthly platform fee will be waived. A minimum of R1 000 000 must be maintained in the account.

<sup>17</sup> In order to qualify for the waiver of the Securities Based Loan monthly service fee, the client must in addition to having an active Securities Based Loan, also hold either an active RMB Private Bank Current account or a RMB Private Bank Single Facility® both of which must be on a bundled pricing option. Should the client fail to comply with this, the Securities Based Loan monthly service fee will immediately be charged to the client's account. Should the client remedy any non-compliance to the Bank's satisfaction, the Bank, may at its sole discretion, elect to waive the future monthly service fee. This benefit does not apply to trusts and other juristic entities.

<sup>18</sup> To qualify for the waiver of the Secured Revolving Facility monthly service fee, the RMB Private Bank Current account or the RMB Private Bank Fusion account that is linked to the Secured Revolving Facility must be on a bundled pricing option. Should the client fail to comply with this criteria, then the Secured Revolving Facility monthly service fee will immediately be charged to the client's account. Should the client remedy the non-compliance, then the Bank may at its sole discretion, elect to waive the future monthly service fee.

# WHATEVER YOUR NEEDS, WE HAVE THE SOLUTION FOR YOU

## NO CHARGE FOR THE FOLLOWING TRANSACTIONS ON YOUR RMB PRIVATE BANK FUSION ACCOUNT, CURRENT ACCOUNT OR SINGLE FACILITY®

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

### TRANSACTION DESCRIPTION

Card purchases<sup>17</sup>

RMB Instant Payment\*

Payments and transfers (RMB Private Bank App, online banking, cellphone banking)

Prepaid Airtime Purchases using the RMB Private Bank App and online banking

Debit orders (internal and external)

Standard delivery (delivery between 8am-5pm)

Branch delivery

Send Money

Cash withdrawals using Cash@Till®, cardless cash withdrawals, FNB ATMs and other banks' ATMs (local and international)

eBucks Rewards membership

FNB ATM cash deposits up to R20 000<sup>18</sup>

Subscription to inContact, online banking, cellphone banking, telephone banking and the RMB Private Bank App

**No charge**

<sup>17</sup> International currency commission and conversion fee of 2% of the transaction value apply.

\*Only available from 1 October 2022

<sup>18</sup> Per billing cycle.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

# WHATEVER YOUR NEEDS, WE HAVE THE SOLUTION FOR YOU

## NO CHARGE FOR THE FOLLOWING TRANSACTIONS ON YOUR RMB PRIVATE BANK FUSION ACCOUNT, CURRENT ACCOUNT OR SINGLE FACILITY®

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

TRANSACTION DESCRIPTION	DETAIL
Card purchases	FNB ATM, cellphone banking, telephone banking - IVR and the RMB Private Bank App
	Point-of-Sale (local and international)
	Other banks' ATM
Statements	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)
	LOTTO™/PowerBall purchases and prepaid electricity
Value-added services fees	Additional online statements (daily, weekly, twice monthly)
	My Limit Alert subscription
	Scheduled payment
	Balance payment alert subscription (daily, weekly, twice monthly)
	Payment notifications (email, SMS, fax)
	Card and device courier fee
	Online banking account verification (RMB accounts and other banks' accounts)
	Viewing of payments less than 3 months

<sup>17</sup> International currency commission and conversion fee of 2% of the transaction value apply.

<sup>18</sup> Per billing cycle.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

# RMB PRIVATE BANK FUSION CARD

Enjoy the benefits of our new RMB Private Bank Metal Fusion Card that takes card quality and design to the next level

## RMB PRIVATE BANK STANDALONE METAL FUSION CARD

New Metal Fusion Card	R1 050*
Replacement Metal Fusion CArd (Lost, stolen or damaged)	R1 050*
Reissue Metal Fusion Card	R1 050*
Additional Metal Fusion Card	R1 050*
Fraud Replacement Metal Fusion Card - 1 card at no charge per pricing cycle, thereafter R1 050 per card	

## RMB PRIVATE BANK BUNDLE METAL FUSION CARD

New Metal Fusion Card	R1 050*
Replacement Metal Fusion CArd (Lost, stolen or damaged)	R1 050*
Reissue Metal Fusion Card	R1 050*
Additional Metal Fusion Card	R1 050*
Fraud Replacement Metal Fusion Card - 1 card at no charge per pricing cycle, thereafter R1 050 per card	

*\*For metal Fusion/Debit cards, your Fusion/Current Account will be charged a fee of R1050. This fee may be rebated from your RMB Private Bank Fusion/Current Account subject to the following criteria and rules: The metal Fusion/Debit Card is only available to the Primary account holder and limited to one card per card cycle. The rebate is dependent on the Primary account Holders eBucks reward level for new and reissue of Fusion/Debit card (eBucks reward level 3, 4 and 5 qualify for one primary card per card cycle). Available to RMB Private Bank Fusion/Current Account holders on the bundled pricing option. Only 1 RMB Private Bank metal Fusion/Debit card is applicable per pricing cycle for fraud replacement cards at no charge.*

*Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.*

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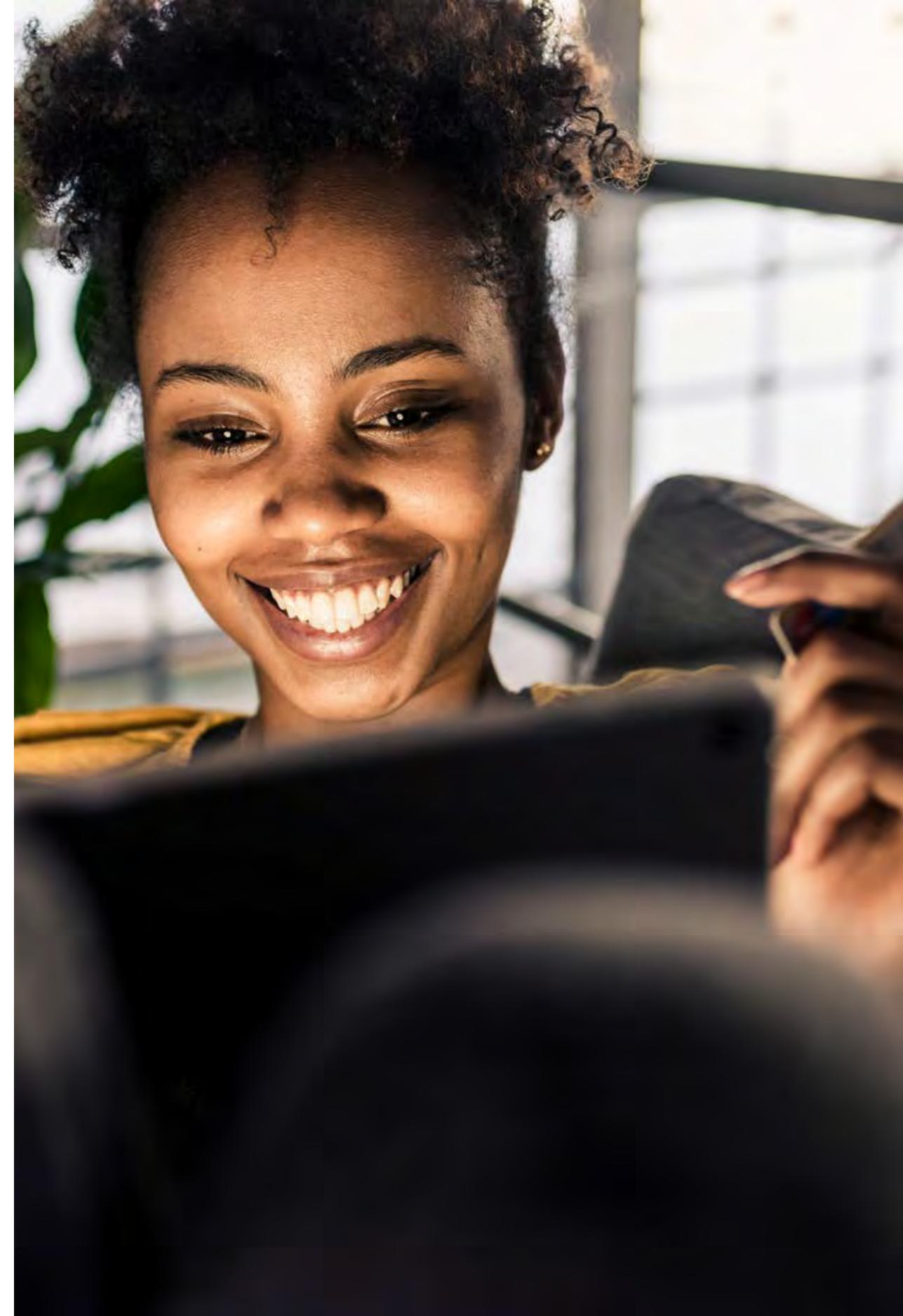
# RMB PRIVATE BANK CREDIT CARD

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 suit your lifestyle and up to 55 days' interest-free purchases.

- Repay large purchases with a budget facility of up to 60 months
- 5 additional credit cards at no charge
- Access to an exclusive metal card
- Personalised and competitive interest rates
- Unlimited swipes at no charge
- Auto payment solution – Enjoy the convenience of having your credit card account paid on time, every time
- Payments with Scan to Pay, Tap to Pay and all partner wallets such as RMB Pay, Apple Pay, Samsung Pay, Fitbit Pay & Garmin Pay
- No charge on Global Travel Insurance cover for the first 90 days of your journey when you use your qualifying RMBPB Credit Card to purchase your international return travel ticket(s)
- No charge for Automatic Debt Protection – Take care of your last outstanding debt to protect you & your family in the event of death and permanent disability with automatic debt protection of up to R12 000, with an option to top up
- Unlimited virtual cards at no extra cost – ideal for online shopping with added safety because its dynamic 3-digit CVV changes hourly
- Purchase Protect cover up to R15 000 on items such as furniture, clothing, cellphones and laptops purchased using your RMBPB Virtual Credit Card
- Airport Lounge Access and unlock Bonus entries if you book your flight through eBucks Travel

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

**RMB PRIVATE BANK** a division of FirstRand Bank Limited FSP 624 and NCRCP20.



# MONTHLY FEES

## CREDIT FACILITY FEES

<b>Credit Facility service fee</b>	R17 <sup>20</sup>
<b>Initiation fee (once-off)</b>	Up to a maximum of R175

## CREDIT CARD ACCOUNT FEES

<b>RMB Private Bank Credit Card monthly account fee</b>	R258 <sup>21</sup>
<b>Additional card fee</b>	5 additional cards at no charge. Thereafter R18.50 per card, per month
<b>Linked Petro Card (per card linked to account)</b>	R29.50

<sup>20</sup> Credit facility service fee is charged monthly for the routine administration of maintaining your Credit Facility. This fee is included in the RMB Private Bank Fusion and Current account/Single Facility® monthly account fee.  
<sup>21</sup> Credit Card monthly account fee is charged monthly for the administration and maintenance of your Credit Card account. This fee is included in the RMB Private Bank Fusion and Current account/Single Facility® monthly account fee.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

# TRANSACTIONS NOT CHARGED ON THE RMB PRIVATE BANK CREDIT CARD

## LINKED ACCOUNT TRANSFERS AND ACCOUNT PAYMENTS

IVR Smart Transfer to RMB Private Bank	No charge
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## BALANCE ENQUIRIES

FNB ATM	No charge
FNB Branch	No charge
International ATMs	No charge
Other banks' ATM	No charge

## STATEMENTS

FNB ATM mini-statement	No charge
Historical email statements	No charge

## OTHER FEES

Changes to account limits	No charge
eBucks Rewards membership	No charge
Standard delivery	No charge
Branch Delivery	No charge

# GLOBAL ACCOUNT

Be a Global Citizen - save and transact globally.

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

The Global Debit Card is available only in USD, EUR and GBP.

OTHER FEES	FEES BY CURRENCY		
	GBP	USD	EUR
Annual card fee <sup>22</sup>	£20	\$25	€23
Card swipes and international online card payments	No charge		
International ATM withdrawal <sup>23</sup>	£3	\$5	€4
Card replacement (lost, stolen or damaged)	£7	\$10	€8
Balance enquiry	£0.35	\$0.50	€0.40
Insufficient funds <sup>23</sup> fee (ATM and Point-of-Sale transactions)	£0.50	\$0.80	€0.60
Currency conversion (when a specific currency card is used in a different currency zone)	No charge - Same currency   1% - Cross currency		

\* Please refer to the RMB Private Bank website for available currencies.

<sup>22</sup> Annual card fee (per additional card if customer holds another card in another currency).

<sup>23</sup> Some ATMs overseas might also charge you a withdrawal fee over and above our fee.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

# FNB CHANNEL ISLANDS

Diversify your wealth offshore -  
open an FNB Channel Islands account.

FNB Channel Islands is our offshore offering, licensed and regulated in Guernsey, in the Channel Islands. As an RMB Private Bank client, you can link your RMB Private Bank and FNB Channel Islands Online Banking profile and banking app which allows you to view your accounts from a single platform and make payments and transfers via the banking app or online banking seamlessly. From transactional accounts to long and short-term savings accounts with market leading interest rates in GBP, USD and EUR, as well as our newly launched Joint accounts, we have a solution to help you reach your financial goals.

For more information on FNB Channel Islands accounts, please contact your Private Advisor, the FNB Channel Islands Service Suite or visit [www.fnbc.co.uk](http://www.fnbc.co.uk)

*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 at website [www.dcs.gg](http://www.dcs.gg) or on request. Contact [info@fnbc.co.uk](mailto:info@fnbc.co.uk) for more information.*

*FirstRand Bank Limited Guernsey Branch trading as FNB Channel Islands is regulated by The Guernsey Financial Services Commission and licensed under The Banking Supervision (Bailiwick of Guernsey) Law, 2020.*

*Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.*

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# BANK CHARGES

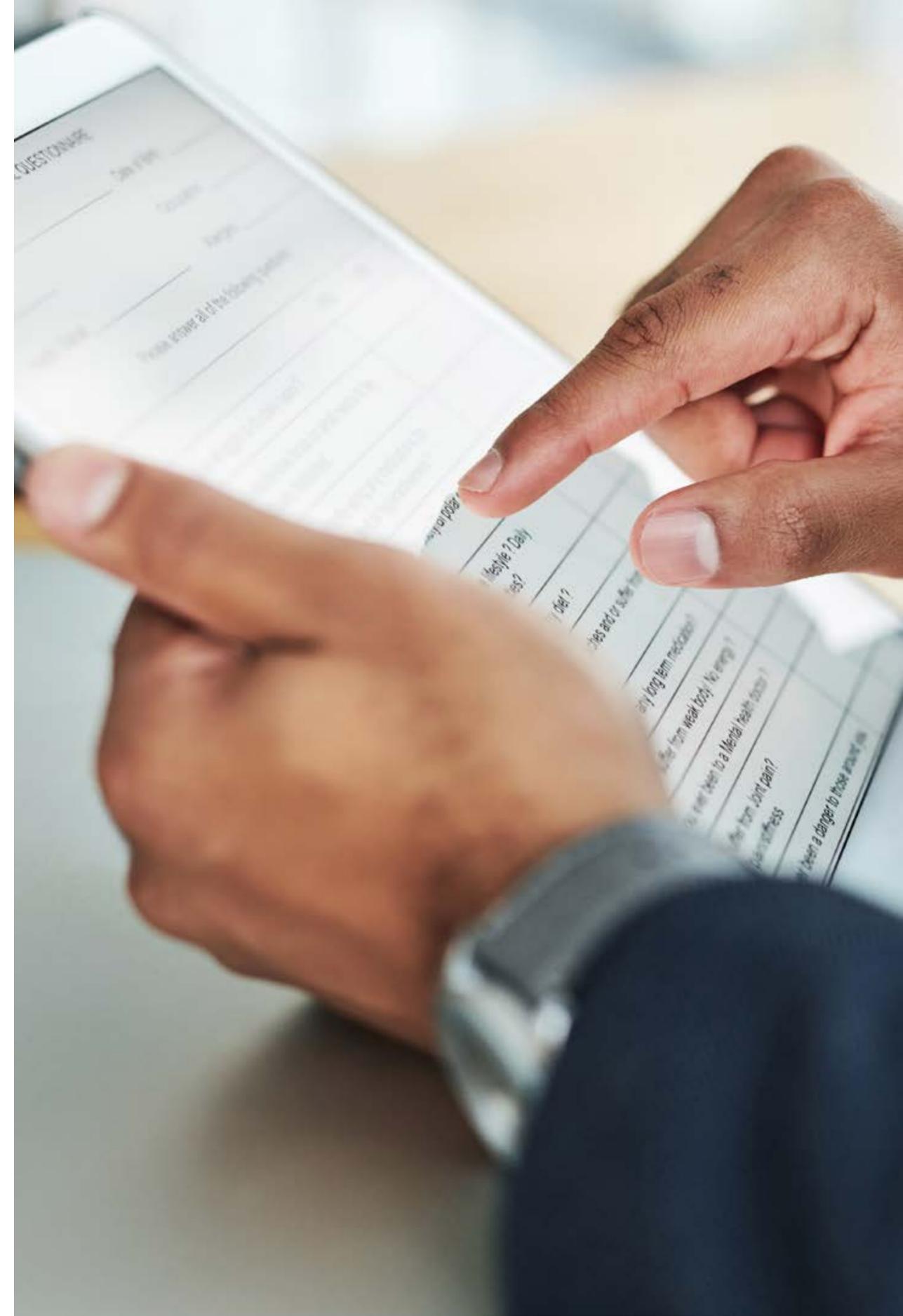
The following pages contain our standard fees for transactions that are not included in your monthly account fee or that you will be charged if you go over the limits outlined above.

These fees are applicable to the RMB Private Bank Fusion account, Current account, Credit Card, Single Facility®, One account, Revolving Facility and Money Maximiser.

24 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 at website [www.dcs.gg](http://www.dcs.gg) or on request. Contact [info@fnbci.co.uk](mailto:info@fnbci.co.uk) for more information. FirstRand Bank Limited Guernsey Branch trading as FNB Channel Islands is regulated by The Guernsey Financial Services Commission and licensed under The Banking Supervision (Bailiwick of Guernsey) Law, 2020.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

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# BANK CHARGES

Please note that any transactions not included or in excess of the limits above will be charged as per the tables below

## OTHER FEES APPLICABLE ON YOUR CURRENT ACCOUNT<sup>25</sup>

Monthly Fusion Credit Facility Fee	R69
Rebate on monthly Fusion Credit Facility Fee	R69*
Monthly Overdraft service fee (applies to National Credit Act, 34 of 2005 (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 since 6 May 2016)	R69
Monthly rebate on Overdraft service fee (applies to NCA clients with credit agreements concluded between 1 June 2007 and 6 May 2016)	R27.50*
Monthly rebate on Overdraft service fee (applies to NCA clients with credit agreements concluded since 6 May 2016)	R39*
Monthly Revolving Facility service fee (applies to NCA clients with credit agreements concluded between 1 June 2007 and 6 May 2016)	R57.50 <sup>26</sup>
Monthly Revolving Facility service fee (applies to NCA clients with credit agreements concluded since 6 May 2016)	R69 <sup>27</sup>
Once-off Revolving Facility initiation fee	R155 <sup>28</sup>

\* account must be in good standing for rebate to apply

<sup>25</sup> Refer to terms and conditions of your credit agreement. Not applicable on the RMB Private Bank Fusion account.

<sup>26</sup> Monthly Revolving Facility service fee applicable to clients with Revolving Loans.

<sup>27</sup> Monthly Revolving Facility service fee applicable to clients with Revolving Loans.

<sup>28</sup> Once-off Revolving Facility initiation fee applicable to clients with Revolving Loans.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

# BANK CHARGES

## SINGLE FACILITY® LENDING FEES

### EXISTING FACILITY FEE

Monthly service fee (applies to clients with credit agreements concluded before 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 since 6 May 2016)	R69
Monthly service fee (applies to non-NCA clients with credit agreements concluded between 1 June 2007 and 28 February 2017)	R190
Monthly service fee (applies to non-NCA clients as well as clients with credit agreements concluded before 1 June 2007 with a facility greater than R500 000)	R245

### NEW FACILITY

Once-off initiation fee on mortgage agreements (applies to clients who fall within the ambit of the NCA)	R6 037.50
A once-off Initiation Fee will be charged on all mortgage agreements (applies to clients who do not fall within the ambit of the NCA)	R10 900
Once-off initiation fee on unsecured and secured credit facilities other than mortgage agreements (applies to clients who fall within the ambit of the NCA)	Up to R1 207.50
An initiation fee will be charged on all refinancing of unsecured and secured credit facilities including mortgage agreements (applies to clients who do not fall within the ambit of the NCA)	R6 500
A discretionary structuring fee may be charged (applies to clients who do not fall within the ambit of the NCA)	

### ADHOC VALUATION FEE

Adhoc Property Valuation Fee	R2 000
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Please 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.

# BANK CHARGES

## EARLY TERMINATION FEE - WAIVED

In terms of the national credit act an early termination fee can be charged when you cancel your home loan without giving us the requisite 90 days notice of your intention to cancel before the end of the term of your loan. As a valued client, you can now cancel your home loan anytime with us without incurring any early termination charges. As a way to demonstrate your savings, we want to illustrate how the fee is charged therefore showcasing the saving you will make. The early termination fee is calculated using your outstanding balance and your current interest rate for 90 days.

The following illustrative example is based on a home loan with an outstanding balance of R500 000 at an annual interest rate of 10.5%.

$R500\ 000 \times 10.5\% / 365\ \text{Days} \times 90\ \text{days} = R12\ 945.00$  – This is the amount you will save. You are required to provide the bank with notice if you intend to sell your home or cancel your bond. This is in addition to the attorney requesting cancellation figures/letters of guarantee for the existing mortgage bond.

## FIXED RATE BREAKAGE FEE

A fixed rate breakage fee is charged when a fixed rate is cancelled before expiry of the fixed rate term.(Only applicable to Non-NCA clients.)

# BANK CHARGES

## LINKED ACCOUNT TRANSFERS

FNB ATM and telephone Banking – IVR	No charge
Telephone banking (consultant assisted)	R80
FNB Branch	R80

## CASH WITHDRAWALS

Cardless cash withdrawals	R1.15 per R100
Credit card cash on budget	R80 + R2.85 per R100
FNB ATM	R2.30 per R100
Cash@Till®	No charge
Other banks' ATM	R12 + R2.30 per R100*
International ATM cash withdrawals using your RMB Private Bank Fusion Credit card or Debit card	R80 <sup>29</sup>
Branch (includes all financial institution branches and the purchase of foreign exchange)	R80 + R2.85 per R100 <sup>30</sup>
International branch	R80 + R2.85 per R100 <sup>31</sup>

\* If you withdraw cash at another banks' ATM on the 1st, 3rd, 25th or 31st of the month, the R12 portion of the fee will be rebated.

<sup>29</sup> Included in the RMB Private Bank Fusion and Current account/Single Facility® monthly fee. International currency commission and conversion fee of 2% of the transaction value apply.

<sup>30</sup> International currency commission and conversion fee of 2% of the transaction value apply.

<sup>31</sup> International currency commission and conversion fee of 2% of the transaction value apply.

# BANK CHARGES

## PAYMENTS

Cellphone Banking, RMB Private Bank App, telephone banking - IVR, FNB ATM and online banking	R8.50
Telephone banking (consultant assisted)	R80
FNB Branch	R80
Internal debit orders	No charge
External debit orders	R19
International Payments in Rands	Fee - 2% of Transaction value

## DEBIT ORDER MANAGEMENT

Stop payment - digital channels	No charge
Stop payment - telephone banking (consultant assisted)	R40
Stop payment - branch	R80
Debit order dispute - telephone banking (consultant assisted)	R45
Debit order dispute - branch (consultant assisted)	R45
Debit order dispute - app and online (digital channels)	R5

## SCHEDULED PAYMENT RELATED (ESTABLISHMENT AND AMENDMENT)

Online banking	No charge
FNB Branch	R25

# BANK CHARGES

## DEPOSITS<sup>33</sup>

FNB ATM	R1.30 per R100
FNB Branch	R80 + R2.85 per R100
Deposit@Till®	Pricing determined by merchant and is subject to change*

## CONVENIENCE AND VALUE ADDED SERVICES

FNB Connect prepaid purchase using eChannels and mobile channels	No charge
LOTTO™ /PowerBall, Prepaid Electricity	R2.70
Daily Lotto	R1
Prepaid airtime purchase using other banks' ATMs	R15
Entertainment, Gaming, Music & Transport Vouchers	R2.70
Traffic Fines	R2.70**
Prepaid Airtime Transaction Fee (App and online)	No charge
ATM & Cellphone banking (Transactions between R0.01 – R10)	R0.50
ATM & Cellphone banking (Transactions between R10.01 – R25)	R1
ATM & Cellphone banking (Transactions greater than R25)	R2

\* Available at selected merchants. Checkers, Shoprite, Usave, PnP Stores & Boxer Stores.

\*\*This fee is dependent on account pricing option.

<sup>33</sup> Includes third-party deposits. Current issuing related fees are not applicable on the RMB Private Bank Fusion account.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

# BANK CHARGES

## BALANCE ENQUIRIES

Using eChannels and mobile channels	No charge
Point-of-Sale (RMB Private Bank Fusion/Debit Cards only)	R1.75
Other banks' ATMs, international Point-of-Sale, branch or telephone banking (consultant assisted)	R7.30

## STATEMENTS

Mini-statements (cellphone banking)	No charge
FNB ATM transaction list	R3.75 (per statement)
Printed statements (Smart Kiosk)	R3.75 (per page)
Interim/Provisional statements	R25 (per page, Max R50)
Printed/Emailed statements (FNB Branch, telephone banking)	R50 (per statement)
Statements - online banking (download/view/email)	No charge

# BANK CHARGES

## ADDITIONAL STATEMENTS (FEE PER MONTH)

Online	Daily	R65
	Weekly	R30
	Twice-monthly	R17
Paper	Daily	R135
	Weekly	R57
	Twice-monthly	R29

## UNSUCCESSFUL TRANSACTIONS (INSUFFICIENT FUNDS)

FNB ATM	No charge
Point-of-Sale, scheduled payment, debit order and other banks' ATMs	No charge
Insufficient funds fee (returned item or debit order)	8 at no charge Thereafter R105 (per unpaid item 9 or more) <sup>34</sup>

## CARD DELIVERY

Courier delivery (delivery between 8am-5pm)	No charge*
Urgent delivery	R260
FNB Branch delivery	No charge
International delivery	R730
Scheduled delivery	R150

\* Available at selected merchants. Checkers, Shoprite, Usave, PnP Stores & Boxer Stores.

<sup>34</sup>Applicable over a 12 month period.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

# BANK CHARGES

## CARD REPLACEMENT FEES

Debit Card/Fusion Card	R125
Temporary card replacement	R110
Credit Card/Petrol Card	R125
Metal cards (first issue and replacements)	R1050**

## COPIES OF VOUCHERS (DEPOSIT SLIPS)

Online banking	No charge
Branch and telephone banking (consultant assisted)	R80

## AIRPORT LOUNGE FEES<sup>39</sup>

SLOW and Bidvest Domestic Lounges	R250
SLOW and Bidvest International Lounges	R400

\*\* Clients will be rebated for the Metal card fees if they are on reward levels 3, 4 or 5. If there are multiple cards on the client's profile, only one card per cycle can be rebated. All secondary card holders will be charged the R1050 fee irrespective of their reward level. Replacement cards will not qualify for rebates.

<sup>39</sup> SLOW Lounge fees are applicable for every additional entry over and above complimentary entries, as well as for every entry where the cardholders do not qualify for complimentary entries. For more information on SLOW Lounge visit [fnb.co.za/SLOW-lounge](http://fnb.co.za/SLOW-lounge)

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

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# BANK CHARGES

## CONVENIENCE AND VALUE-ADDED SERVICES

LOTTO™/PowerBall	R2.70***
Daily Lotto	R1.00
MultiChoice payments	R7
Traffic Fines	R2.70***
Pay & Clear now (PAYU)	R45
Pay & Clear now (Other options)*	<=R3 000: R45, >R3 000: No charge
RMB Instant Payment (PAYU)**	R7
Payment honouring fee <sup>40</sup>	Honoured Value <R45: Charged at Honoured Value. Honoured Value >R45: Charged at R45 per R100 (Max. R200)
Cash Swop	No charge
Account confirmation letter (online banking and RMBPB App)	No charge
Online Banking account Verification	R3.54
Visa Letter – (online banking and RMBPB App)	No charge
Common Monetary Area (CMA) cross-border receipt	R100 plus applicable cash deposit fee

\*\*\* All free until 30 September 2022 thereafter <=R3000: R45;>R3000: No Charge

\*\* Only available from 1 October 2022

\*\*\* This fee is dependent on account pricing option.

<sup>40</sup>A service fee is charged for each payment honoured where there is not enough money in your transactional account

Customer transaction honoured for a value of R10. Fee charged R10 Customer transaction honoured for a value of R50. Fee charged R45

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

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# BANK CHARGES

## ELECTRONIC SUBSCRIPTION SERVICES (FEE PER MONTH)

My Limit alert	R3.30
Scheduled payment alert	R3.30
Daily	R16
Weekly	R3.30
Monthly	R1.20

## PAYMENT NOTIFICATIONS

Email	No charge
SMS	No charge

## OTHER FEES

Online banking password reset using telephone banking (consultant assisted)	R80
Monthly Petrol Card fee (linked to your RMB Private Bank Current account)	R24
Petrol Card purchases	R6.25
Online banking payment history (older than 3 months)	R7
Online banking account verification (RMB Private Bank and other banks' accounts)	R3.54
Monthly device payment fee	Device dependant

# BANK CHARGES

## ADDITIONAL CREDIT CARD PURCHASES

Fuel transaction fee (Petrol Cards only)	R6.25
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## CREDIT CARD DEPOSIT FEES

FNB ATM with Automated Deposit Terminal (ADT)	R1.30 per R100
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FNB Branch and FNB ATM with envelope deposit	R80 + R2.85 per R100
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## CREDIT CARD LINKED ACCOUNT TRANSFERS AND ACCOUNT PAYMENTS

Linked account transfers	No charge
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Third-party payments	R8.50
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IVR Smart Transfer payments to RMB Private Bank	No charge
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International Payments in Rands	2% of Transaction Value
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Telephone banking (consultant assisted)	R80
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Transfers and payments (FNB Branch)	R80
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## VOUCHER RETRIEVAL REQUESTS

Local	R105
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International	R295
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## OTHER CREDIT CARD FEES

Budget purchases	No charge
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International ATM/branch cash withdrawals	R80 + R2.85 per R100 <sup>43</sup>
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Declined transaction fee	R8.50
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<sup>43</sup> International currency commission and conversion fee of 2% of the transaction value apply.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

# BANK CHARGES

## CREDIT CARD CONVENIENCE FEES

Pay2Cell	R8.50
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## PREPAID AIRTIME TRANSACTION FEE

Prepaid Airtime Transaction Fee (APP and Online)	No charge
ATM & Cellphone banking (Transactions between R0.01 – R10)	R0.50
ATM & Cellphone banking (Transactions between R10.01 – R25)	R1
ATM & Cellphone banking (Transactions between R25.01 – R40)	R1.50
ATM & Cellphone banking (Transactions greater than R40)	R2
Uncapped ADSL Fee	R2.50
LOTTO™/PowerBall	R2.70
Daily Lotto	R1.00
Traffic Fines	R2.70

## EWALLET<sup>44</sup>

### FEES FOR SENDER<sup>45</sup>

Send money from RMB Private Bank account to eWallet	R2 + R2.30 per 100
Reversal of incorrect 'Send Money to eWallet' transaction – telephone/ branch	R65
Reversal of incorrect 'Send Money to eWallet' transaction – cellphone banking	R16.50

<sup>44</sup> Nokia Lumia phones and all other Windows 7.5 and Windows 8 operated phones cannot be used to Send Money or to receive money. <sup>45</sup> Limited to a maximum of 4 at any time.  
<sup>43</sup> International currency commission and conversion fee of 2% of the transaction value apply.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

# BANK CHARGES

## FEES FOR RECIPIENT

Monthly account fee	No charge <sup>46</sup>
Withdraw cash from an FNB ATM, FNB Mini ATM or participating retailers	First ATM withdrawal at no charge for each payment received <sup>46</sup>
Purchases at participating retailers	No charge

## PREPAID AIRTIME TRANSACTION FEE

All Channels	No charge
Prepaid electricity	R65
DSTV payments	R7
Inactivity fee per month (after 6 months of inactivity)	R4.95
Transfer from your eWallet to your RMB Private Bank account	No charge
eWallet balance enquiry	No charge
eWallet mini-statement	No charge
Cell Pay Point purchase from eWallet	No charge

<sup>46</sup> Limited to a maximum of 4 at any time.

If you have used up your no fee withdrawal the following fees will apply, R11 per withdrawal from an FNB ATM/FNB Mini ATM and no charge per withdrawal from a participating retailer.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

# BANK CHARGES

## IMPORTANT INFORMATION

- These prices include VAT.
- Interest rates are personalised to you and appear on the RMB Private Bank Fusion account, and credit card statement.
- Visit RMB Private Bank's website for a copy of the Terms, Conditions and Rules that govern our agreements.
- If your Credit Facility goes into arrears, you will be liable for collection fees in accordance with the National Credit Act.
- Should you require further information on any credit card products or services, please contact Credit Card Customer Enquiries on 087 575 9411 (standard rates apply).

## DEFINITIONS

- Credit facility service fee is charged monthly for the routine administration of maintaining your Credit Facility.
- Credit card monthly account fee is charged monthly for the administration and maintenance of your credit card account.

# FOREIGN EXCHANGE

As SA's Best Foreign Exchange Provider<sup>47</sup>, we offer a range of solutions to suit all your needs – whether you're sending or receiving money globally, travelling, saving in a foreign currency or investing offshore.

<sup>47</sup> Global Finance World's Best FX Providers 2017-2022.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.



# FOREIGN EXCHANGE

## GET REWARDED<sup>48</sup>

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

FOREIGN EXCHANGE SOLUTIONS			
	ONLINE BANKING / APP	CALL CENTRE / BANKER	BRANCH
<b>GLOBAL ACCOUNT</b>			
Transfer (to Rand, from Rand, and between global accounts)	No charge	No charge	No charge
<b>NON-RESIDENT OR FOREIGN NATIONAL FOREIGN CURRENCY ACCOUNT (FCA)</b>			
Transfer from FCA to Rand account	No charge	No charge	No charge
Transfer from Rand account to FCA	No charge	No charge	No charge

<sup>48</sup> eBucks earned on Global Payment and Global Receipt transactions are subject to standard eBucks Rewards earn rules. For more information, visit the eBucks website.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

# FOREIGN EXCHANGE

## FOREIGN EXCHANGE SOLUTIONS

	ONLINE BANKING/APP	CALL CENTRE/ BANKER	BRANCH
<b>EXCHANGE CONTROL APPLICATION</b>			
Minimum fee per application	-	R2 000	R2 000
<b>PLACING IMMIGRATION ON RECORD WITH THE SARB</b>			
Minimum fee per application	-	R200	R200
<b>PLACING EMIGRATION ON RECORD WHERE THE CLIENT IS A BENEFICIARY OF AN INTER-VIVOS TRUST</b>			
Minimum fee per application	-	R3 190	R3 190
<b>URGENT AND/OR COMPLEX APPLICATIONS</b>			
Minimum fee per application	-	R3 190	R3 190

# FOREIGN EXCHANGE

## TRAVEL PRODUCTS BOUGHT FROM RMB PRIVATE BANK

	ONLINE BANKING/APP	CALL CENTRE/ BANKER	BRANCH
<b>MULTI-CURRENCY CASH PASSPORT™</b>			
Initial card fee	R150	R200	R200
Additional card fee	-	R75	R75
Commission (load or reload)	1% (Min. R75)	2% (Min. R110)	2% (Min. R110)
<b>FOREIGN NOTES NON-CMA</b>			
Commission	2% (Min. R80)	2.2% (Min. R105)	2.2% (Min. R105)
<b>CMA NOTES (LESOTHO, NAMIBIA, ESWATINI)</b>			
Commission		3.8% (Min. R150)	3.8% (Min. R150)
<b>DELIVERY</b>			
No fee delivery on any amount of foreign notes orders made online			

# FOREIGN EXCHANGE

## TRAVEL PRODUCTS SOLD TO RMB PRIVATE BANK

	ONLINE BANKING/APP	CALL CENTRE/ BANKER	BRANCH
<b>MULTI-CURRENCY CASH PASSPORT™</b>			
If credited to an RMB Private Bank transactional or Global Account	No charge		No charge
<b>FOREIGN NOTES</b>			
Commission			2.5% (Min. R150)
<b>CMA NOTES (LESOTHO, NAMIBIA, ESWATINI)</b>			
Commission			3.8% (Min. R150)

# FOREIGN EXCHANGE

GLOBAL PAYMENTS - CMA DESTINATION	ONLINE BANKING/APP	OTHER	BRANCH
<b>RMB to other banks</b>			
Commission	0.03%	0%	0%
Minimum	R30	R150	R150
Maximum	R150	R150	R150
<b>GLOBAL PAYMENTS - CMA DESTINATION</b>			
<b>RMB to RMB</b>			
Commission	R30	R150	R150
<b>GLOBAL RECEIPTS - CMA ORIGIN</b>			
<b>From other CMA banks to RMB</b>			
Commission	0.03%	0%	0%
Minimum	R30	R150	R150
Maximum	R150	R150	R150
<b>RMB to RMB</b>			
Commission	RO	RO	RO

# FOREIGN EXCHANGE

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## GLOBAL PAYMENTS IN FOREIGN CURRENCY

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<b>GLOBAL PAYMENTS (SENDING MONEY)</b>	<b>ONLINE BANKING / APP</b>	<b>CALL CENTRE / BANKER</b>
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Commission	0.55%, Min R299, Max R550	0.55%, Min R550 and Max R875
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# FOREIGN EXCHANGE

## GLOBAL PAYMENTS IN FOREIGN CURRENCY

### GLOBAL RECEIPTS (RECEIVING MONEY)

### ONLINE BANKING / APP

### CALL CENTRE / BANKER

Commission

0.55%, Min R199, Max R450

0.55%, Min R350 and Max R760

### ZAR FEE

(an additional fee will be charged if a payment is sent abroad or received from abroad in Rand)

### ONLINE BANKING / APP

### CALL CENTRE / BANKER

### VALUE OF TRANSACTION

Flat fee

R194

R194

# FOREIGN EXCHANGE

## INTERNATIONAL PAYMENT SOLUTIONS

### LOW VALUE GLOBAL RECEIPTS ZAR

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

RO - R499.99

R73

R500 - R999.99

R130

### GLOBAL RECEIPTS RECEIVED FOR PENSION PURPOSES

RO - R4 999.99

R42

R5 000 - R9 999.99

R84

R10 000 - R14 999.99

R120

R15 000 +

R155

### LOW VALUE INWARDS - FC

RO - R499.99

R73

R500 - R999.99

R130

# MONEYGRAM<sup>49</sup>

All channels (Online banking /App/call centre/branch/banker)

SEND AMOUNT (USD)	SEND FEE (USD)	SEND AMOUNT (USD)	SEND FEE (USD)
\$0 - \$50	\$7	\$700 - \$800	\$39
\$50 - \$100	\$10	\$800 - \$900	\$44
\$100 - \$150	\$11	\$900 - \$1 000	\$49
\$150 - \$200	\$13	\$1 000.00 - \$1 200.00	\$55
\$200 - \$250	\$15	\$1 200.00 - \$1 500.00	\$63
\$250 - \$300	\$17	\$1 500.00 - \$1 800.00	\$70

Receive a discount when sending MoneyGram via the RMBPB App using the 'direct to account' option. You can receive a 15% discount on the send fee, when sending a MoneyGram using the 'Direct to bank account option' where available in the destination country\*.

<sup>49</sup> ( MoneyGram fees exclude VAT.

\*This concession only applies to MoneyGram send transactions doesn via the RMBPB App and is exclusive tto FNB.

\*\*Terms, conditions and Product rules apply.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

# FOREIGN EXCHANGE

PayPal is one of the world's leading digital payment platforms where you can receive payments and pay online for goods and services, without sharing your financial information. It's safe, easy to use, fast and more convenient than ever before.

## WHAT IS THE RMB PRIVATE BANK TOP-UP AND WITHDRAW SERVICE?

You don't need a credit card to shop online. With RMB Top-Up Service you can top up funds to a PayPal account from a qualifying RMB account. RMB Withdraw Service allows you to withdraw funds received into a PayPal account to your RMB or any linked South African bank account.

## SAVE MONEY WITH OUR TIERED PRICING STRUCTURE

The standard withdrawal rate on all Top-Up and Withdraw transactions is 1.52%. However, you can withdraw for as little as 0.81%, depending on your previous month's transactional value.

TIER	FEES INCL. VAT	TOTAL MONTHLY TOP-UP & WITHDRAW
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's Top-Up and Withdrawal service with PayPal. The PayPal transactional charges and currency conversation fees will stay the same. To learn more about the RMBPB and PayPal service, contact our PayPal helpdesk on 087 572 9725 or email [paypalenquiries@fnb.co.za](mailto:paypalenquiries@fnb.co.za).

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

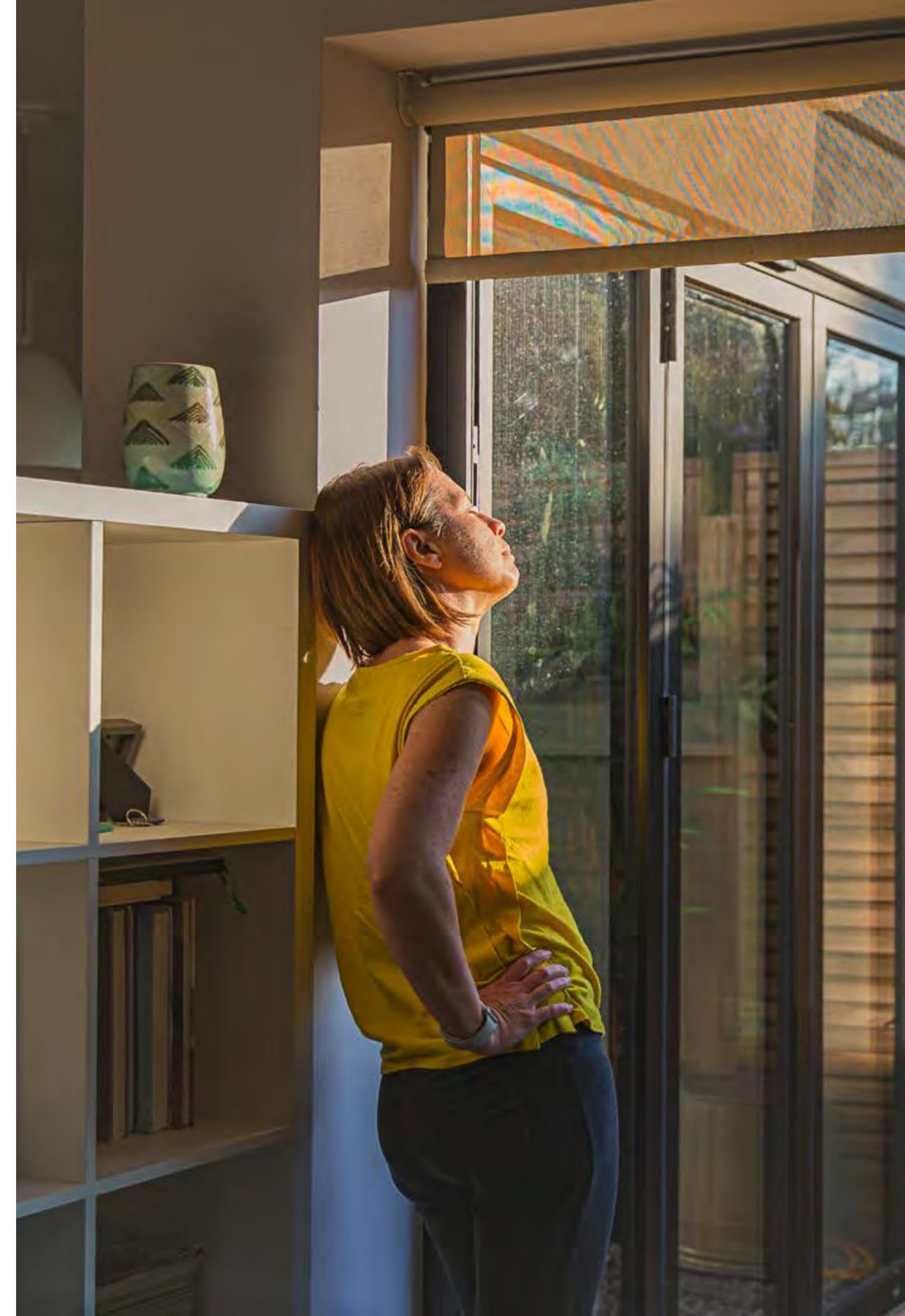
# HOME LOAN, STRUCTURED LOAN & SECURITIES BASED LENDING

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 Loans and Structured Loans Lending.

Securities Based Lending will allow you to stay ahead of the game and move with the markets. You can now use the flexibility of innovative lending solutions to create wealth without interrupting your long-term investment portfolio goals, and without having to liquidate any of your current assets to do so.

Simply choose one of our flexible financing solutions, a Securities Based Loan Lending or a Secured Revolving Facility. (For the Secured Revolving Facility Fees please refer to the Revolving Facility Fees in this guide).



# LENDING

## EXISTING FACILITY FEE

Monthly service fee (applies to clients with credit agreements concluded before 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 since 6 May 2016)	R69
Monthly service fee (applies to non-NCA clients with credit agreements concluded between 1 June 2007 and 28 February 2017)	R190
Monthly service fee (applies to non-NCA clients as well as clients with credit agreements concluded before 1 June 2007 with a facility greater than R500 000)	R245

## NEW FACILITY FEE

Once-off initiation fee on mortgage agreements (applies to clients who fall within the ambit of the NCA)	R6 037.50
A once-off Initiation Fee will be charged on all mortgage agreements (applies to clients who do not fall within the ambit of the NCA)	R10 900
Once-off initiation fee on unsecured and secured credit facilities other than mortgage agreements (applies to clients who fall within the ambit of the NCA)	Up to R1 207.50
An initiation fee will be charged on all refinancing of unsecured and secured credit facilities including mortgage agreements (applies to clients who do not fall within the ambit of the NCA)	R6 500
A discretionary structuring fee may be charged (applies to clients who do not fall within the ambit of the NCA)	

## EARLY TERMINATION FEE - WAIVED<sup>50</sup>

In terms of the National Credit Act an early termination fee can be charged when you cancel your home loan without giving us the requisite 90 days notice of your intention to cancel before the end of the term of your loan. As a valued client, you can now cancel your home loan anytime with us without incurring any early termination charges. As a way to demonstrate your savings, we want to illustrate how the fee is charged therefore showcasing the saving you will make. The early termination fee is calculated using your outstanding balance and your current interest rate for 90 days.

The following illustrative example is based on a home loan with an outstanding balance of R500 000 at an annual interest rate of 10.5%.

$R500\ 000 \times 10.5\% / 365\ \text{days} \times 90\ \text{days} = R12\ 945.00$  – this is the amount you will save.

You are required to provide the bank with notice if you intend to sell your home or cancel your bond. This is in addition to the attorney requesting cancellation figures/letters of guarantee for the existing mortgage bond.

<sup>50</sup> Kindly note that currently, this does not apply to Securities Based Lending. Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

# LENDING

## FIXED RATE BREAKAGE FEE

A fixed rate breakage fee is charged when a fixed rate is cancelled before expiry of the fixed rate term.(Only applicable to Non-NCA clients.)

## ADHOC VALUATION FEE

Adhoc Property Valuation Fee

R2 000<sup>51</sup>

## OTHER FEES

Unpaid debit order fee (applies to non-NCA Juristic clients)

R200

<sup>51</sup> Kindly note that this fee is only applicable to Home Loans and Structured Loans (not Securities Based Lending).

<sup>50</sup> Kindly note that currently, this does not apply to Securities Based Lending.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

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

# SAVINGS & CASH INVESTMENTS

Get instant access to your funds in case of emergencies.

## SAVINGS ACCOUNT

A savings account linked to your RMB Private Bank Fusion account or Current account at no charge to you. No transactional fees apply to your savings account with RMB Private Bank.

## MONEY MAXIMISER

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

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

**RMB PRIVATE BANK** a division of FirstRand Bank Limited FSP 624 and NCRCP20.



# SAVINGS & CASH INVESTMENTS

## OTHER FEES THAT APPLY TO YOUR MONEY MAXIMISER ACCOUNT

### ELECTRONIC WITHDRAWALS

Electronic transfers: online, cellphone banking, telephone banking and the RMB Private Bank App	R73
Electronic third-party payments: online, cellphone banking, telephone banking and the RMB Private Bank App	R45
Transfers or payments: branch or telephone (consultant assisted)	R75
Pay and Clear Now	R90

### SCHEDULED TRANSFER RELATED FEES

Establishment or amendment fees (online banking)	No charge
Establishment or amendment fees (FNB Branch)	R18
To view other Savings and Cash Investment solutions available to you, please visit our website.	

# WEALTH AND INVESTMENTS

With your Tax-free shares account you are invested in the FNB Top 40 ETF and FNB Midcap ETF. This gives you access to the top 100 companies on the JSE, offering you an instantly diversified portfolio. Enjoy all the benefits of investing while paying no tax on capital gains, dividends and interest earned.

## GENERAL FEES

Monthly account fee	No fee	
Trade option	First trading day of month / Delayed trades (Today at 15:00)	
Brokerage fees	First trading day	0.12% excl VAT
	Delayed trades (Today at 15:00)	0.60% (min of R50) excl VAT

Please note: For the purpose of calculating fees all "sell" instructions will be considered a delayed trade - even if placed on the first trading day of the month.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

# ADDITIONAL SERVICES

## SHARE TRANSFER (PER COUNTER) INCL VAT

Account transfer in	No fee
Account transfer out	R135
Internal transfer	No fee
Portfolio move in	No fee
Portfolio move out	R100

## TRANSACTION FEES

	Electronic	Telephone	Branch
Transfers	Free	R80	R80
Payments	R8.50	R80	R80

## SHARE REMOVAL (PER INSTRUCTION)

R1 – R50 000		R990		R1 650
R50 000 – R2 000 000		Normal	R1 550	Fast Track R2 750
R2 000 000+			R2 650	R4 800

# STOCKBROKING

## SELF MANAGED

Our Self Managed account gives you the opportunity to buy and sell local shares, exchange-traded funds (ETFs), exchange-traded notes (ETNs), contracts for difference (CFDs), warrants, bonds and unit trusts. Our self-managed service enables you to trade online either independently or with some advice from our portfolio managers. Your trades are your decision. This innovative, content-rich online offering caters for both new and experienced traders.

The fees under this section apply to all clients that have entered into a relationship with FNB SPM via SPM online trading or telephonically. The monthly account fee for a Local Shares account and Global Shares account is R87. If both accounts are held a fee of R87 will be charged. You will have the option of having one or both accounts.

FEES	
Monthly account fee	R87 incl VAT (no fee for bundle transactional account holders)*
Brokerage	0.50% (min of R100 per transaction)
BOND TRADING FEE	
R0 to R5 000 000	0.50% min R500
R5 000 001 and above	0.35%

Please refer to the website for an explanation of households and corporates. You agree to be bound by the latest fee schedule, which may be amended from time to time. You will be notified of any changes to the fee schedule.

*\* Portfolio value must be greater than R25 000 to qualify. Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.*

# LOCAL FEES

## SELF MANAGED WITH ADVICE

The fees under this section apply to all clients that have entered into a relationship with FNB SPM via a portfolio manager. The monthly account fee for a Local Shares account and Global Shares account is R87. If both accounts are held a fee of R87 will be charged. You will have the option of having one or both accounts.

FEES	
Monthly account fee	R87 incl VAT
BOND TRADING FEE	
R0 to R5 000 000	0.50% min R500
R5 000 001 and above	0.35%
TRADE VALUE	BROKERAGE
R0 to R50 000	1.25% (min of R 150 per Transaction)
R50 001 to R100 000	1%
R100 001 to R500 000	0.75%
R500 001 to R1 000 000	0.50%
R1 000 001 and Above	0.35%

Brokerage fees are applied on a sliding scale basis.

*Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.*

# LOCAL FEES

## OTHER FEES APPLICABLE

The fees in this section apply to both Managed and Self Managed clients.

FEES	
Other levies charged by the JSE	<ul style="list-style-type: none"> <li>• STRATE levy of 0.005787% min R7.45 and max R98.04 plus VAT dependent on value of transaction. Effective 1 March 2023: 0.005787% (min R 7.07 and max R102.95) plus VAT.</li> <li>• Securities Transfer Tax (STT) of 0.25%, where relevant, is levied on the value of purchase transactions, before the brokerage fee and VAT.</li> <li>• Investor Protection levy at 0.00029% of trade value. (Applicable for Managed portfolios)</li> </ul>
Ad hoc service fees	<ul style="list-style-type: none"> <li>• Registration of scrip in our nominee company: No charge</li> <li>• Registration of scrip other than in our nominee account: R 500 per certificate</li> <li>• Replacement of lost scrip: R1 000 plus insurance per certificate</li> <li>• Estate late valuations: R100 per share (min of R 500)</li> <li>• Cash deposit fee: Amount charged by FNB SPM bankers (under the JSE rules FNB SPM may not accept or receive a cash deposit in excess of R5 000)</li> <li>• Cash deposit penalty fee: R1 000 per cash deposit plus bank charges</li> <li>• Rematerialisation of shares: R1 200 per counter</li> <li>• Urgent rematerialisation of shares: R1 500 per counter</li> <li>• Urgent dematerialisation of shares: R1 500 per counter</li> <li>• Withdrawal/ upliftment from transfer secretaries: R100 per counter</li> <li>• CSDP exit fee: R100 per counter</li> </ul>
Cash balances*	<ul style="list-style-type: none"> <li>• Households*: A fee of 0.20% (incl vat) per annum is charged monthly on cash balances held in money market</li> <li>• Corporates*: A fee of 0.20% (incl vat) per annum is charged monthly on cash balances held in money market</li> <li>• A fee of 1% (incl VAT) per annum is charged monthly on cash balances held with JSE Trustees</li> </ul>

Please refer to the website for an explanation of households and corporates. You agree to be bound by the latest fee schedule, which may be amended from time to time. You will be notified of any changes to the fee schedule.

\* Rematerialisation of Shares: Rematerialisation (REMAT) is whereby an electronic share certificate is moved from electronic form to physical (Paper)

\*\* Dematerialisation of Shares: Dematerialisation (DEMAT) is whereby a physical share certificate is moved from physical form to electronic. Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

# LOCAL FEES

## OTHER FEES APPLICABLE

The fees in this section apply to both Managed and Self Managed clients.

FEES	
Administration fees	<ul style="list-style-type: none"><li>• A fee of R85 per transaction for all third party payments</li><li>• A fee of R85 per month applies for all Securities Based Lending accounts.</li><li>• Please note third party payments will only be made under exceptional circumstances and in accordance with the FNB SPM's 3rd party payment policy.</li></ul>
Value added: Global tax recovery	<ul style="list-style-type: none"><li>• Courier handling fee - R45.00</li><li>• Bank Charge - R25.00 min</li><li>• 20% - Admin fee of refund recovered (FirstRand will receive 2.5% of the admin fee from the provider) Please note the above fees exclude VAT</li></ul>
Unit Trust Funds	<ul style="list-style-type: none"><li>• FNB SPM does not charge initial fees</li><li>• Administration fee: 0.25% per annum on all local funds excluding Ashburton Money Market Fund, Ashburton Stable Income Fund, Ashburton SA Income Fund</li><li>• 0.20% per annum based on Market Value relating to Ashburton Money Market Funds and Ashburton Stable Income Funds</li><li>• A fee breakdown is available on request</li></ul>

Brokerage fees are applied on a sliding scale basis.

# LOCAL FEES

## GENERAL FEES

The fees in this section apply to both Managed and Self Managed clients.

MARKET DATA	NON-PROFESSIONAL	PROFESSIONAL
15 minutes delayed*	No fee	No fee
Snapshot** equities and indices	Equities and Indices - R0.21	Equities and Indices - R0.21
Streamed live pricing***	R190 per month	R650 per month

Please refer to the website for additional terms and conditions in relation to the fees.  
The default live pricing option is 15 minutes delayed. This option is free.

\* 15 minutes delayed - prices are defaulted to a 15 minute delay for all holdings and any instruments displayed on the quote or trade page.

\*\* Snapshot (equities & indices) - Real-time market update including the price, aggregate display quantity, number of orders and display position for each price level. Equities (depth of 5) capped at R325 per month for Non-professional and R1 245 per month for Professional. Indices capped at R63 per month for Non-professional and R 220 per month for Professional.

\*\*\* Streamed live pricing - Prices of indices and equities are continuously updated to reflect the current value of holdings and any instruments. If you switch from delayed to live pricing, the full fee will be levied and will not be pro-rated. You can switch to delayed pricing at any time. This includes corporate actions.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

# GLOBAL FEES

## SELF MANAGED

Our Self Managed account gives you the opportunity to buy and sell Global shares, exchange-traded funds (ETFs), exchange-traded notes (ETNs), bonds and unit trusts. Our services enable you to trade online either independently or with some advice from our Portfolio Managers. Your trades are your decision. This innovative, content-rich online offering caters for both new and experienced traders.

The fees under this section apply to all clients that have entered into a relationship with FNB SPM via SPM online trading or telephonically. The monthly account fee for a Local Shares account and Global Shares account is R87. If both accounts are held a fee of R87 will be charged. You will have the option of having one or both accounts.

Please note interest is not earned on any offshore cash balances held within the portfolio.

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FEES	
Monthly fee	R87 incl VAT (no fee for bundle transactional account holders)*
Custody fee	Custody fee is charged at 0.15% per annum, levied monthly.

- Brokerage is 0.35% with minimum dependent on exchange traded.
- Bond trading fee 0.20% with minimum of EUR 160.00 or currency equivalent.

# GLOBAL FEES

## SELF MANAGED WITH ADVICE

The fees under this section apply to all clients that have entered into a relationship with FNB SPM via a portfolio manager. The monthly account fee for a Local Shares account and Global Shares account is R87. If both accounts are held a fee of R87 will be charged. You will have the option of having one or both accounts.

FEES	
Monthly account fee	R87 incl VAT
Custody fee	Custody fee is charged at 0.15% per annum, levied monthly.
TRADE VALUE	BROKERAGE
USD\$ 0 to USD\$ 15 000	0.5% min per exchange applies
USD\$ 15 001 to USD\$ 50 000	0.40%
USD\$ 50 001 and Above	0.35%

- Bond trading fee of 0.20% with a minimum of EUR160.00 or currency equivalent

**Please note:** Trading of Bonds is only available via a portfolio manager or the dealing desk (i.e. not available online).

# GLOBAL FEES

## SHARE EXECUTION FEES: SHARES AND ETFS

### Commission for European Exchanges

COUNTRY	EXCHANGE NAME	SYMBOL	MINIMUM EXECUTION FEES*
Spain	(BME Spanish) Stock Exchange	SIBE	EUR 20
Netherlands	Euronext Amsterdam	EURONEXT	EUR 20
Belgium	Euronext Brussels	EURONEXT	EUR 20
France	Euronext Paris	EURONEXT	EUR 20
Germany	Frankfurt Stock Exchange XETRA	FSE	EUR 20
Austria	Wiener Börse (Vienna) Stock Exchange	VIE	EUR 20
Italy	Milano Stock Exchange	MIL	EUR 20
UK	London Stock Exchange	LSE_SETS	GBP 12
UK	London International Order Book	LSE_IOB	USD 24
Switzerland	Swiss Exchange	SWX	CHF 36
Switzerland	Swiss Europe Exchange	VX	CHF 36
Denmark	OMX Nordic Stock Exchange Copenhagen	OMX	DKK 39
Sweden	OMX Nordic Stock Exchange Stockholm	OMX	SEK 80
Finland	OMX Nordic Stock Exchange Helsinki	OMX	20 EUR
Norway	Oslo Stock Exchange	OSE	20 EUR

\*This minimum fee applies whether the trade is executed by a portfolio manager, online or by the dealing desk.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

**RMB PRIVATE BANK** a division of FirstRand Bank Limited FSP 624 and NCRCP20.

# GLOBAL FEES

## SHARE EXECUTION FEES: SHARES AND ETFS

Commission for American / Canadian Exchanges

COUNTRY	EXCHANGE NAME	SYMBOL	MINIMUM EXECUTION FEES*
US	NYSE MKT (American Stock Exchange)	AMEX	USD 20
US	NASDAQ	NASDAQ	USD 20
US	NASDAQ (Small Cap)	NSC	USD 20
US	New York Stock Exchange	NYSE	USD 20
US	New York Stock Exchange (ARCA)	NYSE Arx	USD 20
Canada	Toronto Exchange	TSE	CAD 20
Canada	Toronto Exchange	TSX	CAD 20

Commission for Asian and Australasian Exchanges

COUNTRY	EXCHANGE NAME	SYMBOL	MINIMUM EXECUTION FEES*
Australia	Australia Securities Exchange	ASX	30 AUD

\*This minimum fee applies whether the trade is executed by a portfolio manager, online or by the dealing desk.

*Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.*

**RMB PRIVATE BANK** a division of FirstRand Bank Limited FSP 624 and NCRCP20.

# GLOBAL FEES

## SHARE EXECUTION FEES: SHARES AND ETFS

FEES	
Currency conversion fee	<ul style="list-style-type: none"> <li>• "1% is automatically applied to the client's account when the trade is executed where the instrument currency differs from the account currency."</li> </ul>
Back 2 Back FX transactions	<ul style="list-style-type: none"> <li>• A fee of 0.1% with a minimum of R2 500 and capped at R10 000 (excl VAT)</li> </ul>
Custody for share portfolio (if you do not conduct at least one trade per quarter)	<ul style="list-style-type: none"> <li>• In such a case, the inactivity fee is calculated as 0.025% (0.10% per annum and min EUR 5) of the average month end value of the share portfolio during the quarter. If you make one trade (in any instrument) or more during a quarter, no inactivity fee will be charged</li> </ul>
Equity research for active clients	<ul style="list-style-type: none"> <li>• Equity Research and Stock Screener</li> <li>• Private: EUR 1.99/ month</li> <li>• Professional: US\$ 180/month</li> </ul>
Bank withdrawal fee	<ul style="list-style-type: none"> <li>• GBP 10 fee will be levied for each cash withdrawal.</li> </ul>
Ad hoc service fees	<ul style="list-style-type: none"> <li>• Transfers in: No charge</li> <li>• Transfer out (change of beneficial owner) = £ 15</li> <li>• Portfolio Transfer = £ 15 per share</li> <li>• Internal Transfer = £ 15</li> </ul>

# GLOBAL FEES

## SHARE EXECUTION FEES: SHARES AND ETFS

### FEES

Unit Trusts	<ul style="list-style-type: none"> <li>• FNB SPM does not charge initial fees</li> <li>• Administration fee 0.25% per annum on all offshore funds excluding Money market</li> <li>• 0.20% per annum based on market value relating to Ashburton money market funds</li> <li>• A fee breakdown is available on request</li> </ul>
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### CURRENCY TRANSACTIONS – 0.50% PER TRANSACTION WITH A MINIMUM R500 PER TRANSACTION

Asset Transfer Capacity (ATC) Market Value	ATC fee charged per annum, levied monthly
R0 to R20 000 000	0.40%
R20 000 001 - R50 000 000	0.30%
R50 000 001 - R75 000 000	0.20%
R75 000 001 and above	0.15%

# GLOBAL FEES

## CUSTODY FEE ON CREST DEPOSITORY INTERESTS

MARKET	%
<b>EUROCLEAR BANK HOLDING</b>	
All other types (except ETF's)	0.02
Australia	0.02
Austria	0.03
Belgium	0.0175
Clearstream Banking Luxembourg	0.03
Denmark	0.025
Finland	0.025
France (Equity)	0.0175
France (Gilt)	0.015
Germany	0.015
IETF's	0.015

MARKET	%
<b>EUROCLEAR BANK HOLDING</b>	
Italy	0.025
Norway (Gilt)	0.02
Netherlands	0.0175
Portugal	0.055
Spain (Equity)	0.03
Spain (Gilt)	0.015
Sweden	0.025
<b>EUROCLEAR BANK HOLDING (CONTINUED)</b>	
Switzerland	0.015
<b>DTCC HOLDING</b>	
Canada	0.015
United States	0.015

**Please note:** That we are entitled to change such fees and charges, immediately and without prior notice, when such changes are due to external circumstances beyond our control in accordance with the terms and conditions and applicable laws.

# GLOBAL FEES

## Data subscriptions for real-time prices

At FNB SPM all equities trade on actual market data from the stock exchanges. To receive and trade on real-time market data, you will have to subscribe independently to the individual exchange via third-party providers. A subscription to live price data from an exchange gives you access to live prices on shares and ETFs from the particular exchange. An online subscription tool is available on the trading platform. In the tool, you will find a list of available exchanges and news services alongside the applicable monthly fees. You will be able to subscribe to and unsubscribe from services of your choice. Further information can be found in the subscription tool guide, which is also available on the trading platform.

## Level 1 or Level 2 data

Level 1 price data refers to the first level of the order book on the exchange. With a Level 1 subscription you can see live, streaming, bid and offer prices. With a Level 2 price data subscription, you can see live streaming prices as with a Level 1 subscription. In addition to this you can see the market depth of bid/offer prices and the amounts available at each price point.

Please note: We are entitled to change such fees and charges, immediately and without prior notice, when such changes are due to external circumstances beyond our control in accordance with the terms and conditions and applicable laws.

# INVESTOR PLATFORM

## ANNUAL ADMINISTRATION FEE FOR LIVING ANNUITIES AND ENDOWMENT PRODUCTS (INCL VAT)

	ALL FUNDS*	FNB HORIZON SERIES <sup>1</sup>	ASHBURTON STABLE INCOME FUND <sup>2</sup>	ASHBURTON SA INCOME FUND <sup>3</sup>	ASHBURTON MONEY MARKET FUND <sup>4</sup>
First R1 000 000	0.46%	0.29%	0.12%	0.17%	0.17%
Next R2 000 000	0.35%	0.29%	0.12%	0.17%	0.17%
Above R3 000 000	0.29%	0.29%	0.12%	0.17%	0.17%

## ANNUAL ADMINISTRATION FEE FOR ALL OTHER PRODUCTS\*\* (EXCL VAT)

First R1 000 000	0.40%	0.25%	0.10%	0.15%	0.15%
Next R2 000 000	0.30%	0.25%	0.10%	0.15%	0.15%
Above R3 000 000	0.25%	0.25%	0.10%	0.15%	0.15%

\*Excluding 1, 2, 3 & 4

\*\*Not applicable to the Tax-Free Unit Trust product when invested in FNB Funds

\*\*\* Pay no Platform fee on most wrappers when you are a bundled transactional account holder.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

# FEE SCHEDULE

## PERSONAL SHARE PORTFOLIO ANNUAL ADMINISTRATION FEE FOR ALL OTHER PRODUCTS (EXCL VAT)

First R7 500 000	0.25%
Next R7 500 000	0.15%
Next R10 000 000	0.10%
Above R25 000 000	0.05%

## PERSONAL SHARE PORTFOLIO ANNUAL ADMINISTRATION FEE FOR LIVING ANNUITY (INCL VAT)

First R7 500 000	0.29%
Next R7 500 000	0.17%
Next R10 000 000	0.12%
Above R25 000 000	0.06%

For more information on how we can assist you to grow and preserve your wealth, speak to your Private Advisor or call the RMB Private Bank Suite on 087 575 9411.

Visit website

For more information on the fee structure of the Horizon Series funds, please refer to the latest fund fact sheets available at [www.fnb.co.za](http://www.fnb.co.za) > Invest > For yourself > I know what I want > Unit Trusts  
**For the full Wealth and Investments pricing guide please visit FNB Online Banking > Rates + Pricing > Overview > Invest**

*Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.*

**RMB PRIVATE BANK** a division of FirstRand Bank Limited FSP 624 and NCRCP20.

# RETIREMENT SOLUTION

RMB Private Bank understands that life changes as you retire. We are here to help as you venture into this new life stage. Retired individuals, over the age of 60 can now share in the benefits of a solution designed specifically to cater for your unique needs, post retirement.

## GET MORE WITH OUR RETIREMENT SOLUTION!

Enjoy all the value that being a RMB Private Bank client brings together with additional benefits that retirement brings. As an RMB Private Bank client, if you invest R1,000,000 you will get 50% off your monthly transactional account fee or invest R2,000,000 and get 100% off.



### GET MORE

- Earn preferential rates on your fixed deposits
- Protect your money with an FNB Living Annuity or Preservation Fund Discounter estate administration fee
- Pay no excess on your Buildings and Home Content short-term insurance



### MORE REWARDS

- Double investment eBucks reward level points



### COST EFFECTIVE LENDING

- Get up to 100% of the value of the home loan, subject to a full credit assessment
- Discounted attorney bond registration costs (when applying via nav>>Home only)
- No early termination fee charged on a Homeloan, Single Facility®, Structured Loan, Secured Revolving Facility and Securities Based Loan
- Get rewarded with up to R6 100 back in eBucks (when applying via any of the FNB internal channels)\*



### MORE HELP

- Your dedicated Private Advisor and team experts will still be available to you
- 24/7 Service suite via Secure Chat®, phone or email
- Advice session to ensure you are on track

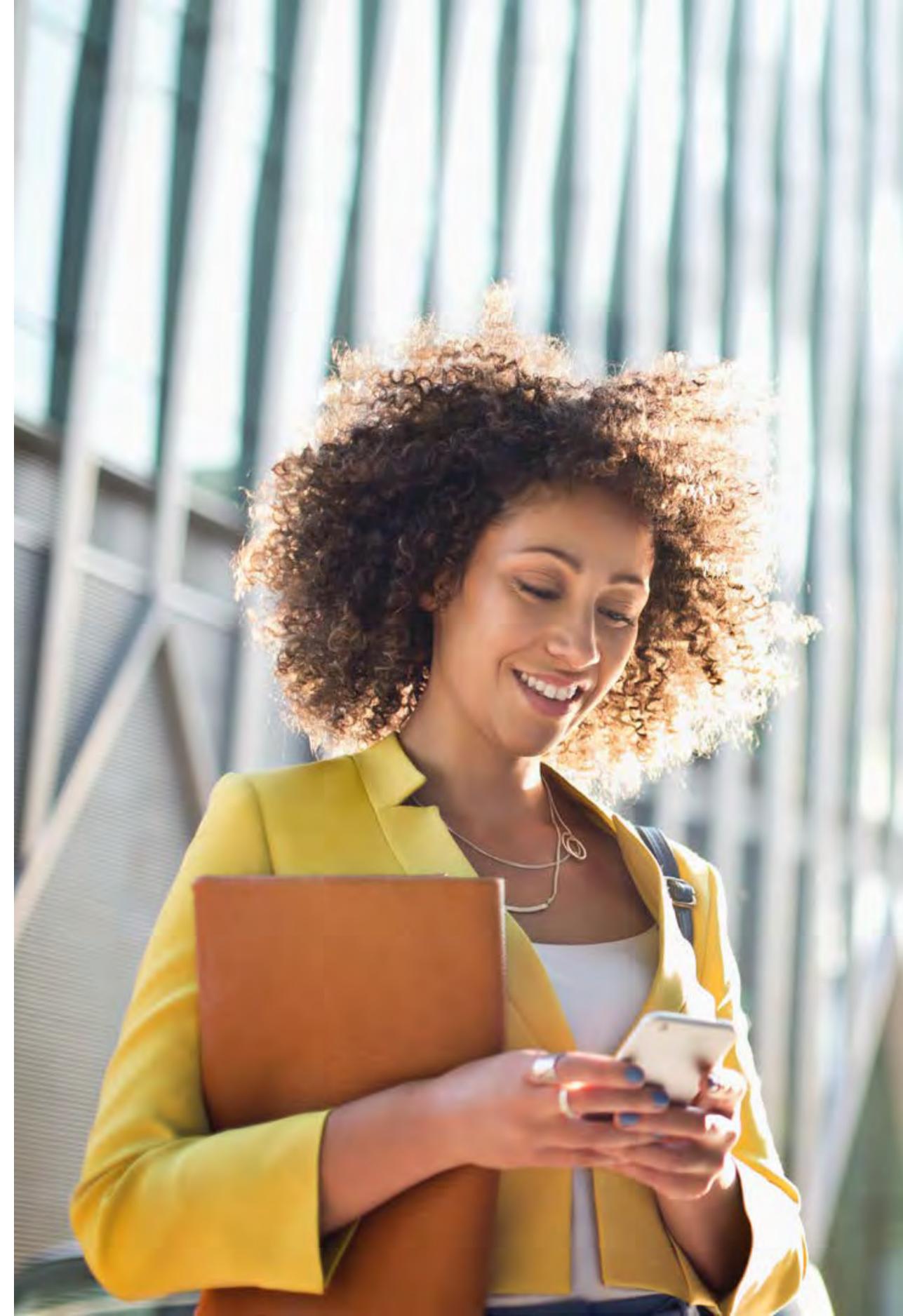
\*The eBucks benefit is calculated at 50% of your first Home Loan repayment and is capped at eB61 000. Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

# RMB PRIVATE BANK NON-TRADING JURISTIC ACCOUNT

The RMB Private Bank Non-Trading Juristic account is a day-to-day transactional account for your wealth creation vehicle, where the focus is on estate planning and succession as well as wealth creation and management.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

**RMB PRIVATE BANK** a division of FirstRand Bank Limited FSP 624 and NCRCP20.



# RMB PRIVATE BANK NON-TRADING JURISTIC ACCOUNT



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

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



## ACCOUNT FEE ELECTRONIC OPTION

On this pricing option you get unlimited debit orders, electronic payments and electronic transfers. All other transactions are charged at the PAYU fees.

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

You are charged for each transaction at the applicable fee.

## MONTHLY ACCOUNT FEES

Account fee PAYU	R83 <sup>53</sup>
Account Fee Electronic Option	R150
Monthly Petrol card fee (linked to your RMB Private Bank Non-Trading Juristic account)	R24
(Applicable for Managed portfolios)	

## PREPAID PURCHASES

FNB Connect prepaid purchases, FNB ATM, online banking, cellphone banking, RMB Private Bank App, telephone banking - IVR	No charge
Prepaid airtime purchase using other banks' ATMs	R15

## OTHER PREPAID AIRTIME USING APP AND ONLINE BANKING

App/Online Channels	No charge
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## CARD PURCHASES

RMB Private Bank Business Debit Card purchases (local and international)	No charge <sup>54</sup>
Petrol Card fuel purchases	R6.25

<sup>53</sup> If you have the RMB Private Bank Fusion account or Current account in your personal capacity, the fee for this account will be waived for 1 RMB Private Bank Non-Trading Juristic account.

<sup>54</sup> International currency commission and conversion fee of 2% of the transaction value apply.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

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

You are charged for each transaction at the applicable fee.

## LINKED ACCOUNT TRANSFERS

Electronic transfers (FNB ATM, online banking - no role separation, telephone banking - IVR and speech)	No charge
Telephone banking (consultant assisted)	R80
FNB Branch	R80

## PAYMENTS

Cellphone banking, RMB Private Bank App, telephone banking - IVR, FNB ATM and online banking	R8.50
Telephone banking (consultant assisted)	R80
FNB Branch	R80
Internal Debit Orders	No charge
External Debit Orders	R19 on PAYU and no charge on electronic option
Pay & Clear Now	R45
International Payments in Rands	2% of transaction value
RMB Instant Payment*	R7

\*Only available from 1 October 2022

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

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

You are charged for each transaction at the applicable fee.

## CASH DEPOSITS

FNB ATM with Automated Deposit Terminal (ADT)	R1.30 per R100 or part thereof
FNB Branch	R80 + R2.85 per R100 or part thereof
FNB Bulk Cash Centres	R80 + R2.85 per R100 or part thereof
Deposit@Till	Pricing determined by merchant and is subject to change*

## CASH WITHDRAWALS

Cardless cash withdrawals	R1.15 per R100
Credit card cash on budget	R80 + R2.85 per R100
FNB ATM	R2.30 per R100
Cash@Till®	No charge
Other banks' ATMs	R12 + R2.30 per R100*
International ATM cash withdrawals using your RMB Private Bank Fusion Card or Debit Card	R80 <sup>55</sup>
Branch (includes all financial institution branches and the purchase of foreign exchange)	R80 + R2.85 per R100 <sup>56</sup>
International branch	R80 + R2.85 per R100 <sup>56</sup>

Available at selected merchants. Checkers, Shoprite, Usave, PnP Stores & Boxer Stores

<sup>55</sup> Included in the RMB Private Bank Fusion and Current account/Single Facility® monthly fee. International currency commission and conversion fee of 2% of the transaction value apply.

<sup>56</sup> International currency commission and conversion fee of 2% of the transaction value apply.

\* If you withdraw cash at another banks' ATM on the 1st, 3rd, 25th or 31st of the month, the R12 portion of the fee will be rebated.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

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

You are charged for each transaction at the applicable fee.

## BALANCE ENQUIRIES

FNB ATM	No charge
Point-of-Sale (RMB Private Bank Business Debit Cards only)	R1.75
FNB Branch and telephone banking (consultant assisted)	R7.30
Other banks' ATMs	R7.30
International Point-of-Sale balance enquiries	R7.30

## STATEMENTS

Mini-statements (cellphone banking)	No charge
FNB ATM transaction list	R3.75 (per statement)
Printed statements (Smart Kiosk)	R3.75 (per page)
Emailing/Printed statements (FNB Branch, telephone banking)	R50 (per statement)
Statements - online banking (download/view/email)	No charge
Interim/Provisional statements	R25 (per page Max. R50)

ADDITIONAL STATEMENTS (FEE PER MONTH)	PAPER	ONLINE
Daily	R135	R65
Weekly	R57	R30
Twice monthly	R29	R17

*Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.*

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

You are charged for each transaction at the applicable fee.

## PENALTY FEES

FNB ATM declined transaction fee (insufficient funds or daily limit exceeded)	No charge
Other RMB Private Bank declined transaction fee (local and international Point-of-Sale, scheduled payment)	No charge
Other banks' ATMs declined transaction fee (insufficient funds or daily limit exceeded)	No charge
Unpaid Currents and/or debit orders	8 at no charge. Thereafter R105 (per unpaid item 9 and more) <sup>58</sup>

## CARD AND OTHER RELATED FEES

RMB Private Bank Business Debit card replacement	R125
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## CREDIT-RELATED FEES

### OVERDRAFTS

Overdraft initiation fees	An overdraft initiation fee may be charged <sup>59</sup>
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### NCA CLIENTS

Monthly credit service fee (new or increased overdraft concluded since 1 July 2016)	R69
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### NON-NCA CLIENTS

Monthly credit service fee	0.115% of facility (Min. R69, Max. R1 207.50)
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<sup>58</sup> Per 12 month billing cycle

<sup>59</sup> Where you have used more than R200 of your facility

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

# PRIVATE BUSINESS ACCOUNTS

We know how much your business and customers mean to you - and the demands of meeting your clients' needs whilst striving to grow your business.

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 - our business solutions are there to assist you.



# PRIVATE BUSINESS ACCOUNTS

The RMB Private Bank Business account will suit 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.

## PRICING OPTIONS

With the Business account, you can choose between Pay-As-You-Use (PAYU) or 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, although we ask all clients to verify the transactions and costs on their statements. Per-item billing will only commence once the stipulated limit has been reached. All transactions and their associated costs (where applicable) can be verified on your monthly statement.

For more information on the solutions available to assist you to manage, grow and protect your business contact your Private Advisor or call our Suite on 087 575 9411.

# RMB PRIVATE BANK BUSINESS BANK CHARGES

Transactions not mentioned, or over these limits, will be charged at standard fees as per the tables to follow.



# RMB PRIVATE BANK BUSINESS ACCOUNT

With RMB Private Bank Business, you can choose between Pay-As-You-Use (PAYU) or two Single Fee Pricing Options as detailed below.

There are 2 Single Fee Pricing Options to choose from. If you choose one of these options, you pay a monthly fee upfront and do not have to monitor your transaction fees each month, although we ask all clients to verify the transactions and cost on their statements. Pre-item billing will only start once the stipulated limit has been reached. All transactions and their associated costs (where applicable) can be verified on your monthly statement.

## SINGLE FEE PRICING OPTIONS

	OPTION 1 - R339P.M.	OPTION 2 - R439P.M.
Electronic debit transactions (in bundle)	50 Transactions	100 Transactions
RMB Business Current Visa Card purchases	Unlimited	Unlimited
FNB ATM cash withdrawals (in bundle)	3 FNB ATM cash withdrawals	4 FNB ATM cash withdrawals
Cash deposited at an FNB ATM with Automated Deposit Terminal (ADT) (in bundle)	No charge on cash deposits of up to R50 000 per month	No charge on cash deposits of up to R100 000 per month
Transfers	Unlimited	Unlimited
Electronic debit transactions (out of bundle)	R12	R12
Cash deposited at an FNB ATM with Automated Deposit Terminal (ADT) (out of bundle)	R4.65 + R0.95 per R100 or part thereof	R4.65 + R0.95 per R100 or part thereof
Cash withdrawn at an FNB ATM (out of bundle)	R2.30 per R100 or part thereof	R2.30 per R100 or part thereof
Express clearing payments (online banking, FNB Branch, participating banks only)	1 at no charge per month then R35	1 at no charge per month then R35

# RMB PRIVATE BANK BUSINESS ACCOUNT

## MONTHLY ACCOUNT FEES

RMB Private Wealth Business Account	R140
If your business is a trust entity	R156

With our single fee pricing options, you get value for money. You receive a bundle of transactions for one monthly account fee. All out of bundle transactions will be charged as per the general transaction fee section of this pricing guide. (Transaction fees will reduce your available balance on the date of the transaction.)

For more information on the solutions available to assist you to manage, grow and protect your business contact your Private Advisor or call our Suite on 087 730 6000.

# RMB PRIVATE BANK BUSINESS BANK CHARGES

## PREPAID PURCHASES

RMB Private Bank eChannels	R2.70
Other banks' ATMs	R15
FNB Connect Prepaid	No charge
FNB Branch or telephone banking (consultant assisted)	R15

## CARD PURCHASES

RMB Private Bank Business Visa Debit card purchases (local and international)	R3.68
RMB Private Bank Business Petrol card purchases	R6.25
International currency commission and conversion fee	2.75% of the transactional value

## INTER-ACCOUNT TRANSFERS

Electronic transfers (FNB ATM, online banking - single level control, telephone banking - IVR and speech)	No charge
Transfers (branch, telephone banking - consultant assisted)	R80
Scheduled transfers (per payment)	No charge

# RMB PRIVATE BANK BUSINESS BANK CHARGES

## ACCOUNT PAYMENTS

Electronic Pay & Clear Now (All other options)**	R10 per transaction of less than or equal to R3 000 R45 per transaction more than R3 000
Electronic third-party payments (FNB ATM, online banking – single level control, telephone banking – IVR and speech)	from R3.53
Internal debit orders (Debit orders raised by RMB Private Bank, FNB, WesBank and DirectAxis)	No charge
External debit orders	R12
Third-party payments (FNB Branch, telephone banking – consultant assisted)	R80
Payment honouring fee (per item less than R50)	R50
Payment honouring fee (per item equal to or greater than R50)	R155
Scheduled payment establishment/amendment fee (online banking or App)	No charge
Scheduled payment establishment/amendment fee (FNB Branch)	R19
Reversal of processed EFT (successful or unsuccessful)	R325.50

*\*All free until 31 August 2022 thereafter <=R3000: R45, >R3000: Free  
Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.*

# RMB PRIVATE BANK BUSINESS BANK CHARGES

## PAYMENT NOTIFICATIONS

Email / SMS	No charge
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## CASH WITHDRAWALS

Cash@Till® - Point-of-Sale	No charge
FNB Mini ATM (withdrawal limits may apply)	R2.30 per R100 or part thereof
Other Banks' Mini ATMs	R12 + R2.30 per R100 or part thereof
FNB ATM	R2.30 per R100 or part thereof
Other Banks' ATMs	R12 + R2.30 per R100 or part thereof
International branch cash withdrawals	R80 + R2.85 per R100 or part thereof
FNB Branch and FNB Bulk Cash Centres	Service fee (Min. R65) + cash handling fee

VALUE PER WITHDRAWAL <sup>60</sup>	AT BRANCH	AT BRANCH/AT FNB BULK CASH CENTRE
RO – R4 999.99	R4.20 per R100 or part thereof	R3.80 per R100 or part thereof
R5000 – R14999.99	R2.90 per R100 or part thereof	R2.80 per R100 or part thereof
R15 000 – R49 999.99	R2.35 per R100 or part thereof	R2.21 per R100 or part thereof
R50 000+	R2 per R100 or part thereof	R1.85 per R100 or part thereof

## DEPOSITS

Surplus/shortage in deposit (incident fee)	R120
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*Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.*

# RMB PRIVATE BANK BUSINESS BANK CHARGES

## CASH DEPOSITS

FNB ATM	R4.65 + R1.20 per R100 or part thereof
Referenced deposit transactional fee (if availed of)	
Over the counter (partial or full validation)	R5.38
Electronic reference validation (RMB Private Bank clients only)	R2.32

## CASH DEPOSIT FEES

### AT BRANCH

### AT FNB BULK CASH CENTRES

Minimum fee per deposit	R55	R55
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## VALUE PER DEPOSIT

R0 – R4 999.99	R10 + R2.20 per R100 or part thereof	R8 + R2 per R100 or part thereof
R5 000 – R14 999.99	R10 + R2.20 per R100 or part thereof	R8 + R2 per R100 or part thereof
R15 000 – R49 999.99	R10 + R2.20 per R100 or part thereof	R8 + R2 per R100 or part thereof
R50 000 and greater	R10 + R1.66 per R100 or part thereof	R8 + R1.49 per R100 or part thereof

# RMB PRIVATE BANK BUSINESS BANK CHARGES

## CARD AND OTHER RELATED FEES

Courier delivery	R100
Branch delivery	No charge
International delivery	R730
Urgent delivery	R260
Replacement fee (including damaged cards)	R125
PIN change at branch	R23
Petrol Card monthly fee	R24

## CREDIT FEES

Initiation fee	1.25% of facility limit (Minimum R499)
Limit increase fee (Juristics)	1.25% of facility (Minimum of R499)
Monthly credit fee (Juristics)	0.125% of facility limit (Minimum R69)
Monthly credit fee (Natural Persons)	R69
S 129 Letter	R81.20

## OVERDRAFT

# RMB PRIVATE BANK BUSINESS BANK CHARGES

CREDIT FEES	BUSINESS & BOUNCE BACK LOANS
Initiation fee	1.25% of loan amount (Minimum R499)
Limit increase fee (Juristics)	-
Monthly credit fee (Juristics)	0.0575% of loan amount (Min R69, max R575)
Monthly credit fee (Natural Persons)	R69
S 129 letter fee	R81.20
CREDIT FEES	BUSINESS REVOLVING LOANS
Initiation fee	1.25% of loan amount (Minimum R499)
Limit increase fee (Juristics)	-
Monthly credit fee (Juristics)	0.115% of loan amount (Min R69, max R575)
Monthly credit fee (Natural Persons)	R69
S 129 letter fee	R81.20

# RMB PRIVATE BANK BUSINESS BANK CHARGES

## BALANCE ENQUIRIES

FNB ATM	No charge
Point-of-Sale (RMB Private Bank Business Visa Debit Cards only)	R1.90
FNB Branch and telephone banking (consultant assisted)	R7.90
Other banks' ATMs	R7.90
International Point-of-Sale balance enquiries	R7.90

## UNSUCCESSFUL TRANSACTIONS

FNB ATM declined transaction (insufficient funds or daily limit exceeded)	R6
Other FNB declined transaction (local and international Point-of-Sale, scheduled payment)	R6
Other banks' ATMs declined transaction (insufficient funds or daily limit exceeded)	R6
Inward unpaid	R155
Unpaid debit orders	R6

# RMB PRIVATE BANK BUSINESS BANK CHARGES

## SCHEDULED PAYMENTS

Scheduled payment establishment/amendment fee (online banking)	No charge
Scheduled payment establishment/amendment fee (FNB Branch)	R19

## SUBSCRIPTION FEES

Online banking, telephone banking, inContact Pro	No charge
Scheduled payment alert fee (per month)	R3.80

## SLOW LOUNGE FEES

Domestic	R250*
International	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.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

**RMB PRIVATE BANK** a division of FirstRand Bank Limited FSP 624 and NCRCP20.

# RMB PRIVATE BANK BUSINESS BANK CHARGES

## DEBIT ORDER MANAGEMENT

Stop payment – digital channels	No charge
Stop payment – telephone banking (consultant assisted)	R40
Stop payment – branch	R80
Debit order dispute – digital channels	R5*
Debit order dispute – telephone banking (consultant assisted)	R40
Debit order dispute – branch (consultant assisted)	R40

## BALANCE ALERTS (PER MONTH)

Daily	R16.50
Weekly	R3.45
Monthly	R1.25

\* These fees are not applicable to fraudulent debit orders.

Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

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# RMB PRIVATE BANK BUSINESS BANK CHARGES

## STATEMENTS

Email (Last 12 statements at no charge for download or email via the RMBPB App or FNB online banking for Business)	No charge
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Mini-statements (FNB ATM)	R3.68
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Pulling of statements older than 12 months	R12
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## ADDITIONAL STATEMENTS

### PAPER

### ONLINE

Daily (fee per month)	R135	R65
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Weekly (fee per month)	R57	R30
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Twice monthly (fee per month)	R29	R17
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# RMB PRIVATE BANK BUSINESS BANK CHARGES

## 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

## EWALLET PAYMENTS (PER TRANSACTION)

Reversal of incorrect eWallet Pro transaction fee	R56
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## EWALLET PRO CARD

eWallet Pro card fee per card	R30.25
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# CASH BUNDLE PRICING OPTION

This is a new cash depositing feature mainly for cash intensive clients where you can deposit a specific value of cash at any FNB Brand and/or Bulk Cash Centres for a fixed monthly fee.



# CASH BUNDLE

## CASH BUNDLE

A cash bundle allows you to make cash deposits at FNB Branches or Cash Centres up to a certain value at a reduced price.

	<b>BUNDLE 1</b>	<b>BUNDLE 2</b>	<b>BUNDLE 3</b>
Monthly bundle fee	R1 000	R3 000	R6 000
Monthly bundle value	R100 000	R500 000	R1 000 000

### EXCLUDED FROM BUNDLE

Cash deposits less than	R55 000
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### EXCLUDED FROM BUNDLE (CASH DEPOSITS LESS THAN R55 000)

Minumum fee	R55	R55	R55
Base fee	R6.05	R6.05	R6.05
Fee per R100	R2.11	R2.11	R2.11

### Out of bundle fees

Minumum fee	R55	R55	R55
Base fee	R.6.30	R.6.30	R.6.30
Fee per R100	R0.83	R0.83	R0.83

# THE SMALL PRINT

Our small print is straightforward.

## INFORMATION ON OUR PRODUCTS AND PRICES

### STANDARD TERMINOLOGY

- 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, though, we'll give you at least 20 business days' notice of these changes. You'll find these changes on RMB Private Bank's website
- 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 individually
- The granting of any facility or product is subject to you meeting the qualifying criteria of that product or facility
- Each facility or product has a set of terms and conditions for that specific facility or product. We agree on these terms and conditions with the applicant
- If there is disagreement between the product or facility specific terms and conditions and what's outlined in this pricing guide, we'll 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 2022 - 30 June 2023

# THE SMALL PRINT

Our small print is straightforward.

## INFORMATION ON OUR PRODUCTS AND PRICES

### STANDARD TERMINOLOGY

If you want to compare RMB Private Bank's fees with those of other banks, we have, as far as possible, used standard terminology throughout this pricing guide. This is in line with Section 13 of the Code of Banking Practice (COBP). In the case where we've used RMB Private Bank-specific terminology, we've added this here showing the wording that other banks may use.

### GLOSSARY OF TERMS

RMB PRIVATE BANK'S TERM (AS USED IN GUIDE)	STANDARD TERMINOLOGY
Card purchase	Card transaction
Payment	Third party payment/stop order
Slimline devices	Mini ATMs
eChannels	Online banking, telephone banking, Interactive Voice Response (IVR) and FNB ATMs
Mobile channels	Cellphone banking and the RMB Private Bank App

## RMB Private Bank

### Annual Pricing Guide 2022

From 1 July 2022



## Contact us for more information

For more information on how we can assist you to grow and preserve your wealth, speak to your Private Advisor or call the RMB Private Bank Suite on 087 575 9411.

Visit website [rmpprivatebank.com](http://rmpprivatebank.com)

## PRIVATE BANKING

**RMB** a division of FirstRand Bank Limited, is an Authorised Financial Services Provider and Credit Provider NCRCP20. Reg. No. 1929/001225/06.