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## PRICING GUIDE

1 July 2017 – 30 June 2018



Traditional values. Innovative ideas



RMB Private Bank - a division of FirstRand Bank Limited.  
Authorised Financial Services and Credit Provider (NCRCP20). Reg. No. 1929/001225/06.



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# INTRODUCTION

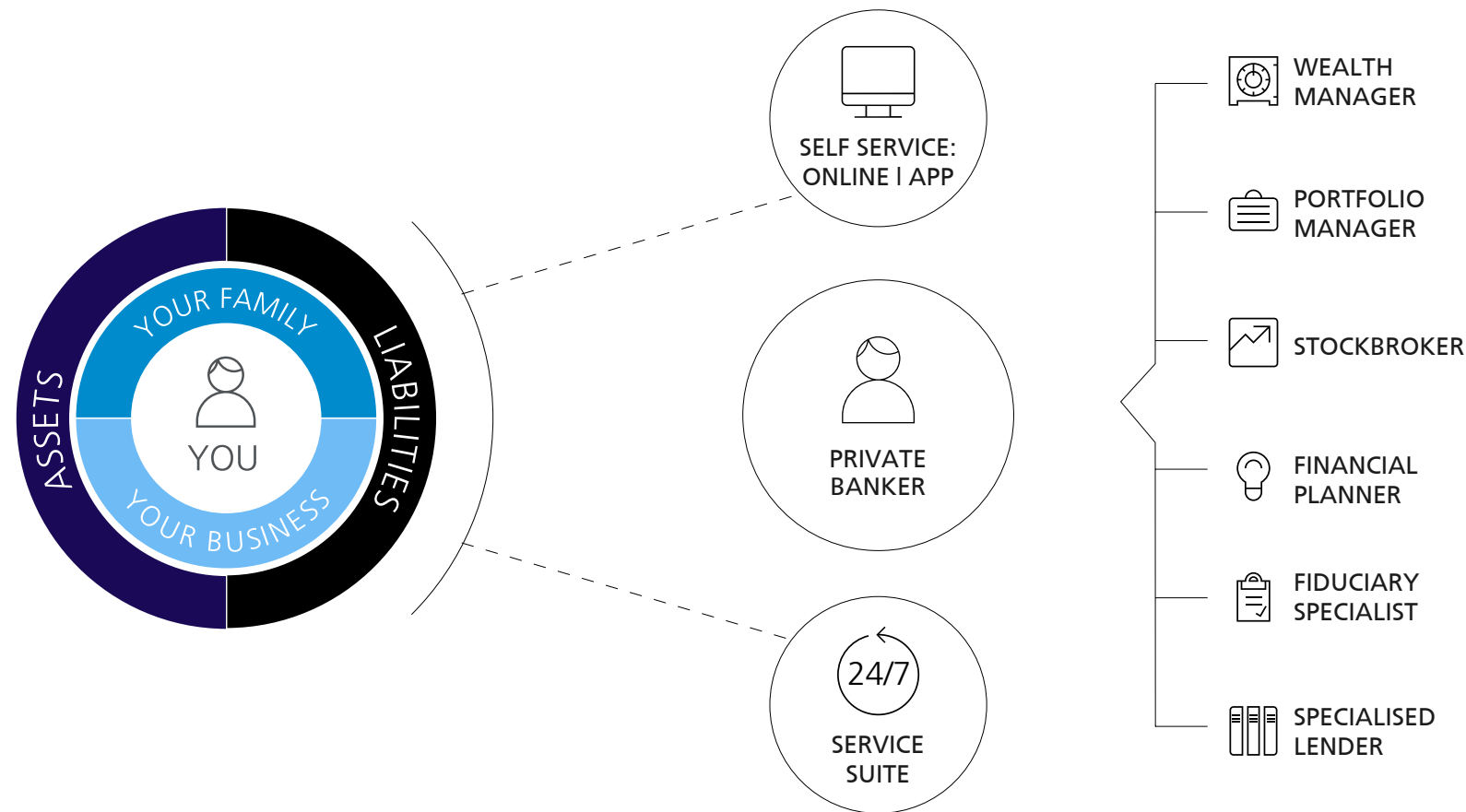
This pricing guide will assist you in understanding your bank charges and help you make banking choices that enable you to get the most out of banking with us.

All fees quoted are VAT inclusive and are effective from 1 July 2017.

## YOUR PARTNER ON YOUR WEALTH AND LEGACY MANAGEMENT JOURNEY

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

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



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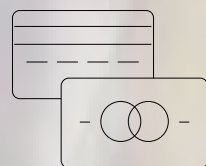
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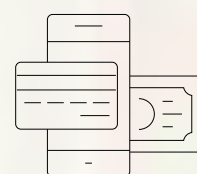
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## WAYS TO BANK



### RMB PRIVATE BANK CHEQUE AND CREDIT CARDS

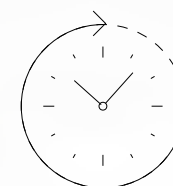
Swipe your card instead of using cash. It is safer, cost effective, more convenient, and in addition, qualifying clients earn eBucks.



### ONLINE BANKING AND THE RMB PRIVATE BANK APP

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

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



### DEDICATED 24/7 SERVICE SUITE

Our Service Suite will assist you with all your day-to-day banking needs including:

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

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## eBUCKS REWARDS AND BENEFITS

As a valued RMB Private Bank client, you have the potential to earn eBucks at the highest rate.

### SAFE AND CONVENIENT SHOPPING COMPLETE WITH THE BEST REWARDS

Earn more eBucks when you pay with your RMB Private Bank Fusion or Credit Card for in-store and online shopping.

Earn up to  
3%  
back in eBucks

when you shop in store using your RMB Private Bank Fusion or Credit Card and 0.25% back when using your RMB Private Bank Cheque Card



Earn up to  
6%  
back in eBucks

when you shop online using your RMB Private Bank Fusion or Credit Card and 0.5% back when using your RMB Private Bank Cheque Card



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## eBUCKS REWARDS AND BENEFITS

SAFE AND CONVENIENT SHOPPING  
COMPLETE WITH THE BEST REWARDS

Earn up to  
5%  
back in eBucks

when you buy groceries using your RMB Private Bank Fusion or Credit Card and 0.25% back when using your RMB Private Bank Cheque Card



Earn up to  
15%  
back in eBucks

when you fill up at any fuel station, buy Gautrain tickets, or when using Uber domestically

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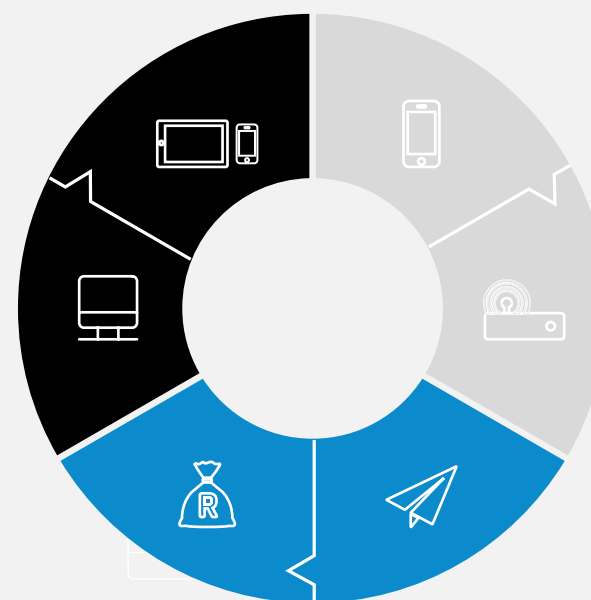
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## eBUCKS REWARDS AND BENEFITS

SAFE AND CONVENIENT SHOPPING  
COMPLETE WITH THE BEST REWARDS

Earn up to  
**100%**  
back in eBucks

on your FNB Smart Device or laptop contract  
monthly subscription fee



Earn up to  
**15%**  
back in eBucks

on your qualifying FNB Connect contract or when  
loading FNB Connect prepaid airtime

Earn up to  
**50%**  
back in eBucks

on your transaction charges when you send or receive foreign currency payments online or via the RMB Private Bank App, or when receiving foreign currency payments regularly by authorising RMB Private Bank to convert these funds on your behalf with a standing instruction



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### TO QUALIFY FOR eBUCKS REWARDS, YOU MUST:

1. Have a monthly deposit of at least:
  - 1.1 R44 500 into an RMB Private Bank Cheque Account or RMB Private Bank Fusion Account
  - OR
  - 1.2 R16 500 into an RMB Private Bank Cheque Account for Spouses
  - OR
  - 1.3 R32 000 into an RMB Private Bank Cheque Account for Professionals
  - OR
  - 1.4 Have deposits over three months totalling at least R150 000 into an RMB Private Bank Cheque Account, RMB Private Bank Cheque Account for Spouses or RMB Private Bank Fusion Account.
  - OR
  - 1.5 Have deposits over three months totalling at least R100 000 into an RMB Private Bank Cheque Account for Professionals.
  - OR
  - 1.6 Maintain a minimum monthly balance of R100 000 in an RMB Private Bank Cheque Account, RMB Private Bank Cheque Account for Spouses, RMB Private Bank Professionals Account or RMB Private Bank Fusion Account.

2. Log in to the RMB Private Bank App at least once a month using your own banking profile if you are under the age of 60. You are exempt from this rule if you are over the age of 60.
3. Ensure that ALL your FirstRand Bank accounts are in good standing. This means they are not overdrawn, in arrears or in default, you have not missed a premium, and you are not undergoing sequestration, business rescue, or collection or liquidation proceedings (excluding debt review proceedings). FirstRand Bank accounts include but are not limited to FNB, WesBank, RMB Private Bank and Ashburton accounts.

### REMEMBER:

If you only have an RMB Private Bank Credit Card, you will qualify to earn eBucks on reward level 1 only, as long as you spend at least R10 000 per month or R30 000 over three months on your RMB Private Bank Credit Card, log in to the RMB Private Bank App at least once a month (if you are under the age of 60) and ensure that all your FirstRand Bank accounts are in good standing.

For more information on eBucks Rewards, visit [www.eBucks.com](http://www.eBucks.com)

### OTHER EBUCKS BENEFITS

#### EBUCKS DISCOUNTS



Qualify for up to 40% off selected items in the eBucks Shop and up to 40% off domestic car rental or book selected flights online through eBucks Lifestyle

PLEASE NOTE: DISCOUNTS EXCLUDE ALL TAXES. TERMS AND CONDITIONS APPLY.





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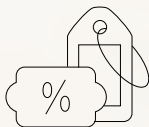
eBUCKS LIFESTYLE

As an RMB Private Bank client, you can enjoy the exclusive service of eBucks Lifestyle, where a Lifestyle Assistant will assist you with the following travel and leisure arrangements:

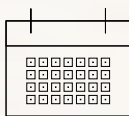
- All travel arrangements, including flights, car rental and accommodation
- Gifting services like ordering flowers, wine, gift vouchers and hampers
- Lifestyle experiences such as spa days, hot air balloon rides and luxury picnicking
- Dining reservations
- Assisting in sourcing sport and event tickets

To get in touch with the eBucks Lifestyle Desk, contact your Private Banker, call the team directly on 087 575 0050 or email [eBucksLifestyle@eBucks.com](mailto:eBucksLifestyle@eBucks.com)

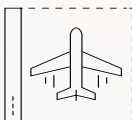
You will also enjoy:



- Up to eight complimentary one-way Avis Point 2 Point trips a year when booked via the eBucks website



- Up to 12 complimentary visits to Priority Pass International Lounges per annum<sup>1</sup>



- 15% discount on SpeedPass – a VIP meet-and-assist airport service at over 285 international airports worldwide

1. Complimentary Lounge access is reward-level dependent. To access Priority Pass International Lounges, email [eBucksLifestyle@eBucks.com](mailto:eBucksLifestyle@eBucks.com) and request your complimentary Priority Pass card three weeks before your travel date



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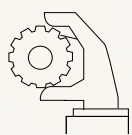
ACCESS TO AIRPORT AND BUSINESS  
LOUNGES

As an RMB Private Bank client, you will enjoy access to:

- SLOW Domestic Lounges and SLOW International Lounge<sup>1</sup>
- Bidvest Premier Lounges<sup>1</sup>
- SLOW in the City<sup>1</sup>
- Priority Pass International Lounges<sup>1</sup>

For SLOW Lounges and Bidvest Premier Lounge entry criteria and rules, visit [www.rmbprivatebank.com](http://www.rmbprivatebank.com)

PEACE OF MIND FOR YOU AND YOUR  
FAMILY



- Get complimentary AA Emergency Roadside Assistance on your linked RMB Private Bank Petro Card and RMB Private Bank Fusion Petrol Card



- Enjoy complimentary\* Comprehensive Global Travel Insurance when using your RMB Private Bank Fusion Card, Cheque or Credit Card to pay for return local and international travel tickets



- Travel home safely with 10 complimentary Take Me Home trips per annum (available on your linked RMB Private Bank Petro Card)

\* Terms, conditions and rules apply.

1. Complimentary Lounge access is reward-level dependent. To access Priority Pass International Lounges, email [eBucksLifestyle@eBucks.com](mailto:eBucksLifestyle@eBucks.com) and request your complimentary Priority Pass card three weeks before your travel date



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## RMB PRIVATE BANK ACCOUNTS

Our hallmark is a blend of deep-rooted traditional values and innovative ideas. It's a philosophy that sets us apart and it lives in the calibre of people we employ and the products and services we offer. We have adapted investment banking solutions to suit your personal financial needs. This, coupled with a distinctly entrepreneurial approach, attracts like-minded, discerning clients.

### WHAT AN RMB PRIVATE BANK ACCOUNT OFFERS YOU

- A dedicated Private Banker and access to a team of fiduciary, lending, wealth management and Foreign Exchange specialists
- Access to our 24/7 Service Suite to assist with your day-to-day banking needs
- Complimentary access to secure and convenient electronic channels, including the RMB Private Bank App and Online Banking, to perform your day-to-day transactions
- Hassle-free debit order and salary switching
- Complimentary monthly email statements
- Complimentary subscription to *inContact*, which alerts you of activity on your account
- Complimentary payment notifications that alert recipients of payments you have made to their accounts
- Free delivery when you order your foreign currency
- An overdraft facility with instant access to your funds, as well as a linked, personalised interest rate<sup>2</sup>
- Smartphones and tablets at discounted prices over a 24-month period with 0% interest<sup>2</sup>
- Flexible pricing options to suit your personal transactional behaviour
- Complimentary subscription to eBucks Rewards

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2. Subject to credit approval.



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RMB PRIVATE BANK FUSION ACCOUNT

The RMB Private Bank Fusion account is a single account which offers qualifying clients the benefits of both a transactional account and a credit card. It is accessed via one card, and offers you a single view of your finances as well as the ability to earn maximum rewards on your RMB Private Bank Fusion account.

The RMB Private Bank Fusion account offers clients:

- A fully functional transactional account with a linked credit card that allows you to:
  - Receive monthly income/salary into the account
  - Make all types of transactions: point of sale purchases, ATM withdrawals, EFTs, debit orders, payments etc.
- One account to manage all transactions
- One monthly account fee
- One card, one delivery, one card expiry to manage
- A single Credit Limit to maintain
- Up to 30 days’ interest free on card purchase
- The ability to earn maximum rewards by only using one card

TRANSACTION DESCRIPTION	FEE
Monthly fee	R425
Minimum balance for rebate	R100 000
Product fees included in your monthly RMB Private Bank Fusion fee	RMB Private Bank Fusion Account RMB Private Bank Fusion Card Linked Savings Pocket FNB Money Maximiser Account <sup>3</sup> FNB Global Account <sup>4</sup>

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

4. Fees are applicable to foreign exchange transactions





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TRANSACTION DESCRIPTION	FEE
You also have the opportunity for your monthly fees to be waived/rebated on the following products through our Private Banking offering:	FNB Channel Islands Current Account <sup>5</sup> FNB Securities Local Trader Account <sup>6</sup> FNB Securities Global Trader Account <sup>7</sup>
Card purchases <sup>8</sup>	Complimentary
Prepaid purchases	Complimentary
Payments and transfers (RMB Private Bank App, Online Banking, Cellphone Banking and IVR)	Complimentary
Debit orders (internal and external)	Complimentary
Cash@Till™ withdrawals	Complimentary
FNB ATM withdrawals	Complimentary
Other banks' ATM withdrawals (local and international) <sup>8</sup>	Complimentary
FNB ATM cash deposits	Complimentary up to R20 000
eBucks Rewards membership	Complimentary
Subscription to <i>inContact</i> , Online Banking, Cellphone Banking, Telephone Banking and RMB Private Bank App	Complimentary
Monthly petrol card fee (linked to your RMB Private Bank Fusion Account)	R17.50
Monthly device payment <sup>9</sup>	Device dependent

PLEASE NOTE: FEATURES AND BENEFITS ENJOYED ON THE CHEQUE AND CREDIT CARD PRODUCT WILL BE AVAILABLE ON THE RMB PRIVATE BANK FUSION ACCOUNT. FOR DETAILED RMB PRIVATE BANK FUSION FEES PLEASE REFER TO THE BUNDLED PRICING OPTION BELOW.

5.

A minimum balance of at least £5000 must be maintained in your FNB Channel Islands Current Account

6.

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.

7.

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.

8.

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

9.

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

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## CHEQUE ACCOUNT

From our all-inclusive bundle of transactional products with no transaction limits, to our seamless transactional channels and the best in benefits and rewards, our focus remains on adding exclusivity and incomparable value to you and your family's future.

The RMB Private Bank Cheque Account is an innovative private banking account that offers you convenience and simplicity, allowing you to manage all your financial needs in a way that best suits you.

### OVERDRAFT<sup>10</sup> – AVAILABLE WITH AN RMB PRIVATE BANK ACCOUNT

As a valued RMB Private Bank Client, you have access to credit in the format of your Overdraft Facility – free of initiation fees. The great news is that you only pay for your facility when you use it.

Your overdraft is a safety net for your monthly cash flow shortages and it offers you a personalised interest rate based on your individual credit profile.

You also have the option of taking up Debt Protection.

### SINGLE FACILITY

The Single Facility is a true one account and is ideal if you wish to finance multiple properties. It offers both debit and credit balance functionality, together with industry leading transactional banking. As the Single Facility combines a current account and home loan account into one, you get a single balance. And, as interest is calculated on the outstanding balance daily, whenever this outstanding balance is reduced, you save on interest.

The Single Facility also gives you current account flexibility on your loan account. For example, debit order payments can be collected from the account, while deposits made into the account will save you interest at the rate charged on the facility. The account not only allows for multiple properties to be financed but also permits the use of mixed collateral under a single facility.

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10. Subject to credit approval. Not applicable on RMB Private Bank Fusion Account



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THE FOLLOWING PRICING OPTIONS ARE AVAILABLE:

NOTE: THESE OPTIONS ARE NOT APPLICABLE TO BUSINESS ACCOUNTS.

**SELECT A PRICING OPTION:**

1. Bundled
2. Spousal
3. Unlimited
4. Pay-As-You-Use

BUNDLED PRICING OPTION

You will enjoy the benefits of a single discounted monthly fee for a portfolio of products:

- RMB Private Bank Cheque Account or Single Facility
- RMB Private Bank Credit Card
- Linked Savings Pocket
- FNB Money Maximiser Account<sup>11</sup>
- FNB Global Account<sup>12</sup>

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

- Overdraft<sup>13</sup>
- FNB Channel Islands Current Account<sup>14</sup>
- FNB Securities Local Trader Account<sup>15</sup>
- FNB Securities Global Trader Account<sup>16</sup>

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

NOTE: THE BUNDLED PRICING OPTION IS ONLY APPLICABLE TO INDIVIDUALS, JOINT ACCOUNTS DO NOT APPLY.

11. 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

12. Fees are applicable to foreign exchange transactions

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

14. A minimum balance of at least £5000 must be maintained in your FNB Channel Islands Current Account

15. 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.

16. 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.





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## SPOUSAL PRICING OPTION

Your spouse<sup>17</sup> will pay a single discounted monthly fee<sup>18</sup> for an all-inclusive portfolio of products, which gives them all the benefits of the Bundled Pricing Option:

- RMB Private Bank Cheque Account or Single Facility
- RMB Private Bank Credit Card
- Linked Savings Pocket
- FNB Money Maximiser Account<sup>19</sup>
- FNB Global Account<sup>20</sup>

To further help you get better banking value, your spouse will also have the opportunity for their monthly fees to be waived/rebated on the following products through our Private Banking offering:

- Overdraft<sup>21</sup>
- FNB Channel Islands Current Account<sup>22</sup>
- FNB Securities Local Trader Account<sup>23</sup>
- FNB Securities Global Trader Account<sup>24</sup>

NOTE: THE SPOUSAL PRICING OPTION IS ONLY APPLICABLE TO INDIVIDUALS, JOINT ACCOUNTS DO NOT APPLY.

If your spouse maintains a credit balance of at least R100 000 in their RMB Private Bank Cheque Account on the Spousal Pricing Option throughout the month, their monthly account fee will be rebated.

## UNLIMITED PRICING OPTION

You will enjoy the benefits of a single monthly fee for a portfolio of products:

- RMB Private Bank Cheque Account
- Linked Savings Pocket
- FNB Money Maximiser Account<sup>25</sup>
- FNB Global Account<sup>26</sup>
- You also enjoy access to:
- Unlimited electronic transactions
- Unlimited FNB ATM and other banks' ATM withdrawals (including local and international ATM withdrawals)
- Free cheque payments and stop payment loading
- Free value-added services such as LOTTO purchases, Pay & Clear Now, GEO Payments, prepaid purchases and sending money to eWallet

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

- Overdraft<sup>27</sup>
- FNB Channel Islands Current Account<sup>28</sup>
- FNB Securities Local Trader Account<sup>29</sup>
- FNB Securities Global Trader Account<sup>30</sup>

17. Only one spouse per main account holder.
18. The Spousal account must be linked to a main account or standard pricing will apply.
19. 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
20. Fees are applicable to foreign exchange transactions
21. Refer to terms and conditions of your credit agreement. Not applicable on RMB Private Bank Fusion Account
22. A minimum balance of at least £5000 must be maintained in your FNB Channel Islands Current Account

23. 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.
24. 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.
25. A minimum opening deposit of R100 000 is required to activate the account and must be maintained to continue earning interest. For transactional pricing on Money Maximiser, please refer to the "Savings and Investments pricing guide" on our website
26. Fees are applicable to foreign exchange transactions

27. Refer to terms and conditions of your credit agreement. Not applicable on RMB Private Bank Fusion Account
28. A minimum balance of at least £5000 must be maintained in your FNB Channel Islands Current Account
29. 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.
30. 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.



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**HIGH TOUCH BANKING PRICING OPTION**

This pricing option allows you to pay a single fee across your portfolio of accounts, excluding your credit card and business accounts.

For a negotiable monthly account fee, you will receive unlimited banking transactions across our electronic channels on your portfolio of cheque accounts which are on the High Touch Banking Pricing Option.

Refer to the Unlimited Pricing Option in the table to follow for applicable fees excluding ATM deposits, branch, manual transactions and penalty fees (which will attract standard Pay-As-You-Use fees).

PLEASE BE ADVISED THAT THE HIGH TOUCH BANKING PRICING OPTION HAS BEEN DISCONTINUED AND WILL NO LONGER AVAILABLE TO NEW CLIENTS.

**FEES APPLICABLE ON YOUR CHEQUE ACCOUNT FOR THE UNLIMITED, BUNDLED AND SPOUSAL PRICING OPTIONS:**

PRICING OPTION	UNLIMITED	BUNDLED	SPOUSAL
Monthly account fee	R425	R425	R250
Minimum balance for rebate	R100 000		
You will enjoy the benefits of a single discounted monthly fee for a portfolio of products	<ul style="list-style-type: none"><li>• RMB Private Bank Cheque Account or Single Facility</li><li>• Linked Savings Pocket</li><li>• FNB Money Maximiser Account<sup>31</sup></li><li>• FNB Global Account<sup>32</sup></li></ul>	<ul style="list-style-type: none"><li>• RMB Private Bank Cheque Account or Single Facility</li><li>• RMB Private Bank Credit Card</li><li>• Linked Savings Pocket</li><li>• FNB Money Maximiser Account<sup>31</sup></li><li>• FNB Global Account<sup>32</sup></li></ul>	<ul style="list-style-type: none"><li>• RMB Private Bank Cheque Account or Single Facility</li><li>• Linked Savings Pocket</li><li>• FNB Money Maximiser Account<sup>31</sup></li><li>• FNB Global Account<sup>32</sup></li></ul>

31. 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

32. Fees are applicable to foreign exchange transactions



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PRICING OPTION	UNLIMITED	BUNDLED	SPOUSAL
You also have the opportunity for your monthly fees to be waived/ rebated on the following products:	<ul style="list-style-type: none"><li>• Overdraft<sup>33</sup></li><li>• FNB Channel Islands Current Account<sup>34</sup></li><li>• FNB Securities Local Trader Account<sup>35</sup></li><li>• FNB Securities Global Trader Account<sup>36</sup></li></ul>		<ul style="list-style-type: none"><li>• Credit Card</li><li>• Overdraft<sup>33</sup></li><li>• FNB Channel Islands Current Account<sup>34</sup></li><li>• FNB Securities Local Trader Account<sup>35</sup></li><li>• FNB Securities Global Trader Account<sup>36</sup></li></ul>
Overdraft monthly credit service fee <sup>33</sup>	R68.40		
Rebate on overdraft monthly credit service fee <sup>33</sup>	R68.40		
Card purchases <sup>37</sup>	Complimentary		
Prepaid purchases	Complimentary		

33.

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

34.

A minimum balance of at least £5000 must be maintained in your FNB Channel Islands Current Account

35.

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.

36.

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.

37.

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





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PRICING OPTION	UNLIMITED	BUNDLED	SPOUSAL
Payments and transfers (RMB Private Bank App, Online Banking, Cellphone Banking, IVR)	Complimentary		
Cheque payments	Complimentary		
Debit orders (internal and external)	Complimentary		
Cash@Till™ withdrawals	Complimentary		
FNB ATM withdrawals	Complimentary		
Other banks' ATM withdrawals (local and international) <sup>37</sup>	Complimentary		
FNB ATM cash deposits <sup>38</sup>	Complimentary up to R20 000		
eBucks Rewards membership	Complimentary		
Subscription to <i>inContact</i> , Online Banking, Cellphone Banking, Telephone Banking and RMB Private Bank App	Complimentary		
Monthly petrol card fee (linked to your RMB Private Bank Cheque Account)	R17.50		
Monthly device payment <sup>39</sup>	Device dependent		

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

38. Not applicable to the High Touch Banking Pricing Option.

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



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**OTHER COMPLIMENTARY TRANSACTIONS  
ON YOUR CHEQUE ACCOUNT**

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

TRANSACTION DESCRIPTION	DETAIL
Balance enquiries	FNB ATM, Cellphone Banking, Telephone Banking (IVR) and RMB Private Bank App
	Point of sale (local and international)
	Other banks’ ATMs
Statements	Official monthly email statement
	Cellphone Banking mini-statement
	FNB ATM mini-statement
	Historical email/downloaded statements (Online Banking)
Other fees	Unsuccessful transactions (FNB ATM, Point of sale, scheduled and other banks’ ATMs)
	Card replacement (Cheque/Debit/Petrol Cards)



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TRANSACTION DESCRIPTION	DETAIL
Value-added services fees	LOTTO/PowerBall purchases
	Cardless cash withdrawals
	Pay & Clear Now
	Send Money to eWallet
	Other banks’ ATM withdrawals
	Additional online statements (daily, weekly, twice monthly)
	My Limit Alert subscription
	Scheduled payment alert subscription
	Balance alert subscription (daily, weekly, monthly)
	Payment notifications (email, SMS, fax)
	Card and device courier fee
	Online Banking account verification (RMB Private Bank accounts and other banks’ accounts)
	Viewing of payment history (older than 3 months)

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





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

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

TRANSACTION DESCRIPTION	FEE
Monthly account fee	R115
Monthly overdraft credit service fee	R68.40
Rebate on monthly overdraft credit service fee <sup>40</sup>	R23.40
Monthly petrol card fee (linked to your RMB Private Bank Cheque Account)	R17.50
Monthly device payment <sup>41</sup>	Device dependent
Subscription to <i>inContact</i> , Online Banking, Cellphone Banking, Telephone Banking and RMB Private Bank App	Complimentary

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

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



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EXCLUDED TRANSACTIONS

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

TRANSACTION DESCRIPTION		FEE
PURCHASES		
CARD PURCHASES		
Card purchases <sup>42</sup>		Complimentary
Petrol card fuel purchases		R5
PREPAID AIRTIME AND ELECTRICITY PURCHASES		
FNB Connect prepaid purchases (FNB ATM, Online Banking, Cellphone Banking, RMB Private Bank App, Telephone Banking – IVR)		Complimentary
Other prepaid purchases (FNB ATM, Online Banking, Cellphone Banking, RMB Private Bank App, Telephone Banking – IVR)		R1.20
Other banks’ ATMs		R12.50

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



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TRANSACTION DESCRIPTION	FEE
LINKED ACCOUNT TRANSFERS	
Linked Savings Pocket	Complimentary
Cellphone Banking, RMB Private Bank App, Telephone Banking (IVR)	R4
FNB ATM, Online Banking	R4
Telephone Banking (consultant assisted)	R65
FNB branch	R65
PAYMENTS	
Cellphone Banking, RMB Private Bank App, Telephone Banking (IVR), FNB ATM and Online Banking	R7.80
FNB branch, Telephone Banking (consultant assisted)	R65
Issue of bank cheques (per cheque) <sup>43</sup>	R110
Internal debit orders (payments to RMB Private Bank)	R4
External debit orders (payments to other service providers)	R18
SCHEDULED PAYMENTS	
Scheduled payment establishment/amendment fee (Online Banking)	Complimentary
Scheduled payment establishment/amendment fee (FNB branch)	R16
STOP PAYMENT INSTRUCTIONS	
Online Banking, Cellphone Banking, RMB Private Bank App, FNB branch, Telephone Banking (IVR)	Complimentary
Telephone Banking (consultant assisted)	R55
PAYMENT NOTIFICATIONS	
Email	R0.85
SMS	R1.25

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



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TRANSACTION DESCRIPTION	FEE
Fax	R6.35
CHEQUE BOOKS <sup>44</sup>	
40 forms	R80
SUBSCRIPTION FEES (PER MONTH)	
My Limit Alert	R3
Scheduled payment alert fee	R3
BALANCE ALERTS (PER MONTH)	
Daily	R15
Weekly	R3
Monthly	R1

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





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TRANSACTION DESCRIPTION	FEE
CASH WITHDRAWALS	
Cardless cash withdrawals	R1.85 per R100
FNB Slimline ATM/other banks' Mini-ATMs	R1.85 per R100
FNB ATM	R1.85 per R100
Cash@Till™	R1.40
Other banks' ATMs	R8 + R1.85 per R100
International ATM cash withdrawals <sup>45</sup>	R65
FNB branch/cheque <sup>46</sup>	R60 + R1.90 per R100
International branch <sup>47</sup>	R60 + R1.90 per R100
DEPOSITS	
CASH DEPOSITS	
FNB ATM	R0.90 per R100
FNB branch	R60 + R1.90 per R100
CHEQUE DEPOSITS	
FNB ATM/FNB branch	R45 + R5 per cheque
Special clearance fee	R250
Effects not cleared upliftment fee	R250

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

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

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



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TRANSACTION DESCRIPTION	FEE	
BALANCE ENQUIRIES		
FNB ATM, Online Banking, Cellphone Banking, RMB Private Bank App, Telephone Banking – IVR	Complimentary	
Point of sale (RMB Private Bank Cheque Cards only)	R1.50	
FNB branch and Telephone Banking (consultant assisted)	R5.50	
Other banks’ ATMs	R5.50	
International Point of sale balance enquiries	R5.50	
STATEMENTS		
Emailing of current monthly statement (plus optional workable data files)	Complimentary	
Monthly posted statement	R16 (per statement)	
Mini-statements (Cellphone Banking)	Complimentary	
Mini-statements (FNB ATM)	Complimentary	
Printed statements (Smart Kiosk)	R6.50 (per statement)	
Printed statements (FNB branch, Telephone Banking)	R25 (per statement)	
Historical statements (Online Banking, older than 3 months)	Complimentary	
Provisional email statement (FNB branch, Telephone Banking)	R25 per statement	
ADDITIONAL STATEMENTS (FEE PER MONTH)	PAPER	ONLINE
Daily	R 112	R 53
Weekly	R 46	R 24
Twice monthly	R 23	R 14



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TRANSACTION DESCRIPTION	FEE
PENALTY FEES	
FNB ATM declined transaction fee (insufficient funds or daily limit exceeded)	Complimentary
Other RMB Private Bank declined transaction fee (local and international Point of sale, scheduled payment)	R8.50
Other banks' ATMs declined transaction fee (insufficient funds or daily limit exceeded)	R8.50
Returned item (cheque/debit order)	R100
VALUE-ADDED SERVICES FEES	
LOTTO/PowerBall purchases, prepaid Pay TV, iTunes, traffic fines	R1.95
MultiChoice payments	R6
Pay & Clear Now	R45
Payment honouring fee	R110
Cash Swap	R10 per R1 000
Common Monetary Area (CMA) Cross-Border Receipt	R100 plus applicable Cash Deposit Fee
SEND MONEY TO EWALLET	
R20 – R3 000	R10.95
Reversal of incorrect 'Send money to eWallet' transaction	R50
SEND MONEY TO ZIMBABWE/MOZAMBIQUE	
R20 – R1 000	R45
R1 000.01 – R2 000	R70
R2 000.01 – R3 000	R105



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TRANSACTION DESCRIPTION	FEE
OTHER FEES <sup>48</sup>	
RMB Private Bank Cheque Card/Chip & PIN card replacement	Complimentary
Card courier fee	Complimentary
Cheque book courier fee	R200
Voucher retention (Online Banking)	Complimentary
Voucher retention (FNB branch, Telephone Banking – consultant assisted)	R60
Online Banking payment history (older than 3 months)	R6
Online Banking account verification fee (RMB Private Bank and other banks’ accounts)	R6
Wrongfully disputed debit order fee (if disputed after 40 days and valid agreement exists)	R130
Roadside Assistance	R6.50

**SINGLE FACILITY LENDING FEES**

For your ease of reference, fees for our product range have been segmented in the table to follow.

EXISTING FACILITY	FEE
Monthly service fee (applies to clients with credit agreements concluded prior to 1 June 2007and with a facility size of R500 000 or less)	R5.70
Monthly service fee (applies to NCA clients with credit agreements concluded between 1 June 2007 and 6 May 2016)	R57
Monthly service fee (applies to NCA clients with credit agreements concluded from 6 May 2016)	R68.40
Monthly service fee (applies to non-NCA clients as well as to clients with credit agreements concluded prior to 1 June 2007 with a facility greater than R500 000)	R225

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





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NEW FACILITY		FEE
Once-off initiation fee on mortgage agreements (applies to clients that fall within the ambit of the NCA)		R5 985
Once-off initiation fee on unsecured and secured credit facilities other than mortgage agreements (applies to clients that fall within the ambit of the NCA)		R1 197
Once-off initiation fee on unsecured and secured credit facilities other than mortgage agreements (applies to clients that do not fall within the ambit of the NCA)		R2 420
A once off Initiation Fee will be charged on all mortgage agreements. (applies to clients that do not fall within the ambit of the NCA)		
Structuring Fees may be charged (applies to clients that do not fall within the ambit of the NCA)		
VALUATION FEES FEE		
Property revaluation fee		R2 500
EARLY TERMINATION FEES		
A fixed rate breakage fee is charged when a fixed rate is cancelled prior to expiry		
An early termination fee is charged when your loan is cancelled without providing 90 days’ notice. The fee is equal to no more than the interest that would have been payable under the agreement for the period equal to the difference between the 90 days and the period of notice of settlement, given by you		
OTHER FEES		FEE
Unpaid debit order fee (applies to non-NCA juristic clients)		R200
Bank cheque commission		R100

NOTE: THE MONTHLY SERVICE FEE APPLICABLE TO YOUR LOAN WILL BE CHARGED IRRESPECTIVE OF THE BALANCE OUTSTANDING AND WILL ONLY CEASE WHEN THE CREDIT ADVANCE HAS BEEN CANCELLED.



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## RMB PRIVATE BANK CREDIT CARD

An RMB Private Bank Credit Card is a dependable credit card with a wealth of benefits. It is your lifestyle companion – the ultimate transactional banking tool that offers secure transacting, personal facilities, convenience and value for money, as well as exclusive benefits.

What an RMB Private Bank Credit Card offers you

- Complimentary credit card swipes
- Up to 55 days' interest free
- Up to five complimentary additional credit cards
- Up to five complimentary linked Petro Cards
- Complimentary membership to eBucks Rewards
- Earn more eBucks when shopping using your RMB Private Bank Credit Card. Remember, every swipe is complimentary and you can earn up to 12 times more eBucks when you spend using your RMB Private Bank Credit Card
- Complimentary lost card protection and PIN replacement

- Complimentary subscription to our secure and innovative self-service electronic channels (Online Banking, Cellphone Banking and the RMB Private Bank App) that allow you to bank anywhere and everywhere
- Complimentary protection against fraud with Online Secure
- Enhanced in-store security with Visa's Chip & PIN technology

Terms, conditions and rules apply.

Your RMB Private Bank Credit Card fees are segmented in the table to follow.



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MONTHLY ACCOUNT FEES	FEE
Standalone monthly credit card fee (included in Bundled Pricing Option)	R205
Credit facility service fee (included in Bundled Pricing Option)	R15
Additional credit card fee linked to your RMB Private Bank Credit Card (Five complimentary, thereafter R16.50 per card per month)	Complimentary
Petro Card fee linked to your RMB Private Bank Credit Card (Five complimentary, thereafter R28 per card per month)	Complimentary
Once-off initiation fee (for new accounts only)	R175
Credit Card monthly rewards fee	Complimentary

TRANSACTIONS

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

TRANSACTION DESCRIPTION	FEES
FEES	
Credit card monthly rewards fee	Complimentary
CARD PURCHASES	
Credit card purchases <sup>49</sup>	Complimentary
Credit card budget purchases <sup>49</sup>	Complimentary

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



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TRANSACTION DESCRIPTION	FEES
LINKED ACCOUNT TRANSFERS AND ACCOUNT PAYMENTS	
IVR Smart Transfer to RMB Private Bank	Complimentary
BALANCE ENQUIRIES	
FNB ATM	Complimentary
FNB branch	Complimentary
International ATM	Complimentary
Other banks' ATMs	Complimentary
STATEMENTS	
Official monthly email statement	Complimentary
FNB ATM mini-statement	Complimentary
Historical email statements	Complimentary
OTHER FEES	
Changes to account limits	Complimentary
Card replacement fee	Complimentary
Card delivery Home/Office fee	Complimentary





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EXCLUDED TRANSACTIONS

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

TRANSACTION DESCRIPTION	STANDALONE CREDIT CARD
PURCHASES	
Fuel transaction fee (Petro Card only)	R5
LINKED ACCOUNT TRANSFERS AND ACCOUNT PAYMENTS	
Linked account transfers and account payments	R4
Third-party payments (including IVR Smart Transfer payments)	R7.80
Telephone Banking (consultant assisted)	R65
Transfers and payments (FNB branch)	R65
CASH WITHDRAWALS	
FNB ATM	R1.85 per R100
Other banks' ATMs	R8 + FNB ATM fee
FNB branch	R60 + R1.90 per R100
International ATM/branch <sup>50</sup>	R60 + R1.90 per R100
Cash on budget	R65 + R2.75 per R100
FNB Slimline ATM (withdrawal limits may apply)	R1.85 per R100
Other banks' Mini-ATMs	R8 + R1.85 per R100
Cash@Till™	R1.40

50. International currency commission and conversion fee of 2.75% of the transaction value applies. This fee is subject to exchange rate fluctuations and may be reviewed quarterly. Some international ATMs charge an additional surcharge.



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TRANSACTION DESCRIPTION	STANDALONE CREDIT CARD
CASH DEPOSITS	
FNB ATM with Automated Deposit Terminal (ADT)	R0.90 per R100
FNB branch and FNB ATM with envelope deposit	R60 + R1.90 per R100
VOUCHER RETRIEVAL REQUESTS	
Local	R99
International	R290
OTHER FEES	
Declined transaction fee	R8.50
International card delivery fee	As per courier quote
Section 129 letter fee	R59.79
Card delivery to nearest FNB Branch	R250
Card delivery by appointment	R150
VALUE-ADDED SERVICES FEES	
Cardless cash withdrawals	R1.85 per R100
Pay2Cell	R4.25
Prepaid transaction fee	R2.30
Uncapped ADSL Fee	R2.30
LOTTO/PowerBall purchases	R2.30
SEND MONEY TO EWALLET	
R20 – R3 000	R10.95
Reversal of incorrect ‘Send money to eWallet’ transaction	R50



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## OFFSHORE BANKING & GLOBAL ACCOUNTS

### BESPOKE SOLUTIONS TO SAVE AND TRANSACT GLOBALLY

RMB Private Bank offers you the means to save and transact in foreign currency; whether you are saving for offshore travel, require quick access to manage currency risk or are receiving and making international payments occasionally, the Global Account is an ideal choice. Alternatively, if you are seeking to save and transact purely offshore, FNB Channel Islands, our Guernsey-based branch, offers a full suite of transactional and savings accounts.

### PLANNING AN OVERSEAS TRIP - SAVE IN A CURRENCY WITH A GLOBAL ACCOUNT:

- Open a Global Account via your Online Banking profile in less than three minutes or through your Private Banker, and then simply fund it via Online Banking
- No minimum balance required
- No monthly fees
- Collect additional eBucks Rewards points for currency balances held in your Global Account<sup>51</sup>
- Make payments abroad and transfers between your accounts via Online Banking
- Earnings from abroad can be paid directly into your Global Account when working abroad
- The funds that you have been saving in your Global Account may now fund a Multi-currency Cash Passport™ for globetrotting, all of which may be facilitated via our Online Banking platform

### DIVERSIFY YOUR WEALTH OFFSHORE – OPEN AN FNB CHANNEL ISLANDS ACCOUNT

- FNB Channel Islands is, our first truly offshore offering, licensed and regulated in Guernsey, Channel Islands
- Ideal for clients seeking to transact and save offshore in GBP, USD and EUR

- Our transactional offering includes a Sterling Current Account with an internationally accepted MasterCard debit card, and no monthly fees when maintaining a minimum balance of £5 000
- Our savings accounts include short term and longer term products:
  - Short term: Call and 32 Day Account (in GBP, USD and EUR)
  - Fixed Deposit: 3,6 and 12 Month Terms Accounts (in GBP, USD and EUR)
- Internationally competitive interest rates
- Dedicated FNB Channel Islands Service Suite
- Collect additional eBucks Rewards points for currency balances held in your FNB Channel Islands Accounts<sup>51</sup>
- Payments and transfers via Online Banking

As an existing RMB Private Bank client, you would also have the ability to link both your RMB Private Bank and your FNB Channel Islands online banking profiles, allowing you to transact with ease off a single platform.

For pricing information on FNB Channel Islands' suite of products, please refer to our FNB Channel Islands Pricing Guide.

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51. Subject to standard eBucks Rewards programme rules.



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## FOREIGN EXCHANGE

### BRING THE WORLD CLOSER WITH OUR FOREIGN EXCHANGE SOLUTIONS

RMB Private Bank offers a range of Foreign Exchange solutions to suit your needs; whether you are travelling, sending or receiving money globally or managing imports and exports, RMB Private Bank makes it simple and convenient to transact around the world.

### TRAVELLING ABROAD

- With Online Banking you can now order cash in the currency of the country you are travelling to, as well as a Multi-currency Cash Passport™ in any of the four major currencies available on the card: US Dollars, Australian Dollars, Euros or Pounds
- Top up your funds by reloading your existing Multi-currency Cash Passport™ online before you go, and you can even top up while travelling
- Pay in advance for your travel arrangements such as hotel reservations, cruises or car hire with our Global Payments solution available via Online Banking or the RMB Private Bank App on your smartphone
- Did you know we can deliver your Foreign Exchange to you at no cost? Simply select delivery when you order Foreign Exchange online or if you prefer, you can collect from your nearest FNB branch

### INTERNATIONAL PAYMENTS MADE EASY

- Make Global Payments for gifts, tuition, investments and more
- Save beneficiaries and upload documents online, making it easier for you to make Global Payments anywhere, anytime via Online Banking or the RMB Private Bank App on your smartphone
- Using the global SWIFT system, funds can be sent to or from your account from anywhere in the world securely and

quickly. Global Payments are traceable from the time they leave your account

- Make person-to-person payments within 10 minutes to individuals abroad who don't have bank accounts with MoneyGram from RMB Private Bank. MoneyGram is available in more than 200 countries worldwide
- RMB Private Bank's Top-up Service with PayPal allows you to top up funds to a PayPal account from a qualifying RMB Private Bank account – you don't need a credit card to shop online
- RMB Private Bank's Withdraw Service with PayPal allows South Africans to withdraw funds from a PayPal account to any South African bank account

### GET REWARDED

- Earn up to 50% back in eBucks on your transaction charges when you send or receive foreign currency payments online or via the RMB Private Bank App on your smartphone<sup>51</sup>
- Earn up to 50% back in eBucks on your transaction charges when receiving foreign currency payments regularly by authorising RMB Private Bank to convert these funds on your behalf with a standing instruction.<sup>51</sup>

Terms, conditions and rules apply.

For more information on our Foreign Exchange solutions, contact the Foreign Exchange Advisory Team on 0860 4 FOREX (36739) or visit [www.rmbprivatebank.com](http://www.rmbprivatebank.com)

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FOREIGN INVESTMENT SOLUTIONS		ONLINE BANKING	CALL CENTRE/ BANKER	BRANCH
GLOBAL ACCOUNT				
Transfer (to Rand, from Rand, and between Global Accounts)	COMPLIMENTARY			
GLOBAL PAYMENTS AND RECEIPTS				
Global Payments (sending money)	Refer to Global Payments and Receipts (SWIFT) fees below			
Global Receipts (receiving money)				
NON RESIDENT OR FOREIGN NATIONAL FOREIGN CURRENCY ACCOUNT (FCA)				
Transfer from FCA to Rand account	-	COMPLIMENTARY		
Transfer from Rand account to FCA	-	COMPLIMENTARY		
EXCHANGE CONTROL APPLICATIONS TO THE SARB				
Minimum fee (per application)	-	R1 400		
PLACING IMMIGRATION ON RECORD WITH THE SARB				
Minimum fee (per application)	-	R100		
PLACING EMIGRATION ON RECORD WITH THE SARB (WHERE THE CLIENT IS A BENEFICIARY OF AN INTER VIVOS TRUST)				
Minimum fee (per application)	-	R2 600		



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TRAVEL SOLUTIONS	ONLINE BANKING	CALL CENTRE/BANKER	BRANCH
TRAVEL PRODUCTS BOUGHT FROM RMB PRIVATE BANK			
MULTI-CURRENCY CASH PASSPORT™			
Initial card fee	R80	R110	R200
Additional card fee	-	R55	
Commission (load or reload)	1.80% (min R55)	1.90% (min R80)	2.10% (min R100)
FOREIGN NOTES			
Commission	1.90% (min R65)	2% (min R90)	2.10% (min R110)
CMA NOTES (LESOTHO, NAMIBIA, SWAZILAND)			
Commission	3.40% (min R120)		
DELIVERY			
Delivery fee	Complimentary		
TRAVEL PRODUCTS SOLD TO RMB PRIVATE BANK			
MULTI-CURRENCY CASH PASSPORT™			
If credited to an RMB Private Bank transactional or Global Account	Complimentary		
If paid out in cash or credited to any other account	-	1.90% (min R80)	2.10% (min R100)



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TRAVEL SOLUTIONS	ONLINE BANKING	CALL CENTRE/BANKER	BRANCH
FOREIGN NOTES			
Commission	-	-	2.10% (min R110)
CMA NOTES (LESOTHO, NAMIBIA, SWAZILAND)			
Commission	-	-	3.40% (min R120)
INTERNATIONAL PAYMENT SOLUTIONS	ONLINE BANKING/APP	CALL CENTRE	BRANCH/BANKER
GLOBAL PAYMENTS AND RECEIPTS (SWIFT)			
GLOBAL PAYMENTS (SENDING MONEY)			
Commission <sup>52</sup>	0.55% (min R150, max R650)	0.58% (min R170, max R750)	
SWIFT fee	R110		
ZAR fee	R150		
GLOBAL RECEIPTS (RECEIVING MONEY)			
Commission <sup>52</sup>	0.55% (min R150, max R650)	0.58% (min R170, max R750)	

52. An additional fee will be charged if a payment is sent abroad or received from abroad in Rand. Please refer to the ZAR fee above.



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INTERNATIONAL PAYMENT SOLUTIONS		ALL CHANNELS (ONLINE BANKING/APP/CALL CENTRE/BRANCH/BANKER)	
LOW VALUE GLOBAL RECEIPT IN FOREIGN CURRENCY			
VALUE OF GLOBAL RECEIPT			
R0 – R499.99	R50		
R500 – R999.99	R100		
R1 000 - R1 500	R150		
LOW VALUE GLOBAL RECEIPT IN ZAR			
VALUE OF GLOBAL RECEIPT			
R0 – R499.99	R50		
R500 – R999.99	R100		
R1 000 – R1 499.99	R150		
R1 500 – R1 999.99	R200		
R2 000 – R2499.99	R250		
R2 500 - R3 000	R300		
GLOBAL RECEIPTS RECEIVED FOR PENSION PURPOSES			
VALUE OF GLOBAL RECEIPT			
R0 – R4 999.99	R30		
R5 000 – R9 999.99	R60		
R10 000 – R14 999.99	R90		
R15 000 +	R120		



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INTERNATIONAL PAYMENT SOLUTIONS		ALL CHANNELS (BRANCH/ATM/CELLPHONE BANKING)	
MONEYGRAM			
SEND AMOUNT (USD)		FEE	
\$0 – \$50		\$7	
\$50.01 – \$100		\$10	
\$100.01 – \$150		\$11	
\$150.01 – \$200		\$13	
\$200.01 – \$250		\$15	
\$250.01 – \$300		\$17	
\$300.01 – \$400		\$19	
\$400.01 – \$500		\$24	
\$500.01 – \$600		\$29	
\$600.01 – \$700		\$34	
\$700.01 – \$800		\$39	
\$800.01 – \$900		\$44	
\$900.01 – \$1 000		\$49	
\$1 000.01 – \$1 200		\$55	
\$1 200.01 – \$1 500		\$63	
\$1 500.01 – \$1 800		\$70	
\$1 800.01 – \$2 500		\$90	
\$2 500.01 – \$5 000		\$140	
\$5 000.01 – \$7 500		\$240	
\$7 500.01 – \$10 000		\$290	





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INTERNATIONAL PAYMENT SOLUTIONS		ONLINE BANKING/APP	CALL CENTRE	BRANCH/BANKER
FOREIGN CHEQUES				
DRAFTS ISSUED (BANK CHEQUE DRAWN IN FOREIGN CURRENCY TO BE DEPOSITED AT AN OVERSEAS BANK)				
Commission	-	1.60% (min R265, max R1 070)		
Draft fee	-	R105		
BILLS NEGOTIABLE (FOREIGN CHEQUES RECEIVED)				
Commission	-	1.45% (min R265, max R1 070)		
PAYPAL				
TOP UP YOUR PAYPAL ACCOUNT				
Commission	1.50%			
WITHDRAW FROM YOUR PAYPAL ACCOUNT				
Commission	1.50%			

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## PRIVATE BUSINESS ACCOUNTS

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

Choose the account that best suits your business needs:

### RMB PRIVATE BANK BUSINESS ACCOUNT

The RMB Private Bank Business Account is suited to sole proprietors, incorporated businesses, partnerships, companies, 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.

### RMB PRIVATE BANK JURISTIC ACCOUNT

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

With any of these Private Business Accounts, you can choose between the Pay-As-You-Use (PAYU) Pricing Option or one of our two Single Fee Pricing Options.



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SINGLE FEE PRICING OPTIONS

There are two Single Fee Pricing Options to choose from. With these options, you are charged a monthly fee upfront and do not have to monitor your transaction fees each month, but we ask all clients to verify the transactions and costs on their statements.

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.

DESCRIPTION	OPTION 1	OPTION 2
Monthly account fee	R265	R385
Point of sale card purchases	Unlimited	Unlimited
Transfers and prepaid purchases (Online Banking, RMB Private Bank App, FNB ATM, Cellphone Banking)	Unlimited	Unlimited
Balance Enquiries at POS		
Electronic debit transactions <sup>53</sup>	30 transactions which include a maximum of 5 FNB ATM withdrawals	50 transactions which include a maximum of 10 FNB ATM withdrawals
Cash deposited at FNB ATM with Deposits only	Cash deposits of up to R50 000 per month	Cash deposits of up to R100 000 per month
Electronic Pay & Clear now	3	3

NOTE: ON ALL OF THESE SINGLE FEE PRICING OPTIONS, YOU WILL BE CHARGED FOR ITEMS IN EXCESS OF THE LIMIT AT AN ADDITIONAL PER-ITEM FEE:

OUT-OF-BUNDLE RATES SHOULD YOU EXCEED THE SPECIFIED NUMBER OF DEBIT TRANSACTIONS		
FNB ATM withdrawals and other electronic debit transactions (per transaction) <sup>53</sup>	R18	R17
Cash deposited at FNB ATM with Deposits only	R3.95 + R0.60 per R100 or part thereof	R3.95 + R0.55 per R100 or part thereof
Electronic Pay & Clear Now	R37.50	R37.50

53. Debit transactions include all payments performed via the RMB Private Bank App, FNB ATMs and Online Banking, excluding cheque and branch transactions, Pay & Clear Now, transactions using Online Banking Enterprise™ and other banks' ATMs.



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PAY-AS-YOU-USE PRICING OPTION

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

MONTHLY ACCOUNT FEES	FEE
Account fee	R120
Monthly petrol card fee (linked to your RMB Private Bank Business Account)	R17.50

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

TRANSACTION DESCRIPTION	FEE
PURCHASES	
PREPAID PURCHASES	
Prepaid purchases – RMB Private Bank electronic banking channels	R1.20
Prepaid purchases at other banks’ ATMs	R12.50
Prepaid purchases – Telephone Banking (consultant assisted)	R12.50
CARD PURCHASES	
RMB Private Bank Business Cheque Card purchases (local and international) <sup>54</sup>	Complimentary
Petrol card fuel purchases	R5
INTER-ACCOUNT TRANSFERS	
Electronic transfers (FNB ATM, Online Banking – No Role Separation, Telephone Banking – IVR, scheduled)	R4

53. Debit transactions include all payments performed via the RMB Private Bank App, FNB ATMs and Online Banking, excluding cheque and branch transactions, Pay & Clear Now, transactions using Online Banking Enterprise™ and other banks’ ATMs.



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TRANSACTION DESCRIPTION	FEE
Consultant-assisted transfers (FNB branch, Telephone Banking)	R65
ACCOUNT PAYMENTS	
Electronic third-party payments (FNB ATM, Online Banking – No Role Separation, Telephone Banking – IVR)	Max R9.10
Internal debit orders (debit orders raised by FNB Card, FNB Home Loans, WesBank, FNB Loans, FNB Funeral Cover)	R4
External debit orders	R18
Cheque payments (per item)	R100
Third-party payments (FNB branch, Telephone Banking – consultant assisted)	R65
Issue of bank cheques (per cheque)	R110
Express clearing payments (Online Banking, FNB branch, participating banks only)	R45
Payment honouring fee (per item)	R155
SCHEDULED PAYMENTS	
Scheduled payment establishment/amendment fee (Online Banking)	Complimentary
Scheduled payment establishment/amendment fee (FNB branch)	R16
STOP PAYMENT INSTRUCTIONS	
Online Banking	Complimentary
Telephone Banking	R18.50

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





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TRANSACTION DESCRIPTION	FEE
FNB Branch	R55
PAYMENT NOTIFICATIONS	
Email	R0.85
SMS	R1.25
Fax	R6.35
CHEQUE BOOKS	
40 Forms	R65
DEPOSIT BOOKS	
100 pages (non-MICR)	R37.50
100 pages (MICR encoded)	R37.50
SUBSCRIPTION FEES	
Online Banking, Telephone Banking, <i>inContact Pro</i>	Complimentary
Scheduled payment alert fee (per month)	R3
BALANCE ALERTS (PER MONTH)	
Daily	R15
Weekly	R3
Monthly	R1
CASH WITHDRAWALS	
Cash@Till™ – Point of sale	R1.40 per withdrawal



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TRANSACTION DESCRIPTION	FEE
FNB Slimline ATM (withdrawal limits may apply)	R1.85 per R100 or part thereof
Other banks’ Mini-ATMs	R8 + R1.85 per R100 or part thereof
FNB ATM	R1.85 per R100 or part thereof
Other banks’ ATMs	R8 + R1.85 per R100 or part thereof
FNB branch	Cheque service fee (min R50) + cash handling fee
CASH HANDLING FEE AT FNB BRANCH	
VALUE PER WITHDRAWAL	
R0 – R4 999.99	R3.22 per R100 or part thereof
R5 000 – R14 999.99	R2.19 per R100 or part thereof
R15 000 – R49 999.99	R1.81 per R100 or part thereof
R50 000 and greater	R1.68 per R100 or part thereof
DEPOSITS	
Cheque deposit at FNB branch (per deposit)	R45 + R5 per Cheque (Max. R100)
Special clearance fee	R115
Effects not cleared upliftment fee	R100 per R10 000 or part thereof (min R500, max R5000)
CASH DEPOSITS	
FNB ATM	R3.95 + R0.80 per R100 or part thereof
CASH DEPOSIT FEE AT FNB BRANCH	
VALUE PER DEPOSIT	(MIN R45)



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TRANSACTION DESCRIPTION	FEE
R0 – R4 999.99	R8.40 + R3.09 per R100 or part thereof
R5 000 – R14 999.99	R8.40 + R1.66 per R100 or part thereof
R15 000 – R49 999.99	R8.40 + R1.55 per R100 or part thereof
R50 000 and greater	R8.40 + R1.31 per R100 or part thereof
CASH DEPOSIT FEE AT FNB BULK CASH CENTRES	
VALUE PER DEPOSIT	(MIN R45)
R0 – R4 999.99	R5 + R2.84 per R100 or part thereof
R5 000 – R14 999.99	R5 + R1.88 per R100 or part thereof
R15 000 – R49 999.99	R5 + R1.56 per R100 or part thereof
R50 000 and greater	R5 + R1.17 per R100 or part thereof
BALANCE ENQUIRIES	
FNB ATM	Complimentary
Point of sale (RMB Private Bank Business Cheque Cards only)	R1.50
FNB branch and Telephone Banking (consultant assisted)	R5.50
Other banks' ATMs	R5.50
International Point of sale balance enquiries	R5.50
STATEMENTS	
Emailing of current monthly statement (plus optional workable data files)	Complimentary



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TRANSACTION DESCRIPTION	FEE	
Monthly posted statement	R16	
Mini-statements (FNB ATM)	R3	
Emailing of historical statements (older than 2 months, per statement)	R6.50	
Provisional statement (FNB branch, Telephone Banking, per page)	R15.50	
ADDITIONAL STATEMENTS (FEE PER MONTH)	PAPER	ONLINE
Daily	R112	R53
Weekly	R46	R24
Twice monthly	R23	R14
PENALTY FEES		
FNB ATM declined transaction fee (insufficient funds or daily limit exceeded)	Complimentary	
Other RMB Private Bank declined transaction fee (local and international Point of sale, scheduled payment)	R8.50	
Other banks' ATMs declined transaction fee (insufficient funds or daily limit exceeded)	R8.50	
Inward unpaid fee	R120	
Unpaid cheques and/or debit orders	R185	
CARD AND OTHER RELATED FEES		
RMB Private Bank Business Cheque Card/Chip & PIN card replacement	R140	
Voucher retention	R60	



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TRANSACTION DESCRIPTION	FEE
CREDIT-RELATED FEES	
OVERDRAFTS	
Overdraft initiation fees	An overdraft initiation fee may be charged
NCA CLIENTS	
Monthly credit service fee (new or increased overdraft concluded from 1 July 2017) <sup>55</sup>	R68.40
NON-NCA CLIENTS	
Monthly credit service fee <sup>55</sup>	0.114% of facility (min R68.40, max R1 197)

55. Where you have used more than R200 of your facility.



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# CASH BUNDLE

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

Fees are charged as follows:

All deposits above R55 000 form part of the bundle and will be deducted from the monthly cash deposit bundle.

TRANSACTION DESCRIPTION	BRANCH	BULK
Monthly Bundle Fee	R6 500	R5 250
Monthly Bundle Value	R1 000 000	R1 000 000
ALL DEPOSITS BELOW R55 000 WILL BE CHARGED AS:		
Cash deposits less than	R55 000	R55 000
Minimum Fee	R45	R45
Base Fee	R10	R5
Fee per R100 or part thereof	R1.95	R1.75
ALL DEPOSITS THAT EXCEED THE MONTHLY CASH BUNDLE WILL BE CHARGED AS:		
Base Fee	R10	R5
Fee per R100 or part thereof	R0.75	R0.60





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# HOME LOAN, STRUCTURED LOAN, SECURITIES BASED LOAN AND SINGLE CREDIT FACILITY

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 account of your particular requirements, desired funding amount and objectives.

We specialise in providing finance for your residence or holiday home, investment property or rental portfolio through our tailor-made lending solutions, including home loans, structured loans, securities based loans and building loans.

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

EXISTING FACILITY	FEE
Monthly service fee (applies to clients with credit agreements concluded prior to 1 June 2007 and with a facility size of R500 000 or less)	R5.70
Monthly service fee (applies to NCA clients with credit agreements concluded between 1 June 2007 and 6 May 2016)	R57
Monthly service fee (applies to NCA clients with credit agreements concluded from 6 May 2016)	R68.40
Monthly service fee (applies to non-NCA clients as well as to clients with credit agreements concluded prior to 1 June 2007 with a facility greater than R500 000)	R225
NEW FACILITY	FEE
Once-off initiation fee on mortgage agreements (applies to clients that fall within the ambit of the NCA)	R5 985
Once-off initiation fee on unsecured and secured credit facilities other than mortgage agreements (applies to clients that fall within the ambit of the NCA)	R1 197
Once-off initiation fee on unsecured and secured credit facilities other than mortgage agreements (applies to clients that do not fall within the ambit of the NCA)	R2 420
A once off Initiation Fee will be charged on all mortgage agreements. (applies to clients that do not fall within the ambit of the NCA)	
Structuring Fees may be charged (applies to clients that do not fall within the ambit of the NCA)	



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VALUATION FEES	FEE
Property revaluation fee	R2 500
EARLY TERMINATION FEES	
A fixed rate breakage fee is charged when a fixed rate is cancelled prior to expiry	
An early termination fee is charged when your loan is cancelled without providing 90 days’ notice. The fee is equal to no more than the interest that would have been payable under the agreement for the period equal to the difference between the 90 days and the period of notice of settlement, given by you	
OTHER FEES	FEE
Unpaid debit order fee (applies to non-NCA juristic clients)	R200
Bank cheque commission	R100

NOTE: THE MONTHLY SERVICE FEE APPLICABLE TO YOUR LOAN WILL BE CHARGED IRRESPECTIVE OF THE BALANCE OUTSTANDING AND WILL ONLY CEASE WHEN THE CREDIT ADVANCE HAS BEEN CANCELLED.

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## IMPORTANT INFORMATION

RMB Private Bank, a division of FirstRand Bank Ltd, reserves the right to change fees or introduce new fees from time to time. If we do this, we will give you at least 20 business days' notice of these changes. You'll find changes on the RMB Private Bank website or FNB ATMs, and/or on your bank statement

We strive to keep the information provided in the pricing guide as accurate as possible, and we will not be held responsible if an error or omission is found

You must apply for each facility or product we describe individually. The grant of any facility or product is subject to you meeting, and continuing to meet the criteria for that facility or product

Each facility or product has standard terms and conditions that apply to that facility or product. We agree to these terms and conditions with the applicant. If there is disagreement between the product or facility-specific terms and conditions and what is outlined in this pricing guide, we will follow the product or facility-specific terms and conditions that apply to such a facility or product

RMB Private Bank reserves the right to change the features of any product or facility at any time

Fees quoted as "per R100" include parts thereof

Where Cellphone Banking is referred to, standard network rates apply

All fees quoted are VAT-inclusive and are effective from 1 July 2017



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# STANDARD TERMINOLOGY

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

GLOSSARY OF TERMS	
Pre NCA	Refers to clients with credit agreements concluded prior to 1 June 2007
Post NCA	Refers to clients with credit agreements concluded from1 June 2007
NCAA	Refers to clients with credit agreements concluded from the 6 May 2016.
Mortgage agreement	An agreement in terms of which credit is secured by way of security in the form of a pledge of immovable property, such as a home loan secured by way of a bond over the property
Service fee	A service fee is a fee that a credit provider charges a consumer for servicing a credit agreement between them. The fee is for administering or maintaining the credit agreement
Initiation fee	The initiation fee is a fee that a credit provider charges a consumer for entering into a credit agreement with that consumer
Payment honouring fee	A service fee charged for each payment honoured where there is not enough money in your transactional account

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If you would like more information, need help in selecting the most suitable pricing option for your banking needs, or have any questions on how to lower your bank charges:

- Contact your Private Banker
- Visit [www.rmbprivatebank.com](http://www.rmbprivatebank.com)
- Call the RMB Private Bank Service Suite on 087 575 9411

Terms, conditions and rules apply.

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