



RMB
PRIVATE BANK

Traditional values. Innovative ideas

PRICING GUIDE

1 July 2018



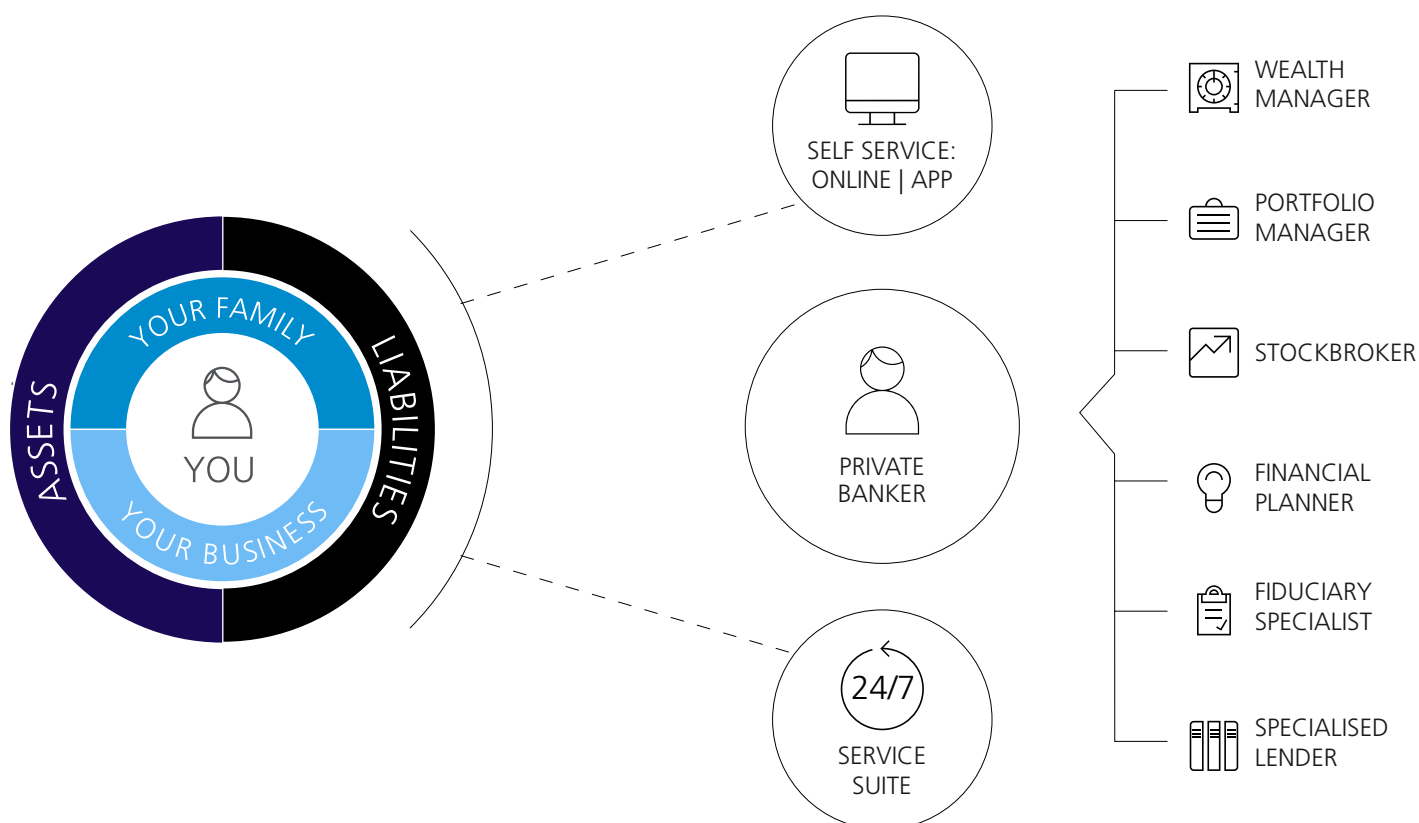
INTRODUCTION

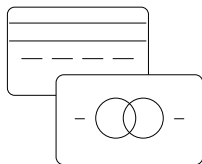
This pricing guide will assist you in understanding your bank charges and help you make banking choices that enable you to get the most out of banking with us. All fees quoted are VAT inclusive and are effective from 1 July 2018.

YOUR PARTNER ON YOUR WEALTH AND LEGACY MANAGEMENT JOURNEY

At RMB Private Bank we aim to give you an expert view of your finances coupled with insightful, advice-led solutions for you and your family. At the heart our engagement model is your Private Banker, together with a team of advisors and specialists who, through intrinsic insight into your unique challenges and balance sheet, construct specialised solutions and advice for you. We understand the intricacies of wealth and will help guide you through the complexities of today's financial world while complementing your lifestyle through our award-winning eBucks Rewards programme so that you can enjoy, manage, protect and grow your wealth for future generations.

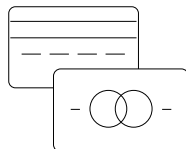
WAYS TO BANK





RMB PRIVATE BANK CHEQUE AND CREDIT CARDS

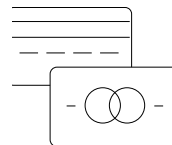
Swipe your card instead of using cash. It is safer, cost effective, more convenient, and in addition, qualifying clients earn eBucks.



ONLINE BANKING AND THE RMB PRIVATE BANK APP

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

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



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)



RMB PRIVATE BANK FUSION ACCOUNTS

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

TRANSACTION DESCRIPTION	FEE
RMB Private Bank Fusion Account monthly account fee	R470
RMB Private Bank Fusion Spousal Account monthly account fee	R275
Minimum balance for monthly account fee rebate	R100 000
Product fees included in all RMB Private Bank Fusion Accounts	RMB Private Bank Fusion Account RMB Private Bank Non-Trading Juristic Account ¹³ Savings Account Structured Loan ¹ Money Maximiser Account ² Global Account and one complementary Global Account Debit Card ³
You also have the opportunity for your monthly fees to be waived/rebated on the following products through our RMB Private Bank offering:	Credit Facility ⁴ FNB Channel Islands Current Account ⁵ Securities Local Trader Account ⁶ Securities Global Trader Account ⁷
Card purchases ⁸	Free

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

2 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

3 Fees are applicable to foreign exchange transactions

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

5 A minimum balance of at least £2 500 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. A comprehensive fee structure is available on our website

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. A comprehensive fee structure is available on our website

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



TRANSACTION DESCRIPTION	FEE
Prepaid Airtime Purchases using App and Online	Free
Payments and transfers (the RMB Private Bank App, Online Banking, Cellphone Banking - IVR)	Free
Debit orders (internal and external)	Free
Cash@Till™ withdrawals	Free
FNB ATM withdrawals	Free
Other banks' ATM withdrawals (local and international) ⁹	Free
FNB ATM cash deposits	Free up to R20 000
eBucks Rewards membership	Free
Subscription to inContact, Online Banking, Cellphone Banking, Telephone Banking and the RMB Private Bank App	Free
Monthly petrol card fee (linked to your RMB Private Bank Fusion Account)	R18
Monthly device payment ¹⁰	Device dependent

Please note:

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

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

¹⁰ Only applies if you have taken up an FNB smartphone/tablet/laptop offer



BUNDLED PRICING OPTION

As part of the annual price review we have revised the pricing and benefits of your RMB Private Bank Cheque Account and Credit Card. 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
- Savings Account
- Money Maximiser Account¹¹
- Global Account and a complimentary Global Account Debit Card¹²
- RMB Private Bank Non-Trading Juristic Account¹³
- Structured Loan¹⁴

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

- Overdraft Facility¹⁵
- FNB Channel Islands Current Account¹⁶
- Securities Local Trader Account¹⁷
- Securities Global Trader Account¹⁸

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.¹⁹

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

¹⁴ Only applicable to the facility fee for one Structured Loan Account for one property

¹⁵ Refer to terms and conditions of your credit agreement. Not applicable on RMB Private Bank Fusion Account

¹⁶ A minimum balance of at least £2 500 must be maintained in your FNB Channel Islands Current Account.

¹⁷ 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

¹⁸ Only applicable to Non-Discretionary Accounts. A minimum balance of at least \$10 000 must be maintained in your Securities Global Trader Account. The monthly account fee will be charged to your account and reversed in the following month.

¹⁹ Not applicable to One Accounts. The Bundled and Spousal pricing option is only applicable to individuals, joint accounts do not apply.



SPOUSAL PRICING OPTION

As part of the annual pricing review we have revised the pricing and benefits of your RMB Private Bank Cheque Account. As a spouse or life partner of an RMB Private Bank client, we have designed a unique offering to enable you to enjoy private banking and wealth advice that is top of its class. Your spouse²⁰ or life partner will pay a single discounted monthly fee²¹ for an all-inclusive portfolio of products, which gives them all the benefits of the Bundled Pricing Option:

- RMB Private Bank Cheque Account or Single Facility
- RMB Private Bank Credit Card
- Savings Account
- Money Maximiser Account²²
- Global Account and a complimentary Global Account Debit Card ²³
- Structured Loan²⁴
- RMB Private Bank Non-Trading Juristic Account¹³

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 RMB Private Bank offering:

- Overdraft Facility²⁵
- FNB Channel Islands Current Account²⁶
- Securities Local Trader Account²⁷
- Securities Global Trader Account²⁸

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

20 Only one spouse per main account holder

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

22 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

23 Fees are applicable to foreign exchange transactions

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

25 Refer to terms and conditions of your credit agreement

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

27 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

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



Fees applicable on your cheque account for the Bundled and Spousal pricing options.

TRANSACTION DESCRIPTION	BUNDLED	SPOUSAL
Monthly account fee	R470	R275
Minimum balance for rebate ²⁹	R100 000	
You will enjoy the benefits of a single discounted monthly fee for a portfolio of products	Cheque Account Credit Card Savings Account Money Maximiser Account ³⁰ Global Account and one complimentary Global debit Card ³¹ RMB Private Bank Non-trading Juristic Account ³² Structured Loan ³³	
You also have the opportunity for your monthly fees to be waived/rebated on the following products:	Overdraft Facility ³⁴ FNB Channel Islands Current Account ³⁵ Securities Local Trader Account ³⁶ Securities Global Trader Account ³⁷	
Monthly service fee (applies to NCA clients with credit agreements concluded between 1 June 2007 and 6 May 2016)	R57.50	
Monthly service fee (applies to NCA clients with credit agreements concluded from 6 May 2016)	R69	
Monthly service fee rebate (applies to NCA clients with credit agreements concluded between 1 June 2007 and 6 May 2016)	R57.50	
Monthly service fee (applies to NCA clients with credit agreements concluded from 6 May 2016)	R69	

²⁹ Not applicable on One Account. The Bundled and Spousal pricing option is only applicable to individuals, joint accounts do not apply.

³⁰ 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

³¹ Fees are applicable to foreign exchange transactions

³² Only applicable on Pay-As-You-Use Pricing option for one RMB Private Bank Non-Trading Juristic Account

³³ Only applicable to the facility fee for one Structured Loan Account for one property.

³⁴ Refer to terms and conditions of your credit agreement.

³⁵ A minimum balance of at least £2 500 must be maintained in your FNB Channel Islands Current Account

³⁶ 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

³⁷ 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



PRICING OPTION	BUNDLED	SPOUSAL
Card purchases ³⁸	Free	
Prepaid Purchases using App and Online	Free	
Payments and transfers (RMB Private Bank App, Online Banking, Cellphone Banking, Telephone Banking - IVR)	Free	
Debit orders (internal and external)	Free	
Cash@Till™ withdrawals	Free	
FNB ATM withdrawals	Free	
Other banks' ATM withdrawals (local and international) ³²	Free	
FNB ATM cash deposits ³³	Free up to R20 000	
eBucks Rewards membership	Free	
Subscription to inContact, Online Banking, Cellphone Banking, Telephone Banking and the RMB Private Bank App	Free	
Monthly petrol card fee (linked to your RMB Private Bank Cheque Account)	R18	

³⁸ International currency commission and conversion fee of 2.75% of the transaction value applies



OTHER FREE TRANSACTIONS ON YOUR RMB PRIVATE BANK 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' ATM
Statements	Official monthly email statement
	Cellphone Banking mini-statement
	FNB ATM mini-statement
	Historical email/downloaded statements (Online Banking)
Other fees	Unsuccessful transactions (FNB ATM, Point of Sale, scheduled payments and other banks' ATM)
	Card replacement (Cheque/Debit/Petrol Cards)
Value-added services fees	LOTTO/PowerBall purchases ³⁹
	Cardless cash withdrawals
	Send Money to eWallet
	Pay & Clear Now
	Other banks' ATM withdrawals
	Additional online statements (daily, weekly, twice monthly)
	My Limit Alert subscription
	Scheduled payment alert subscription
	Balance alert subscription (daily, weekly, monthly)
	Payment notifications (email, SMS, fax)
	Card and device courier fee
	Online Banking account verification (RMB accounts and other banks' accounts)
	Viewing of payments less than 3 months'

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

³⁹ LOTTO purchases are excluded from the Islamic RMB Private Bank Cheque Account



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

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

TRANSACTION DESCRIPTION	FEE
Monthly account fee	R122
Monthly overdraft service fee (applies to NCA clients with credit agreements concluded between 1 June 2007 and 6 May 2016)	R57.50
Monthly overdraft service fee 38 (applies to NCA clients with credit agreements concluded from 6 May 2016) ⁴⁰	R69
Monthly petrol card fee (linked to your RMB Private Bank Cheque Account)	R19
Monthly device payment ⁴¹	Device dependent
Subscription to <i>inContact</i> , Online Banking, Cellphone Banking, Telephone Banking and RMB Private Bank App	Free

Excluded transactions

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

TRANSACTION DESCRIPTION	FEE
Purchases	
Card purchases	
Card purchases ⁴²	Free
Petrol card fuel purchases	R5.25

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

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

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



TRANSACTION DESCRIPTION	FEE
Prepaid airtime and electricity purchases	
FNB Connect prepaid purchases FNB ATM, Online Banking, Cellphone Banking, the RMB Private Bank App, Telephone Banking - IVR	Free
Other prepaid airtime purchases using ATM and Cellphone Banking	R2.50
Other banks' ATM	R13.50
Linked account transfers	
Savings Account	Free
Cellphone Banking, RMB Private Bank App, Telephone Banking - IVR	R4.20
FNB ATM, Online Banking	R4.20
Telephone Banking (consultant assisted)	R10
FNB branch	R70
Payments	
Cellphone Banking, the RMB Private Bank App, Telephone Banking - IVR, FNB ATM and Online Banking	R8.20
Telephone Banking (consultant assisted)	R10
FNB Branch	R70
Issue of bank cheques (per cheque) ⁴³	R120
Charge for cheque payments ⁴⁴	R85
Internal debit orders	R4.20
External debit orders	R18.50
Scheduled payments	
Scheduled payment establishment/amendment fee (Online Banking)	Free
Scheduled payment establishment/amendment fee (FNB branch)	R17
Stop payment instructions	
Online Banking, Cellphone Banking, the RMB Private Bank App, FNB branch, Telephone Banking - IVR	Free
Telephone Banking (consultant assisted)	R70

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

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



TRANSACTION DESCRIPTION	FEE
Payment notifications	
Email	R0.90
SMS	R1.25
Fax	R7
Cheque books ⁴⁵	
40 forms	R80
Subscription fees (per month)	
My Limit Alert	R3.15
Scheduled payment alert fee	R3.15
Balance alerts (per month)	
Daily	R15.50
Weekly	R3.20
Monthly	R1.15
Cash withdrawals	
Cardless cash withdrawals	R1.90 per R100
FNB Slimline ATM/other banks' Mini-ATM	R1.90 per R100
FNB ATM	R1.90 per R100
Cash@Till™	R1.60
Other banks' ATM	R9 + R1.90 per R100
International ATM cash withdrawals ⁴⁶	R70
FNB branch/cheque ⁴⁷	R60 + R2.10 per R100
International branch ⁴⁶	R70 + R2.10 per R100

⁴⁵ Cheque issuing related fees are not applicable to RMB Private Bank Fusion Account

⁴⁶ International currency commission and conversion fee of 2.75% of the transaction value applies

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



TRANSACTION DESCRIPTION	FEE
Cash withdrawals	
International ATM cash withdrawals ⁴⁶	R70
FNB branch/cheque ⁴⁷	R60 + R2.10 per R100
International branch ⁴⁶	R70 + R2.10 per R100
Deposits ⁴⁸	
Cash deposits	
FNB ATM	R0.95 per R100
FNB branch	R60 + R2.10 per R100
Cheque deposits	
FNB ATM/FNB branch	R50 + R7.50 per cheque
Special clearance fee	R300
Effects not cleared upliftment fee	R300
Balance enquiries	
FNB ATM, Online Banking, Cellphone Banking, RMB Private Bank App, Telephone Banking - IVR	Free
Point of Sale (RMB Private Bank Cheque Cards only)	R1.60
FNB branch and Telephone Banking (consultant assisted)	R6
Other banks' ATMs	R6
International Point of Sale balance enquiries	R6

⁴⁶ International currency commission and conversion fee of 2.75% of the transaction value applies

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

⁴⁸ Includes third-party deposits



TRANSACTION DESCRIPTION	FEE	
Statements		
Printed statements (Smart Kiosk)	R6.50 (per statement)	
Printed statements (FNB branch, Telephone Banking)	R27 (per statement)	
Historical statements (Online Banking, older than 3 months)	Free	
Provisional email statement (FNB branch, Telephone Banking)	R27 (per statement)	
Additional statements (fee per month)	Paper	Online
Daily	R117	R56
Weekly	R48	R26.50
Twice monthly	R24	R14.50
Penalty fees		
FNB ATM declined transaction fee (insufficient funds or daily limit exceeded)	Free	
Other RMB declined transaction fee (local and international Point of Sale, scheduled payment)	R8.50	
Other banks’ ATMs declined transaction fee (insufficient funds or daily limit exceeded)	R8.50	
Returned item (cheque/debit order)	R100	
Value-added services fees		
LOTTO/PowerBall purchases, prepaid Pay TV, iTunes, traffic fines ⁴⁹	R2.50	
MultiChoice payments	R6.50	
Pay & Clear Now	R45	
Payment honouring fee ⁵⁰	R120	
Cash Swop	R10 per R1 000	

⁴⁹ LOTTO purchases are excluded from the Islamic RMB Private Bank Cheque Account

⁵⁰ A service fee is charged for each payment honoured where there is not enough money in your transactional account



TRANSACTION DESCRIPTION	FEE
Send Money to eWallet	
Send Money to an eWallet (< R1 000)	R10.95
Send Money to an eWallet (> R1 000)	R13.95
Reversal of incorrect 'Send Money to eWallet' transaction	R60
Send Money to Zimbabwe/Mozambique	
R20 - R1 000	R45
R1 000.01 - R2 000	R70
R2 000.01 - R3 000	R105
Other fees ⁵¹	
RMB Private Bank Visa Cheque Card replacement	Free
Card courier standard	Free
Card Courier Branch	R100
Card courier scheduled*	R100
Cheque book courier	R250
Voucher retention (Online Banking)	Free
Voucher retention (FNB branch, Telephone Banking - consultant assisted)	R70
Online Banking payment history (older than 3 months)	R6.20
Online Banking account verification fee (RMB and other banks' accounts)	R6.20
Wrongfully disputed debit order fee (if disputed after 40 days and valid agreement exists)	R130
Roadside Assistance	R7

⁵¹ Cheque issuing related fees are not applicable to RMB Private Bank Fusion Account

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



SINGLE FACILITY LENDING FEES

At RMB Private Bank, our priority is to help you find ways to maximise the return on your property investments and to make it easier to manage a growing property portfolio.

Our Single Facility has been designed to help you consolidate all your property loans into a single flexible and versatile structure, thereby saving you the cost of incurring additional lending fees on multiple property loans.

The Single Facility seamlessly combines the functionality of the RMB Private Bank Cheque account and that of the home loan into a single account.

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

EXISTING FACILITY	FEE
Monthly service fee (applies to clients with credit agreements concluded prior to 1 June 2007 and with a facility size of R500 000 or less)	R5.75
Monthly service fee (applies to NCA clients with credit agreements concluded between 1 June 2007 and 6 May 2016)	R57.50
Monthly service fee (applies to NCA clients with credit agreements concluded from 6 May 2016)	R69
Monthly service fee (Applies to non-NCA clients with credit agreements concluded between 1 June 2007 and 28 February 2018)	R110
Monthly service fee (applies to non-NCA clients as well as to clients with credit agreements concluded prior to 1 June 2007 with a facility greater than R500 000)	R235
NEW FACILITY	FEE
Once-off initiation fee on mortgage agreements (applies to NCA clients)	R6037.50
Once-off initiation fee on unsecured and secured credit facilities other than mortgage agreements (applies to clients that fall within the ambit of the NCA)	R1 207.50
A once off discretionary structuring / initiation fee of 2% of the facility size will be charged on all unsecured and secured credit facilities including mortgage agreements. A minimum fee of R10 000.00 will apply (applies to clients that do not fall within the ambit of the NCA)	
A once off initiation fee will be charged on all refinancing of unsecured and secured credit facilities including mortgage agreements (applies to clients that do not fall within the ambit of the NCA)	R6 000



VALUATION FEES	FEE
Property valuation fee	R3 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

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 advance has been cancelled.



RMB PRIVATE BANK CREDIT CARD

Your RMB Private Bank Credit Card Account combines a transactional account and a credit facility with a linked credit card. Your RMB Private Bank Credit Card is an ideal transactional banking tool that offers you flexibility in terms of pricing as well as exclusive benefits that are suited to your lifestyle. Cheque issuing related fees are not applicable to the RMB Private Bank Fusion Account.

Benefits from:

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

Terms, conditions and rules apply



MONTHLY FEES		FEE
Credit Facility Fees		
Credit Facility Service fee		R16
Initiation fee (once off)		Up to a maximum of R175
Credit Card Account fees		
RMB Private Bank Credit Card Monthly Account Fee		R233
Additional Card Fee (Five free additional cards, thereafter R17.50 per card linked to account)		Free
Linked Petro Card (Five free linked petro cards, thereafter R28.00 per card)		Free
CREDIT CARD ACCOUNT TRANSACTIONAL FEES		
Card purchases		
Credit card purchases ⁵²		Free
Credit card budget purchases ⁵²		Free
Fuel transaction fee (Petro cards only)		R5.50

⁵² International currency commission and conversion fee of 2.75% of the transaction value applies



FREE TRANSACTIONS

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

TRANSACTION DESCRIPTION	FEE
Linked account transfers and account payments	
IVR Smart Transfer to FNB	Free
Balance enquiries	
FNB ATM	Free
FNB branch	Free
International ATM	Free
Other banks' ATMs	Free
Statements	
Official monthly email statement	Free
FNB ATM mini-statement	Free
Historical email statements	Free
Other fees	
Changes to account limits	Free
Card replacement fee	Free
Card courier home/office delivery fee	Free



EXCLUDED TRANSACTIONS

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

TRANSACTION DESCRIPTION	STANDALONE CREDIT CARD
Linked account transfers and account payments	
Linked account transfers	R4.20
Third-party payments (including IVR Smart Transfer payments)	R8.20
Telephone Banking (consultant assisted)	R70
Transfers and payments (FNB branch)	R70
Cash withdrawals	
FNB ATM	R1.90 per R100
Other banks' ATM	R9 + R1.90 per R100
FNB branch	R60 + R2.10 per R100
International ATM/branch ⁵³	R70 + R2.10 per R100
Cash on budget	R65 + R2.85 per R100
FNB Slimline ATM (withdrawal limits may apply)	R1.90 per R100
Other banks' Mini-ATM	R9 + R1.90 per R100
Cash@Till™	R1.60
Cash Deposits	
FNB ATM with Automated Deposit Terminal (ADT)	R0.95 per R100
FNB branch and FNB ATM with envelope deposit	R60 + R2.10 per R100
Voucher retrieval requests	
Local	R105
International	R295
Other fees	
Declined transaction fee	R8.50

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



TRANSACTION DESCRIPTION	STANDALONE CREDIT CARD
Card delivery to your nearest FNB Branch	R100
International card delivery	As per courier quote
Personal Delivery	Free
Personal Delivery by Appointment	R100
Section 129 letter ⁵⁴	R73.95 or R86.60
Value-added services fees	
Cardless cash withdrawals	R1.90 per R100
Pay2Cell	R4.50
Prepaid transaction fee	R2.50
LOTTO/PowerBall purchases ⁵⁵	R2.50
Uncapped ADSL Fee	R2.50
Common Monetary Area (CMA) Cross-Border Receipt	R100 plus applicable Cash Deposit Fee
Send money to eWallet	
R20 - R1 000	R10.95
R1 001 - R3 000	R13.95
Reversal of incorrect 'Send Money to eWallet' transaction	R50

DEFINITIONS:

Credit Facility Service Fee:

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

Credit Card Monthly Account Fee:

Is the cost charged monthly for the administration and maintenance of your credit card account.

⁵⁴ Subject to applicable Magistrate's Court tariffs and registered mail costs. Value applicable is dependent on the value of the claim

⁵⁵ LOTTO purchases are excluded from the Islamic RMB Private Bank Cheque Account



FNB CHANNEL ISLANDS & GLOBAL ACCOUNTS

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 diversify, save and transact purely offshore FNB Channel Islands, our fully fledged offshore branch of FirstRand, offers a full suite of transactional and savings accounts.

DIVERSIFY YOUR WEALTH OFFSHORE - OPEN AN FNB CHANNEL ISLANDS ACCOUNT

FNB Channel Islands is our first truly offshore offering, licensed and regulated in Guernsey.

Make payments and transfers via Online Banking. As an existing RMB Private Bank client, you have the ability to link your RMB Private Bank and FNB Channel Islands online banking profiles, allowing you to view your accounts from a single platform.

GBP Sterling Current Account issued with an internationally accepted debit card and attracts no monthly fee when a minimum monthly balance of £2,500 is held. Our savings accounts include short term and longer term products:

- Short to medium term: Call and 32 Day Notice Accounts
- Longer term: Fixed Deposit Accounts in 3, 6, 12, 18, 24 and 36 month terms
- Offering internationally competitive interest rates and our clients have access to our dedicated FNB Channel Islands Service Suite.
- Collect additional eBucks Rewards: Collect additional eBucks Rewards points for currency balances held in your FNB Channel Islands Accounts*

NEW TO FNB CHANNEL ISLANDS

As indicated above, we have extended our fixed deposits terms (includes 18, 24 and 36 month options) giving you access to diversify your funds for longer at a higher rate of return. A Joint Account option is now also available on all our products (in GBP, USD and EUR):-

Our Joint Accounts can be held jointly by two or more persons (up to 4) which share equal authority to transact and maintain their account/s.

Other benefits include:

- Earning higher interest on cumulative balances.
- Ability to pay jointly for bills, achieve shared goals and avoid additional charges by using one account.
- All joint members can be issued with an internationally accepted debit card when our GBP Sterling Current Account is selected.

To take up an FNB Channel Islands Account or for more information, contact your Private Banker. Alternatively, you can visit the FNB Channel Islands website for product, pricing and contact information.

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



TRANSACTION DESCRIPTION	BUNDLED CHEQUE ACCOUNT HOLDER			UNLIMITED CHEQUE ACCOUNT HOLDER		
	GBP	USD	EUR	GBP	USD	EUR
Annual Card Fee (if customer holds a card in 1 currency)	£0	\$0	€0	£15	\$20	€17
Annual Card Fee (per additional card if customer holds another card in another currency)	£15	\$20	€17	£15	\$20	€17
International ATM Withdrawal	£3	\$5	€4	£3	\$5	€4
Card Replacement (lost, stolen or damaged)	£7	\$10	€8	£7	\$10	€8
Balance Enquiry	£0.35	\$0.50	€0.40	£0.30	\$0.50	€0.40
Insufficient Funds Fee (ATM and POS Transactions)	£0.50	\$0.80	€0.60	£0.50	\$0.80	€0.60
Currency Conversion (when a specific currency card is used in a different currency zone)		2.75%			2.75%	



FOREIGN EXCHANGE

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

GET REWARDED*

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

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

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



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



INTERNATIONAL PAYMENT SOLUTIONS		ONLINE BANKING/APP	CALL CENTRE/BANKER
Global Payments and Receipts (SWIFT)			
Global Payments (sending money)			
Commission	0.55% (Min R160, max R675)	0.6% (Min R210, max R780)	
SWIFT fee for Global Reciepts	R115		
Global Receipts (receiving money)			
Commission	0.55% (Min R150, max R675)	0.6% (Min R210, max R780)	
ZAR FEE (AN ADDITIONAL FEE WILL BE CHARGED IF A PAYMENT IS SENT ABROAD OR RECEIVED FROM ABROAD)			
Value of Transaction			
R0 - R1 499.99	Free		
R1 500 - R1 999.99	R50		
R2 000 - R2 499.99	R100		
R2 500 +	R150		

**INTERNATIONAL PAYMENT SOLUTIONS****ALL CHANNELS** (ONLINE BANKING/APP/CALL CENTRE/BRANCH/BANKER)

Low value Global Receipt in Foreign Currency

Swift Fee for Global Receipts

R0 - R499.99	R55
R500 - R1 000	R105

Global Receipts received for pension purposes

Value of Global Receipt

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



INTERNATIONAL PAYMENT SOLUTIONS		ALL CHANNELS (BRANCH/ATM/CELLPHONE BANKING)	
MoneyGram ⁵⁶			
Send amount (USD)		Fee	
\$0 - \$50		\$7	
\$50.01 - \$100		\$10	
\$100.01 - \$150		\$11	
\$150.1 - \$200		\$13	
\$200.01 - \$250		\$15	
\$250.01 - \$300		\$17	
\$300.01 - \$400		\$19	
\$400.01 - \$500		\$24	
\$500.01 - \$600		\$29	
\$600.01 - \$700		\$34	
\$700.01 - \$800		\$39	
\$800.01 - \$900		\$44	
\$900.01 - \$1 000		\$49	
\$1 000.01 - \$1 200		\$55	
\$1 200.01 - \$1 500		\$63	
\$1 500.01 - \$1 800		\$70	
\$1 800.01 - \$2 500		\$90	
\$2 500.01 - \$5 000		\$140	
\$5 000.01 - \$7 500		\$240	
\$7 500.01 - \$8 000		\$290	

56 All MoneyGram prices exclude VAT

**INTERNATIONAL PAYMENT SOLUTIONS****ONLINE BANKING/APP CALL CENTRE/BRANCH/BANKER****Foreign cheques**

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

Commission	-	1.65% (min R285 - max R1 120)
Draft fee	-	R110
Bills negotiable (foreign cheques received)		
Commission	-	1.50% (min R285 - max R1 120)

PAYPAL

PayPal is a global payment service to receive payments and pay online for goods and services, without sharing financial information. It's safe, easy to use, fast and more convenient than ever before. RMB and PayPal introduced a tiered pricing structure to replace the current 1.5% charge on all RMB Top-Up and Withdraw transactions. This means you will be able to top up or withdraw for as little as 0.8% depending on your previous month's transactional value. Here's how the fee structure works:

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

Please note that the new structure applies specifically to FNB's Top-Up and Withdrawal service with PayPal. The PayPal transactional charges and currency conversation fees will stay the same.



HOME LOAN, STRUCTURED LOAN AND SECURITIES BASED LOAN

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 and securities based loans.

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

EXISTING FACILITY	FEE
Monthly service fee (applies to clients with credit agreements concluded prior to 1 June 2007 and with a facility size of R500 000 or less)	R5.75
Monthly service fee (applies to NCA clients with credit agreements concluded between 1 June 2007 and 6 May 2016)	R57.50
Monthly service fee (applies to NCA clients with credit agreements concluded from 6 May 2016)	R69
Monthly service fee (applies to non-NCA clients as well as to clients with credit agreements concluded prior to 1 June 2007 with a facility greater than R500 000)	R235
NEW FACILITY	FEE
Once-off initiation fee on mortgage agreements (applies to clients that fall within the ambit of the NCA)	R6 037.50
Once-off initiation fee on unsecured and secured credit facilities other than mortgage agreements (applies to clients that fall within the ambit of the NCA)	R1 207.50
A once off initiation fee will be charged on all refinancing of unsecured and secured credit facilities including mortgage agreements (applies to clients that do not fall within the ambit of the NCA)	R6 000
A once off discretionary structuring/initiation fee of 2% of the facility size will be charged on all unsecured and secured credit facilities including mortgage agreements. A minimum fee of R10 000.00 will apply (applies to clients that do not fall within the ambit of the NCA)	



VALUATION FEES	FEE
Property valuation fee	R3 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 Single Facility will be charged irrespective of the balance outstanding and will only cease when the credit advance has been cancelled.



SAVINGS AND CASH INVESTMENTS

SAVE FOR UNFORESEEN EXPENSES.

Get instant access in case of emergencies.

SAVINGS ACCOUNT

A free savings account linked to your cheque account. No transactional fees apply to your Savings Account.

MONEY ON CALL

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

MONEY MAXIMISER

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

MONTHLY FEES THAT APPLY TO YOUR ACCOUNT.

FEE DESCRIPTIONS	MONEY ON CALL	MONEY MAXIMISER
Monthly Account Fee*	Free	R65***
Monthly fee for Card**	-	-

FEES THAT APPLY TO YOUR MONEY ON CALL OR MONEY MAXIMISER ACCOUNT.

DEPOSITS	
Cheque Deposits FNB Branch	R50 + R7.50 per item
ENC Upliftment Fee and Special Clearance	R300
Cash Deposits FNB ATM and ADT	R0.95 per R100 (no minimum)
Cash Deposits FNB Branch	R60 + R2.10 per 100
Electronic Deposits: Receive money via Digital Channels	Free

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

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

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



ELECTRONIC WITHDRAWALS

Electronic Transfers: Online, Cellphone Banking, Telephone Banking and the RMB Private Bank App	Free
Electronic Third-Party Payments: Online, Cellphone Banking, Telephone Banking and the RMB Private Bank App	R50
Transfers or Payments: Branch or Telephone (Consultant Assisted)	R70
Pay and Clear Now	R95

SCHEDULED TRANSFER RELATED FEES

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

CASH WITHDRAWALS

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

BALANCE ENQUIRIES

RMB Online Banking, Cellphone Banking, Telephone Banking - IVR, RMB Private Bank App and FNB ATM	Free
Branch and Telephone Banking (Consultant Assisted), other Banks' ATM, International POS	R6



STATEMENTS

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

DECLINED TRANSACTIONS

Penalty Fees	Free
Other FNB (Point-of-Sale, Scheduled Payment) and other banks' ATM	R8.50

PENALTY FEES

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

COPIES OF VOUCHERS (DEPOSIT SLIPS AND CHEQUES)

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



SAVE AND INVEST FOR SPECIAL EVENTS OR SPECIFIC GOALS ACCESS YOUR MONEY AFTER PLACING NOTICE.

7 DAY NOTICE

Access your money after 7 days.

32 DAY FLEXI NOTICE

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

CASH INTELLIGENCE INDEX

Access your investment after a chosen notice period. No risk. Your original deposit and quoted returns are 100% guaranteed.

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



WITHDRAWAL COSTS: 32 DAY FLEXI NOTICE

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

EARLY WITHDRAWAL OR CLOSURE (WITHOUT NOTICE)

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

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

The early withdrawal or early closure fee for a 32 Day Flexi Notice Deposit is calculated as follows: $\text{amount to be early withdrawn} \times 3\%$ with a minimum fee of R50.

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



SAVE AND INVEST FOR THE LONGER TERM

Keep your money safe and growing while you finalise your plans

FLEXI FIXED DEPOSIT

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

FIXED DEPOSIT

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

RESTART FIXED DEPOSIT

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

ISLAMIC TERM DEPOSIT

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

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



EARLY WITHDRAWAL OR CLOSURE (BEFORE MATURITY DATE)

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

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

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



SAVE TAX-FREE

Enjoy the benefit of saving tax-free

TAX-FREE CASH DEPOSIT

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

MONTHLY FEES

Monthly account fee	Free
Subscriptions to <i>inContact</i> , Online, Cellphone and Telephone Banking and the RMB Private Bank App	Free

STATEMENTS

Posted/Printed Statement	R17 (per statement)
Current Month Emailed Statement	Free
Provisional Statement (Branch and Telephone Banking)	R27 (per statement)

DEPOSITS

Cheque Deposits: FNB Branch	R50 + R7.50 per item
ENC Upliftment Fee and Special Clearance	R300
Cash Deposits: FNB ATM and ADT	Free
Cash Deposits: FNB Branch	R60 + R2.10 per 100
Transfer money via Digital Channels	Free

WITHDRAWAL COSTS

32 days	Free
7 - 31 days	R300



RMB PRIVATE BANK BUSINESS ACCOUNT

RMB PRIVATE BANK NON-TRADING JURISTIC ACCOUNTS

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

SINGLE FEE PRICING OPTION

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

DESCRIPTION	FEE
Monthly account fee	R252
Point of Sale card purchases	Unlimited
Transfers and prepaid purchases (Online Banking, RMB Private Bank App, FNB ATM, Cellphone Banking) Balance Enquiries at POS	Unlimited
Electronic debit transactions ⁵⁷	30 transactions which include a maximum of 5 FNB ATM withdrawals
Cash deposited at FNB ATM with Deposits only	Cash deposits of up to R50 000 per month
Electronic Pay & Clear now	3 Free

Note:

On all 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) ⁶⁷	R19.20
Cash deposited at FNB ATM with Deposits only	R4 + R0.85 per R100 or part thereof
Electronic Pay & Clear now	R37.50

⁵⁷ With this account you can choose between the Pay-As-You-Use (PAYU) pricing option or the Single Fee pricing option



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

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

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

TRANSACTION DESCRIPTION	FEE
Purchases	
Prepaid purchases	
Prepaid airtime purchases using App and Online Banking channel	Free
Prepaid airtime purchases using ATM and Cellphone Banking channel	R2.50
Prepaid purchases at other banks' ATM	R13.50
Prepaid purchases - Telephone Banking (consultant assisted)	R13.50
Card purchases	
RMB Private Bank Business Cheque Card purchases (local and international) ⁵⁸	Free
Petrol card fuel purchases	R5.25
Inter-account transfers	
Electronic transfers (FNB ATM, Online Banking - No Role Separation, Telephone Banking - IVR, scheduled)	R4.20
Consultant-assisted transfers (FNB branch, Telephone Banking)	R70
Account payments	
Electronic third-party payments (FNB ATM, Online Banking - No Role Separation, Telephone Banking - IVR)	Max R9.56
Internal debit orders (debit orders raised by RMB Card, RMB Home Loans, WesBank, RMB Loans, RMB Funeral Cover)	R4.20

⁵⁸ Please note that if you are on the Bundled Pricing Option in your personal capacity, the fee for this account will be waived for 1 Non-Trading Juristic Account



TRANSACTION DESCRIPTION	FEE
External debit orders	R18.50
Cheque payments (per item)	R150
Third-party payments (FNB branch, Telephone Banking - consultant assisted)	R70
Issue of bank cheques (per cheque)	R120
Express clearing payments (Online Banking, FNB branch, participating banks only)	R45
Payment honouring fee (per item)	R155
Scheduled payments	
Scheduled payment establishment/amendment fee (Online Banking)	Free
Scheduled payment establishment/amendment fee (FNB branch)	R17
Stop payment instructions	
Online Banking	Free
Telephone Banking	R20
FNB Branch	R70
Payment notifications	
Email	R0.90
SMS	R1.25
Fax	R7
Cheque books	
40 forms	R80
Deposit books	
100 pages (non-MICR)	R42
100 pages (MICR encoded)	R42
Subscription fees	
Online Banking, Telephone Banking, inContact Pro	Free
Scheduled payment alert fee (per month)	R3.15



TRANSACTION DESCRIPTION	FEE
Balance alerts (per month)	
Daily	R15.50
Weekly	R3.20
Monthly	R1.15
Cash withdrawals	
Cash@Till™ - Point of Sale	R1.60 per withdrawal
FNB Slimline ATM (withdrawal limits may apply)	R1.90 per R100 or part thereof
Other banks' Mini-ATMs	R9 + R1.90 per R100 or part thereof
FNB ATM	R1.90 per R100 or part thereof
Other banks' ATMs	R9 + R1.90 per R100 or part thereof
FNB branch	Cheque service fee (Min R50) + cash handling fee
Cash handling fee at FNB branch	
Value per withdrawal	
R0 - R4 999.99	R3.38 per R100 or part thereof
R5 000 - R14 999.99	R2.30 per R100 or part thereof
R15 000 - R49 999.99	R1.90 per R100 or part thereof
R50 000 and greater	R1.76 per R100 or part thereof
Deposits	
Cheque deposit at FNB branch (per deposit)	R50 + R7.50 per R100 or part thereof
Special clearance fee	R150
Effects not cleared upliftment fee	R100 per R10 000 or part thereof (Min R500, max R5 000)
Cash deposits	
FNB ATM	R4 + R0.85 per R100 or part thereof



TRANSACTION DESCRIPTION	FEE
Cash deposit fee at FNB branch	
Value per deposit	(Min R45)
R0 - R4 999.99	R8.60 + R3.60 per R100 or part thereof
R5 000 - R14 999.99	R8.60 + R1.93 per R100 or part thereof
R15 000 - R49 999.99	R8.60 + R1.65 per R100 or part thereof
R50 000 and greater	R8.60 + R1.38 per R100 or part thereof
Cash deposit fee at RMB Bulk Cash Centres	
Value per deposit	(Min R45)
R0 - R4 999.99	R5 + R3.04 per R100 or part thereof
R5 000 - R14 999.99	R5 + R2.01 per R100 or part thereof
R15 000 - R49 999.99	R5 + R1.66 per R100 or part thereof
R50 000 and greater	R5 + R1.24 per R100 or part thereof
Balance enquiries	
FNB ATM	Free
Point of Sale (RMB Private Bank Business Cheque Cards only)	R1.60
FNB branch and Telephone Banking (consultant assisted)	R6
Other banks' ATMs	R6
International Point of Sale balance enquiries	R6
Statements	
Emailing of current monthly statement (plus optional workable data files)	Free
Monthly posted statement	R18.50
Mini-statements (FNB ATM)	R3.20



TRANSACTION DESCRIPTION		FEE
Emailing of historical statements (older than 2 months, per statement)		R7
Provisional statement (FNB branch, Telephone Banking, per page)		R16.35
Additional statements (fee per month)	Paper	Online
Daily	R117	R56
Weekly	R48	R26.50
Twice monthly	R24	R14.50
Penalty fees		
FNB ATM declined transaction fee (insufficient funds or daily limit exceeded)		Free
Other RMB declined transaction fee (local and international Point of Sale, scheduled payment)		R8.50
Other banks' ATMs declined transaction fee (insufficient funds or daily limit exceeded)		R8.50
Inward unpaid fee		R132
Unpaid cheques and/or debit orders		R185
Card and other related fees		
RMB Private Bank Business Cheque card replacement		R140
Voucher retention		R70



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 2016) ⁵⁹	R69
Non-NCA clients	
Monthly credit service fee ⁵⁹	0.115% of facility (Min R69, Max R1 207.50)

⁵⁹ Where you have used more than R200 of your facility

*Not applicable to RMB Private Bank Islamic Banking Account



SEND MONEY TO eWallet

Transaction description	Fee
Send Money to an eWallet (< R1 000)	R10.95
Send Money to an eWallet (> R1 000)	R13.95
Reversal of incorrect 'Send Money to an eWallet' transaction	R60

SEND MONEY TO ZIMBABWE/MOZAMBIQUE

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



RMB PRIVATE BANK BUSINESS 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.

TRANSACTION	FEE
Monthly Fees	
Monthly Petrol Card Fee	R20
FNB Practice Account	R130
Purchases	
Prepaid Purchases	
Prepaid Purchases - FNB Electronic Channels	R2.50
Prepaid Purchases - Other Banks' ATMs	R13.50
Prepaid Purchases - Telephone Banking (consultant assistance)	R13.50
Card Purchases	
FNB Business Visa Cheque Card Purchases (Local and International)	R3.68
FNB Business Petrol Card Purchases	R5.25
Inter - account Transfers	
Electronic transfers (FNB ATM, Online Banking - Single Level Control, Telephone Banking - IVR and Speech)	R4.20
Transfers (Branch, Telephone Banking - Consultant assisted)	R70
Scheduled Transfers (per pmt)	R4.20
Account Payments	
Electronic third-party payments (FNB ATM, Online Banking – Single Level Control, Telephone Banking – IVR and Speech)	max. R9,64
Internal debit orders (debit orders raised by FNB Card, FNB Home Loans, WesBank, FNB Loans, FNB Funeral Cover)	R4.20
External debit orders	R18.50
Cheque payments (per item)	R150



Third-party payments (FNB branch, Telephone Banking – consultant assisted)	R70
Issue of bank cheques (per cheque)	R120
Express clearing payments (Online Banking, FNB branch, participating banks only)	R47.50
Payment honouring fee (per item)	R156.36
Scheduled Payments	
Scheduled payment establishment/amendment fee (Online Banking)	Free
Scheduled payment establishment/amendment fee (FNB branch)	R17
Stop Payment Instructions	
Online Banking	Free
Telephone Banking	R20
FNB branch	R70
Payment Notifications	
Email	R0.90
SMS	R1.25
Fax	R7
Cheque Books	
40 Forms	R80
200 Forms	R215
Cheque Book Courier Fee	R250
Voucher Retention (per month)	R70
Deposit Books	
100 Pages (non-MICR)	R42
100 Pages (MICR encoded)	R42
Subscription Fees	
Online Banking, Telephone Banking, InContact Pro	Free



Scheduled payment alert fee (per month)	R3.15
Balance alerts (per month)	
Daily	R15.50
Weekly	R3.20
Monthly	R1.15
Cash Withdrawals	
Cash@Till - Point Of Sale	R1.60 per withdrawal
FNB Slimline ATM (withdrawal limits may apply)	R1.95 per R100.00 or part thereof
Other banks' Mini-ATMs	R9.00 + R1.92 per R100.00 or part thereof
FNB ATM	R1.90 per R100.00 or part thereof
Other banks' ATMs	R9.00 + R1.92 per R100.00 or part thereof
International ATM cash withdrawals	R70
International branch cash withdrawals	R70.00 + R2.10 per R100.00 or part thereof
FNB branch and FNB Bulk Cash Centres	Cheque service fee (min R50.44) + cash handling fee
Cash Handling Fee at Branch	
Value per withdrawal	
R0.00 – R4 999.99	R3.38 per R100.00 or part thereof
R5 000.00 – R14 999.99	R2.30 per R100.00 or part thereof
R15 000.00 – R49 999.99	R1.90 per R100.00 or part thereof
R50 000.00 and greater	R1.76 per R100.00 or part thereof



Deposits	
Cheque deposit at FNB branch (per deposit)	R50.00 + R7,50 per cheque (max R100)
Special clearance fee	R150
Effects not cleared upliftment fee	R100.00 per R10 000.00 or part thereof (min R510.00, max R5 100.00)
Surplus/shortage in deposit (incident fee)	R100
Referenced deposit transactional fee (if availed of)	
Over the counter (partial or full validation)	R4.92
Electronic reference validation (FNB clients only)	R2.21
Cash Deposits	
FNB ATM with Deposits	R4.00 + R0.85 per R100.00 or part thereof
Cash Deposit Fee at Branch	
Minimum fee per deposit	R 45.39
Value per deposit	
R0.00 – R4 999.99	R8.60 + R3.60 per R100.00 or part thereof
R5 000.00 – R14 999.99	R8.60 + R1.93 per R100.00 or part thereof
R15 000.00 – R49 999.99	R8.60 + R1.65 per R100.00 or part thereof
R50 000.00 and greater	R8.60 + R1.38 per R100.00 or part thereof
Cash deposit fee at FNB Bulk Cash Centres	
Minimum fee per deposit	R 25.22
Value per deposit	
R0.00 – R4 999.99	R5.04 + R3,40 per R100.00 or part thereof
R5 000.00 – R14 999.99	R5.04 + R2,01 per R100.00 or part thereof
R15 000.00 – R49 999.99	R5.04 + R1.66 per R100.00 or part thereof
R50 000.00 and greater	R5.04 + R1.24 per R100.00 or part thereof



Balance Enquiries		
FNB ATM	Free	
Point of sale (FNB Business Visa Cheque Cards only)	R1.60	
FNB branch and Telephone Banking (consultant assisted)	R6	
Other banks’ ATMs	R6	
International Point of sale balance enquiries	R6	
Statements		
Monthly statement (collected at FNB branch)	R20	
Emailing of current monthly statement	Free	
Monthly posted statement	R18.50	
Mini-statements (FNB ATM)	R3.20	
Emailing of historical statements (older than 3 months, per statement)	R7	
Provisional statement (FNB branch, Telephone Banking, per page)	R 16.35	
Additional Statements (fee per month)	Paper	Online
Daily	R117	R56
Weekly	R48	R26.50
Twice Monthly	R24	R14.50
Penalty Fees		
FNB ATM declined transaction fee (insufficient funds or daily limit exceeded)	Free	
Other FNB 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	R132	
Unpaid cheques and/or debit orders	R185	



Card and other related fees	
FNB Business Visa Cheque Card/Chip & PIN card replacement (Courier K&D)	Free
FNB Business Visa Cheque Card/Chip & PIN card replacement (Not Bank's Fault)	R140
FNB Business Visa Cheque Card/Chip & PIN card replacement (Courier F2F)	R150
FNB Business Visa Cheque Card/Chip & PIN card replacement (Branch)	R200
Credit Related Fees	
Overdraft	
Overdraft Initiation Fees	Channel based
Monthly credit service fee (NCA Clients)	R69
Monthly credit service fee	0.115% of facility (min R69.00)
Business Loans	
Loan Initiation Fees	1.15% of Loan Amount (Subject to NCA)
Monthly credit service fee (NCA)	R69
Monthly credit service fee	0.0575% of facility (min R69.00)
Revolving Loans	
Loan Initiation Fees	A loan initiation fee will be charged
Monthly credit service fee NCA	R69
Monthly credit service fee	0.0575% of facility (min R69.00)



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

Reversal of incorrect eWallet Pro transaction	
Reversal of incorrect eWallet Pro transaction fee	R52.50
PayPal Commission	
PayPal Commission	1.5% of Rand Value



RMB PRIVATE BANK PRACTICE ACCOUNT

The RMB Private Bank Practice Account is suited to Healthcare Practitioners that have a practice number. The Healthcare Account provides a gateway to a holistic offering to meet The Healthcare Practitioners banking requirements, both personally and for their practice. It provides a flexible and simple way to conduct all business transactions and pay for day-to-day operations.

TRANSACTION	OPTION 1	OPTION 2
Monthly Fee	284.00	410.00
Electronic Debit transactions (In Bundle)	30 Transactions	50 Transactions
RMB Business Cheque Visa Card Purchases	Unlimited	Unlimited
FNB ATM Cash Withdrawals (In Bundle)	5 FNB ATM Cash Withdrawals	10 FNB ATM Cash Withdrawals
Cash deposited at an FNB ATM with cash Deposits Only (In Bundle)	Free cash deposits up to R50 000 per month	Free cash deposits up to R100 000 per month
Transfers	Unlimited	Unlimited
Prepaid Purchases - Electronic Banking Channels		
Electronic Debit transactions (Out Of Bundle)	19.20	18.20
Cash deposited at an FNB ATM with cash Deposits Only (Out Of Bundle)	R 4,00 + R 0.66 per R100 or part thereof	R 4.00 + R 0.61 per R100 or part thereof
Express clearing payments (Online Banking, FNB branch, participating banks only)	3 free per month then R 40.00	3 free per month then R 40.00



CASH BUNDLE

This is a new cash depositing feature mainly for cash intensive customers where you can deposit a specific value of cash at a branch and/or bulk cash centres for a fixed monthly fee, only applicable on the PAYU pricing option.

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	R7 271	R5 560
Monthly Bundle Value	R1 000 000	R1 000 000
All deposits below R55 000 will be charged as:		
Cash deposits less than	R55 000	R55 000
Minimum Fee	R45.39	R45.39
Base Fee	R10.09	R5.04
Fee per R100 or part thereof	R1.97	R1.77
All deposits that exceed the monthly cash bundle will be charged as:		
Base Fee	R10.09	R5.04
Fee per R100 or part thereof	R0.81	R0.64



IMPORTANT INFORMATION

RMB, 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 RMB's 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 reserves the right to change the features of any product or facility at any time.

Fees quoted as "per R100" include parts thereof.

Where Cellphone Banking is referred to, standard network rates apply.

All fees quoted are VAT inclusive and are effective from 1 July 2018.



STANDARD TERMINOLOGY

To comply with Section 13 of the Code of Banking Practice (COBP) and to assist you in comparing our charges with those of other banks, we have used standardised terminology throughout this guide. For instances where we have used FNB-specific terminology, we have added the table to follow indicating the appropriate standardised terminology that may be used 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 from 1 June 2007
NCAA	Refers to clients with credit agreements concluded from 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



CONTACT US

Contact your Private Banker, 24/7

Visit www.rmb.co.za for more information

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087 730 6000 (local) or +27 11 245 5080 (international)

Call the RMB Private Bank Business Desk on 087 311 7287