

Make banking choices to suit your financial needs

We believe in giving you the choice of how you do your banking, so we don't charge you any subscription fees for Online, Cellphone and Telephone Banking. This means that you can choose to bank using the ATM, the internet, the telephone or your cellphone – without worrying about monthly fees before you even start transacting.

The fees outlined in this guide are RMB Private Bank's most common VAT inclusive prices effective from 1 July 2012 to 30 June 2013.

We're committed to helping you grow and protect your wealth through our range of financial solutions, which include Transactional and International Banking, Structured and Specialised Lending, Wealth and Portfolio Management, Fiduciary Services and Stockbroking.

You can SAVE on your banking fees by following a few easy guidelines:

- At Visa and Visa Electron enabled outlets you should pay with your RMB Private Bank Cheque Chip-and-PIN or Debit Card rather than with a cheque or cash. It is safer, cheaper and more convenient.
- Avoid going into a Branch – use FNB ATM's, RMB Private Bank Cellphone or Online Banking to make payments, transfers or check your balance. It is safe and convenient.
- Use a FNB ATM to deposit your cash or alternatively ask others to deposit directly into your account by means of electronic funds transfer.
- Use FNB ATM's to draw cash instead of using another bank's ATM, where an additional fee applies.
- If you are on the per transaction option, limit ATM Cash Withdrawal fees by drawing larger amounts less often instead of small amounts more often.
- Make sure that there is enough money in your account to cover all transactions. This way you can always stay within your account limit and avoid a penalty fee .

Electronic transactions above refer to transactions done via RMB Private Bank's Online Banking, Cellphone Banking, RMB Private Bank's Banking App, Telephone Banking (IVR) and FNB ATM's.

Relationship Manager

This option allows you to have one point of contact for all your banking and specialist needs - Structured Lending, Fiduciary Services, Stockbroking and Wealth and Portfolio Management.

If you choose the Relationship Manager option, your account will attract a fee* which is inclusive of

- Unlimited ATM Withdrawals (FNB ATM)
- eBucks, South Africa's premier rewards programme
- Online and Telephone Banking Subscription
- Visa Cheque Card Purchases
- Transfers via Online Banking or ATM
- Payment via Online Banking or ATM
- Debit Orders
- Telephonic requests to transfer funds to RMB Private Bank accounts
- Monthly fee on Visa Cheque Card
- Petrol Card Annual Fee
- Purchases using your Petrol Card
- Lost Card Protection Annual Fee on Cheque and Petrol Card
- Facilitate Forex requirements (ordering of Forex)
- Forex Delivery
- Cellphone Banking transactions.

*Negotiable fee.

Flat Monthly

This option is best for you if you want to know your fees upfront and mainly transact through RMB Private Bank's electronic channels.

You get 50 qualifying transactions for a fixed fee per month. Qualifying transactions include:

- Debit Orders
- Card Purchases
- Electronic Prepaid Purchases
- Electronic Payments and Transfers
- Cash@Till
- Cash withdrawals (FNB ATM).

Per Transaction

- There is a minimum monthly account fee
- You are charged for each transaction at the applicable fee.
- No credit interest is payable on the Fee Saver Pricing Option.

Interest Rates

1. Competitive Debt interest rates charges
2. Interest is calculated daily and debited monthly

Pricing Guide



Traditional values. Innovative ideas.

FACILITY CHARGES	RELATIONSHIP MANAGER OPTION	FLAT MONTHLY & MOBILE PRICING OPTIONS	PER TRANSACTION OPTION
TERM FACILITY			
Monthly Account Fee* (Includes Lost Card Protection Fees)	Negotiated	R 210.00	R 88.00
Monthly Lending Fee (Usury Act)***		R 175.00	
Monthly Lending Fee (NCA)**		R 57.00	
DEMAND FACILITY			
Monthly Account Fee* (Includes monthly VISA Cheque Card and Lost Card Protection Fees)	Negotiated	R 210.00	R 88.00
SUBSCRIPTION AND CARD FEES			
Subscriptions to inContact, Online, Cellphone, Telephone Banking and the RMB Private Bank App	Free	Free	Free
Annual Cheque Card Fee	R 750.00	R 750.00	R 750.00
Petrol Card Fee (Linked to Cheque Account)	R 190.00	R 190.00	R 190.00
Annual Electron Card Fee	Free	Free	Free
Monthly Device Payment**	Device Dependent	Device Dependent	Device Dependent

* An additional monthly Exchange Control Admin Fee of R 13.00 for Non Resident Cheque Accounts applies.

** Only applicable if you have taken up the RMB Private Bank Smartphone/Tablet/Laptop offer. Refer to www.rmbprivatebank.com for the monthly device payment applicable.

*** National Credit Act (NCA) applies to all agreements post 1 June 2007, the Usury Act prior to 1 June 2007.

RELATIONSHIP MANAGER OPTION				
TRANSACTION FEES	CARD	SELF-SERVICE*	TELEPHONE (CONSULTANT)	BRANCH / CHEQUE
Card Purchases	Unlimited**	-	-	-
Prepaid Purchases	-	Unlimited***	Unlimited	-
Cash Withdrawals (Local)	Unlimited (Cash@Till)	Unlimited****	-	R 30.00 + 1.35% of value
Transfers	-	Unlimited	Unlimited	Unlimited
Payments	-	Unlimited	Unlimited	Unlimited
Debit Orders		Unlimited		
CASH WITHDRAWALS				
	FEE			
FNB Mini ATM	Free			
Other Banks' Mini ATM	Free			
International ATM	Unlimited**			
International Branch**	R 30.00 + 1.35% of value			

* RMB Private Bank Online Banking, Cellphone Banking, Telephone Banking (IVR), RMB Private Bank App and FNB ATMs.

** International Commission and Conversion fee of 2.75% of the transaction value applies for international purchases.

*** Prepaid Purchases at other Banks' ATM charged at R 7.00.

**** ATM Cash Withdrawals at other Banks' ATM charged at R 6.50.

FLAT MONTHLY OPTIONS				
TRANSACTION FEES	CARD	SELF-SERVICE*	TELEPHONE (CONSULTANT)	BRANCH / CHEQUE
Card Purchases	Free**	-	-	-
Prepaid Purchases	-	Free#	Free#	-
Cash Withdrawals (Local)	Free# (Cash@Till)	Flat Monthly: Free# Mobile: 4 free per month. Thereafter R6 per R500 or part thereof****	-	R 30.00 + 1.35% of value
Transfers	-	Free#	Free#	Free#
Payments	-	Free#	Flat Monthly: Free# Mobile: R 7.20	Flat Monthly: Free# Mobile: R 30.00
Debit Orders		Free#		
FUEL		FEE		
Petrol Card Purchases	Free#			
CASH WITHDRAWALS		FEE		
FNB Mini ATM	Free#			
Other Banks' Mini ATM	R 7.00			
International ATM**	Free#			
International Branch**	R 30.00 + 1.35%			

* RMB Private Bank Online Banking, Cellphone Banking, Telephone Banking (IVR), RMB Private Bank App and FNB ATMs.

** International Commission and Conversion fee of 2.75% of the transaction value applies for international purchases.

*** Prepaid Purchases at other Banks' ATM charged at R 7.00.

**** ATM Cash Withdrawals at other Banks' ATM charged at R 6.50 + (R 6.00 per R 500.00 or part thereof, max R 24.00) from the first withdrawal.

Free transactions limited to 50 per month, thereafter Per Transaction fees apply.

PER TRANSACTION OPTION				
TRANSACTION FEES	CARD	SELF-SERVICE*	TELEPHONE (CONSULTANT)	BRANCH / CHEQUE
Card Purchases (Local)	Free^	-	-	-
Prepaid Purchases**	-	Free	Free	-
Cash Withdrawals (Local)***	R 0.90 (Cash@Till)	R6 per R500 or part thereof	-	R 30.00 + 1.35% of value
Transfers	-	R 5.50	R 5.50	R 30.00
Payments	-	R 7.20	R 7.20	R 30.00
Internal Debit Orders****		R 6.00		
External Debit Orders		R 15.00		
PURCHASES		FEE		
International Card Purchases^	Free			
Petrol Card Purchases	R 3.95			
CASH WITHDRAWALS		FEE		
FNB Mini ATM (Per R500 or part thereof)	R 2.90			
Other Banks' Mini ATM (Per R500 or part thereof)	R 7.00			
International ATM^	R 32.00			
International Branch^	R 30.00 + 1.35%			

* RMB Private Bank Online Banking, Cellphone Banking, Telephone Banking (IVR), RMB Private Bank App and FNB ATMs.

** Prepaid Purchases at other Banks' ATM charged at R7.00.

*** ATM Cash Withdrawals at other Banks' ATM charged at R6.50 + (R6.00 per R500 or part thereof, max R24.00) from the first withdrawal.

**** Includes Debit Orders to Wesbank, RMB Private Bank Credit Card, FNB Home Loans, FNB Loans and FNB Funeral Cover.

^ International Commission and Conversion fee of 2.75% of the transaction value applies.

Pricing Guide

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OTHER TRANSACTION FEES	BANKING SPECIALIST, FLAT MONTHLY, MOBILE AND PER TRANSACTION
PAYMENTS	
Bank Cheque	R 58.50
STOP PAYMENTS	
Online Banking, Cellphone Banking and RMB Private Bank App	R 10.00
Telephone Banking (Consultant assisted)	R 35.00
Branch	R 70.00
SCHEDULED PAYMENT RELATED FEES	
Establishment and Amendment Fees (Online Banking)	Free
Establishment Fee (Branch)	Free
Amendment Fee (Branch)	Free
DEPOSITS	
Cheque Deposits	
FNB ATM and Branch (Per deposit)	R 15.00
CASH DEPOSITS	
FNB ATM	0.70% of value, min R 5.50
Branch	1.35% of value, min R20.00
ENC Upliftment Fee and Special Clearance	R 75.00
Trading Entities	Negotiated
BALANCE ENQUIRIES	
RMB Private Bank Online Banking, Cellphone Banking, Telephone Banking (IVR), RMB Private Bank App and FNB ATMs	Free
Other Banks' ATM	R 3.95
Point-of-Sale	R 1.35
International Point-of-Sale	R 2.50
Branch and Telephone Banking (consultant assisted)	Free
STATEMENTS	
Posted/Printed statement	R 10.50 per statement
Current month e-mailed statement	Free
First official monthly statement collected at a Branch	Free
FNB ATM Mini Statement (print or view)	Free
Bank Statement Exchange Fee	R 5.50 per statement
e-Mailing of historical statements (older than 3 months) - Online Banking	Free
e-Mailing of historical statements (older than 3 months) - Branch and Telephone Banking	Free
Provisional Statement (Branch and Telephone Banking)	R 9.90 per page
PENALTY FEES	
Unpaid Cheques / Debit Orders (per item)	R60.00 (R138.00 per item for the 4th & subsequent items within 12 months)
Honouring Fee (Charged per item in excess of your account limit on accounts with credit agreements before 1 June 2007)	R95.00 (R120.00 per item for the 4th & subsequent items within 12 months)
Incidental Credit Fee (Charged per month in excess of your account limit, applies to accounts without credit facilities or with credit agreements after 1 June 2007)	R 57.00
DECLINED TRANSACTIONS	
FNB ATM (Insufficient Funds or Limit Exceeded)	Free
Other FNB (Point-of-Sale, Scheduled Payment, EDO) and other Banks' ATM	R 6.50
Deposit of post-dated cheque (per cheque)	R 74.50

Pricing Guide

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OTHER TRANSACTION FEES	BANKING SPECIALIST, FLAT MONTHLY, MOBILE AND PER TRANSACTION	
CARD REPLACEMENT FEE		
VISA Electron Debit Card		R 68.00
RMB Private Bank Petrol Card		R 100.00
VISA Cheque Card / Chip & PIN Card		R 100.00
CREDIT RELATED FEES		
Monthly Credit Service Fee (Charged only if the Overdraft is utilised in excess of R200)		R 28.50
Monthly Credit Fee (Revolving Loan)		R 40.00
Incidental Credit Fee (Revolving Loan)		R 57.00
COPIES OF VOUCHERS (DEPOSIT SLIPS AND CHEQUES)		
Online Banking		Free
Branch and Telephone Banking		R 20.00
CHEQUE BOOK FEES		
Pocket 40 Form		R 35.00
Duet 25 Form		R 38.50
CONVENIENCE AND VALUE ADDED SERVICE FEES		
Roadside Assistance (linked to Cheque Card - fee per month)		R 5.00
LOTTO / PowerBall Purchase		R 1.50
Pay & Clear Now (Online Banking, RMB Private Bank Banking App and Branch: selected participating Banks only)		R 38.00
Cardless Cash Withdrawal (Cellphone Banking)		R 4.00
SEND MONEY TO AN EWALLET		
Value: R 0.01 – R 1 000.00		R 8.50
Value: R 1 000.01 – R 1 500.00		R 12.50
ADDITIONAL STATEMENTS (FEE PER MONTH)		
Daily	PAPER	ONLINE
	R 75.00	R 42.00
Weekly	R 30.00	R 19.00
Twice Monthly	R 15.00	R 10.50
BALANCE ALERTS (FEE PER MONTH)		
Monthly		R 0.90
Weekly		R 2.95
Daily		R 14.80
ELECTRONIC SUBSCRIPTION SERVICES (FEE PER MONTH)		
My Limit Alert		R 2.95
Scheduled Payment Alert		R 2.75
PAYMENT NOTIFICATIONS		
E-mail		Free
SMS		Free
Fax		Free

OTHER TRANSACTION FEES	BANKING SPECIALIST, FLAT MONTHLY, MOBILE AND PER TRANSACTION
CONVENIENCE AND VALUE ADDED SERVICE FEES	
OTHER FEES	
Card Courier Fee	Free
Smartphone/Tablet/Laptop Courier Fee	R 150.00
Online Banking Password Reset (consultant assisted)	R 50.00
Online Banking Account Verification	R 3.90
Online Banking Payment History (older than 3 months)	Free
Safe Custody	R 155.50
DEPOSIT BOOK	
Type 162260	R 16.00
Type 162260P	R 51.50
Type 162260PT	R 87.00

Important information

- RMB Private Bank Ltd reserves the right to change pricing and package pricing or introduce new fees from time to time. We will give you at least 20 business days notice of these changes on the RMB Private Bank website or on FNB ATMs.
- Errors and omissions are excluded.
- You must apply for each facility or product we describe individually. The grant of any facility or product is subject to you meeting the credit and qualifying criteria of that product or facility.
- Each facility or product has the normal terms and conditions that apply to that facility or product. We agree these terms and conditions with the applicant. If there is conflict between such terms and conditions and those in the brochure, we will follow the normal terms and conditions that apply to such facility or product.
- The Bank reserves the right to change at any time the features of any product or facility.
- RMB Private Bank, a division of FirstRand Bank Ltd, is an Authorised Financial Services and Credit Provider.

We may change these prices

RMB Private Bank may at any time change these prices or introduce new fees. We will give at least 20 business days notice of these changes on the RMB Private Bank website at www.rmbprivatebank.com or on FNB ATMs.

Standard Terminology

To assist you in comparing RMB Private Bank's charges with those of other banks, we have, as far as possible, used standardised terminology throughout this guide. This is in accordance with Section 13 of the Code of Banking Practice (COBP). In the case where we have used RMB Private Bank - specific terminology, we have added the table below indicating the appropriate standardised terminology which may be used by other banks.

RMB PRIVATE BANK TERM (AS PER PRICING GUIDE)	STANDARDISED TERMINOLOGY
Card Purchase	Card Transaction
Payment	Third Party Payment/Stop Order
Cheque	Cheque Payment/Cheque Encashment

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CREDIT CARD CHARGES	CARD FEE OPTION	RATE OPTION
PRICING OPTION		
Debit Interest Rate (on straight limit)	Prime + 3%	Prime – 1%
Interest Free Days	Up to 55 days	Up to 55 days
CARD CHARGES		
Annual Credit Card Fee (primary card)	R 820.00	R 1,090.00
Annual Credit Card Fee (additional card thereafter)	R 135.00	R 200.00
Annual Petro Card Fee (per card)	R 135.00	R 200.00
Replacement Card Fee (including delivery charges)	R 200.00	R 200.00
Annual eBucks linkage fee	Free	Free
SUBSCRIPTION FEES		
Internet Banking	Free	Free
Telephone Banking	Free	Free
Cellphone Banking (subscription + all transactions)	Free	Free
inContact	Free	Free
TRANSACTION CHARGES		
PURCHASES		
Credit Card Purchases	Free	Free
Credit Card Budget Purchases	Free	Free
Fuel Transaction Fee	R 3.95	R 3.95
International Currency Commission and Conversion Fee: (% of Transaction value)	2.75%	2.75%
LINKED ACCOUNT TRANSFERS AND ACCOUNT PAYMENTS		
Linked Account Transfers	R 3.30	R 3.30
Third Party Payments (Online, Cellphone, FNB ATM)	R 7.20	R 7.20
Telephone Banking (Consultant Assisted)	R 28.00	R 28.00
CASH WITHDRAWAL FEES		
FNB ATM		
R 1 - R500	R 6.00	R 6.00
R 500.01 - R 1000	R 12.00	R 12.00
R 1000.01 - R 1500	R 18.00	R 18.00
R 1500.01+	R 24.00	R 24.00
Non FNB ATM	R 6.50 + FNB ATM Fee	R 6.50 + FNB ATM Fee
Branch (includes all financial institution branches and the purchase of foreign exchange)	R 30.00 + 1.35%	R 30.00 + 1.35%
Cash on Budget	R 41.50+ 2.00% of value	R 41.50+ 2.00% of value
International (ATM and Branch)	R 25.70 + 1.60% of value	R 25.70 + 1.60% of value
FNB Mini ATM (per R 500 or part thereof)	R 2.90	R 2.90
Other Bank's Mini ATM (per R 500 or part thereof)	R 4.25	R 4.25
DEPOSITS		
Cheque Deposits	R 14.70	R 14.70
Cheque Clearance Fee	R 220.00	R 220.00
Branch and ATM with envelop deposits:	1.35% (min R 20.00)	1.35% (min R 20.00)
FNB ATM with Automated Deposit Terminal (ADT):	0.70% (min R 5.50)	0.70% (min R 5.50)

BALANCE ENQUIRIES		
FNB ATM	Free	Free
Branch	R 3.95	R 3.95
International	R 3.95	R 3.95
Other Bank's ATM	R 3.95	R 3.95
STATEMENTS		
Current monthly statement (email)	Free	Free
Current monthly statement (post)	Free	Free
Dual statement (email and post)	R 12.60	R 12.60
FNB Mini Statement (View or Print)	R 2.80	R 2.80
FNB Branch	R 6.00	R 6.00
Historical Statements:		
Paper statements	R 6.00	R 6.00
Email (per statement)	R 5.00	R 5.00
PENALTY FEES		
Over Limit Fees (not applicable to NCA accounts with credit agreements after 1 June 2007)	R 220.00	R 220.00
Unpaid Fees	R 220.00	R 220.00
Late Payment Fees (not applicable to NCA accounts with credit agreements after 1 June 2007)	R 220.00	R 220.00
Balance Transfer Early Settlement Fee (Within 6 months) (not applicable to NCA accounts with credit agreements after 1 June 2007)	R 255.00	R 255.00
OTHER FEES		
Voucher Retrieval Requests		
- Local	R 65.00	R 65.00
- International	R 225.00	R 225.00
Declined Transaction Fees	R 6.50	R 6.50
Arrears Fee (only applicable to NCA accounts with credit agreements after 1 June 2007)	R 120.00	R 120.00
Changes to Account Limits	Free	Free
Bank Cheque Administration Fee	R 60.00	R 60.00
Special Arrangement Fee	R 330.00	R 330.00
Reschedule Fee	R 84.00	R 84.00
Budget Facility Setup Fee	R 32.00	R 32.00
Temporary Credit Service Fee (NCA)**** (only applicable to NCA accounts with credit agreements after 1 June 2007)	R 53.00	R 53.00
Prepaid Transaction Fee	R 1.70	R 1.70
Lotto / Powerball Purchase	R 1.80	R 1.80
Deliveries		
- Courier Delivery	Free	Free
- Urgent or International Delivery	Available on request	Available on request
Comprehensive Global Travel Insurance	Free	Free
Email Statements	Free	Free
Lost Card Protection	Free	Free
AA Emergency Roadside Assistance (Petro Cards only)	Free	Free

**** A monthly service fee in accordance with the National Credit Act and not exceeding the maximum permissible.

This letter sets out our VAT inclusive prices effective from 1 July 2012. RMB Private Bank may at any time amend these prices or introduce new fees after giving at least 21 days notice of these changes on the FNB website, via ATM or statement messages.

At RMB Private Bank, our key objective is to help you to manage, grow and protect your wealth. Below are just some of the services that we offer to help you to reach your wealth ambitions:

- The option of your own **dedicated relationship manager** who will attend to all your transactional needs at a cost.
- Expert financial advice from a team of specialists in **Wealth Management, Portfolio Management, Trust and Fiduciary Services, Lending, Banking and Stockbroking.**
- We offer open architecture – your investment portfolio may contain a diverse range of assets from **different asset managers.**
- Access to innovative **deposit products** that are normally reserved for corporate clients – offering you better rates, greater flexibility and improved liquidity.

Enjoying your wealth

We would also like to remind you of some of the value added benefits and rewards that are available to you as a valued client of RMB Private Bank, the key objective of which is to help you enjoy your wealth.

eBucks (eB) Rewards

Earn **0.8% back on qualifying Cheque Card purchases and 1% back on qualifying Credit Card purchases.** You can spend your eBucks earned at any eBucks retail partners, Online or through the eBucks Contact Centre.

eBucks Discounts

Get up to **40% off flights, gadgets, shopping vouchers, movies and more** when bought using your eBucks through eBucks channels. Your reward level is determined by your banking behaviour and the banking products you hold.

Fuel Rewards

Earn Fuel Rewards by purchasing fuel using your Cheque, Credit and Petro Card linked to your Credit Card. Get up to **15% back on your qualifying fuel purchases.** You will be rewarded on the higher of your qualifying monthly fuel or airtime spend.

Airtime Rewards

Earn Airtime Rewards by purchasing prepaid airtime through our electronic channels. Get up to **15% back on your qualifying airtime purchases.** You will be rewarded on the higher of your qualifying monthly fuel or airtime spend.

Data Rewards

Qualifying Cheque Account holders get **5GB ADSL and 100MB 3G free monthly data** through FNB Connect.

SLOW Lounge

Cheque and Credit cardholders enjoy exclusive access at the Domestic Terminals at O.R.Tambo, Cape Town and King Shaka International airports, as well as at the International Terminal at O.R. Tambo International airport.

Account holders may bring one companion with them into the Lounge and entrance is free for children under 18.

Additional guests can be brought in at an additional fee.

SLOW in the City

Cheque and Credit cardholders have **access to SLOW in the City** situated in Sandton. Clients may choose between purchasing monthly membership or paying a daily access fee.

Premier Lounge

At airports without SLOW Lounges or where capacity in the SLOW Lounge has been reached, Cheque and Credit cardholders and a guest are welcome to use the Premier Lounges **free of charge.**

Additional guests and children can also be brought in at an additional fee.

Comprehensive Global Travel Insurance

If you purchase your travel tickets on your Cheque or Credit Card you will enjoy **free travel insurance.**

AA Emergency Roadside Assistance

Enjoy **free roadside assistance** on your Petro Card linked to your Credit Card.

Instant Financial Management

Qualifying Cheque Account holders have access to this **free online solution** which uses your personal bank statements to provide you with an overview of your financial position as reflected on your RMB Private Bank account.

Terms and conditions apply.