

# SAVE TOWARDS YOUR GOALS



Traditional values. Innovative ideas.

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

Terms, Conditions and Earn Rules apply.

PRIVATE BANKING

## RETAIL SAVINGS AND CASH INVESTMENTS 2023-2024

GET MORE VALUE

INVEST

SAVE FOR SHORT-TERM GOALS

SAVE FOR LONG-TERM GOALS

TAX-FREE SAVINGS ACCOUNT

SAVE FOR CHILDREN'S GOALS

PRODUCTS DISCONTINUED

IMPORTANT INFORMATION

CONTACT US

# GET MORE VALUE

RMB PRIVATE BANK HAS A SOLUTION TO MAKE YOUR SAVINGS AND INVESTMENT GOALS A REALITY, WHATEVER THEY ARE

**RMB PRIVATE BANK SAVINGS ACCOUNT** is a free savings account linked to your transactional account

**MONEY MAXIMISER** allows you to earn a money market fund-related rate

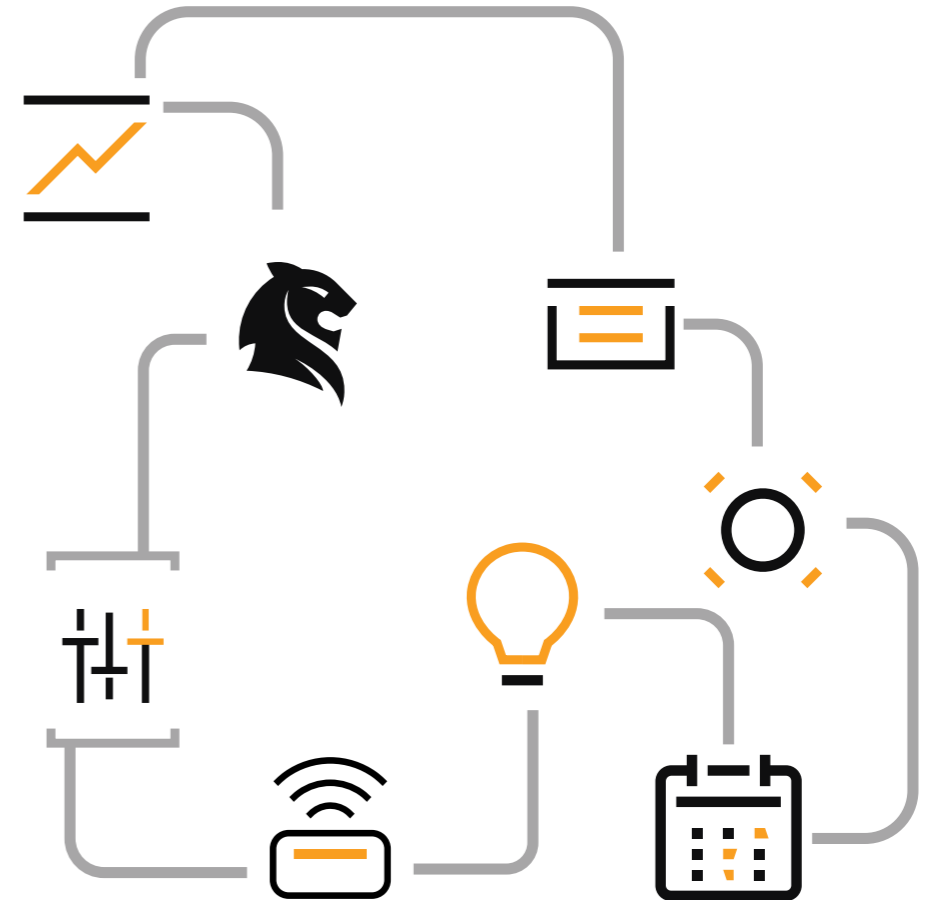
**AVOID CASH DEPOSIT FEES** by transferring funds digitally to avoid cash deposit fees or deposit using ATM to incur reduced fees

**SAVE TOGETHER WITH YOUR COMMUNITY** towards a common goal with FNB Stokvel Savings Account

**TEACH YOUR CHILDREN** how to save with a FNBy Savings Account at no charge

**AVOID EARLY WITHDRAWAL FEES** by accessing your money after the required notice period

**TRANSFER MONEY ELECTRONICALLY** to your account at no charge. Use an FNB ATM instead of a branch, with lower or no charge fees



\* Annual contribution and lifetime limits apply. Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

# PRODUCT OVERVIEW

GET MORE VALUE

INVEST

SAVE FOR SHORT-TERM  
GOALS

SAVE FOR LONG-TERM  
GOALS

TAX-FREE SAVINGS  
ACCOUNT

SAVE FOR CHILDREN'S  
GOALS

PRODUCTS DISCONTINUED

IMPORTANT INFORMATION

CONTACT US

GENERAL FEES	SAVINGS ACCOUNT / ISLAMIC SAVINGS ACCOUNT*	MONEY MAXIMISER / ISLAMIC MONEY MAXIMISER*	
	Minimum opening deposit	R0	R100 000
<b>MONEY IN</b>	Add money anytime	Yes	Yes
	Scheduled transfers	Yes	Yes
<b>MONEY OUT</b>	Transfers into FNB Account	Yes	Yes
	Third party payments		Yes
<b>INTEREST RATE</b>	Tiered rate	Yes	
<b>INTEREST</b>	Redirect your interest	Yes	Yes
	Reinvest your interest	Yes	Yes
<b>SPECIAL FEATURES</b>	Capital and quoted returns guaranteed	Yes	Yes
	Investment advice available	Yes	Yes

\* Islamic Savings Account and Maximiser offers you a Shari'ah compliant profit share over the period of your investment. All international transactions displayed in this pricing guide will incur a 2% currency conversion. Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

**RETAIL SAVINGS AND  
CASH INVESTMENTS  
2023-2024**

GET MORE VALUE

INVEST

SAVE FOR SHORT-TERM  
GOALS

SAVE FOR LONG-TERM  
GOALS

TAX-FREE SAVINGS  
ACCOUNT

SAVE FOR CHILDREN'S  
GOALS

PRODUCTS DISCONTINUED

IMPORTANT INFORMATION

CONTACT US



**INVEST**

RETAIL SAVINGS AND  
CASH INVESTMENTS  
2023-2024

GET MORE VALUE

INVEST

SAVE FOR SHORT-TERM  
GOALS

SAVE FOR LONG-TERM  
GOALS

TAX-FREE SAVINGS  
ACCOUNT

SAVE FOR CHILDREN'S  
GOALS

PRODUCTS DISCONTINUED

IMPORTANT INFORMATION

CONTACT US

# SAVINGS ACCOUNT AND MONEY MAXIMISER

GET INSTANT ACCESS TO YOUR SAVINGS, PLUS YOUR  
CAPITAL AND QUOTED RETURNS ARE FULLY GUARANTEED

## R0p.m.

### SAVINGS ACCOUNT

A Savings Account linked to your  
transactional account at no charge

## R65p.m.\*

### MONEY MAXIMISER

With a minimum opening deposit of  
R100 000, earn a money market fund  
related rate, plus your capital and  
quoted returns are fully guaranteed



Did you know?

To earn interest, all you need to do is keep  
your balance above the minimum balance  
required



Save money

Transfer money at no charge from your  
current account

\* Money Maximiser monthly fee is waived for RMB Private Bank transactional accounts on the bundle pricing option. Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

# SAVINGS ACCOUNT AND MONEY MAXIMISER

GET MORE VALUE

INVEST

SAVE FOR SHORT-TERM  
GOALS

SAVE FOR LONG-TERM  
GOALS

TAX-FREE SAVINGS  
ACCOUNT

SAVE FOR CHILDREN'S  
GOALS

PRODUCTS DISCONTINUED

IMPORTANT INFORMATION

CONTACT US

GENERAL FEES	SAVINGS ACCOUNT / ISLAMIC SAVINGS ACCOUNT	MONEY MAXIMISER / ISLAMIC MONEY MAXIMISER
Monthly account fee	No charge	R65.00*
<b>DEPOSITS</b>		
FNB ATM and ADT	No charge	R1.40 per R100 (no minimum)
FNB Branch	No charge	R80 + R3 per R100
Receive money via digital channels	No charge	No charge

\* Money Maximiser monthly fee is waived for RMB Private Bank transactional accounts on the bundle pricing option. Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

# SAVINGS ACCOUNT AND MONEY MAXIMISER

GET MORE VALUE

INVEST

SAVE FOR SHORT-TERM  
GOALS

SAVE FOR LONG-TERM  
GOALS

TAX-FREE SAVINGS  
ACCOUNT

SAVE FOR CHILDREN'S  
GOALS

PRODUCTS DISCONTINUED

IMPORTANT INFORMATION

CONTACT US

GENERAL FEES	SAVINGS ACCOUNT / ISLAMIC SAVINGS ACCOUNT	MONEY MAXIMISER / ISLAMIC MONEY MAXIMISER
<b>ELECTRONIC WITHDRAWALS</b>		
Electronic transfers: RMB Private Bank App or Online Banking	No charge	No charge
Electronic payments: RMB Private Bank App or Online Banking		R45
Transfers or Payments: Branch or Telephone (consultant assisted)		R80
Pay & clear now		R60
<b>SCHEDULED TRANSFER RELATED FEES</b>		
Establishment or amendment fees (Online Banking)	No charge	No charge
Establishment or amendment fees (FNB Branch)		R25
<b>ELECTRONIC WITHDRAWALS</b>		
FNB ATM, FNB Mini ATM		R2.40 per R100/R8.50 per 1000 up to R2000
Other banks' ATMs		R12 + R2.40 per R100
FNB Branch		R80 + R3 per R100

**RETAIL SAVINGS AND  
CASH INVESTMENTS  
2023-2024**

# SAVINGS ACCOUNT AND MONEY MAXIMISER

GET MORE VALUE

INVEST

SAVE FOR SHORT-TERM  
GOALS

SAVE FOR LONG-TERM  
GOALS

TAX-FREE SAVINGS  
ACCOUNT

SAVE FOR CHILDREN'S  
GOALS

PRODUCTS DISCONTINUED

IMPORTANT INFORMATION

CONTACT US

GENERAL FEES	SAVINGS ACCOUNT / ISLAMIC SAVINGS ACCOUNT	MONEY MAXIMISER / ISLAMIC MONEY MAXIMISER
<b>SEND MONEY</b>		
Send Money to an eWallet		R2 + R2.40 per R100
Reversal of incorrect 'send money to eWallet' transaction - telephone/branch		R75
Reversal of incorrect 'send money to eWallet' transaction - cellphone banking		R17.50
<b>BALANCE ENQUIRIES</b>		
RMB Private Bank App or online banking and ATMs	No charge	No charge
Branch and telephone banking (consultant assisted), other banks' ATM, International point-of-sale	R8	R8
<b>STATEMENTS</b>		
Current month digital statement	No charge	No charge
FNB ATM mini statement (print or view)	R3.75 (per statement)	R3.75 (per statement)
Emailing of historical statement older than 12 months (online banking)	No charge	No charge
Printing of statements - ATM with deposits	R3.75 (per page)	R3.75 (per page)
Printing of statements - branch and telephone banking	R50 (per statement)	R50 (per statement)
Emailing of statements - branch and telephone banking	R50 (per statement)	R50 (per statement)

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



# SAVINGS ACCOUNT AND MONEY MAXIMISER

GET MORE VALUE

INVEST

SAVE FOR SHORT-TERM  
GOALS

SAVE FOR LONG-TERM  
GOALS

TAX-FREE SAVINGS  
ACCOUNT

SAVE FOR CHILDREN'S  
GOALS

PRODUCTS DISCONTINUED

IMPORTANT INFORMATION

CONTACT US

## GENERAL FEES

## SAVING ACCOUNT / ISLAMIC SAVINGS ACCOUNT

## MONEY MAXIMISER / ISLAMIC MONEY MAXIMISER

### ADDITIONAL STATEMENTS (FEE PER MONTH)

	Daily	R68	R68
Online	Weekly	R31.50	R31.50
	Twice-monthly	R18	R18
Paper	Daily	R137	R137
	Weekly	R59	R59
	Twice-monthly	R31	R31

### BALANCE ALERT (FEE PER MONTH)

Daily	R16
Weekly	R3.30
Twice-monthly	R1.20

### ELECTRONIC SUBSCRIPTIONS SERVICES (FEE PER MONTH)

My limit alert	R3.30
Scheduled payment alert	R3.30

# SAVINGS ACCOUNT AND MONEY MAXIMISER

GET MORE VALUE

INVEST

SAVE FOR SHORT-TERM  
GOALS

SAVE FOR LONG-TERM  
GOALS

TAX-FREE SAVINGS  
ACCOUNT

SAVE FOR CHILDREN'S  
GOALS

PRODUCTS DISCONTINUED

IMPORTANT INFORMATION

CONTACT US

## GENERAL FEES

### SAVING ACCOUNT / ISLAMIC SAVINGS ACCOUNT

### MONEY MAXIMISER / ISLAMIC MONEY MAXIMISER

#### PAYMENT NOTIFICATIONS

Email

No charge

No charge

SMS

No charge

No charge

#### UNSUCCESSFUL TRANSACTIONS (INSUFFICIENT FUNDS)

FNB ATM (insufficient funds or limit exceeded)

R8

Point-Of-Sale, scheduled payment, debit order and other banks' ATMs

R8

#### COPIES OF VOUCHERS (DEPOSIT SLIP)

Online banking

No charge

Branch and telephone banking (consultant assisted)

R80 (per side)

GET MORE VALUE

INVEST

SAVE FOR SHORT-TERM  
GOALS

SAVE FOR LONG-TERM  
GOALS

TAX-FREE SAVINGS  
ACCOUNT

SAVE FOR CHILDREN'S  
GOALS

PRODUCTS DISCONTINUED

IMPORTANT INFORMATION

CONTACT US

# SAVE FOR SHORT-TERM GOALS

ACCESS YOUR SAVINGS AFTER GIVING NOTICE

## R0p.m.

### 7 DAY NOTICE

Access your money after 7 days' notice

## R0p.m.

### 32 DAY FLEXI NOTICE

Access your money after 32 days' notice at no cost, or sooner at a fee

## R0p.m.

### CASH INTELLIGENCE INVESTMENT

Access your investment after a chosen notice period



#### DID YOU KNOW?

Manage your account on the RMB Private Bank App to add or withdraw money from your account.



#### SAVE MONEY

It is better to access your money after the required notice period because fees are charged for early withdrawals, which could reduce the capital invested.

# SAVE FOR SHORT-TERM GOALS

GET MORE VALUE

INVEST

SAVE FOR SHORT-TERM  
GOALS

SAVE FOR LONG-TERM  
GOALS

TAX-FREE SAVINGS  
ACCOUNT

SAVE FOR CHILDREN'S  
GOALS

PRODUCTS DISCONTINUED

IMPORTANT INFORMATION

CONTACT US

GENERAL FEES		7 DAY NOTICE	32 DAY FLEXI NOTICE	CASH INTELLIGENCE INVESTMENT
<b>PRODUCT COMPARISON</b>				
Money in	Minimum opening deposit*	R20 000	R5 000	R1 000 000
	Add money anytime	Yes	Yes	Yes
	Scheduled transfers	Yes	Yes	Yes
Money out	Early access at a cost		Yes	Yes
	Transfers into another RMB Private Bank or FNB Account <sup>2</sup>	Yes	Yes	Yes
	Third party payments <sup>2</sup>	Yes	Yes	Yes
	Tiered rate	Yes	Yes	Yes
Interest rate	Redirect your interest	Yes	Yes	Yes
	Reinvest your interest	Yes	Yes	Yes
	Capital and quoted returns guaranteed	Yes	Yes	Yes
Interest	Multiple notices allowed	Yes	Yes	Yes
	Investment advice available	Yes	Yes	Yes
Special features				

\* Interest will not be earned on balances less than minimum opening deposit amount

<sup>2</sup> Subject to notice period, or earlier at a fee.

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

# SAVE FOR SHORT-TERM GOALS

GET MORE VALUE

INVEST

SAVE FOR SHORT-TERM  
GOALS

SAVE FOR LONG-TERM  
GOALS

TAX-FREE SAVINGS  
ACCOUNT

SAVE FOR CHILDREN'S  
GOALS

PRODUCTS DISCONTINUED

IMPORTANT INFORMATION

CONTACT US

## GENERAL FEES

7 DAY NOTICE

32 DAY FLEXI NOTICE

CASH INTELLIGENCE  
INVESTMENT

### PRODUCT COMPARISON

Subscriptions for inContact RMB Private Bank or Online Banking

No charge

No charge

No charge

Subscriptions for inContact RMB Private Bank or Online Banking

No charge

No charge

No charge

### STATEMENTS

Up-to 12 months digital statements

No charge

No charge

No charge

### DEPOSITS

FNB ATM and ADT

R1.40 per R100

No charge

No charge

FNB Branch

R80 + R3 per R100

R80 + R3 per R100

R80 + R3 per R100

Transfer money via digital channels

No charge

No charge

No charge

# SAVE FOR SHORT-TERM GOALS

## 32 DAY FLEXI NOTICE: EARLY WITHDRAWAL OR CLOSURE

We may allow you to perform an early withdrawal or closure on your 32 Day Flexi Notice Account(s).

Such withdrawal or closure will attract an early withdrawal fee calculated as follows:

Early withdrawal fee = base fee +2.25% x amount to be withdrawn early.

Applicable base fees are as follows:

EARLY WITHDRAWAL AMOUNT	BASE FEE: FACE-TO-FACE CHANNELS <sup>3</sup>	BASE FEE: ELECTRONIC CHANNELS INVESTMENT <sup>4</sup>
<=R1 000	R100	R25
>R1 000	R300	R50

<sup>3</sup> Base fees for face-to-face channels apply to money accessed at a branch or through a call centre.

<sup>4</sup> Base fees for electronic channels apply to money accessed through online banking, ATM, telephone banking (IVR) or the RMB Private Bank App. Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

# SAVE FOR SHORT-TERM GOALS

## EARLY WITHDRAWAL OR CLOSURE ON OTHER NOTICE PRODUCTS.

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:

Early withdrawal fee = base fee + amount to be early withdrawn x (2.25% + 0.61% x remaining term in days/365).

Applicable base fees are as follows:

EARLY WITHDRAWAL AMOUNT	BASE FEE: FACE-TO-FACE CHANNELS <sup>3</sup>	BASE FEE: ELECTRONIC CHANNELS INVESTMENT <sup>4</sup>
<=R1 000	R100	R25
>R1 000	R300	R50

<sup>3</sup> Base fees for face-to-face channels apply to money accessed at a branch or through a call centre.

<sup>4</sup> Base fees for electronic channels apply to money accessed through online banking, ATM, telephone banking (IVR) or the RMB Private Bank App. Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

# SAVE FOR LONG-TERM GOALS

## Flexi Fixed Deposit

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

## Fixed Deposit

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

## Restart Fixed Deposit

A fixed deposit where you can reset your investment once during the term, at a higher interest rate.



### DID YOU KNOW?

You can use the RMB Private Bank App or Online Banking to take control of your Fixed Deposit when it matures, instead of going to a branch.



# SAVE FOR LONG-TERM GOALS

GET MORE VALUE

INVEST

SAVE FOR SHORT-TERM  
GOALS

SAVE FOR LONG-TERM  
GOALS

TAX-FREE SAVINGS  
ACCOUNT

SAVE FOR CHILDREN'S  
GOALS

PRODUCTS DISCONTINUED

IMPORTANT INFORMATION

CONTACT US

	GENERAL FEES	FLEXI FIXED	FIXED DEPOSIT	RESTART FIXED	ISLAMIC TERM
Money in	Minimum opening deposit*	R5 000	R10 000	R10 000	R10 000
	Access to a portion within 24 hours	Yes			
Money out	Transfers into RMB Private Bank or FNB Account <sup>3</sup>	Yes	Yes	Yes	Yes
	Early access at cost	Yes	Yes	Yes	Yes
	Third party payments <sup>3</sup>	Yes	Yes	Yes	Yes
	Fixed interest rates	Yes	Yes	Yes	
Interest rate	Tiered rate	Yes	Yes	-	Yes
	Special rate if 55 years or older	-	Yes	Yes	
Interest	Redirect your interest	Yes	Yes	Yes	
	Reinvest your interest	Yes	Yes	Yes	
Special features	Capital and quoted returns guaranteed	Yes	Yes	Yes	
	Choose your own term	Yes	Yes		Yes
	Investment advice available	Yes	Yes	Yes	Yes
	Profit/Loss Share <sup>3</sup>				Yes

\* Interest will not be earned on balances less than minimum opening deposit amount subject to notice period, or earlier at a fee.

<sup>3</sup> On maturity date.

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

RETAIL SAVINGS AND  
CASH INVESTMENTS  
2023-2024

GET MORE VALUE

INVEST

SAVE FOR SHORT-TERM  
GOALS

SAVE FOR LONG-TERM  
GOALS

TAX-FREE SAVINGS  
ACCOUNT

SAVE FOR CHILDREN'S  
GOALS

PRODUCTS DISCONTINUED

IMPORTANT INFORMATION

CONTACT US

# SAVE FOR LONG-TERM GOALS

## GENERAL FEES

### ACCOUNT FEES

Subscriptions for inContact, RMB Private Bank App or online banking	No charge
---	-----------

Subscriptions for inContact, RMB Private Bank App or online banking	No charge
---	-----------

### STATEMENTS

Up-to 12 months digital statements	No charge
------------------------------------	-----------

### DEPOSITS

FNB ATM and ADT	No charge
-----------------	-----------

FNB Branch	R80 + R3 per R100
------------	-------------------

Transfer money via digital channels	No charge
-------------------------------------	-----------

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

# SAVE FOR LONG-TERM GOALS

## EARLY WITHDRAWAL OR CLOSURE ON OTHER FIXED PRODUCTS.

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:

Early withdrawal fee = base fee + amount to be early withdrawn x (2.25% + 0.61% x remaining term in days/365)

Applicable base fees are as follows:

Early withdrawal amount	Base fee: face-to-face channels <sup>3</sup>	Base fee: electronic channels Investment <sup>4</sup>
<=R1 000	R100	R25
>R1 000	R300	R50

<sup>3</sup> Base fees for face-to-face channels apply to money accessed at a branch or through a call centre.

<sup>4</sup> Base fees for electronic channels apply to money accessed through online banking, ATM, telephone banking (IVR) or the RMB Private Bank App. Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

**RETAIL SAVINGS AND  
CASH INVESTMENTS  
2023-2024**

GET MORE VALUE

INVEST

SAVE FOR SHORT-TERM  
GOALS

SAVE FOR LONG-TERM  
GOALS

TAX-FREE SAVINGS  
ACCOUNT

SAVE FOR CHILDREN'S  
GOALS

PRODUCTS DISCONTINUED

IMPORTANT INFORMATION

CONTACT US

# TAX-FREE SAVINGS ACCOUNT

ENJOY THE BENEFIT OF SAVING TAX-FREE.

## ROp.m.

### TAX-FREE SAVINGS ACCOUNT

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

\* Annual contribution and lifetime limits apply. Penalties will apply to any contribution in excess of the annual and lifetime contribution limits. Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.

# TAX-FREE SAVINGS ACCOUNT

GET MORE VALUE

INVEST

SAVE FOR SHORT-TERM  
GOALS

SAVE FOR LONG-TERM  
GOALS

TAX-FREE SAVINGS  
ACCOUNT

SAVE FOR CHILDREN'S  
GOALS

PRODUCTS DISCONTINUED

IMPORTANT INFORMATION

CONTACT US

## GENERAL FEES

	Minimum opening deposit*	R300
<b>MONEY IN</b>	Add money anytime	Yes
	Scheduled transfers	Yes
<b>MONEY OUT</b>	Early access at cost	Yes
	Transfers into RMB Private Bank or FNB account**	Yes
<b>INTEREST RATE</b>	Flat rate	Yes
<b>INTEREST</b>	Redirect your interest	Yes
	Reinvest your interest	Yes
<b>SPECIAL FEATURES</b>	Capital and quoted returns guaranteed	Yes
	Pay no tax on your interest***	Yes
	Investment advice available	Yes

\* Interest will not be earned on balances less than minimum opening deposit amount.

\*\* Subject to notice period.

\*\*\* Penalties will apply to any contribution in excess of the annual and lifetime contribution limits  
Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

# TAX-FREE SAVINGS ACCOUNT

GET MORE VALUE

INVEST

SAVE FOR SHORT-TERM  
GOALS

SAVE FOR LONG-TERM  
GOALS

TAX-FREE SAVINGS  
ACCOUNT

SAVE FOR CHILDREN'S  
GOALS

PRODUCTS DISCONTINUED

IMPORTANT INFORMATION

CONTACT US

## GENERAL FEES

### ACCOUNT FEES

Monthly account fee	No charge
Subscriptions for inContact, RMB Private Bank App or online banking	No charge
Balance enquiries: RMB Private Bank App, online banking, ATMs and branch	No charge

### STATEMENTS

Current month digital statement	No charge
FNB ATM Mini statement (Print or view)	R3.75 (per statement)
Emailing of historical statement older than 12 months (online banking)	No charge
Printing of statements - branch and telephone banking	R50 (per statement)
Provisional statement, emailing of historical statement older than 3 months (branch and telephone banking)	R50 (per statement)

RETAIL SAVINGS AND  
CASH INVESTMENTS  
2023-2024

GET MORE VALUE

INVEST

SAVE FOR SHORT-TERM  
GOALS

SAVE FOR LONG-TERM  
GOALS

TAX-FREE SAVINGS  
ACCOUNT

SAVE FOR CHILDREN'S  
GOALS

PRODUCTS DISCONTINUED

IMPORTANT INFORMATION

CONTACT US

# TAX-FREE SAVINGS ACCOUNT

## GENERAL FEES

### DEPOSITS

FNB ATM and ADT	No charge
FNB Branch	R80 + R3 per R100
Transfer money via digital channels	No charge

### WITHDRAWAL COSTS

32 days	No charge
7-31 days	R300 max

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

**RETAIL SAVINGS AND  
CASH INVESTMENTS  
2023-2024**

GET MORE VALUE

INVEST

SAVE FOR SHORT-TERM  
GOALS

SAVE FOR LONG-TERM  
GOALS

TAX-FREE SAVINGS  
ACCOUNT

SAVE FOR CHILDREN'S  
GOALS

PRODUCTS DISCONTINUED

IMPORTANT INFORMATION

CONTACT US

# SAVE FOR CHILDREN'S GOALS

TEACH AND ENCOURAGE YOUR CHILDREN TO SAVE.

## ROp.m.

### FNBY SAVINGS ACCOUNT

This account is designed for children younger than 18. No monthly or transactional fees apply.

\* Annual contribution and lifetime limits apply. Penalties will apply to any contribution in excess of the annual and lifetime contribution limits. Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level.



# SAVE FOR CHILDREN'S GOALS

GET MORE VALUE

INVEST

SAVE FOR SHORT-TERM  
GOALS

SAVE FOR LONG-TERM  
GOALS

TAX-FREE SAVINGS  
ACCOUNT

SAVE FOR CHILDREN'S  
GOALS

PRODUCTS DISCONTINUED

IMPORTANT INFORMATION

CONTACT US

## GENERAL FEES

### FNBY SAVINGS ACCOUNT

Money in	Minimum opening deposit	RO
	Add money anytime	Yes
	Scheduled transfers	Yes
Money out	Transfer into linked FNBy transactional account	Yes
	Third party payments	No
	Interest rate	Preferential interest rate

For fees refer to Savings Account

**RETAIL SAVINGS AND  
CASH INVESTMENTS  
2023-2024**

GET MORE VALUE

INVEST

SAVE FOR SHORT-TERM  
GOALS

SAVE FOR LONG-TERM  
GOALS

TAX-FREE SAVINGS  
ACCOUNT

SAVE FOR CHILDREN'S  
GOALS

PRODUCTS DISCONTINUED

IMPORTANT INFORMATION

CONTACT US

# PRODUCTS DISCONTINUED

PRICING FOR PRODUCTS NO LONGER SOLD.

All fees that apply to a Money Maximiser Account also apply to the following Accounts (except monthly fees)

- » FNB Simply Save
- » FNB Call Account
- » FNB Money Market Investor
- » FNB Money Market Transactor
- » FNB Money on Call
- » FNB Smart Save

All fees that apply to a 32 Day Flexi Notice Account also apply to the following accounts

- » 32 Day Interest Plus
- » 32 Day Notice

All fees that apply to a 32 Day Flexi Notice Account also apply to the following Accounts

- » FNB Effective Rate Fixed Deposit
- » FNB Inflation Linked Deposit

**RETAIL SAVINGS AND  
CASH INVESTMENTS  
2023-2024**

GET MORE VALUE

INVEST

SAVE FOR SHORT-TERM  
GOALS

SAVE FOR LONG-TERM  
GOALS

TAX-FREE SAVINGS  
ACCOUNT

SAVE FOR CHILDREN'S  
GOALS

PRODUCTS DISCONTINUED

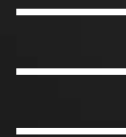
IMPORTANT INFORMATION

CONTACT US

# IMPORTANT INFORMATION



STANDARD TERMINOLOGY



SMALL PRINT

**RETAIL SAVINGS AND  
CASH INVESTMENTS  
2023-2024**

GET MORE VALUE

INVEST

SAVE FOR SHORT-TERM  
GOALS

SAVE FOR LONG-TERM  
GOALS

TAX-FREE SAVINGS  
ACCOUNT

SAVE FOR CHILDREN'S  
GOALS

PRODUCTS DISCONTINUED

IMPORTANT INFORMATION

CONTACT US

# THE SMALL PRINT

## INFORMATION ON OUR PRODUCTS AND PRICES

- » RMB Private Bank and/or FNB, a division of FirstRand Bank Ltd. reserves the right to change fees or introduce new fees from time to time. If we do this, though, we'll give you at least 20 business days' notice of these changes. You'll find these changes on the RMB Private Bank website
- » We strive to keep the information provided in the pricing guide as accurate as possible, and we will not be held responsible if an error or omission is found
- » You must apply for each facility or product individually
- » The granting of any facility or product is subject to you meeting the qualifying criteria of that product or facility
- » Each facility or product has a set of terms and conditions for that specific facility or product. We agree on these terms and conditions with the applicant
- » If there is disagreement between the product or facility specific terms and conditions and what's outlined in this pricing guide, we'll follow the product or facility-specific terms and conditions that apply to such a facility or product. RMB Private Bank and/or FNB 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 2023 - 30 June 2024

# STANDARD TERMINOLOGY

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

## GLOSSARY OF TERMS

### FNB TERM (AS USED IN GUIDE)

### STANDARD TERMINOLOGY

Card purchase

Card transaction

Payment

Third party payment/stop order

Slimline devices

Mini ATMs

eChannels

Online banking, telephone banking,  
Interactive Voice Response (IVR) and FNB ATMs

Mobile channels

Cellphone banking and the RMB Private Bank App

**RETAIL SAVINGS AND  
CASH INVESTMENTS  
2023-2024**

GET MORE VALUE

INVEST

SAVE FOR SHORT-TERM  
GOALS

SAVE FOR LONG-TERM  
GOALS

TAX-FREE SAVINGS  
ACCOUNT

SAVE FOR CHILDREN'S  
GOALS

PRODUCTS DISCONTINUED

IMPORTANT INFORMATION

CONTACT US

# CONTACT US

**FOR MORE INFORMATION ON OUR EASY BANKING SOLUTIONS:**



087 575 9411



Search [rmbprivatebank.com](https://rmbprivatebank.com)



[rmbprivatebank.com](https://rmbprivatebank.com)