

# HOLISTIC ADVICE FOR YOU AND YOUR FAMILY



**WEALTH AND  
INVESTMENT  
2023-2024**

INVEST

INVEST IN QUALIFYING  
FUNDS AND SOLUTIONS

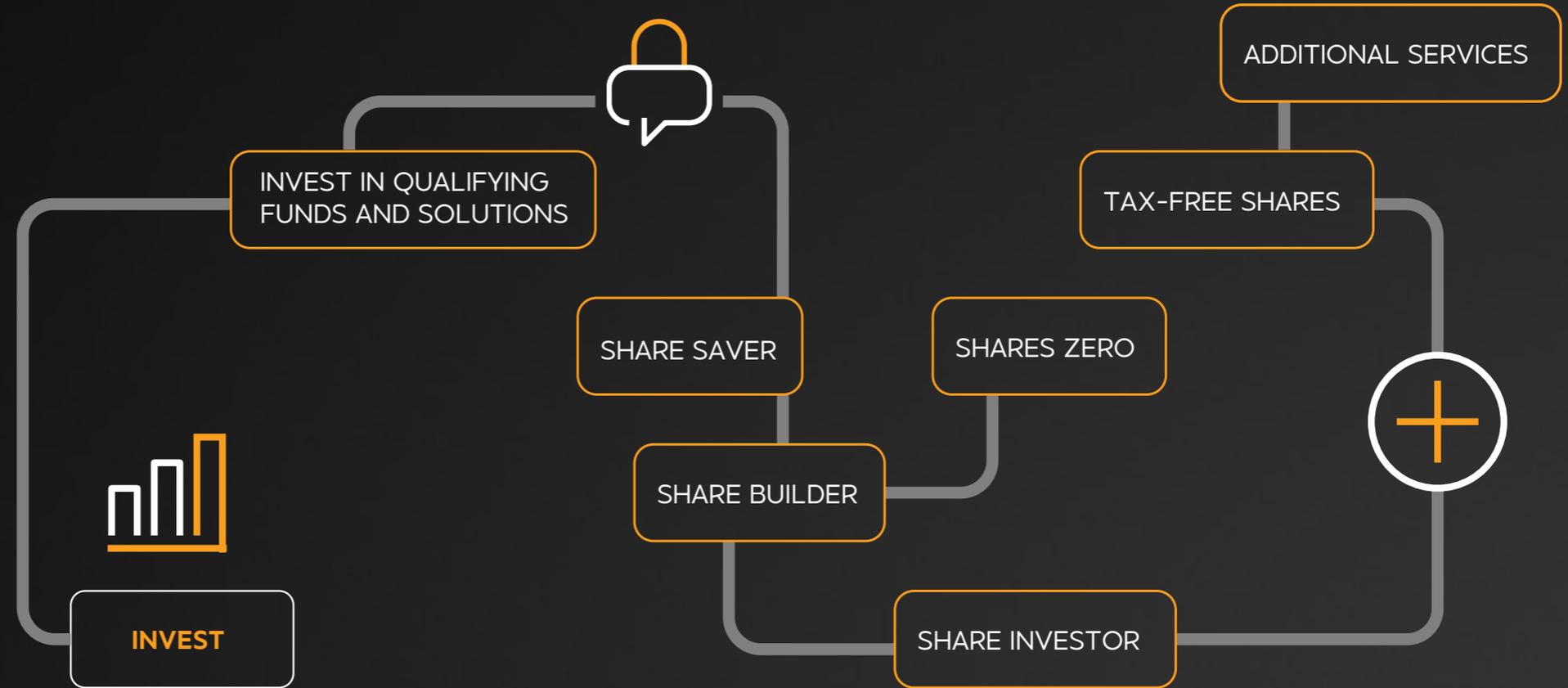
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**INVEST**

# INVEST IN QUALIFYING FUNDS AND SOLUTIONS

You pay no platform fee when you invest in any of these qualifying funds. You can also earn eBucks and get your banking fee back when you meet minimum investment thresholds.

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FNB SPM SEGREGATED PORTFOLIOS (LOCAL)	FNB SPM WEALTH SEGREGATED PORTFOLIOS (LOCAL)	FNB SPM SEGREGATED PORTFOLIOS (GLOBAL)	FNB HORIZON SERIES	FNB MULTI-MANAGER	FNB CORE RANGE
FNB Balanced Portfolio	FNB Wealth Growth ETF	FNB Cautious Portfolio (USD)	FNB Global Equity Fund	FNB Multi Manager Balanced Fund	FNB Core Balanced Fund
FNB Dividend Income Portfolio	FNB Wealth Growth Portfolio	FNB Balanced Portfolio (USD)	FNB Growth Fund	FNB Multi Manager Bond Fund	
FNB Equity Portfolio	FNB Wealth Moderate Portfolio	FNB Growth Portfolio (USD)	FNB Islamic Balanced Fund	FNB Multi Manager Equity Fund	
FNB Islamic Equity Portfolio	FNB Wealth Moderate ETF	FNB Global Equity Income Portfolio	FNB Moderate Fund	FNB Multi Manager Property Fund	
	FNB Wealth Stable ETF	FNB Global Equity Growth Portfolio	FNB Multi Manager Income Fund		
	FNB Wealth Stable Portfolio	FNB Global Leaders Portfolio	FNB Stable Fund		

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## SHARE SAVER

Your share portfolio will consist of two local and one global Exchange-Traded Funds (ETFs), making your portfolio instantly diversified.

Through the ETFs you have access to the Top 100 JSE-listedbn companies and some of the best known global companies.

### GENERAL FEES

Monthly account fee (Based on portfolio value)	R0 - R250 000	0.50% per annum excl VAT*
	R250 001 - R1 000 000	0.45% per annum excl VAT*
	> R1 000 001	0.35% per annum excl VAT*
Trade option	Delayed trades (Today at 15:00) / First trading day	
	First trading day	0.12% excl VAT
Brokerage fees	Delayed trades (today at 15:00)	0.60% (min of R50) excl VAT

### PLEASE NOTE:

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

\* The minimum monthly account fee for share saver is R20 per month after which the above tiered fee structure applies.  
RMB Private Bank a division of FirstRand Bank Ltd Authorised Financial Services Provider.  
Terms, Conditions and Earn Rules apply. Certain benefits are dependent on your account and eBucks rewards level

# SHARE BUILDER

## YOU CAN ALSO INVEST DIRECTLY IN KRUGERRANDS VIA THIS PRODUCT.

Choose from a predetermined basket of shares and Exchange-Traded Funds (ETFs). You can choose with confidence, knowing that they have gone through a strict selection process. You also have the option to diversify your portfolio by investing in Krugerrands. Krugerrands shield you from local currency depreciation and offer peace of mind with our guaranteed buy-back, if held in custody with us.

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### GENERAL FEES

Monthly account fee	R48	
Trade option	Delayed trades (Today at 15:00)	
Brokerage fees	Delayed trades (today at 15:00)	0.70% (min of R100) excl VAT
Krugerrand safekeeping fee	0.99% of market value per annum incl VAT	
Value Added: global tax recovery	R45 - Courier handling fee	R25 - Bank Charge
20% - Admin fee of refund recovered (FirstRand will receive 2.50% of the admin fee from the provider)		

We have partnered with Global Tax Recovery (PTY) Ltd to help our clients claim refunds on foreign divided withholding tax (DWT) incurred with respect to a number of qualifying shares. This service will help you to claim refunds on a wide selection of dual listed shares where applicable. This is a value-added service for which you will be charged 20% on any refund recovered. 2.5% of this fee is paid to us and 17.5% to the Global Tax Recovery (PTY) Ltd. Please note that where the value of the refund that you would recover is below the minimum threshold of R500 you may not be eligible for this service.

## YOU WILL NOT BE CHARGED WHERE A CLAIM IS UNSUCCESSFUL.

# SHARE INVESTOR

## YOU CAN ALSO INVEST DIRECTLY IN KRUGERRANDS VIA THIS PRODUCT.

Choose from a predetermined basket of shares and Exchange-Traded Funds (ETFs). You can choose with confidence, knowing that they have gone through a strict selection process. You also have the option to diversify your portfolio by investing in Krugerrands. Krugerrands shield you from local currency depreciation and offer peace of mind with our guaranteed buy-back, if held in custody with us.

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### GENERAL FEES

Monthly account fee	R87*	
Trade option	Now trades/delayed trades (today at 15:00)	
Brokerage fees	Now trades (15 minute delayed pricing)	0.50% (min of R100) excl VAT
	Delayed trades (today at 15:00)**	0.70% (min of R100) excl VAT
Investor protection levy - now trades ONLY	0.00029% excl VAT Effective 1 March 2024: 0.00031% excl VAT	
Securities transfer tax - now trades ONLY (only on share purchase)	0.25%	
STRATE settlement charge - now trades ONLY	0.005787% (min R6.72 and max R108.10) plus VAT	
Krugerrand safekeeping fee	0.99% of market value per annum incl VAT	

\* For our Share Investor accounts, a monthly account fee of R87 is charged on non-resident and emigrant blocked accounts. No VAT is payable on FNB Non-resident accounts.

\*\* Share investor delayed trades option only applicable to shares contained in our Share Builder basket.

# SHARE INVESTOR (CONTINUE)

## GENERAL FEES

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Value Added: global tax recovery

R45 - Courier handling fee

R25 - Bank Charge

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20% - Admin fee of refund recovered (FirstRand will receive 2.50% of the admin fee from the provider)

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We have partnered with Global Tax Recovery (PTY) Ltd to help our clients claim refunds on foreign dividend withholding tax (DWT) incurred with respect to a number of qualifying shares. This service will help you to claim refunds on a wide selection of dual listed shares where applicable. This is a value-added service for which you will be charged 20% on any refund recovered. 2.5% of this fee is paid to us and 17.5% to the Global Tax Recovery (PTY) Ltd. Please note that where the value of the refund that you would recover is below the minimum threshold of R500 you may not be eligible for this service.

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# SHARES ZERO

You choose your own shares and stay in control of the way you invest. Choose from the full range of Exchange-Traded Funds, Exchange-Traded Notes and the Top 40 JSE listed shares.

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#### GENERAL FEES

Monthly account fee	No fee	
Brokerage fees	Now trades 15 minute delayed pricing (Excl FNB and Ashburton ETF's and ETN's)	0.25% excl VAT
	FNB and Ashburton ETFs and ETNs	Buys: 0% Sells: 0.25% excl VAT
Investor protection levy - now trades ONLY	0.00029% excl VAT Effective 1 March 2024: 0.00031% excl VAT	
Securities transfer tax - now trades ONLY (only on share purchase)	0.25%	
STRATE settlement charge - now trades ONLY	0.005787% (min R6.72 and max R108.10) plus VAT	
Value Added: global tax recovery	R45 - Courier handling fee	R25 - Bank Charge
20% - Admin fee of refund recovered (FirstRand will receive 2.50% of the admin fee from the provider)		

We have partnered with Global Tax Recovery (PTY) Ltd to help our clients claim refunds on foreign divided withholding tax (DWT) incurred with respect to a number of qualifying shares. This service will help you to claim refunds on a wide selection of dual listed shares where applicable. This is a value-added service for which you will be charged 20% on any refund recovered. 2.5% of this fee is paid to us and 17.5% to the Global Tax Recovery (PTY) Ltd. Please note that where the value of the refund that you would recover is below the minimum threshold of R500 you may not be eligible for this service.

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# TAX-FREE SHARES

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

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## GENERAL FEES

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

### PLEASE NOTE:

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## ADDITIONAL SERVICES

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### SHARE TRANSFER (PER COUNTER) INCL VAT

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

### TRANSACTION FEES

TRANSACTION FEES	ELECTRONIC	TELEPHONE	BRANCH
Transfers	Free	R80	R80
Payments	R8.50	R80	R80

### SHARE REMOVAL (PER INSTRUCTION)

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

## **ADDITIONAL SERVICES (CONTINUED)**

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### **OTHER FEES (INCL VAT)**

Telephonic trade instructions	0.50% with a min of R100	
Cancellation (off-exchange instruction)	R140	
Dematerialisation** (per counter)	Normal R100	Urgent R1 500
Rematerialisation* (per counter)	Normal R1 200	Urgent R1 250
Exchange (per counter)	R105	
Indemnities (excl insurance per counter)	R390	
Subscriptions: inContact, online, cellphone and telephone banking and the RMB Private Bank App	Free	
ENC upliftment fee and special clearance	R335	
Registration/change of beneficiary	R45 (excl VAT)	
Krugerrand deliveries	POA	
Dividend tax refund (per refund processed per beneficial owner)	R150	

\* Please note the above fees exclude VAT

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

\*\* Dematerialisation of Shares: Dematerialisation (DEMAT) is where by a physical share certificate is moved from physical form to electronic.

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# STOCKBROKING AND PORTFOLIO MANAGEMENT



LOCAL FEES

GLOBAL FEES



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## LOCAL FEES

### MANAGED

Our portfolio management service allows you to invest in a managed portfolio that is tailored to your investment restrictions or preferences or in a fully managed portfolio. You can position yourself as the ultimate decisionmaker if you choose a managed portfolio that is tailored to your investment restrictions or preferences or you can leave the decisions up to us when you invest in a fully managed portfolio.

FNB Stockbroking and Portfolio Management offers stockbroking and portfolio management services to private and corporate clients, fund managers, third-party asset managers and companies, both locally and offshore. All fees and commissions quoted exclude third-party brokers' commissions and any third-party charges, government levies, stamp duties, withholding taxes (if any) and further charges of external settlement agents or custodian entities. Unless otherwise stated, all fees quoted exclude VAT, are applicable per annum but charged monthly, and are quoted as a percentage of each transaction.

We have partnered with Global Tax Recovery (PTY) Ltd to help our clients claim refunds on foreign divided withholding tax (DWT) incurred with respect to a number of qualifying shares. This service will help you to claim refunds on a wide selection of dual listed shares where applicable. This is a value-added service for which you will be charged 20% on any refund recovered. 2.5% of this fee is paid to us for administrative services and 17.5% to the Global Tax Recovery (PTY) Ltd. Please note that where the value of the refund that you would recover is below the minimum threshold of R500 you may not be eligible for this service.

**YOU WILL NOT BE CHARGED WHERE A CLAIM IS UNSUCCESSFUL.**

## **LOCAL FEES (CONTINUED)**

### **MANAGED FULLY MANAGED PORTFOLIO IN LINE WITH FNB HOUSEVIEW**

The fees under this section apply to all clients who have entered into a relationship with FNB Stockbroking and Portfolio Management (SPM) via a portfolio manager. The minimum investment for our local managed portfolio in line with Houseview offering starts at R1 000 000. It is important to note when a portfolio value falls below the product minimum the first tier fee will be charged.

<b>ASSETS UNDER MANAGEMENT</b>	<b>MANAGEMENT FEE</b>
R1 000 000 to R2 500 000	0.80%
R2 500 001 to R7 500 000	0.75%
R7 500 001 to R12 500 000	0.65%
R12 500 001 to R25 000 000	0.55%
R25 000 001 to R50 000 000	0.45%
R50 000 001 and Above	Negotiable

- » Brokerage is a maximum of 0.35%
- » ETF managed portfolios will attract a management fee of 0.40%
- » Bond trading fee of 0.20%
- » Portfolio management fees are applied on the bands of assets under management

FNB Stockbroking and Portfolio Management (Pty) Ltd. Registration number 1996/011732/07. A subsidiary within the FirstRand Group of Companies. An Authorised Financial Services Provider (member of the JSE).

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

## **LOCAL FEES (CONTINUED)**

### **MANAGED MANAGED PORTFOLIO THAT IS TAILORED TO A CLIENT'S NEEDS**

The fees under this section apply to all clients who have entered into a relationship with FNB SPM via a portfolio manager to assist in tailoring a portfolio to meet your needs. The minimum investment for our local Managed Portfolio that is tailored to a clients need offering starts at R2 500 000. It is important to note when a portfolio value falls below the product minimum the first tier fee will be charged.

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<b>ASSETS UNDER MANAGEMENT</b>	<b>MANAGEMENT FEE</b>
R2 500 001 to R7 500 000	1.00%
R7 500 001 to R12 500 000	0.95%
R12 500 001 to R25 000 000	0.85%
R25 000 001 to R50 000 000	0.65%
R50 000 001 and Above	Negotiable
<b>TRADE VALUE</b>	<b>Brokerage</b>
R0 to R500 000	0.75% (min R150)
R500 001 to R1 000 000	0.50%
R1 000 001 and above	0.35%

- » Bond trading fee of 0.20%
- » Brokerage fees are applied on a sliding scale basis
- » Portfolio management fees are applied on the bands of assets under management

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## LOCAL FEES (CONTINUED)

### SELF MANAGED

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

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

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

\* Portfolio value must be greater than R 25 000 to Qualify

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## LOCAL FEES (CONTINUED)

### SELF MANAGED WITH ADVICE

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

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FEES	
Monthly account fee	R87 incl VAT
Bond trading	Fee
R0 to R5 000 000	0.50% (min R500)
R5 000 001 and above	0.35%
BROKERAGE (TRADE VALUE) (MIN OF R 150 PER TRANSACTION)	
R0 to R50 000	1.25%
R50 001 to R100 000	1.00%
R100 001 to R500 000	0.75%
R500 001 to R1 000 000	0.50%
R1 000 001 and Above	0.35%

Brokerage fees are applied on a sliding scale basis.  
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## **LOCAL FEES (CONTINUED)**

### **CONTRACTS FOR DIFFERENCE (CFDS)**

The following rates are applicable in respect of the services rendered under this mandate:

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#### **RATE CHARGED**

Monthly account fee	No fee
CFD brokerage rate, R 50 minimum charge	0.35%
Interest on cash	REPO -1%
Margin interest rate	REPO -1%
Overnight long	REPO +2.5%
Overnight short	REPO -1%

The CFD premium will be payable by the investor on acceptance of each CFD order. Overnight long will be payable on all long CFD positions by the investor on each business day. Overnight short will be receivable by the investor on all short positions on each business day. Close-out premium will be payable by the investor on close of each existing CFD.

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## LOCAL FEES (CONTINUED)

### GENERAL FEES

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INVEST IN QUALIFYING FUNDS AND SOLUTIONS	<p><b>OTHER LEVIES CHARGED BY THE JSE</b></p> <ul style="list-style-type: none"> <li>» 0.005787% (min R6.72 and max R108.10) plus VAT.</li> <li>» Securities Transfer Tax (STT) of 0.25%, where relevant, is levied on the value of purchase transactions, before the brokerage fee and VAT.</li> <li>» Investor Protection levy at 0.00029% of trade value. (Applicable for Managed portfolios)</li> <li>» Effective 1 March 2024: 0.00031% excl VAT</li> </ul>
STOCKBROKING AND PORTFOLIO MANAGEMENT	<ul style="list-style-type: none"> <li>» Registration of scrip in our nominee company: No charge</li> <li>» Registration of scrip other than in our nominee account: R 500 per certificate</li> <li>» Replacement of lost scrip: R1 000 plus insurance per certificate</li> <li>» Estate late valuations: R100 per share (min of R 500)</li> <li>» Cash deposit fee: Amount charged by FNB SPM bankers (under the JSE rules FNB SPM may not accept or receive a cash deposit in excess of R5 000)</li> </ul>
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WILLS, ESTATE ADMINISTRATION, TRUSTS AND ESTATE PLANNING	<p><b>AD HOC SERVICE FEES</b></p> <ul style="list-style-type: none"> <li>» Cash deposit penalty fee: R1 000 per cash deposit plus bank charges</li> <li>» Rematerialisation of shares: R1 200 per counter</li> <li>» Urgent rematerialisation of shares: R1 500 per counter</li> <li>» Urgent dematerialisation of shares: R1 500 per counter</li> <li>» Withdrawal/ upliftment from transfer secretaries: R100 per counter</li> <li>» CSDP exit fee: R100 per counter</li> </ul>
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CONTACT US	<p><b>CASH BALANCES*</b></p> <ul style="list-style-type: none"> <li>» Households*: A fee of 0.20% (incl VAT) per annum is charged monthly on cash balances held in money market</li> <li>» Corporates*: A fee of 0.20% (incl VAT) per annum is charged monthly on cash balances held in money market</li> <li>» A fee of 1% (incl VAT) per annum is charged monthly on cash balances held with JSE Trustees</li> </ul>

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

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

\*\*\* Dematerialisation of Shares: Dematerialisation (DEMAT) is whereby a physical share certificate is moved from physical form to electronic. FNB Stockbroking and Portfolio Management (Pty) Ltd. Registration number 1996/011732/07. A subsidiary within the FirstRand Group of Companies.

## LOCAL FEES (CONTINUED)

### OTHER FEES APPLICABLE.

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

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#### FEES

Administration fees	»	A fee of R85 per transaction for all third party payments
	»	A fee of R85 per month applies for all Securities Based Lending accounts.
	»	Please note third party payments will only be made under exceptional circumstances and in accordance with the FNB SPM's 3rd party payment policy.
Value added: Global tax recovery	»	Courier handling fee - R45
	»	Bank Charge - R25
	»	20% - Admin fee of refund recovered (FirstRand will receive, 2.5% of the admin fee from the provider) Please note the above fees exclude VAT
Unit Trust Funds	»	FNB SPM does not charge initial fees
	»	Administration fee: 0.25% per annum on all local funds excluding Ashburton Money Market Fund, Ashburton Stable Income Fund, Ashburton SA Income Fund
	»	0.20% per annum based on Market Value relating to Ashburton Money Market Funds and Ashburton Stable Income Funds
	»	A fee breakdown is available on request

Please refer to the website for an explanation of households and corporates.

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## **LOCAL FEES (CONTINUED)**

### **GENERAL FEES**

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

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<b>MARKET DATA</b>	<b>NON-PROFESSIONAL</b>	<b>PROFESSIONAL</b>
15 minutes delayed*	No fee	No fee
Snapshot** equities and indices	Equities and Indices - R 0.21 per snapshot	Equities and Indices - R 0.21 per snapshot
Streamed live pricing***	R190 per month	R650 per month

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

- \* 15 minutes delayed - prices are defaulted to a 15 minute delay for all holdings and any instruments displayed on the quote or trade page.
- \*\* Snapshot (equities & indices) - Real-time market update including the price, aggregate display quantity, number of orders and display position for each price level. Equities (depth of 5) capped at R325 per month for Non-professional and R1 245 per month for Professional. Indices capped at R63 per month for Non-professional and R220 per month for Professional.
- \*\*\* Streamed live pricing - Prices of indices and equities are continuously updated to reflect the current value of holdings and any instruments. If you switch from delayed to live pricing, the full fee will be levied and will not be pro-rated. You can switch to delayed pricing at any time.
- \*\*\*\* Value-added fee (corporate actions and End of Day [EOD]) - value-added record types for equities that are packaged into EOD data products.

This includes corporate actions.  
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An Authorised Financial Services Provider (member of the JSE).

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

# GLOBAL FEES

## INVEST

## INVEST IN QUALIFYING FUNDS AND SOLUTIONS

## STOCKBROKING AND PORTFOLIO MANAGEMENT

## INVESTOR PLATFORM

## WILLS, ESTATE ADMINISTRATION, TRUSTS AND ESTATE PLANNING

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### MANAGED

Our Portfolio Management service allows you to invest in a Tailored Model or an FNB Houseview Portfolio. You can position yourself as the ultimate decision-maker if you choose a Tailored Model or you can leave the decisions up to us when you invest in an FNB Houseview Model.

FNB Stockbroking and Portfolio Management offers stockbroking and portfolio management services to private and corporate clients, fund managers, third-party asset managers and companies, both locally and offshore.

All fees and commissions quoted exclude third-party brokers' commissions and any third-party charges, government levies, stamp duties, withholding taxes (if any) and further charges of external settlement agents or custodian entities. Unless otherwise stated, all fees quoted exclude VAT, are applicable per annum but charged monthly, and are quoted as a percentage of each transaction. Indicative exchange rates are used for the USD, GBP and EUR equivalent asset management fee (quoted in ZAR) for the global managed offering.

Please be advised that the fees below do not include additional fees that may be charged by the exchange you are trading on or taxes, levies or other duties that may be applicable. Please note interest is not earned on any offshore cash balances held within the portfolio. For more information on the additional fees, taxes or other relevant information, please visit [shares.FNB.co.za](https://shares.FNB.co.za).

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

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

### MANAGED

#### FULLY MANAGED PORTFOLIO IN LINE WITH FNB HOUSEVIEW

The fees under this section apply to all clients who have entered into a relationship with FNB SPM via a portfolio manager. The minimum investment for our Global managed portfolio in line with Houseview offering starts at R2 500 000. It is important to note when a portfolio value falls below the product minimum the first tier fee will be charged.

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

ASSETS UNDER MANAGEMENT	MANAGEMENT FEE
R2 500 001 to R7 500 000	0.90%
R7 500 001 to R12 500 000	0.80%
R12 500 001 to R25 000 000	0.70%
R25 000 001 to R50 000 000	0.60%
R50 000 001 and Above	Negotiable

» Brokerage is 0.35% with a minimum dependent on the exchange. Please refer to the table at the end of the document for a breakdown

» Bond trading fee of 0.20% with a minimum of EUR160 or currency equivalent

» Custody fee of 0.05%

» ETF managed portfolios will attract a management fee of 0.60%

» Custody fee on CREST depository interests (CDIs), where applicable.

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## **GLOBAL FEES (CONTINUED)**

### **MANAGED - MANAGED PORTFOLIO THAT IS TAILORED TO A CLIENT'S NEEDS.**

The fees under this section apply to all clients who have entered into a relationship with FNB SPM via a Portfolio Manager to assist in tailoring a portfolio to meet your needs. The minimum investment for our local Managed Portfolio that is tailored to a clients need offering starts at R2 500 000. It is important to note when a portfolio value falls below the product minimum the first tier fee will be charged.

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

<b>ASSETS UNDER MANAGEMENT</b>	<b>MANAGEMENT FEE</b>
R2 500 001 to R7 500 000	1.25%
R7 500 001 to R12 500 000	1.10%
R12 500 001 to R25 000 000	1.00%
R25 000 001 to R50 000 000	0.80%
R50 000 001 and Above	Negotiable

» Brokerage is 0.35% with a minimum dependent on the exchange. Please refer to the table at the end of the document for a breakdown

» Custody fee of 0.05%

» Bond trading fee of 0.20% with a minimum of EUR160 or currency equivalent

» Custody fee on CREST depository interests (CDIs), where applicable.

» Please refer to the table at the end of the document

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## GLOBAL FEES (CONTINUED)

### SELF MANAGED

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

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

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

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

- » Brokerage is 0.35% with minimum dependent on exchange traded.
- » Bond trading fee 0.20% with minimum of EUR160 or currency equivalent.

\* Portfolio value must be greater than \$10 000 to qualify.

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## **GLOBAL FEES (CONTINUED)**

### **SELF MANAGED WITH ADVICE**

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

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

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#### **FEES**

Monthly account fee	R87 incl VAT
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Custody fee	Custody fee is charged at 0.15% per annum, levied monthly.
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#### **TRADE VALUE**

#### **BROKERAGE**

USD\$ 0 to USD\$ 15 000	0.50% min per exchange applies
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USD\$ 15 001 to USD\$ 50 000	0.40%
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USD\$ 50 001 and Above	0.35%
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» Bond trading fee of 0.20% with a minimum of EUR160 or currency equivalent

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# GLOBAL FEES (CONTINUED)

## SHARE EXECUTION FEES: SHARES AND ETFS

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### COMMISSION FOR EUROPEAN EXCHANGES

COUNTRY	EXCHANGE NAME	SYMBOL	MINIMUM EXECUTION FEES*
Spain	(BME Spanish) Stock Exchange	SIBE	EUR 15
Netherlands	Euronext Amsterdam	EURONEXT	EUR 15
Belgium	Euronext Brussels	EURONEXT	EUR 15
France	Euronext Paris	EURONEXT	EUR 15
Germany	Frankfurt Stock Exchange XETRA	FSE	EUR 15
Austria	Wiener Börse (Vienna) Stock Exchange	VIE	EUR 15
Italy	Milano Stock Exchange	MIL	EUR 15
UK	London Stock Exchange	LSE_SETS	GBP 15
UK	London International Order Book	LSE_IOB	USD15
Switzerland	Swiss Exchange	SWX	CHF 15
Switzerland	Swiss Europe Exchange	VX	CHF 15
Denmark	OMX Nordic Stock Exchange Copenhagen	OMX	DKK 15
Sweden	OMX Nordic Stock Exchange Stockholm	OMX	SEK 15
Finland	OMX Nordic Stock Exchange Helsinki	OMX	EUR 15
Norway	Oslo Stock Exchange	OSE	EUR 15

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## **GLOBAL FEES (CONTINUED)**

### **SHARE EXECUTION FEES: SHARES AND ETFS**

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#### **COMMISSION FOR AMERICAN / CANADIAN EXCHANGES**

<b>COUNTRY</b>	<b>EXCHANGE NAME</b>	<b>SYMBOL</b>	<b>MINIMUM EXECUTION FEES*</b>
US	NYSE MKT (American Stock Exchange)	AMEX	USD 15
US	NASDAQ	NASDAQ	USD 15
US	NASDAQ (Small Cap)	NSC	USD 15
US	New York Stock Exchange	NYSE	USD 15
US	New York Stock Exchange (ARCA)	NYSE Arx	USD 15
Canada	Toronto Exchange	TSE	CAD 15
Canada	Toronto Exchange	TSX	CAD 15

#### **COMMISSION FOR ASIAN AND AUSTRALASIAN EXCHANGES**

Australia	Australia Securities Exchange	ASX	AUD 15
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\* This minimum fee applies whether the trade is executed by a portfolio manager, online or by the dealing desk.

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## **GLOBAL FEES (CONTINUED)**

### **SHARE EXECUTION FEES: SHARES AND ETFS**

INVEST	<b>FEES</b>	
INVEST IN QUALIFYING FUNDS AND SOLUTIONS	Currency conversion fee	» 1.00% is automatically applied to the client's account when the trade is executed where the instrument currency differs from the account currency.
	Back 2 Back FX transactions	» A fee of 0.10% with a minimum of R2 500 and capped at R10 000 (excl VAT)
STOCKBROKING AND PORTFOLIO MANAGEMENT	Custody for share portfolio (if you do not conduct at least one trade per quarter)	» In such a case, the inactivity fee is calculated as 0.025% (0.10% per annum and min EUR 5) of the average month end value of the share portfolio during the quarter. If you make one trade (in any instrument) or more during a quarter, no inactivity fee will be charged
INVESTOR PLATFORM	Equity research for active clients	» Equity Research and Stock Screener » Private: EUR 1.99/ month » Professional: US\$ 180/month
WILLS, ESTATE ADMINISTRATION, TRUSTS AND ESTATE PLANNING	Bank withdrawal fee	» GBP 10 fee will be levied for each cash withdrawal.
IMPORTANT INFORMATION	Ad hoc service fees	» Transfers in: No charge » Transfer out (change of beneficial owner) = £15 » Portfolio Transfer = £15 per share » Internal Transfer = £15
CONTACT US	Unit Trusts	» FNB SPM does not charge initial fees » Administration fee 0.25% per annum on all offshore funds excluding Money market » 0.20% per annum based on market value relating to Ashburton money market funds » A fee breakdown is available on request

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

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## **GLOBAL FEES (CONTINUED)**

### **OFFSHORE FEES**

(Applicable to self-managed and self-managed with advice)

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<b>CURRENCY TRANSACTIONS</b>	<b>ASSET TRANSFER CAPACITY (ATC) MARKET VALUE</b>	<b>ATC FEE CHARGED PER ANNUM, LEVIED MONTHLY</b>
	R0 to R20 000 000	0.40%
	R20 000 001 to R50 000 000	0.30%
- 0.50% per transaction with a minimum R500 per transaction	R50 000 001 to R75 000 000	0.20%
	R75 000 001 and above	0.15%

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

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## **GLOBAL FEES (CONTINUED)**

### **CUSTODY FEE ON CREST DEPOSITORY INTERESTS**

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<b>MARKET</b>	<b>%</b>	<b>MARKET</b>	<b>%</b>
Euroclear Bank holding		Italy	0.025
All other types (except ETF's)	0.02	Norway (Gilt)	0.02
Australia	0.02	Netherlands	0.0175
Austria	0.03	Portugal	0.055
Belgium	0.0175	Spain (Equity)	0.03
Clearstream Banking Luxembourg	0.03	Spain (Gilt)	0.015
Denmark	0.025	Sweden	0.025
Finland	0.025	<b>EUROCLEAR BANK HOLDING (CONTINUED)</b>	
France (Equity)	0.0175	Switzerland	0.015
France (Gilt)	0.015	<b>DTCC HOLDING</b>	
Germany	0.015	Canada	0.015
IETF's	0.015	United States	0.015

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

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### **DATA SUBSCRIPTIONS FOR REAL-TIME PRICES**

At FNB SPM all equities trade on actual market data from the stock exchanges. To receive and trade on real-time market data, you will have to subscribe independently to the individual exchange via third-party providers. A subscription to live price data from an exchange gives you access to live prices on shares and ETFs from the particular exchange.

An online subscription tool is available on the trading platform. In the tool, you will find a list of available exchanges and news services alongside the applicable monthly fees. You will be able to subscribe to and unsubscribe from services of your choice. Further information can be found in the subscription tool guide, which is also available on the trading platform.

### **LEVEL 1 OR LEVEL 2 DATA**

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

#### **PLEASE NOTE:**

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

**WEALTH AND  
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# FNB INVESTOR PLATFORM

**THE FNB INVESTMENT PLATFORM PROVIDES INDIVIDUAL  
INVESTORS ACCESS TO INVESTMENT AND RETIREMENT  
SOLUTIONS TO HELP YOU ACHIEVE YOUR INVESTMENT AND  
RETIREMENT SAVINGS GOALS.**

# FEE SCHEDULE

	<b>ANNUAL ADMINISTRATION FEE FOR LIVING ANNUITIES AND ENDOWMENT PRODUCTS (INCL VAT)</b>						
	<b>AGGREGATED ASSETS ON THE PLATFORM</b>	<b>ALL FUNDS*</b>	<b>FNB HORIZON SERIES FUNDS<sup>1</sup></b>	<b>ASHBURTON FUNDS<sup>2</sup></b>	<b>ASHBURTON STABLE INCOME FUND<sup>3</sup></b>	<b>ASHBURTON SA INCOME FUND<sup>4</sup></b>	<b>ASHBURTON MONEY MARKET FUND<sup>5</sup></b>
INVEST							
INVEST IN QUALIFYING FUNDS AND SOLUTIONS	First R1 000 000	0.46%	0.29%	0.35%	0.12%	0.17%	0.17%
	Next R2 000 000	0.35%	0.29%	0.35%	0.12%	0.17%	0.17%
STOCKBROKING AND PORTFOLIO MANAGEMENT	Above R3 000 000	0.23%	0.29%	0.35%	0.12%	0.17%	0.17%
INVESTOR PLATFORM							
	<b>ANNUAL ADMINISTRATION FEE FOR ALL OTHER PRODUCTS** (EXCL VAT)</b>						
WILLS, ESTATE ADMINISTRATION, TRUSTS AND ESTATE PLANNING	First R1 000 000	0.40%	0.25%	0.30%	0.10%	0.15%	0.15%
	Next R2 000 000	0.30%	0.25%	0.30%	0.10%	0.15%	0.15%
IMPORTANT INFORMATION	Above R3 000 000	0.20%	0.25%	0.30%	0.10%	0.15%	0.15%
CONTACT US							

\* Excluding 1, 2, 3, 4 & 5

\*\* Not applicable to the Tax-Free Unit Trust product when invested in FNB Funds  
FNB CIS Manco (RF) (Pty) Ltd is an approved manager of Collective Investment Schemes in terms of Collective Investments Scheme Control Act, 45 of 2002 by the Financial Sector Conduct Authority and is also a full member of the Association for Savings and Investment SA (ASISA). Ashburton Fund Managers (Proprietary) Limited is a licensed Financial Services Provider ("FSP") in terms of the Financial Advisory and Intermediary Services Act, 37 of 2002, FSP number 40169. FNB Investor Services Proprietary Limited (Reg number 2011/139123/07) is an authorised administrative financial services provider (FSP number 44341) ("FNB").

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

## **FEE SCHEDULE (CONTINUED)**

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

INVEST

First R7 500 000 0.25%

INVEST IN QUALIFYING  
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Next R7 500 000 0.15%

Next R10 000 000 0.10%

STOCKBROKING AND  
PORTFOLIO MANAGEMENT

Above R25 000 000 0.05%

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

INVESTOR PLATFORM

First R7 500 000 0.29%

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Next R7 500 000 0.17%

Next R10 000 000 0.12%

IMPORTANT INFORMATION

Above R25 000 000 0.06%

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For more information on the fee structure of the Horizon Series funds, please refer to the latest fund fact sheets available at [www.rmbprivatebank.com](http://www.rmbprivatebank.com)> Invest> For yourself> I know what I want> Unit Trusts  
FNB CIS Manco (RF) (Pty) Ltd is an approved manager of Collective Investment Schemes in terms of Collective Investments Scheme Control Act, 45 of 2002 by the Financial Sector Conduct Authority and is also a full member of the Association for Savings and Investment SA (ASISA). Ashburton Fund Managers (Proprietary) Limited is a licensed Financial Services Provider ("FSP") in terms of the Financial Advisory and Intermediary Services Act, 37 of 2002, FSP number 40169. FNB Investor Services Proprietary Limited (Reg number 2011/139123/07) is an authorised administrative financial services provider (FSP number 44341) ("FNB").

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**FEE SCHEDULE (CONTINUED)**

	<b>FNB HORIZON SERIES ANNUAL ASSET MANAGEMENT FEES (EXCL VAT)</b>		<b>ASHBURTON RANGE FUNDS ANNUAL ASSET MANAGEMENT FEES (EXCL VAT)</b>	
INVEST	FNB Multi Manager Income	0.40%	Ashburton Balanced Fund	0.60%
	FNB Global Equity	0.60%	Ashburton Bond Fund	0.55%
INVEST IN QUALIFYING FUNDS AND SOLUTIONS	FNB Growth Fund of Funds	0.86%	Ashburton Diversified Income Fund	0.60%
	FNB Islamic Balanced Fund	1.25%	Ashburton Equity Fund	0.60%
STOCKBROKING AND PORTFOLIO MANAGEMENT	FNB Moderate Fund of Funds	0.79%	Ashburton Global Flexible Fund	0.85%
	FNB Stable Fund of Funds	0.67%	Ashburton Global Leaders ZAR Equity Feeder	0.55%
INVESTOR PLATFORM			Ashburton GOVI Tracker Fund	0.30%
	<b>FNB MULTI MANAGER FUNDS ANNUAL ASSET MANAGEMENT FEES (EXCL VAT)</b>		Ashburton Money Market Fund	0.30%
WILLS, ESTATE ADMINISTRATION, TRUSTS AND ESTATE PLANNING	FNB Multi Manager Balanced	0.75%	Ashburton Property Fund	0.60%
	FNB Multi Manager Bond	0.75%	Ashburton SA Income Fund	0.55%
IMPORTANT INFORMATION	FNB Multi Manager Equity	0.70%	Ashburton Stable Income Fund	0.35%
	FNB Multi Manager Property	0.75%	Ashburton Targeted Return Fund	0.70%
CONTACT US				
	<b>FNB CORE RANGE FUNDS ANNUAL ASSET MANAGEMENT FEES (EXCL VAT)</b>			
	FNB Core Balanced Fund	0.26%		

For the full Wealth and Investments pricing guide please visit RMB Private Bank Online Banking.

For more information on the fee structure of the Horizon Series funds, please refer to the latest fund fact sheets available at [www.rmbprivatebank.com](http://www.rmbprivatebank.com) > Invest > For yourself > I know what I want > Unit Trusts  
 FNB CIS Manco (RF) (Pty) Ltd is an approved manager of Collective Investment Schemes in terms of Collective Investments Scheme Control Act, 45 of 2002 by the Financial Sector Conduct Authority and is also a full member of the FNB CIS Manco (RF) (Pty) Ltd is an approved manager of Collective Investment Schemes in terms of Collective Investments Scheme Control Act, 45 of 2002 by the Financial Sector Conduct Authority and is also a full member of the Association for Savings and Investment SA (ASISA).  
 Ashburton Fund Managers (Proprietary) Limited is a licensed Financial Services Provider ("FSP") in terms of the Financial Advisory and Intermediary Services Act, 37 of 2002, FSP number 40169. RMB Private Bank Investor Services Proprietary Limited (Reg number 2011/139123/07) is an authorised administrative financial services provider (FSP number 44341) ("FNB").

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# WILLS, ESTATE ADMINISTRATION, TRUSTS AND ESTATE PLANNING

OUR FIDUCIARY SOLUTIONS INCLUDE THE DRAFTING OF  
WILLS, CREATION OF TRUSTS, TRUST ADMINISTRATION,  
AS WELL AS ADMINISTERING DECEASED ESTATES BOTH  
LOCALLY AND IN GUERNSEY VIA FNB INTERNATIONAL  
TRUSTEES.

FNB INTERNATIONAL  
TRUSTEES LIMITED



WILLS, EXECUTORSHIP  
AND TRUSTS

# WILLS, ESTATE ADMINISTRATION, TRUSTS AND ESTATE PLANNING

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## WILLS

Will drafting local and offshore (local FNB Fiduciary nominated as executor and offshore Wills with FNB International Trustees nominated as executor) No fee

Keep in safe custody No fee

## DECEASED ESTATE ADMINISTRATION

Executor fees are capped at 4.03% (incl VAT) on the gross value of the assets and 6.9% (incl VAT) on income collected after death (while the estate is being wound up) in line with legislation.

## TESTAMENTARY TRUST (CREATED IN A WILL) ADMINISTRATION

Establishment/acceptance of a trust 1.85% of gross asset value

Annual trusteeship fee 1.43% administration fee

Annual investment cost and investment advice fee Subject to investment type and advice complexity

Termination and/or capital distribution fee 2.46% on the value of withdrawal or distribution

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INTER VIVOS (LIVING) TRUST ADMINISTRATION	COST (INCL VAT)
Trust creation	R8 000
Amendments to trust deeds	R3 700
Substitution of trust deeds	R8 000
Change in trustees (LOA)	R3 000
Advice hourly rate	R833 to R4342 per hour (incl VAT)
Trust administration only (no trusteeship)	Min R15 000 per annum based on activity assessment
Termination of trust	R8 000
Trusteeship and administration	Min R15 000 per annum based on risk and activity assessment
Dormant trusts	R6 000 per annum
Registration for income tax (SARS) tax exemption	R5 700
Trustee training	R10 500

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## SETTLEMENT TRUSTS

## COST (INCL VAT)

Establishment/acceptance of a trust

R5 750

Annual trusteeship fee

1.43% (1.25% + VAT 0.18%)  
administration fee

Annual investment cost and investment advice fee

Subject to investment type and advice complexity

Termination and/or capital distribution fee

2.46% on the value of  
withdrawal or distribution

## FNB PHILANTHROPY CENTRE

Our philanthropy offering includes a range of services  
that match our clients' specific objectives.

Pricing is based on the unique requirements and services rendered.

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## OFFSHORE TRUST AND COMPANY FEE SCHEDULE

### DRY TRUST

A Dry trust is a fully constituted discretionary trust that is set up by an individual or individuals (settlor/s) with the intention of receiving assets in the future, usually on the death of the settlor/s.

Setup fee	£500
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The setup fee includes the annual fee for the first 5 years. After this time, a further £200 will be levied on every 5 year anniversary to cover a review of the trust papers, any changes to the Letter of Wishes and any updated diligence required. The anniversary fee can be adjusted from time to time for inflation.

Annual fee	
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The annual fee includes provision of trustee responsibility and administration until assets are introduced into the trust. Once assets are transferred to the trust, the standard fee options will apply.

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## CASH BUILDER TRUST

The Cash Builder trust service is limited to an FNB Channel Islands bank account. It allows for a loan or donation to be made to the trust by one or more settlors/beneficiaries.

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Setup fee	£500
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Annual fee	0.10% (minimum £150)
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The annual fee includes provision of trustee responsibility and administration, including an annual statement, holding of assets and one transfer of additional funds and one distribution per annum

Any additional transfers of funds or additional distributions will be levied at £150. It excludes additional services such as meetings, providing guidance on trust matters, or any other administration or regulatory requirements which will be charged on a time basis.

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## ASHTRUST

The Ashtrust service is limited to Ashburton investments only. It allows a loan or donation to be made to the trust by one or more settlors/beneficiaries.

Setup fee	£1 250		
Annual fee	First £500 000	0.34%	minimum £1 700
	Next £500 000	0.20%	
	Over £1 000 000	0.10%	
Termination fee	£1 500		

The annual fee includes provision of trustee responsibility and administration, including an annual statement and one distribution per annum. It excludes additional services such as meetings, providing guidance on trust matters, completing regulatory returns such as FATCA or the Common Reporting Standard or any other administration or regulatory requirements. Where additional assets are added after 1 January, an additional pro rata annual fee will be levied in accordance with the fee scale.

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## PLATFORM TRUST

The Platform trust will hold any recognised investment platform or single line holding, subject to approval by FNB. It allows a loan or donation to be made to the trust by one or more settlors/beneficiaries.

A trust bank account may be opened with FNB Channel Islands, if required.

Setup fee	£1 750
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The trustee reserves the right to levy an additional fee if the work in establishing the trust is unduly onerous or if more than one stockbroking platform or asset will be held in the trust.

Annual fee	First £500 000	0.44%	minimum £2 200
	Next £500 000	0.30%	
	Over £1 000 000	0.10%	

Termination fee	£2 000
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If the trust is required to hold additional investment platforms or assets over and above the single platform covered by the fee scale, an additional fee will be charged for this. The annual fee includes provision of trustee responsibility and administration, including an annual statement and one distribution per annum.

It excludes additional services such as meetings, providing guidance on trust matters, completing regulatory returns such as FATCA or the Common Reporting Standard or any other administration or regulatory requirements. Where additional assets are added after 1 January, an additional pro rata annual fee will be levied in accordance with the fee scale.

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## STOCKBROKING TRUST

The Stockbroking trust will hold any recognised stockbroking platform, subject to approval by FNB. It allows for a loan or donation to be made to the trust by one or more settlors/beneficiaries. A trust bank account may be opened with RMB Private Bank Channel Islands, if required.

Setup fee	£1 750
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The trustee reserves the right to levy an additional fee if the work in establishing the trust is unduly onerous or if more than one stockbroking platform or asset will be held in the trust.

Annual fee	First £500 000	0.50%	minimum £2 500
	Next £500 000	0.30%	
	Over £1 000 000	0.10%	

Termination fee	£2 000
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The annual fee includes provision of trustee responsibility and administration, including an annual statement, one distribution and a maximum of three trade requests per annum. Any additional trades will be levied at £150. It excludes additional services such as meetings, providing guidance on trust matters, completing regulatory returns such as FATCA or the Common Reporting Standard or any other administration or regulatory requirements. Where additional assets are added after 1 January, an additional pro rata annual fee will be levied in accordance with the fee scale.

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### BESPOKE TRUST

The Bespoke trust can hold a wide range and combination of asset types.  
A trust bank account will be opened with RMB Private Bank Channel Islands.

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Setup/transfer fee	£2 250 minimum
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The trustee reserves the right to levy an additional fee if the work in establishing or transferring the trust is unduly onerous.

	£ 500 per additional £ 500 000 thereafter
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Annual fee	£2 250 up to £500 000 assets (£500 per additional £500 000 tranche)
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The annual fee provides for trustee responsibility and custody of electronic and formal records, and does not include administrative work undertaken unless a fixed fee basis has been agreed. The annual fee is charged annually in advance and is non-refundable. Where additional assets are added after 1 January, an additional pro rata annual fee may be levied in accordance with the fee scale.

All other services, such as administration, bookkeeping, correspondence, meeting with beneficiaries, providing guidance on trust matters such as changes to a Letter of Wishes, completing regulatory returns such as FATCA or the Common Reporting Standard or any other administration or regulatory requirements are charged on a time basis. Any out of pocket expenses are passed on to the trust.

Where a fixed fee has been agreed, regulatory requirements such as completion of FATCA or Common Reporting Standard returns and any other regulatory requirements will be charged in addition.

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Termination fee	£2 250 (minimum)
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## COMPANY

Setup/transfer fee £2 250 minimum

An additional fee may be levied if the work in establishing or transferring the Company is unduly onerous.

Annual fee £2 250 up to £500 000 assets (£500 per additional £500 000 tranche)

The annual fee provides for provision of directors, secretary, nominee shareholders if required, registered office (Guernsey only) and maintenance of statutory records. Where additional assets are added after 1 January, an additional pro rata annual fee will be levied in accordance with the fee scale.

All other services, such as administration, bookkeeping, correspondence, client meetings, completing regulatory returns such as FATCA or the Common Reporting Standard or any other administration or regulatory requirements are charged on a time basis. Any out of pocket expenses, agents' fees and statutory fees, are passed on to the company.

Termination fee £2 250 (minimum)

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## TRUST AND COMPANY COMBINATION

Setup/transfer fee £3 750 minimum

The trustee reserves the right to levy an additional fee if the work in establishing or transferring the entity is unduly onerous.

Annual fee Discounted by £500 on standard trust and company scales

Additional fees are levied in accordance with the terms of the full discretionary trust and company scales.

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STANDARD TERMINOLOGY



SMALL PRINT

# THE SMALL PRINT

## OUR SMALL PRINT IS STRAIGHTFORWARD.

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### 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 30-90 days' notice (dependent on product) of these changes. You'll find these changes on our 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
  - » Where cellphone banking is referred to, standard network rates apply
  - » All fees quoted are VAT inclusive and are effective from 1 July 2022 - 30 June 2023

# 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.

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## GLOSSARY OF TERMS

### RMB PRIVATE BANK 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 RMB Private Bank ATMs

Mobile channels

Cellphone banking and the RMB Private Bank App

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



087 575 9411



0860 4 FOREX (36739)



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