

HOLISTIC ADVICE FOR YOU AND YOUR FAMILY

JULY 2024



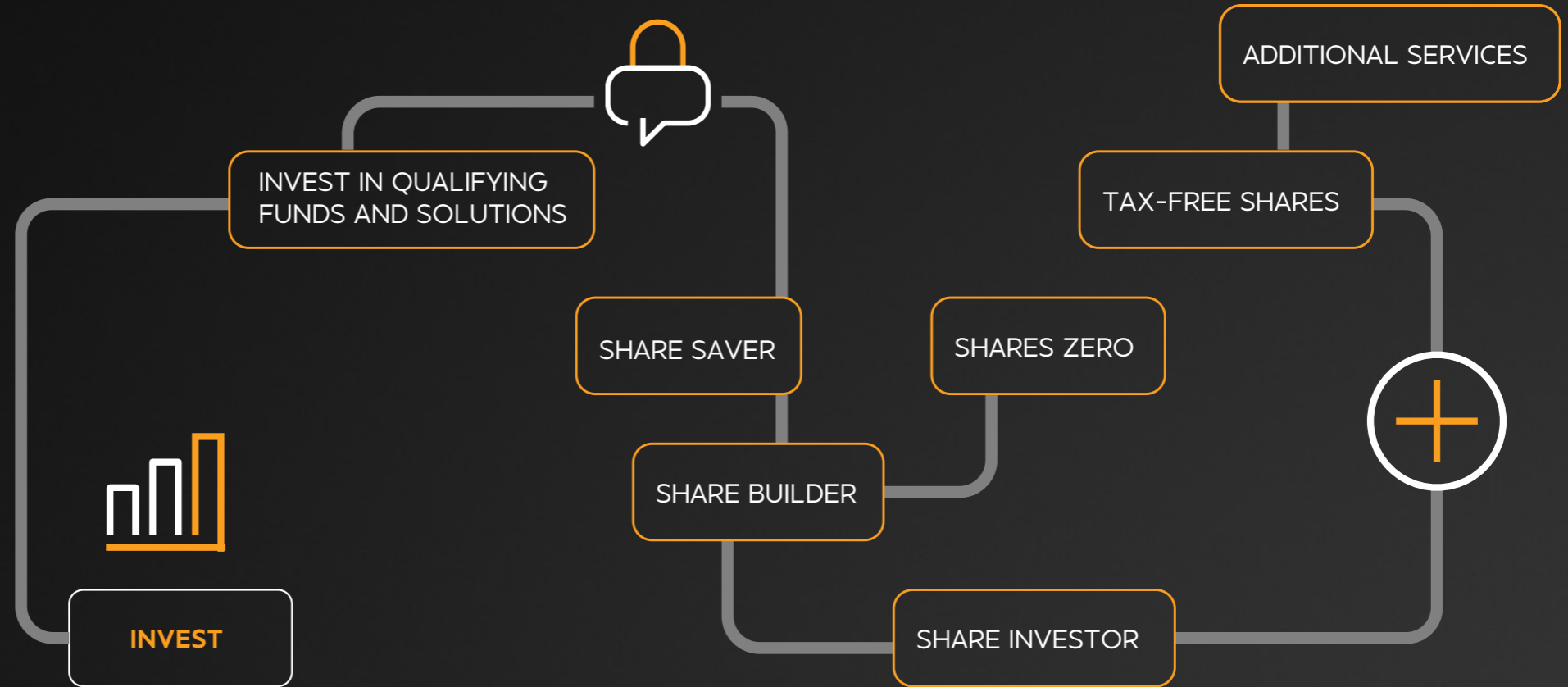
**WEALTH AND
INVESTMENT
2023-2024**

INVEST

INVEST IN QUALIFYING
FUNDS AND SOLUTIONS

IMPORTANT INFORMATION

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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 | | |

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 | |
| Brokerage fees | First trading day | 0.15% excl VAT |
| | 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 | R50 | |
| 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.

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GENERAL FEES

| | | |
|--|--|-----------------------------|
| Monthly account fee | R95* | |
| Trade option | Now trades/delayed trades (today at 15:00) | |
| Brokerage fees | Now trades (15 minute delayed pricing) | 0.50% (min of R80) excl VAT |
| | Delayed trades (today at 15:00)** | 0.70% (min of R80) excl VAT |
| Investor protection levy - now trades ONLY | 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 R95 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

INVEST

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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CONTACT US

YOU WILL NOT BE CHARGED WHERE A CLAIM IS UNSUCCESSFUL.

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 | 0.00031% 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 |
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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 | 0.15% 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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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:



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