

**RMB PRIVATE BANK  
PRICING GUIDE**



**INSIGHTFUL  
ADVICE-LED  
SOLUTIONS  
TAILORED TO  
EVERY LIFESTAGE**

**PRIVATE BANKING  
FOR PROFESSIONALS**

1 July 2025 to 30 June 2026

*Terms, conditions and eBucks earn rules and limits apply.*

**RMB PRIVATE BANK** A division of FirstRand Bank Limited.  
An Authorised Financial Services and Credit Provider (FSP & NCRCP20).





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Experience advice  
that evolves with  
your ambitions -  
for you and your  
family

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Suggested links

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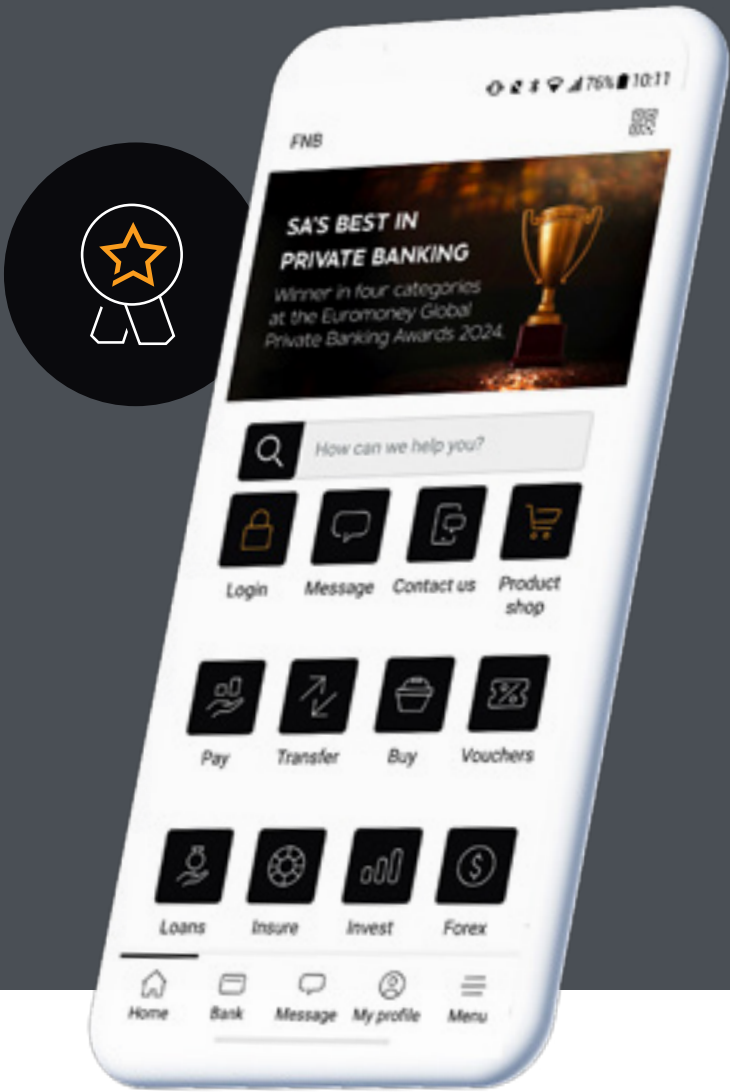
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Terms, conditions and eBucks earn limits apply. Certain benefits are dependent on your account and eBucks rewards level.

# MORE THAN TRADITIONAL PRIVATE BANKING FOR YOU AND YOUR FAMILY

- Experience a unique relationship model that blends world-class innovation with expert advice. The RMB Private Bank App, goes wherever you go. Offering secure, 24/7 access to service advisors via SecureChat® and a suite of cutting-edge digital features.
- You'll also benefit from the expertise of your private advisor, and a team of subject matter experts to help grow and protect your wealth and reach your financial ambitions as you navigate the inevitable changes along your financial journey.



## MONTHLY ACCOUNT FEE

From  
**R625 p.m.**

RMB Private Bank has been recognised as South Africa's Best Private Bank at the the Euromoney Global Private Banking Awards 2025. We were also awarded South Africa's Best Private Bank for Ultra High-Net-Worth Clients, Alternative Investments, Succession Planning and Sustainability.



**Secure your financial future with tailored investment solutions:** whatever your financial ambitions, we have an investment solution supported by investment subject matter experts to guide you every step of the way.

**Strategically use credit to build wealth:** Specialist lending expertise supported by market leading solutions to help meet your unique wealth needs and aspirations.

**Protect everything you have worked hard for:** Safeguard your future with our comprehensive range of solutions designed to protect your assets and your legacy.

**Transactional solutions for your family:** Your spouse/partner gets up to 50% off their monthly account fee and your children get a complimentary account

## Up to 40%\*\* off

selected local and international flights, domestic car hire and bus tickets through eBucks Travel.

## Earn up to R8/litre back\*\*\*

in eBucks every month with Engen, WesBank and FNB Car Insurance.

## Multi-currency and foreign notes Cash Passport

delivered at no cost.

## Get up to 100% back in eBucks on devices and appliances

on the latest range of smartphones, fitness devices, laptops, household appliances and more.

## Get a complimentary flight or holiday worth R50 000\*\*\*\*

Your eBucks voucher can be used towards flights, car hire, accommodation, and/or travel packages, for yourself and those travelling with you.

For a full breakdown, refer to the pricing section of this guide

Terms, conditions, eBucks earn rules and limits apply. Certain benefits are dependent on your account and eBucks rewards level.

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# GET REWARDED FOR EVERYDAY BANKING

## REWARDS AND BENEFITS

Enjoy access to a host of exclusive rewards and benefits. From exclusive luxury travel benefits to great contract and data deals with FNB Connect. Plus, our award winning rewards programme unlocks a variety of ways to earn eBucks on everyday purchases, discounts from our extensive network of partners, and you could spend your eBucks to pay for travel, groceries, entertainment and more.

There is no monthly subscription fee and your eBucks never expire. Our rewards and benefits are designed to enrich your life and provide valuable savings.

### eBUCKS REWARDS

- **TRAVEL DISCOUNTS**

Up to 40%\*\* off selected flights, car hire and bus tickets through eBucks Travel

- **INVESTMENT REWARDS**

Get back 1% in eBucks when you transfer a minimum investment into one of our retirement solutions on the FNB Investor Platform\*\*\*\*

- **SLOW LOUNGE ACCESS**

Up to 36 complimentary visits per year, plus 24 bonus visits to unlock when booking flights via eBucks Travel

- **EARN eBUCKS ON YOUR VIRTUAL CARD SPEND**

Up to 30% back in eBucks on Pick n Pay asap! and at ARC Stores. Plus, up to 15% back in eBucks at SPAR and Clicks and up to 20% at Pick n Pay in store and Pick n Pay clothing

### FNB CONNECT REWARDS

- **UNLIMITED\* WHATSAPP MESSAGING\* REWARD AND 35 VOICE MINUTES**

Enjoy a free unlimited\* WhatsApp messaging\* reward and 35 voice minutes every month on all your FNB Connect SIMs

- **EARN eBUCKS ON YOUR NEW FNB CONNECT DEVICE**

Get up to 100% back in eBucks on new FNB Connect device purchases

- **EARN eBUCKS ON YOUR FNB CONNECT SIM PLAN AND BUNDLE PURCHASES**

Get up to 15% back in eBucks on your FNB Connect SIM plan and prepaid airtime, data, voice minutes and SMS bundle purchases

- **EARN eBUCKS POINTS ON BUY MENU PURCHASE**

Earn eBucks points by purchasing three or more different products from the Buy menu on the RMB Private Bank App

\* Unlimited: Terms and Conditions and Fair Usage Policy Apply  
WhatsApp Messaging: WhatsApp Messaging includes all Voice Notes, Messages, sending of video files, pictures/image files and document files. Applicable only to WhatsApp and WhatsApp for business applications. All third-party APIs outside of the WhatsApp application are excluded from this offering.

\*\* Discounts are based on your reward level and exclude taxes, VAT and surcharges.

\*\*\* Up to R4/litre back when you pay for your monthly Engen fuel with your RMB Private Bank Virtual Card and load your car on nav» Car (under 'My Garage'); up to R2/litre back when you have an active vehicle finance agreement with WesBank or Toyota Financial Services; up to R2/litre back when you have an FNB Short Term Car Insurance policy with paid up premiums. The amount on which you earn eBucks is limited to 20% of your total monthly qualifying RMB Private Bank Fusion Card, RMB Private Bank Credit Card and/or RMB Private Bank Debit card spend, or a total rand spend (on Engen fuel) of R3 000 per month, whichever occurs first.

\*\*\*\* Invest R 2 million within a FNB Retirement Annuity, FNB Living Annuity FNB Pension or Provident Preserver and earn 1% back in eBucks. Investment needs to be invested in FNB or Ashburton Funds.

\*\*\*\*\* To qualify for the R50 000 voucher, keep your accounts in good standing and spend R100 000 monthly on your RMB Private Bank Fusion Card, RMB Private Bank Credit Card and/or FNB Global Account Card for 12 months. Refer to the eBucks terms and conditions for additional qualifying rules.

Terms, conditions, eBucks earn rules and limits apply. Certain benefits are dependent on your account and eBucks rewards level.



# BENEFITS OF RMB PRIVATE BANK

A single goal underpins our offering to ensure a better financial position for you and your family.

Our advice based model extends beyond traditional private banking and focuses on developing a personalised wealth plan that speaks directly to the needs and ambitions of you and your family. As an RMB Private Bank client, you have access to a range of complimentary solutions to set you up for financial success.

## TRANSACT

The RMB Private Bank Fusion Account is the smarter way to manage your finances. Designed to cater to your everyday banking needs, it not only saves you time and money but also offers you a bundle of additional benefits.

- Up to 30<sup>1</sup> days interest-free on all card transactions. The facility fee for Fusion and overdraft will be charged when the credit limit is utilised
- Embedded credit facility. Be prepared for unexpected expenses with an embedded credit facility
- No monthly account fee for an RMB Private Bank Credit Card when taking up a matching RMB Private Bank Current account or RMB Private Bank Fusion Account<sup>2</sup>
- Enjoy additional benefits and higher rewards, which is exclusive to the RMB Private Bank Fusion Account
- Get your monthly account fee waived when you maintain a balance of R200 000 or more in your Fusion or Current Account throughout your billing cycle\*
- Your spouse/partner gets up to 50% off their monthly account fee - regardless of their income. Plus your kids get FNBy and FNBy Next Accounts at no extra cost
- The annual Global Debit Card fee will be calculated on a monthly basis and will be charged annually on the anniversary date of when the Global Debit Card was ordered. You may qualify for a rebate on the monthly card fee if you maintain the specified minimum currency balance in your Global Account each month<sup>3</sup>
- FNB Channel Islands Current Account<sup>4</sup>
- RMB Private Bank Non-Trading Juristic account<sup>5</sup>
- Enjoy the exclusivity of a metal card only available through RMB Private Bank if you are on eBucks Reward Level 3 and above<sup>6</sup>
- Virtual cards at no extra cost. Ideal for online shopping with added safety because its dynamic 3-digit CVV changes regularly

## INSURE

Protect what matters to you

- Get funeral cover of up to R100 000 for yourself and your family members
- Up to 40% back on your monthly life insurance premium in eBucks
- **Short term insurance** to cover your home, car and portable possessions
- **Health cash plan** provides you with a daily cash benefit when hospitalised allowing you to focus on recovering

## LEND

Qualify for a range of lending solutions supported by specialist lending expertise and services to help you meet your unique wealth needs and aspirations.

- Vehicle finance to drive, fly or ride, get the finance you need
- RMB Private Bank Secured Revolving Facility<sup>7</sup>
- RMB Private Bank Securities Based Loan<sup>8</sup>
- A Single Facility<sup>®</sup> Account. A true one account that simplifies your money management through debt consolidation<sup>9</sup>
- Interest-only for the first 3 years on your Single Facility<sup>®</sup>, up to 110% loan to value, up to a maximum term of 30 years and up to 50% discount on attorney fees(only applicable to Young Professionals offering)

## INVEST

Accelerate your wealth building with our range of savings and investment solutions for you and your family.

- FNB Money Maximiser<sup>10</sup> where you can earn a money market related rate on your savings (your capital and quoted returns are fully guaranteed)
- Pay no monthly fees on your tax-free cash deposit or tax-free shares account and no monthly admin fees on your tax free unit trusts
- Self-Managed Stockbroking accounts, Local Trader and Global Trader<sup>11</sup>
- Discounted fee on your bundled month account fee or on a standalone credit card
- Fast-tracked to eBucks Reward level 3 for 3 months upon opening your account
- A portion of your monthly account fee will be invested to get you started on your wealth journey
- Up to 60-day payment break on your vehicle finance before your first instalment and up to prime less 1% on your monthly repayments

Please see T's & C's for this content on page 08

\* Not applicable to Single Facility<sup>®</sup> Accounts.  
\*\* Terms and Conditions apply

Terms, conditions, eBucks earn rules and limits apply. Certain benefits are dependent on your account and eBucks rewards level.



# TRANSACT

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Holistic advice  
and a curated  
wealth journey  
for you and your  
family starts here.




# CONTACT US

For any service related queries, contact the RMB Private Bank Service Suite via SecureChat® on the RMB Private Bank App or on 087 575 9411.

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# PRODUCT COMPARISON



R625 P.M.

RMB PRIVATE BANK  
FUSION ACCOUNT



R650 P.M.

RMB PRIVATE BANK  
CURRENT ACCOUNT  
OR SINGLE FACILITY®

THE FULL VALUE OF RMB PRIVATE BANK				
MONTHLY	RMB PRIVATE BANK FUSION ACCOUNT	RMB PRIVATE BANK CURRENT ACCOUNT/ SINGLE FACILITY® BUNDLED PRICING OPTION	RMB PRIVATE BANK FUSION ACCOUNT/RMB PRIVATE BANK CURRENT ACCOUNT FOR YOUR SPOUSE/ PARTNER AND YOUNG PROFESSIONALS	PAY-AS-YOU-USE (PAYU PRICING OPTION)
	R625	R650 <sup>9</sup>	R312.50/R325	R135 <sup>12</sup>
You have the opportunity to have your monthly account fees waived on the following suite of products	RMB Private Bank Fusion Account/Current Account/Single Facility® <sup>9</sup>			
	RMB Private Bank Credit Card			
	5 additional Credit cards (linked to your RMB Private Bank Credit Card)			
	Maintain a balance of R200 000 or more in your Fusion or Current Account throughout your billing cycle and get your monthly account fee waived			
	No charge for virtual cards. It’s simple, safe and smart enough to change its 3-digit CVV regularly			
	Unlimited cash withdrawals. This includes withdrawals made using Cash@Till®			
	Cardless cash withdrawals, at FNB ATMs other Banks’ ATMs and International ATMs			
	No charge for FNB ATM cash deposits up to R20 000 per account billing cycle			N/A
	FNB Global Account and Global Debit Card <sup>3</sup>			
	FNB Channel Islands Current account <sup>4</sup>			
	RMB Private Bank Non-Trading Juristic account <sup>5</sup>			
	RMB Private Bank Secured Revolving Facility <sup>7</sup>			
	RMB Private Bank Securities-Based Loan <sup>8</sup>			
	Money Maximiser <sup>10</sup>			
	Stockbroking and Portfolio Management, Local and Global Trading account <sup>11</sup>			
	Pay no monthly fees on your Tax-Free Cash Deposit or Tax-Free Shares account and no monthly admin fees on your Tax-Free Unit Trusts			

Please see T’s & C’s for this content on page 09

Terms, conditions, eBucks earn rules and limits apply. Certain benefits are dependent on your account and eBucks rewards level.



# RMB PRIVATE BANK YOUNG PROFESSIONALS



**R312.50** P.M.

**RMB PRIVATE BANK  
FUSION ACCOUNT**



**R325** P.M.

**RMB PRIVATE BANK  
CURRENT ACCOUNT  
OR SINGLE FACILITY®**

**YOUR AMBITIONS DESERVE A POWERFUL PARTNER  
LET EXPERT ADVICE FROM RMB PRIVATE BANK GUIDE YOUR JOURNEY TO FINANCIAL  
SUCCESS, WITH THE RMB PRIVATE BANK OFFERING FOR YOUNG PROFESSIONALS**



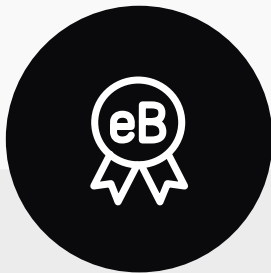
**DISCOUNTED MONTHLY  
ACCOUNT FEE**

applicable to your RMB Private Bank Current Account or RMB Private Bank Fusion Account



**AN RMB PRIVATE BANK  
CREDIT CARD**

with a minimum limit of R10 000, included in your discounted monthly account fee



**FAST-TRACKED TO  
eBUCKS REWARD  
LEVEL 3**

for 3 months, upon opening your account



**A PORTION OF YOUR  
MONTHLY ACCOUNT  
FEE WILL BE INVESTED**

to get you started on your wealth journey



**INTEREST-ONLY FOR  
THE FIRST 3 YEARS  
ON YOUR SINGLE  
FACILITY®**

Interest-only for the first 3 years on your Single Facility®, up to 110% loan to value, up to a maximum term of 30 years and up to 50% discount on attorney fees



**UP TO 60-DAY  
PAYMENT BREAK  
ON YOUR VEHICLE  
FINANCE**

before your first instalment and up to prime -1% on your monthly repayments. Applicable on Private to Private finance and WesBank approved dealerships. All Finance is subject to credit approval

**Please see T's & C's for this content on page 09**

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# PRODUCT COMPARISON TERMS AND CONDITIONS

1. 30 days interest-free period applicable on point of sales transactions
2. Customer will only benefit from a reduced bundled pricing option (which includes their monthly credit facility service fee, credit card account monthly fee and eBucks linkage fees, if the customer holds a qualifying matching Current Account. If the customer elects to terminate or change their Current Account and keep the existing credit card, they will be required to pay the fees as reflected on their Credit Card Credit Agreement and pricing guide
3. Fees are applicable to Foreign exchange transactions. The annual Global Debit Card fee will be calculated on a monthly basis and will be charged annually on the anniversary date of when the Global Debit Card was ordered. You may qualify for a rebate on the monthly fee if you maintain the specified minimum currency balance in your Global Account each month. The minimum balance per currency to be maintained: USD 500; EUR 480; GBP 400
4. A minimum balance of at least £3 500 must be maintained in your FNB Channel Islands Current Account
5. Only applicable on electronic Pricing option for one RMB Private Bank Non-Trading Juristic Account (This will be effective for Non-Trading Juristic Accounts opened after 1 July 2023. You will continue to get the 1 complimentary Non-Trading Juristic Account on the Pay-As-You-Use option if you have been receiving the benefit prior to 1 July 2023). For clients with multiple Non-Trading Juristic Accounts the oldest accounts' monthly fee will be waived
6. The fee for the RMB Private Bank metal credit card is R1 120, which may be rebated based on the primary account holder's eBucks Reward level. The card is only available to the primary account holder and limited to one card per card cycle. Rebate fee will be offered to clients who are on eBucks level 3 and above
7. To qualify for the waiver of the Secured Revolving Facility monthly service fee, the RMB Private Bank Current Account or the RMB Private Bank Fusion Account that is linked to the Secured Revolving Facility must be on a bundled pricing option. Should the client fail to comply with this criteria, then the Secured Revolving Facility monthly service fee will immediately be charged to the client's account. Should the client remedy the non-compliance, then the Bank may at its sole discretion, elect to waive the future monthly service fee
8. In order to qualify for the waiver of the Securities Based Loan monthly service fee, the client must in addition to having an active Securities Based Loan, also hold either an active RMB Private Bank Current Account, RMB Private Bank Fusion Account or a RMB Private Bank Single Facility® of which must be on a bundled pricing option. Should the client fail to comply with this, the Securities Based Loan monthly service fee will immediately be charged to the client's account. Should the client remedy any non-compliance to the Bank's satisfaction, the Bank, may at its sole discretion, elect to waive the future monthly service fee. This benefit does not apply to trusts and other juristic entities
9. Applicable to Single Facility® individuals and joint bond holders. Not applicable to juristic account holders. To qualify for the waiving of the Single Facility® monthly lending fee, the Single Facility® Account holder must be the owner of the property/ properties that have been provided as security for the facility ("the mortgagor") and must have selected RMB Private Bank Single Facility® Bundled pricing option. If there are two or more mortgagors, then only one of the mortgagors that is not the Single Facility® Account holder must either have a RMB Private Bank Current Account or RMB Private Bank spouse or partner account. Should the Single Facility® Account holder or the mortgagor fail to comply with this criteria, then the Single Facility® monthly lending fee will be charged. Should the Single Facility® Account holder and/or the mortgagor remedy the non-compliance, then we may, at our discretion, waive the monthly lending fee. Single Facility® Accounts in the name of trusts and juristic entities do not qualify for this benefit
10. A minimum opening deposit of R100 000 is required to activate the account and must be maintained to continue earning interest. For transactional pricing on Money Maximiser, please refer to the Savings and Investments pricing guide on our website
11. Only applicable to Non-Discretionary accounts. A minimum balance of at least \$10 000 must be maintained in your Global Trader account. The monthly account fee will be charged to your account and reversed in the following month. A minimum balance of at least R25 000 must be maintained in your Local Trader account. The monthly account fee will be charged to your account and reversed in the following month in order for monthly fee to be waived. A comprehensive fee structure is available on our website
12. Available on both the RMB Private Bank Fusion Account and Current Account. Spousal Account is limited to one spouse. Add your spouse to your Family Profile and validate or standard pricing will apply. To view the full Spousal terms and conditions please visit the RMB Private Bank website
13. PAYU only open to Single Facility® Accounts and not RMB Private Bank Current/Fusion

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# RMB PRIVATE BANK CREDIT CARD BENEFITS



## VIRTUAL CARDS

A virtual card\*\*\* is a digital card that can be used for eCommerce transactions, in-app purchases, streaming services, subscription payments, QR payments via Scan to Pay on the RMB Private Bank App and contactless Tap to Pay transactions on supported Digital Wallets with added safety because of its dynamic 3-digit CVV that changes regularly.

## FLEXIBLE PAYMENT OPTIONS

Prefund or pay your outstanding balance in full with no interest charge or alternatively make the minimum repayment (i.e. 5% of the outstanding balance) and use our budget options to help manage cash flow.

## PURCHASE PROTECT

Purchase Protect offers cover for tangible items purchased using your RMB Private Bank Virtual Credit Card up to R15 000 per claim for 30 days from date of purchase.

## AUTOMATIC DEBT PROTECTION\*\*

Automatic debt protection of up to R15 000 in the event of death or permanent disability with the option to top-up cover.

## ACCESS TO RMB PAY

For a safe, secure, and convenient alternative to in-store payments that doesn't require cash or a physical card, you can use your RMB Private Bank virtual card for Tap to Pay\*\*\*\*, Scan to Pay and all partner wallet transactions, including Apple Pay, Google Pay, Samsung Pay, Garmin Pay and SwatchPAY!.

## SUBSCRIPTIONS

Earn eBucks on your video streaming (Netflix) and music streaming (Spotify®) subscriptions when you and your family bank with RMB Private Bank.

## DEVICES AND APPLIANCES

Repay the device or appliance through the budget facility and earn up to 100% back in eBucks on your monthly premium.

## METAL CARD

Exclusive metal card that is resilient, durable and comes enabled with tap functionality. Rebate fee will be offered to customers on eBucks level 3 and above.

## EARN REWARDS ON FUEL

Earn rewards on fuel with up to R8/l back in eBucks every month with Engen when you pay with your virtual card, load your car on nav» Car, have comprehensive FNB Car Insurance and have your car financed by WesBank. You'll still earn up to R4/litre back if you don't have a financed car or car insurance.

## eBUCKS TRAVEL AND SHOP

Up to 40%\* off selected local and international flights, car hire, bus tickets and eBucks Shops deals.

## SLOW LOUNGE ACCESS

Up to 36 complimentary SLOW Lounge visits per year as well as an additional 24 visits per annum unlocked when you book your flights with eBucks Travel.

## TRAVEL INSURANCE

Complimentary global travel insurance cover when you use your qualifying RMB Private Bank Credit Card to purchase your international return travel ticket(s).

## EXCLUSIVE RMB CREDIT CARD OFFERS

Pay off your medical expenses at an interest rate of prime or prime + 2%. Access to exclusive RMB Private Bank Credit Card offers from retailers such as iStore, KOODOO.co.za, The Pro Shop and Cycle Lab at an interest rate of prime or prime +2%.

## eBUCKS AUTOMATIC REWARD LEVEL 3

Immediate access to reward level 3 and RMB Private Bank eBucks benefits for three months when taking up a new RMB Private Bank Account or upgrading to an RMB Private Bank Account.

## RMB PRIVATE BANK YOUNG PROFESSIONALS

Receive a 50% discount on your standalone credit card monthly fee.

\* Discounts are based on your reward level and exclude taxes, VAT and surcharges.  
\*\* Subject to Key Limitations and Key Exclusions. The full details of Automatic Debt Protection can be read in the RMB Private Bank Credit Card Terms and Conditions which are available on the RMB Private Bank website.  
\*\*\* The use of the virtual card is subject to the virtual card Terms and Conditions which may be viewed on the RMB Private Bank Website.  
\*\*\*\* Not available to Android users.  
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# RMB PRIVATE BANK SOLOPRENEUR BUNDLE

## RMB PRIVATE BANK SOLOPRENEUR BUNDLE

Designed for you and your business

R719 P.M.

RMB PRIVATE BANK  
FUSION SOLOPRENEUR

R747 P.M.

RMB PRIVATE BANK  
CURRENT SOLOPRENEUR

### Take your side hustle or business to the next level with the RMB Private Bank Solopreneur Bundle

Get a business bundle with your transactional account to separate your business and personal finances. For sole-proprietors only.



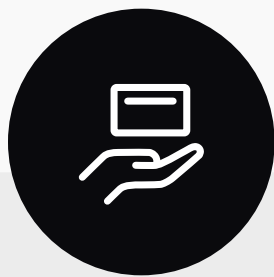
#### INTEGRATED SMALL BUSINESS ACCOUNT SOFTWARE SOLUTION

3 months access to automated bookkeeping, cashflow mastering and assistance with VAT requirements at no charge on Free Sage Start.



#### UNLOCK ADDITIONAL VISA SME BENEFITS

Exclusive benefits for start-ups using a Visa Commercial card for marketing tools, cloud infrastructure, productivity and more.



#### ACCEPT CARD PAYMENTS

Available on the RMB Private Bank App, SpeedeeQR and SpeedeeApp (for Android devices), with no monthly rental or upfront costs.



#### ONE eBUCKS ACCOUNT

Get booster points when you activate this bundle and earn more eBucks when you transact via your business account. Tailored reward solutions through eBucks for fuel, stationery or grocery needs with Engen and PnP.



#### BESPOKE PAYMENTS BUNDLE SOLUTION FOR YOUR PERSONAL AND BUSINESS NEEDS

R40 000



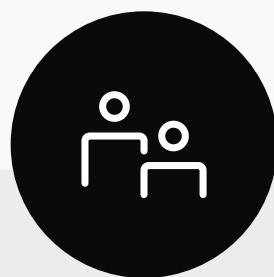
#### EASY TAX FILING WITH TAXTIM

Enjoy 50% back in eBucks® on your tax return submission fee.



#### BUSINESS EDUCATION

Access Fundaba on the RMB Private Bank App, a business coach in your hand.



#### SAME POINT OF CONTACT

Fulfill your business and personal needs in one place.



#### FNB ATM ADT CASH DEPOSITS

ATM cash deposits up to R25 000, at no charge.



#### NAV MARKET PLACE

A smart market, build your profile and grow your customer base.



#### MERCHANT SERVICES

Speedee or Speedpoint devices available at competitive pricing with reduced merchant fees.



#### SEND MONEY

Customers will get ten (10) “send money” transactions (eWallet) per month, at no charge.

\* For all First Business Zero account pricing and pricing for Merchant services, customers need to refer to the Business banking pricing guide. Visit the “Rates+Pricing” tab on the FNB website for a comprehensive list of the fees related to your first FNB Business Zero account and merchant services products.

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# GLOBAL SOLUTIONS



RMB Private Bank Global Solutions combines the very best of our global and offshore offerings to expertly meet all your and your family’s needs beyond our borders. Whether it’s transacting in foreign currency, establishing an offshore trust or structuring foreign based investment portfolios, our expert global solutions can be tailored to your offshore needs.

# GLOBAL ACCOUNT

## BE A GLOBAL CITIZEN BY SAVING AND TRANSACTING GLOBALLY

We offer you an FNB Global Account to save and transact in foreign currency. Whether you are saving for offshore travel, require quick access to manage currency risk, or are receiving and making international payments occasionally, the FNB Global Account is the ideal choice. The FNB Global Debit Card is available only in USD, EUR and GBP. The global debit card gives you access to over 1 200 international lounges through the Visa Airport Companion App, powered by DragonPass, and Visa signature value added benefits. You can also create a linked global virtual card via the RMB Private Bank App for your online purchases.

See the full detail of the FNB Global Account including the corresponding fees and terms and conditions on the **RMB Private Bank website > Bank > Pricing**

# FNB CHANNEL ISLANDS

Transact offshore with FirstRand Bank’s Guernsey-based branch, FNB Channel Islands offers a range of transactional and savings accounts with attractive interest rates, in varying terms to match your specific needs.

FNB Channel Islands is our offshore offering, licensed and regulated in Guernsey, within the Channel Islands. As an RMB Private Bank client, you can link your RMB Private Bank and FNB Channel Islands Online Banking profile and RMB Private Bank App with your FNB Channel Islands version of the app to view your accounts from a single platform. Make payments and transfers from your FNB Channel Islands version of the RMB Private Bank App or FNB Channel Islands Online Banking profile by using your FNB Channel Islands log in details. From transactional accounts to long and short-term savings accounts with market leading interest rates in GBP, USD and EUR, as well as our newly launched Joint accounts, we have a solution to help you reach your financial goals.

For more information on FNB Channel Islands Accounts, please contact your Private Advisor, the FNB Channel islands Service Suite or visit [www.fnbc.co.uk](http://www.fnbc.co.uk)

Diversify your wealth offshore with an FNB Channel Islands Account.

\* Please refer to [www.fnbc.co.uk](http://www.fnbc.co.uk) for available currencies

FNB Channel Islands is a participant in the Guernsey Banking Deposit Compensation Scheme. The Scheme offers protection for ‘qualifying deposits’ up to £50,000, subject to certain limitations. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details are available on the Scheme’s website [www.dcs.gg](http://www.dcs.gg) or on request. Contact [info@fnbc.co.uk](mailto:info@fnbc.co.uk) for more information. FirstRand Bank Limited Guernsey Branch, trading as FNB Channel Islands, is regulated by The Guernsey Financial Services Commission and licensed to conduct banking under The Banking Supervision (Bailiwick of Guernsey) Law, 2020. Business address: Second Floor, Le Marchant House, Le Truchot, St Peter Port, Guernsey GY1 1GR.

Terms, conditions, eBucks earn rules and limits apply. Certain benefits are dependent on your account and eBucks rewards level.



# FOREIGN EXCHANGE

As SA's best foreign exchange provider for 9 years in a row\*, we offer a range of solutions to suit all your needs. Whether you're sending or receiving money across borders, traveling, saving in a foreign currency or investing offshore.

For the full Foreign Exchange pricing details refer to the RMB Foreign Exchange Pricing Guide on the RMB Private Bank website.



## GLOBAL PAYMENTS AND RECEIPTS

You can save on fees and earn eBucks when you **send and receive money across borders** via online banking and the RMB Private Bank App.



## GLOBAL ACCOUNT

**Save and transact in foreign currency;** whether you are saving for offshore travel, require quick access to manage currency risk or are receiving and making international payments, **the FNB Global Account** is the ideal choice. Open an account on the RMB Private Bank App or via Online Banking.



## MONEYGRAM®

Simple and easy money transfers for individuals. **MoneyGram®** is a worldwide money transfer service that lets you do cross-border or person-to-person payments conveniently and within minutes on the RMB Private Bank App.



## TRAVEL SMART

Get your FNB Global Debit Card linked to your FNB Global account to make sure you have access to funds while traveling abroad. (Cards are available for Dollar, Euro and Pound accounts.) You can order foreign notes or a Multi-currency Cash Passport™\*\* via the RMB Private Bank App or Online Banking and we'll deliver it to your door at no charge.



## PAYPAL

PayPal is the safe and easy way to pay and get paid when shopping online or making payments. We are the only bank in SA that offers the top-up and withdraw service to transfer funds to or from a PayPal account.

PayPal is now available via the RMB Private Bank App.

See our full range of Foreign exchange solutions including the corresponding fees and terms and conditions on the **RMB website > Rates +Pricing > Pricing Overview > Bank > Foreign Exchange**

\* Global Finance Best Forex Provider 2017 - 2025 as awarded by Global Finance.  
\*\* Cash Passport™ is issued by The Mauritius Commercial Bank Limited pursuant to license by Mastercard Asia/Pacific Pte. Ltd. Mastercard and the circles design are registered trademarks of Mastercard International Incorporated.

Terms, conditions, eBucks earn rules and limits apply. Certain benefits are dependent on your account and eBucks rewards level.



# INVEST

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## Save and invest to improve your financial future.

Accelerate your wealth building with our range of savings and investment solutions for you and your family.



# CONTACT US

For any service related queries, contact the RMB Private Bank Service Suite via SecureChat® on the RMB Private Bank App or on 087 575 9411.

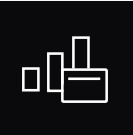
Terms, conditions, eBucks earn rules and limits apply. Certain benefits are dependent on your account and eBucks rewards level.



# SAVINGS AND CASH INVESTMENTS

Save with peace of mind for your short, medium and long- terms goals. Select from range of term savings solutions designed to assist you and your family to manage and grow your financial portfolio. These include but are not limited to Money Maximiser and Savings Account.

See our full range of Savings and Investment solutions including the corresponding fees and terms and conditions on the RMB Private Bank website.



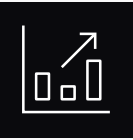
## SAVE WITH INSTANT ACCESS

- **RO p.m. RMB Private Bank SAVINGS ACCOUNT**  
A savings account linked to your transactional account, at no charge
- **R65 p.m.\* FNB MONEY MAXIMISER**  
Earn a money market related rate
- **RO p.m. FNB Islamic Savings Account**



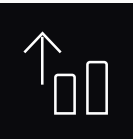
## SECURE YOUR LONG-TERM GOALS WITH A NOTICE ACCOUNT

- **RO p.m. 7 DAY NOTICE**  
Access your money after 7 days’ notice
- **RO p.m. 32 DAY FLEXI NOTICE**  
Access your money after 32 days’ notice at no cost, or sooner at a fee



## STOKVEL COLLECTIVE SAVING

We can help you reach your collective goals with ease. Save towards your collective goals with peace of mind, all members can view all transactions, balances, and statements.



## DEPOSIT INSURANCE

Pay no fee on deposit insurance up to R100 000 on qualifying cash investments products.



## FIXED DEPOSIT ACCOUNT

- **Flexi Fixed Deposit**  
An investment with a fixed term and the option of accessing a portion of your savings within 24 hours
- **Restart Fixed Deposit**  
A fixed deposit where you can reset your investment once during the term, at a higher interest rate
- **Fixed Deposit**  
An investment account fixed for a period, giving you a higher interest rate than investments available immediately or with notice

Earn preferential rates on your fixed deposits. Your original deposit and quoted returns are guaranteed.

Get preferential rates on investments if you are 55 years and older.



## PAY NO TAX ON YOUR INVESTMENT RETURNS

Let us assist you on your wealth creation journey, pay no tax on your savings, dividends, and take advantage of compound interest where you earn interest on your Interest. With a tax-free account you are able to contribute a maximum of R36 000 per tax year, and a maximum of R500 000 during your lifetime.

- **Tax-free cash deposit**  
The tax-free cash deposit guarantees your capital and quoted returns with the added benefit that your returns are not taxed

See our full range of Savings and Cash Investment solutions including the corresponding fees and terms and conditions on the **RMB Private Bank website**.

\* A minimum opening deposit of R100 000 is required to activate the account and must be maintained to continue earning interest.

Terms, conditions, eBucks earn rules and limits apply. Certain benefits are dependent on your account and eBucks rewards level.

# WEALTH AND INVESTMENTS

Invest for the things that matter to you. Secure your financial future and invest towards your long-term goals with our range of solutions.

## SAVE FOR YOUR CHILDREN’S EDUCATION

The FNB Horizon Series unit trust has been designed to help you reach your financial goals from as little as R300 p.m.

## TAX-FREE INVESTING MADE EASY

Invest in the FNB Tax-Free Unit Trust or FNB Tax-Free Shares account from as little as R300 p.m. or R2 000 lump sum.

# SAVE YOUR WAY TO A COMFORTABLE RETIREMENT

## RETIREMENT ANNUITY

Open a Retirement Annuity on the RMB Private Bank App in less than 3 minutes. Get started from as little as R300 p.m. Or R2 000 lump sum.

## PENSION AND PROVIDENT PRESERVATION PLAN

R50 000 minimum investment. Preserve your tax benefits and savings from your pension or provident fund.

## GIVE YOUR MONEY A GLOBAL SPIN

- Diversify your portfolio with the FNB Global Equity Fund which gives you 90% offshore exposure
- Invest in a range of global assets, including equities, fixed-income securities, and money markets with FNB Global 1200 ETFs
- Get exposure to top global shares from just R10 with FNB Global ETNs
- Diversify your portfolio by investing in 25+ global exchanges and trade in one of three major currencies with FNB Global Trader

Terms, conditions, eBucks earn rules and limits apply. Certain benefits are dependent on your account and eBucks rewards level.



# SHARE INVESTING

Maximise your time in the market by trading with any of these solutions available to you as an RMB Private Bank client, just find the one that suits your needs.

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## FNB SHARES ZERO

Pay zero monthly fees and get exposure to the top listed shares, both locally and globally.

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## FNB SHARE BUILDER

Choose from a pre-selected basket of shares. Get access to invest in Krugerrands.

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## FNB LOCAL TRADER

Make informed decisions with our trading tools and keep up to date with market research.

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## FNB SHARE SAVER

Invest locally or offshore. Affordable investing from R300 where we choose for you.

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## FNB TAX-FREE SHARES

Start investing from R300 per month. All returns are tax-free.

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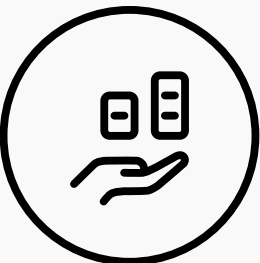
## FNB SHARE INVESTOR

Quickly take advantage of market opportunities. Invest in the full range of JSE listed shares.

*Terms, conditions, eBucks earn rules and limits apply. Certain benefits are dependent on your account and eBucks rewards level.*

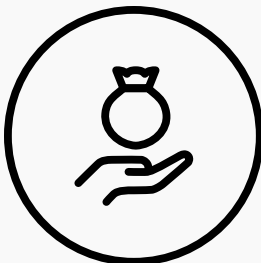
# TAX-FREE SAVINGS AND INVESTMENTS

Pay no tax on your investment returns. Let us assist you on your wealth creation journey, pay no tax on your savings, dividends, and take advantage of compound interest where you earn interest on your interest. With a tax-free account you are able to contribute a maximum of R36 000 per tax year, and a maximum of R500 000 during your lifetime.



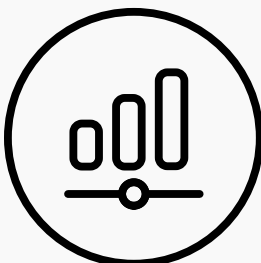
## TAX-FREE SHARES

With the FNB Tax-Free Shares Account, you are invested in the FNB Top 40 ETF and FNB 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.



## TAX- FREE CASH DEPOSIT

The tax-free cash deposit guarantees your capital and quoted returns with the added benefit that your returns are not taxed.



## TAX-FREE UNIT TRUSTS

Horizon Series Unit Trusts are a range of five expertly modelled funds that target the appropriate return over different time horizons, finally taking the complexity out of investing.

TAX-FREE SHARES FEES		
Monthly account fee	No charge	
Trade option	First trading day of month / delayed trades (today at 15:00)	
Brokerage fees	First trading day	0.25% excl VAT
	Delayed trades (today at 15:00)	0.25% (min of R25) excl VAT



# ADDITIONAL SERVICES

SHARE TRANSFER (PER COUNTER) EXCL VAT				
Account transfer in		No charge		
Account transfer out		R135		
Internal transfer		No charge		
Portfolio move in		No charge		
Portfolio move out		R100		
TRANSACTION FEES				
Transaction fees		Electronic	Telephone	Branch
Transfers		No charge	R80	R80
Payments		R8.50	R80	R80
SHARE REMOVAL (PER INSTRUCTION)				
R1 to R50 000		Normal	R990	R1 650
R50 000 to R2 000 000			R1 550	Fast Track R2 750
R2 000 000 and more			R2 650	R4 800

# 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 decision maker 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 (FNB SPM) 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 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 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.



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).

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# LOCAL FEES

## 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.

ASSETS UNDER MANAGEMENT	MANAGEMENT FEE
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
TRADE VALUE	BROKERAGE
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

# LOCAL FEES

## 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.

ASSETS UNDER MANAGEMENT	MANAGEMENT FEE
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
TRADE VALUE	BROKERAGE
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



# STOCKBROKING AND PORTFOLIO MANAGEMENT

## SELF MANAGED

Our self managed account gives you the opportunity to buy and sell local shares, ETFs, 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.

All fees are quoted excluding VAT and are applicable per annum, charged monthly, unless otherwise stated. The current VAT rate applicable is 15%

The monthly account fee for a Local Shares account and Global Shares account is R87. If both accounts are held a fee of R87will be charged. You will have the option of having one or both accounts.

FEES	
Monthly account fee	R87 excl VAT (no charge for bundle transactional account holders)*
Brokerage	0.50% (min of R80 per transaction)
Bond trading fee	
R0 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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Terms, conditions, eBucks earn rates and limits apply. Certain benefits are dependent on your account and eBucks rewards level.

# STOCKBROKING AND PORTFOLIO MANAGEMENT

## 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.

All fees are quoted excluding VAT and are applicable per annum, charged monthly, unless otherwise stated. The current VAT rate applicable is 15%

The monthly account fee for a Local Shares account and Global Shares account is R87. If both accounts are held a fee of R87will be charged. You will have the option of having one or both accounts.

FEES	
Monthly account fee	R87 excl 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.



# STOCKBROKING AND PORTFOLIO MANAGEMENT

## GENERAL FEES

All fees are quoted excluding VAT and are applicable per annum, charged monthly, unless otherwise stated. The current VAT rate applicable is 15%

FEES		
Other levies charged by the JSE	STRATE levy	0.006018% (min R6.99 and max R129.27) plus VAT
	Securities Transfer Tax (STT)	0.25%, where relevant, is levied on the value of purchase transactions, before the brokerage fee and VAT
	Investor Protection levy	0.00031% of trade value (applicable for managed portfolios)
Ad hoc service fees	Registration of scrip in our nominee company	No charge
	Registration of scrip other than in our nominee account	R 500 per certificate
	Replacement of lost scrip:	R1 000 plus insurance per certificate
	Estate late valuations	R100 per share (min of R 500)
	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)
	Cash deposit penalty fee	R1 000 per cash deposit plus bank charges
	Rematerialisation of shares	R1 200 per counter
	Urgent rematerialisation of shares	R1 500 per counter
	Urgent dematerialisation of shares	R1 500 per counter
	Withdrawal/ upliftment from transfer secretaries	R100 per counter
Money Broking Fees*	CSDP exit fee	R100 per counter
	Households*	A fee of 0.40% per annum on cash balances held in money market, charged monthly
	Corporates*	A fee of 0.40% per annum on cash balances held in money market, charged monthly
	A fee of 1% per annum on cash balances held in JSE Trustees, charged monthly	

\* 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.

Terms, conditions, eBucks earn rules and limits apply. Certain benefits are dependent on your account and eBucks rewards level.

# STOCKBROKING AND PORTFOLIO MANAGEMENT

## GENERAL FEES

The fees in this section apply to both managed and self managed clients.

All fees are quoted excluding VAT and are applicable per annum, charged monthly, unless otherwise stated.  
The current VAT rate applicable is 15%

FEES	
Administration fees	<ul style="list-style-type: none"><li>• A fee of R85 per transaction for all third party payments</li><li>• A fee of R85 per month applies for all securities based lending accounts.</li><li>• Please note third party payments will only be made under exceptional circumstances and in accordance with the FNB SPM's 3rd party payment policy</li></ul>
Global tax recovery	<ul style="list-style-type: none"><li>• Courier handling fee - R45</li></ul>
FRMB has 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 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	
Unit Trust Funds	<ul style="list-style-type: none"><li>• FNB SPM does not charge initial fees</li><li>• Administration fee: 0.25% per annum on all local funds excluding Ashburton Money Market Fund, Ashburton Stable Income Fund, Ashburton SA Income Fund</li><li>• 0.20% per annum based on market value relating to Ashburton Money Market Funds and Ashburton Stable Income Funds</li><li>• A fee breakdown is available on request</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.  
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, eBucks earn rates and limits apply. Certain benefits are dependent on your account and eBucks rewards level.*

# STOCKBROKING AND PORTFOLIO MANAGEMENT

## GENERAL FEES

The fees in this section apply to both managed and self managed clients.

MARKET DATA	NON-PROFESSIONAL	PROFESSIONAL
15 minutes delayed*	No charge	No charge
Snapshot** equities and indices	Equities and Indices - R0.21 per snapshot	Equities and Indices - R0.21 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 at no charge.  
\* 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.

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# GLOBAL FEES

## MANAGED

Our portfolio management service allows you to invest in a tailored model or a RMB Private Bank 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 a RMB Private Bank Houseview Model.

FNB SPM 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. The interest rate earned on positive Net Free Equity cash balances is at the ruling Effective Federal Funds Rate. For more information on the additional fees, taxes or other relevant information, please visit [shares.fnb.co.za](https://shares.fnb.co.za).

### Note

Interest is earned on offshore cash balances for all global account types (mandates) at the ruling Effective Federal Funds Rate.

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# GLOBAL FEES

## MANAGED

### Fully managed portfolio in line with our 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 RMB Private Bank 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.

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
- Custody fee of 0.05%
- Bond trading fee of 0.20% with a minimum of EUR160 or currency equivalent
- ETF managed portfolios will attract a management fee of 0.60%
- Custody fee on CREST depository interests (CDIs), where applicable.

Please refer to the table at the end of the document

# GLOBAL FEES

## MANAGED

### Managed portfolio that is tailored to your 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.

ASSETS UNDER MANAGEMENT	MANAGEMENT FEE
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
- ETF managed portfolios will attract a management fee of 0.60%
- Custody fee on CREST depository interests (CDIs), where applicable.

Please refer to the table at the end of the document



# GLOBAL FEES

## 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.

All fees are quoted excluding VAT and are applicable per annum, charged monthly, unless otherwise stated. The current VAT rate applicable is 15%

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 fee	R87 excl VAT (no charge for bundle transactional account holders)*
Custody fee	Custody fee is charged at 0.20% per annum and levied monthly

- Brokerage is 0.35% with minimum dependent on exchange traded
- Bond trading fee 0.20% with minimum of EUR 160 or currency equivalent

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

## 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.

All fees are quoted excluding VAT and are applicable per annum, charged monthly, unless otherwise stated. The current VAT rate applicable is 15%

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 excl VAT
Custody fee	Custody fee is charged at 0.20% per annum and levied monthly
TRADE VALUE	BROKERAGE
USD\$ 0 to USD\$ 15 000	0.50% min per exchange applies
USD\$ 15 001 to USD\$ 50 000	0.40%
USD\$ 50 001 and above	0.35%

- Bond trading fee of 0.20% with a minimum of EUR 160 or currency equivalent

# GLOBAL FEES

Share execution fees: shares and ETFs

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

\*This minimum fee applies whether the trade is executed by a portfolio manager, online or by the dealing desk.  
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, eBucks earn rates and limits apply. Certain benefits are dependent on your account and eBucks rewards level.



# GLOBAL FEES

COMMISSION FOR AMERICAN / CANADIAN EXCHANGES			
COUNTRY	EXCHANGE NAME	SYMBOL	MINIMUM EXECUTION FEES*
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

\*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

## GENERAL FEES

All fees are quoted excluding VAT and are applicable per annum, charged monthly, unless otherwise stated. The current VAT rate applicable is 15%

The interest rate earned on positive Net Free Equity cash balances is at the ruling Effective Federal Funds Rate

FEES	
Currency conversion fee	<ul style="list-style-type: none"><li>1.00% is automatically applied to the client’s account when the trade is executed where the instrument currency differs from the account currency.</li></ul>
Back 2 Back FX transactions	<ul style="list-style-type: none"><li>A fee of 0.10% with a minimum of R2 500 and capped at R10 000 (excl VAT)</li></ul>
Custody for share portfolio (if you do not conduct at least one trade per quarter)	<ul style="list-style-type: none"><li>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</li></ul>
Equity research for active clients	<ul style="list-style-type: none"><li>Equity Research and Stock Screener</li><li>Private: EUR 1.99/month</li><li>Professional: US\$ 180/month</li></ul>
Bank withdrawal fee	<ul style="list-style-type: none"><li>GBP 10 fee will be levied for each cash withdrawal.</li></ul>
Ad hoc service fees	<ul style="list-style-type: none"><li>Transfers in: No charge</li><li>Transfer out (change of beneficial owner) = £15</li><li>Portfolio Transfer = £15 per share</li><li>Internal Transfer = £15</li><li>Relief at Source US Markets only USD 25.00 for 36 months</li></ul>
Unit Trusts	<ul style="list-style-type: none"><li>FNB SPM does not charge initial fees</li><li>Administration fee 0.25% per annum on all offshore funds excluding Money market</li><li>0.20% per annum based on market value relating to Ashburton money market funds</li><li>A fee breakdown is available on request</li></ul>
Currency transactions	<ul style="list-style-type: none"><li>0.50% per transaction with a minimum R500 per transaction</li></ul>
Money Broking Fees	<ul style="list-style-type: none"><li>A fee of 0.35% per annum, charged monthly, on cash balances held.</li></ul>

# GLOBAL FEES

## GENERAL FEES

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

ASSET TRANSFER CAPACITY (ATC) MARKET VALUE	ATC FEE CHARGED PER ANNUM, LEVIED MONTHLY
R0 to R20 000 000	0.40%
R20 000 001 to R50 000 000	0.30%
R50 000 001 to R75 000 000	0.20%
R75 000 001 and above	0.15%



# GLOBAL FEES

Custody fee on CREST depository interests

MARKET	%
Euroclear Bank holding	
All other types (except ETFs)	0.02
Australia	0.02
Austria	0.03
Belgium	0.0175
Clearstream Banking Luxembourg	0.03
Denmark	0.025
Finland	0.025
France (Equity)	0.0175
France (Gilt)	0.015
Germany	0.015
IETF's	0.015
Italy	0.025
Norway (Gilt)	0.02
Netherlands	0.0175
Portugal	0.055
Spain (Equity)	0.03
Spain (Gilt)	0.015
Sweden	0.025
Switzerland	0.015
DTCC Holding	
Canada	0.015
United States	0.015

**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.

# GLOBAL FEES

## Data subscriptions for real-time prices

We trade all equities 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.

# FNB INVESTOR PLATFORM

## FEE SCHEDULE

ANNUAL ADMINISTRATION FEE FOR LIVING ANNUITIES AND ENDOWMENT PRODUCTS (INCL VAT)						
AGGREGATED ASSETS ON THE PLATFORM	ALL FUNDS*	FNB FUNDS (1)	ASHBURTON FUNDS (2)	ASHBURTON STABLE INCOME FUND (3)	ASHBURTON SA INCOME FUND (4)	ASHBURTON MONEY MARKET FUND (5)
First R1 500 000	0.46%	0.35%	0.35%	0.14%	0.20%	0.20%
Next R2 000 000	0.35%	0.35%	0.35%	0.14%	0.20%	0.20%
Above R3 500 000	0.23%	0.35%	0.35%	0.14%	0.20%	0.20%
ANNUAL ADMINISTRATION FEE FOR ALL OTHER PRODUCTS** (EXCL VAT)						
First R1 500 000	0.40%	0.30%	0.30%	0.12%	0.17%	0.17%
Next R2 000 000	0.30%	0.30%	0.30%	0.12%	0.17%	0.17%
Above R3 500 000	0.20%	0.30%	0.30%	0.12%	0.17%	0.17%

\* Excluding 1, 2, 3,4 and 5  
\*\* Not applicable to the Tax-Free Unit Trust product when invested in FNB and Ashburton 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, Registration Number 2011/139123/07, is a subsidiary within the FirstRand Group of Companies and an Authorised Financial Services Provider (FSP Number 44341).

Terms, conditions, eBucks earn rates and limits apply. Certain benefits are dependent on your account and eBucks rewards level.



# FNB INVESTOR PLATFORM FEE SCHEDULE

PERSONAL SHARE PORTFOLIO ANNUAL ADMINISTRATION FEE FOR ALL OTHER PRODUCTS	EXCLUDING VAT
First R7 500 000	0.25%
Next R7 500 000	0.15%
Next R10 000 000	0.10%
Above R25 000 000	0.05%
PERSONAL SHARE PORTFOLIO ANNUAL ADMINISTRATION FEE FOR LIVING ANNUITY	INCLUDING VAT
First R7 500 000	0.29%
Next R7 500 000	0.17%
Next R10 000 000	0.12%
Above R25 000 000	0.06%

For more information on the fee structure of the Horizon Series funds, please refer to the latest fund fact sheets available at [www.fnb.co.za](http://www.fnb.co.za) > 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.

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# FNB INVESTOR PLATFORM

## FEE SCHEDULE

FNB HORIZON SERIES ANNUAL ASSET MANAGEMENT FEES (EXCL VAT)	
FNB Multi Manager Income	0.40%
FNB Global Equity	0.60%
FNB Growth Fund of Funds	0.86%
FNB Islamic Balanced Fund	1.25%
FNB Moderate Fund of Funds	0.79%
FNB Stable Fund of Funds	0.67%
FNB MULTI MANAGER FUNDS ANNUAL ASSET MANAGEMENT FEES (EXCL VAT)	
FNB Multi Manager Balanced	0.75%
FNB Multi Manager Bond	0.75%
FNB Multi Manager Equity	0.7%
FNB Multi Manager Property	0.75%
FNB CORE RANGE FUNDS ANNUAL ASSET MANAGEMENT FEES (EXCL VAT)	
FNB Core Balanced Fund	0.26%
ASHBURTON RANGE FUNDS ANNUAL ASSET MANAGEMENT FEES (EXCL VAT)	
Ashburton Balanced Fund	0.60%
Ashburton Bond Fund	0.55%
Ashburton Diversified Income Fund	0.60%
Ashburton Equity Fund	0.60%
Ashburton Global Flexible Feeder Fund	0.85%
Ashburton Global Leaders ZAR Equity Feeder	0.55%
Ashburton GOVI Tracker Fund	0.30%
Ashburton Money Market Fund	0.30%
Ashburton Property Fund	0.60%
Ashburton SA Income Fund	0.55%
Ashburton Stable Income Fund	0.35%
Ashburton Targeted Return Fund	0.70%

For the full pricing guide please visit [RMB Private Bank Online Banking > Rates + Pricing > Overview > Invest](#)

For more information on the fee structure of the Horizon Series funds, please refer to the latest fund fact sheets available at [www.fnb.co.za> 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.

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# WILLS, ESTATES AND TRUST ADMINISTRATION

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.

## WILL DRAFTING

- Draft your Will on the RMB Private Bank App and make use of our personalised estate calculation to see if you will have enough money to cover all your estate-related costs and support your loved ones. Plus, you get eBucks\*reward level points monthly when you have an FNB Will and FNB Life insurance cover
- Drafting, updating and safekeeping of your Will at no additional cost

## EXECUTORSHIP

- Professional executorship service and executors with estate administration for over 150 years
- Whether you are choosing an executor or acting as one and need assistance, we can help guide you through the process and help relieve you of the burden associated with winding up an estate

## LOCAL AND OFFSHORE TRUST

- We set up a variety of local and offshore trusts and administer them for you to help you achieve your wealth transfer and protection goals, such as long-term legacy planning, protecting the interests if your family, and assisting with your charitable giving strategies
- Professional trustee services navigates the complex task of trust management

## PHILANTHROPY

- Make donations to causes you care about or establish a philanthropy strategy for yourself, family or your business, we can assist you
- Our FNB Philanthropy Centre can help you design and deliver community context-based solutions that support business objectives while being aligned with international and national development priorities



FNB Fiduciary (Pty) Limited Registration Number 1986/003488/07 - A subsidiary within the FirstRand Group of Companies. An Authorised Financial Services Provider. Terms and conditions apply.  
\*eBucks is embedded in the Insurance Products and earn depends on meeting and maintaining qualifying criteria. FirstRand Life Assurance Limited, a licensed life insurer.

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# RETIREES SOLUTION

We understand that life changes as you retire. To help you navigate this new life stage, we have carefully curated a holistic solution, to ensure you preserve and protect your wealth. As a retired individual aged 60, you can benefit from a solution designed specifically to cater for your unique needs.

## GET MORE WITH OUR RETIREEES SOLUTION



### GROW, PRESERVE AND PROTECT

- Earn preferential rates on your Fixed Deposit
- Protect your money with an FNB Living Annuity or Preservation Fund
- Discounted estate administration fee



### MORE HELP

- Your dedicated Private Advisor will still be available to you
- 24/7 Service Suite via SecureChat®, phone or email
- Advice session to ensure you are on track



### COST EFFECTIVE LENDING

- Get up to 100% funding of the home loan, subject to a full credit assessment
- Discounted attorney bond registration costs (when applying via nav» Home only)
- No early termination fee charged on a Home Loan, Single Facility®, Structured Loan, Secured Revolving Facility and Securities Based Loan



### MORE REWARDS

- Double investment eBucks Reward level points
- Get up to 30% back is on Wednesdays only at Clicks in eBucks on your health and beauty spend
- Get rewarded with up to 15% back in eBucks on your FNB Connect SIM plan and prepaid airtime, data, voice minutes and SMS bundle purchases
- Enjoy a free unlimited\* WhatsApp messaging\* reward and 35 voice minutes every month on all your FNB Connect SIMs
- Earn eBucks points by purchasing three or more different products from the 'Buy' menu on the FNB App

\* Unlimited - Terms and conditions and fair usage policy apply.  
WhatsApp Messaging - WhatsApp Messaging includes all voice notes, messages, sending of video files, pictures/image files and document files. Applicable only to WhatsApp and WhatsApp for business applications. All third-party APIs outside of the WhatsApp application are excluded from this offering.

Terms, conditions, eBucks earn rules and limits apply. Certain benefits are dependent on your account and eBucks rewards level.





# LEND

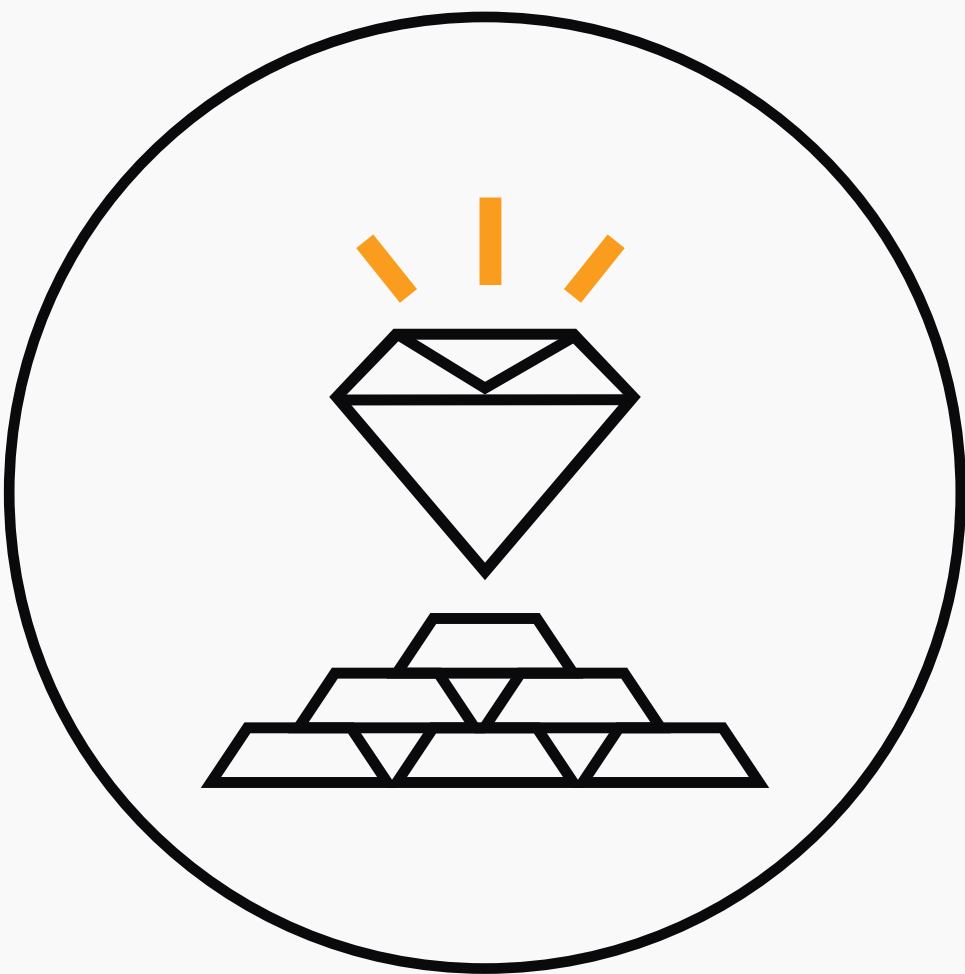
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## Quick links

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- 
- 45   Loans and facilities
  - 46   Home and Structured Lending
- 



RMB Private Bank offers you a range of lending solutions supported by specialist lending expertise and services **to help you meet your unique wealth aspirations.**



# CONTACT US

For any service related queries, contact the RMB Private Bank Service Suite via SecureChat® on the RMB Private Bank App or on 087 575 9411.

Terms, conditions, eBucks earn rules and limits apply. Certain benefits are dependent on your account and eBucks rewards level.

# LOANS AND FACILITIES\*

## OVERDRAFT/FUSION

You have **access to credit** in the form of an overdraft facility without having to pay initiation fees.

- Facility fee will be charged from utilisation
- Your overdraft facility is a convenient credit facility that **helps you prepare for monthly cash flow shortages** with a personalised interest rate based on your individual credit profile. You also have the option of taking up debt protection

## TEMPORARY LOAN

- Temporary loans are **quick and easy**. There are no forms to fill in and you can easily accept your loan via the RMB Private Bank App and online banking

## STUDENT LOAN

Can be used for tuition fees, accommodation, equipment, other study material and devices. Features include

- The FNB Student Loan can **payout an amount** ranging from R1 000 to R360 000
- Interest rates **linked to prime from as low as prime** to 0.50%
- **Pay interest and fees for 12 months** plus capital thereafter
- CPP **covers the principal debtor** (the applicant) and the student
- **Repayments occur according to the your salary** frequency and therefore weekly, fortnightly or monthly
- No penalty fees for early settlements

## CREDIT SWITCH

- Consolidate your qualifying credit from various credit providers into **one convenient personal loan** and you could benefit from one set of fees, one reduced monthly repayment and one personalised interest rate

## REVOLVING FACILITY

Access available funds 24/7 without needing to re-apply. Facility is linked to your RMB Private Bank transactional account.

- Clients have a choice between two monthly repayment options
  1. **Variable repayment** where you only pay for what you use. The monthly repayment will never be less than 1% of the revolving facility credit limit
  2. **Fixed repayment** your monthly repayment amount will remain the same irrespective of usage, thereby reducing your outstanding balance quicker
- **The shortfall protection** is an optional benefit that protects your linked transactional account when it is in excess by transferring available funds from your Revolving Facility\*\*
- **The debt protection plan** is an optional insurance policy that covers your outstanding debt in the event of death, disability or unemployment/inability to earn an income. You will be charged a monthly premium for this policy\*\*

## PERSONAL LOAN

- We can help you get a **personal loan of up to R360 000**. Whether you have planned or unplanned expenses like renovating your home, a personal loan can help you achieve your goals. Using the right credit for the right reason can change your life
- A personalised interest rate
- A **payment break** every January\*\*\*
- A **fixed and flexible monthly repayment** making it easy for budgeting, with no penalties for settling your loan early. Your repayment remains the same each month with a repayment term of up to 72 months
- **Top up your existing loan** and pay no initiation fee



## EARN MORE EBUCKS

- Have an FNB Personal Loan, Student Loan or Revolving Facility with an active DebiCheck Mandate and make your repayments via a monthly debit order from your FNB Fusion or Current Account to be rewarded
- New exciting ways to be rewarded have been unlocked with Shortfall Protection and Revolving Facility Utilisation. Ts&Cs Apply

Overdraft / Fusion Facility fee will be charged from utilisation.

\* Credit is subject to qualifying criteria.

\*\* First Rand Life Assurance Limited, a license Life Insurer.

\*\*\* On loan terms of over 6 months and where the account is not in arrears.

Terms, conditions, eBucks earn rules and limits apply. Certain benefits are dependent on your account and eBucks rewards level.

**RMB PRIVATE BANK** A division of FirstRand Bank Limited.  
An Authorised Financial Services and Credit Provider (FSP & NCRCP20).

# HOME AND STRUCTURED LENDING

Helping you unlock possibilities through owning, investing in or leveraging your property assets through our range of structured solutions.

## SINGLE FACILITY®

A convenient account that combines your mortgage and current account into one.

- **Save on interest** and enjoy a single personalised interest rate based on your profile
- **Consolidate properties** by financing multiple properties in one facility
- **Digital convenience** where you can transact anytime, anywhere through online banking and the RMB Private Bank App
- **Access to equity** with instant access to available funds

## REWARDS AND BENEFITS

- Up to 0.25% interest rate discount if you meet the main banked criteria\*
- Transfer additional funds into your home loan account to save on interest
- Convenient access to additional funds available in your home loan account with a Flexi option product
- Collect eBucks points towards your reward level\*\*

## STRUCTURED LOAN

An innovative product that provides secured finance for larger property acquisitions and investments

- Purchase residential real estate
- Leverage existing equity for other opportunities
- Refinance your property
- Manage multiple properties under one loan

## RMB SECURITIES BASED LOAN

- Access funds by using your investments as collateral. Keep your long-term goals and investment goals intact while accessing liquidity

## SOLAR ENERGY LOAN

- A solar energy loan can be added onto your Home Loan, Structured Loan or Single Facility® application. You can qualify for a loan value of up to 15% of your property value to fund the installation of solar energy systems

For more information and pricing refer to the home loans pricing guide on **rmbprivatebank.com**.

Click on bank, then select pricing, then select pricing guide and then choose the RMB Private Bank Home Loans pricing guide.

\* Please refer to the website [rmbprivatebank.com](https://rmbprivatebank.com) to access the main banked rules which reflect the main banked criteria.  
\*\* Where reference is made to earn eBucks to collect eBucks, please note that terms, conditions and earn rules apply.

Terms, conditions, eBucks earn rules and limits apply. Certain benefits are dependent on your account and eBucks rewards level.

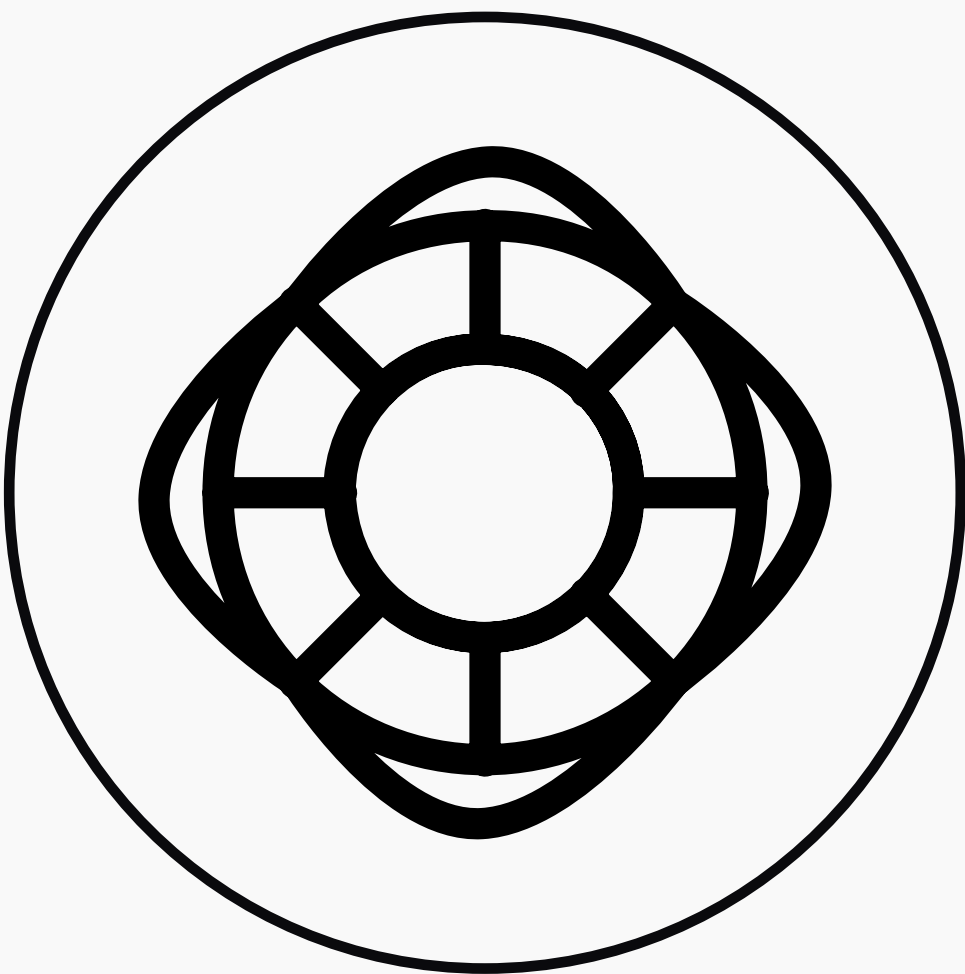


# INSURE

Quick links



48 Insurance solutions



Protect yourself, your family, your income, your assets and your legacy with a range of solutions available to you as a RMB Private Bank client.



# CONTACT US

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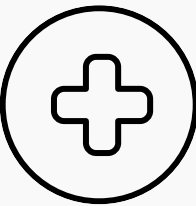
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An Authorised Financial Services and Credit Provider (FSP & NCRCP20).  
Insured by FirstRand Life Assurance Limited, a Licensed Life Insurer.  
Insured by FirstRand Short-term Insurance Limited. A licensed insurer.



# INSURANCE SOLUTIONS

## LET US HELP YOU PREPARE FOR LIFE’S UNCERTAINTIES WITH FNB INSURE, AND GET REWARDED FOR IT



**HEALTH CASH PLAN\***  
Get up to R3 000 daily when admitted in hospital for more than 48 hours, from R50 per month.



**LIFE CUSTOMISED**  
Get up to R100 million life cover and earn up to 40% of your premium back in eBucks. You can get more cover at no extra cost, to help with immediate expenses, paid out within 24 hours of a valid claim

- R30 000 funeral cover
- 3 times qualifying monthly spend as Spend Protect

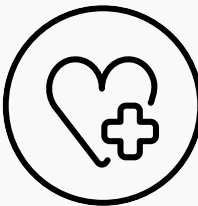


**CRITICAL ILLNESS**  
Pays out a lump sum so you can focus on getting well without any financial worry. You can get more cover at no extra cost

- 10% of your cover as Automatic Child Critical Illness up to R500 000
- 10% of your cover as Future Family benefit up to R150 000



**ESTATE PROTECTOR**  
Get up to R1 million cover for your deceased estate administration fees. You can get a 30% discount on the executor fee, and no executor costs on the proceeds of a FNB Life Insurance policy, when you nominate FNB Fiduciary as executor.



**GAP COVER\***  
Cover your medical expenses when medical aid is not enough, from R250 per month.



**PERMANENT DISABILITY**  
Pays out a cash lump sum enabling you to continue to protect and maintain the lifestyle you’ve created for yourself and loved ones. You pay no premiums on your policy for 6 months after a valid claim.



**FUNERAL COVER**  
Get cover of up to R100 000 for yourself and your family members. You can add up to 21 family members on one plan.



**LAW ON CALL**  
For only R130pm, you, your spouse and your children (up to 21 years) can access 24/7 telephonic expert legal advice, in-court representation and help for civil, criminal, labour, family and other matters, as well as assistance with personal legal contracts. Should you opt for the Plus option at R199p.m, it will provide you with five additional benefits to assist with your personal legal needs.

**GET UP TO 15% OF YOUR CAR AND HOME PREMIUMS BACK**  
in eBucks and boost your earning to up to R8/litre back in eBucks on your fuel spend at Engen every month.



### CAR INSURANCE

Cover pays to replace or repair your vehicle if it’s stolen or damaged, whether a chipped windscreen or something more serious.



### BUILDINGS INSURANCE

Comprehensive cover for your building and its permanent fixtures and fittings, against loss or damage caused by incidents like fire and theft.



### HOME CONTENTS INSURANCE

Comprehensive cover for the movable items in your home against theft, loss or damage.



### PORTABLE POSSESSIONS INSURANCE

Multiple cover options for valuables you take out of your home so that you always have peace of mind.



**PURCHASE PROTECT**  
a value-added benefit for tangible items purchased with your RMB Private Bank Fusion®, Debit and Credit Virtual Card and covers tangible items against theft/damage for up to R15 000.

\* The FNB Health Cash Plan and FNB Gap Cover are not a medical scheme. Cover is not the same as that of a medical scheme nor is it a substitute for medical scheme membership. Totake up FNB Gap Cover, you need to be a member of a medical scheme.

Terms, conditions and eBucks earn limits apply. Premium may be reviewed annually. eBucks is embedded in the Insurance Products and earn depends on meeting and maintaining qualifying criteria.

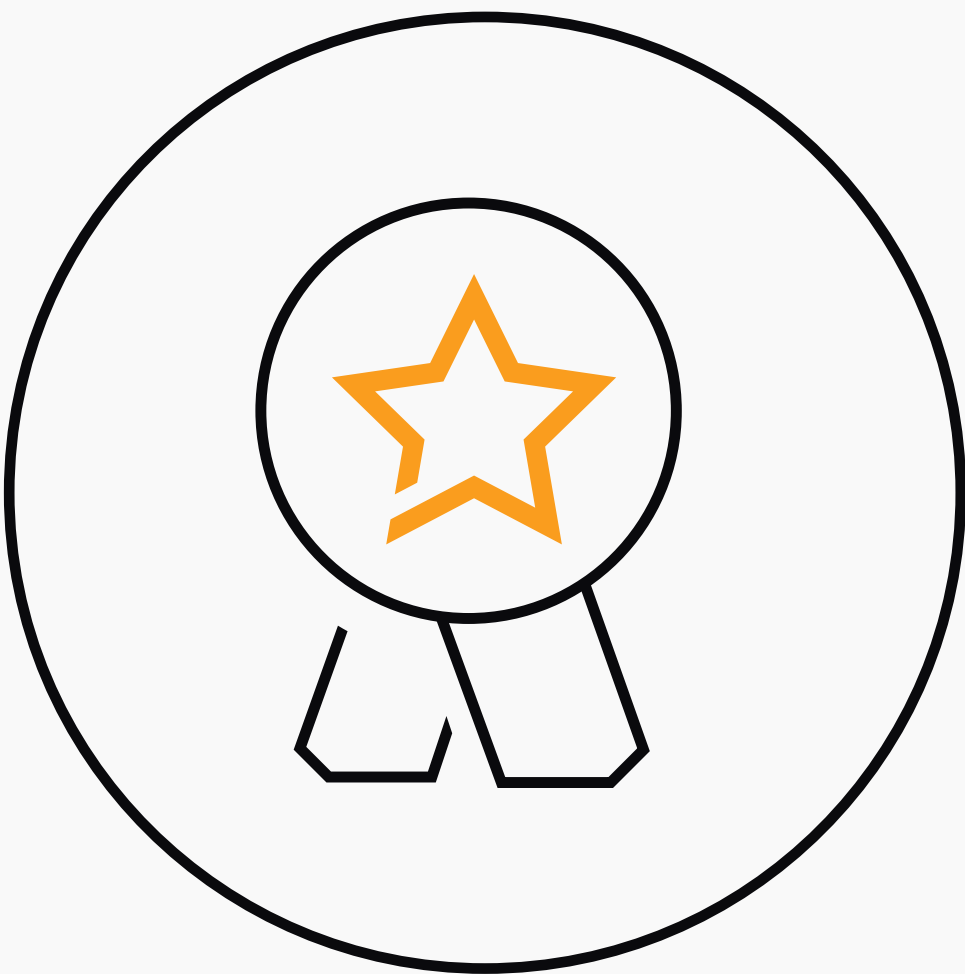


# LIFESTYLE

Quick links



- 54 FNB Connect
- 56 nav»
- 57 Managing your money



With our world class rewards programme, innovative solutions from nav» offering you tools to make your life simpler wherever you need it most and staying connected with FNB’s very own mobile network provider - banking with us is more than just a private bank account.



# CONTACT US

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# eBUCKS REWARDS



## OFFERING YOU MORE THAN JUST BANKING

We offer you a range of rewards to help you manage your money while enjoying life's luxuries. Best of all, **you still get it all at no extra cost** and can earn up to 3x your bank fees back in eBucks every month.

## YOUR RMB PRIVATE BANK eBUCKS REWARDS INCLUDE



### THE ABILITY TO EARN eBUCKS

Earn eBucks on your monthly spend at various partners. R1 equals eB10 and your eBucks never expire.

*Clients aged 70 and above do not need to achieve the virtual card spend requirement.*

Pay with your RMB Private Bank Virtual Card to earn up to

- **30% back** in eBucks on Pick n Pay asap! and up to **20% back** in eBucks in-store
- **20% back** in eBucks at Pick n Pay Clothing
- **15% back** in eBucks at SPAR
- **15% back** in eBucks at Clicks
- Clients aged 60 and over can **earn double eBucks (up to 30% back in eBucks) at Clicks on Wednesdays** by paying with their qualifying RMB Private Bank Card in store or online.
- **30% back** in eBucks at ARC stores
- **R8/litre back\*** in eBucks every month when you fill up at **Engen**



New

Double eBucks on Clicks Family Day. Get up to **30%\*\* back** in eBucks at Clicks on the 15th of every month when your spouse and/or child banks with RMB Private Bank or FNB.

**Pick n Pay** will now be your primary grocer. Pay using your **virtual card** at Pick n Pay or Pick n Pay Clothing and get up to **20% back** in eBucks when you shop in-store. Get up to **30% back** when you shop on Pick n Pay asap! using your **virtual card**. You can still earn at Spar, make sure you have opted in to add them as your secondary grocer partner following these steps: eBucks> Earn> Earn More> Groceries Spend> Selected Grocers



## EARN ADDITIONAL eBUCKS

when you manage your financial and lifestyle needs with FNB solutions. The eBucks you earn are based on your eBucks Reward level.

### LIFE INSURANCE

Up to 40% of your monthly life insurance premiums back in eBucks every month.

### CAR INSURANCE

Up to 15% of your monthly car insurance premiums back in eBucks every month.

### HOME INSURANCE

Up to 15% of your monthly home insurance premiums back in eBucks every month.

### CONNECTIVITY REWARDS

Up to 15% back in eBucks on your FNB Connect SIM plan and prepaid bundle purchases.



\* Up to R4/litre back when you pay for your monthly Engen fuel with your RMB Private Bank Virtual Card and load your car on nav» Car (under 'My Garage'); up to R2 litre back when you have an active vehicle finance agreement with WesBank or Toyota Financial Services; up to R2/litre back when you have an FNB Short Term Car Insurance policy with paid up premiums. The amount on which you earn eBucks is limited to 20% of your total monthly qualifying RMB Private Bank Fusion Card, RMB Private Bank Credit Card and/or RMB Private Bank Debit card spend, or a total rand spend (on Engen fuel) of R3 000 per month, whichever occurs first.

\*\* You and your spouse/partner must be verified as a family and you both must have an RMB Private Bank Fusion Account, Current account OR you must have an active FNBy transactional account linked to your profile for children below 18 years old.

Terms, conditions, eBucks earn rules and limits apply. Certain benefits are dependent on your account and eBucks rewards level.



# eBUCKS REWARDS



## THE ABILITY TO SPEND eBUCKS INSTEAD OF RANDS

Save your rands when you spend your eBucks in-store and online with our partners or shop securely online with eBucks Partner Shop on the RMB Private Bank App.

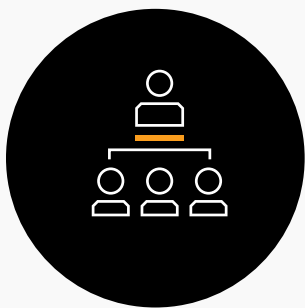
- **Pay for flights, accommodation, bus tickets and car hire** through eBucks Travel
- **Pay your account fees** in eBucks on the RMB Private Bank App
- **Pay traffic fines or your car license disc** renewal fees on the RMB Private Bank App
- Spend eBucks at the **eBucks Partner Shop** on the RMB Private Bank App



## eBUCKS TRAVEL AND eBUCKS SHOP DISCOUNTS

You will be allocated **R20 000** a year in Annual Discount Savings to use on discounted flights, car hire, bus tickets and eBucks Shop from 1 July to 30 June the following year.

- Up to **40%\* off selected domestic and international flights**
- Up to **40% off domestic AVIS car hire**
- Up to **40% off bus tickets** when travelling across South Africa and to the rest of Africa
- Up to **40% off** on selected products at the **eBucks Partner Shop**



## STRETCH YOUR FAMILY DISCOUNTS FURTHER

- Share your travel discount with the family while keeping your own Annual Discount Savings
- You can book travel for your **spouse with an RMB Private Bank Account and/or child(ren) with an FNB account at the discount applicable to your reward level** as long as you have a positive Annual Discount Savings balance
- Your spouses' discount will be deducted from their own Annual Discount Savings balance
- Your child's discount will not be deducted from your Annual Discount Savings if you as the main member/parent making the booking have a positive Annual Discount Savings balance and are travelling with the child



## MORE REWARDS FOR YOU AND YOUR FAMILY



Enjoy up to **36 complimentary visits a year to the luxurious SLOW Lounge** depending on your reward level. **Plus unlock 24 additional visits when you book flights on the RMB Private Bank App** for yourself, your spouse and your child via eBucks Travel.

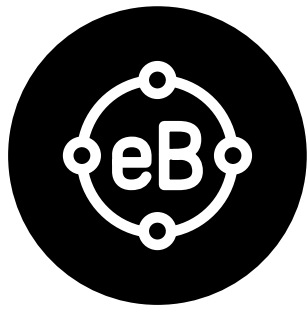
You can now get a **weekly R50 Starbucks voucher** to spend on any Starbucks menu item(s) of your choice worth R75 or more. To qualify, make at least 5 payments using your RMB Private Bank Virtual Card each week and be on reward level 2 or higher.

You'll also now be able to use your quarterly Wimpy burger or breakfast **voucher at any Wimpy restaurant nationwide**. Qualify by getting to eBucks Reward level 3 or higher. You'll qualify for a R50 Wimpy voucher on reward level 2.

Plus, get **Kauai vouchers every month** according to your reward level when you use your RMB Private Bank Fusion or Credit Card for 100% of your monthly spend.

\* Discounts are based on your reward level and exclude taxes, VAT and surcharges. Terms, conditions, eBucks earn rules and limits apply. Certain benefits are dependent on your account and eBucks rewards level.





ACCESS ENTERTAINMENT, SAFETY AND EDUCATION SERVICES FOR THE WHOLE FAMILY ON THE RMB PRIVATE BANK APP



REWARDS TIPS

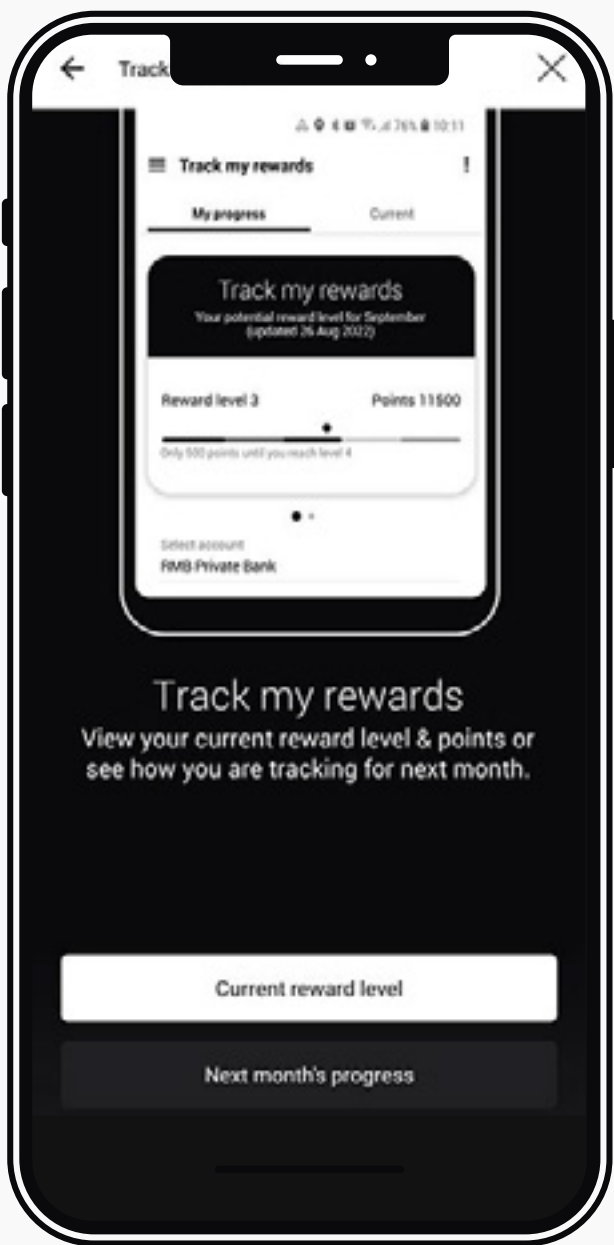
1

To earn maximum rewards, **get to eBucks Reward level 5 by collecting points** for doing your everyday banking, maintaining a good credit status, growing and maintaining a **healthy level of savings and investments and more**

View the ‘Track my rewards’ tab under eBucks on the RMB Private Bank App to see how you can collect reward level points and potentially move up a reward level. Monitor your reward level every month using Track my Rewards under eBucks on the RMB Private Bank App

2

**Pay with your RMB Private Bank Virtual Card** at our partners to earn maximum rewards based on your reward level



GET REWARDED FOR YOUR CONNECTIVITY NEEDS

You can now get up to **15% back in eBucks** on your FNB Connect SIM plan and prepaid bundle purchases, depending on your reward level.

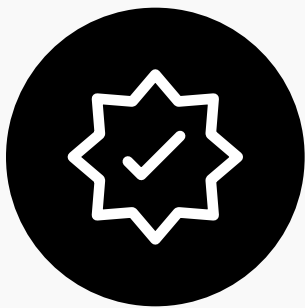
**Enjoy a free unlimited\* WhatsApp messaging\* reward and 35 voice minutes every month on all your FNB Connect SIMs.**

- Are on eBucks Reward level 2 or above
- Spend R1 or more on FNB Connect SIM Plans

Reward level	1	2	3	4	5
eBucks earned	1%	2.5%	5%	7.5%	15%

Visit **eBucks.com** for details

\* WhatsApp Messages includes all Voice Notes, Messages, sending of video files, pictures/image files, documents files limited to 2GB. Usage applicable to only WhatsApp and WhatsApp for business applications, all third-party APIs are excluded from this offering. Terms, conditions, eBucks earn rules and limits apply. Certain benefits are dependent on your account and eBucks rewards level.



## COMPLIMENTARY BENEFITS FOR NEW RMB PRIVATE BANK ACCOUNTS

Enjoy immediate **access to eBucks Reward level 3 benefits** for three months when taking up an RMB Private Bank Account. This includes complimentary Starbucks, Wimpy and Kauai vouchers in the first month.

Visit [eBucks.com](http://eBucks.com) for details.



## SOAR TO NEW HEIGHTS WITH BOOST MY REWARDS

**Get a complimentary flight or holiday worth R50 000**

Your eBucks Voucher can be used towards flights, car hire, accommodation and/or travel packages for yourself and those travelling with you.

To qualify for the R50 000 voucher, keep your accounts in good standing and spend R100 000 monthly on your RMB Private Bank Fusion Card, RMB Private Bank Credit Card and/or FNB Global Account Card for 12 months.

Plus, meet one of the following criteria every month for 12 months

- Have an **RMB Private Bank/FNB Saving(s), Investment(s) and/or Channel Island Investment(s)** balance of R5 000 000 or more
- Have an **RMB Private Bank Home Loan(s)** with an outstanding balance of R5 000 000 or more
- Have an **RMB Private Bank/FNB Securities Based Loan(s)** with an outstanding balance of R10 000 000 or more

Track your progress on the RMB Private Bank App every month to make sure you’re on track to qualifying for your reward.



## GET UP TO 100% BACK IN eBUCKS ON DEVICES AND APPLIANCES

As an RMB Private Bank client, you can now **get up to 100% back in eBucks on devices and appliances** using your **RMB Private Bank Credit Card, Fusion Card or through a Fixed term contract with FNB Connect**.

Choose from the latest range of **smartphones, fitness devices, laptops, household appliances and more** through iStore, Hirsch’s and FNB Connect on the eBucks Partner Shop on the RMB Private Bank App.

- Earn on multiple new device/appliance purchases worth a total of R24 000 over 24 months
- Earn is capped at a maximum monthly repayment amount of R1 000. You will not earn eBucks back on any amount exceeding the R1 000 monthly cap

Reward level	1	2	3	4	5
eBucks earned	0%	0%	25%	50%	100%

### Here’s how to get started

- Be on reward level 3 or higher
- Spend a minimum monthly amount of R15 000 on your RMB Private Bank Virtual Credit Card and/or Fusion Virtual Card
- Purchase a product(s) from the eBucks Partner Shop via selected partners and opt in to the device benefit during checkout
- Pay for the product(s) with your RMB Private Bank Credit, Fusion Card, or take up a fixed term contract with FNB Connect
- Your credit card transaction will be moved to your budget facility for a term of 24 months at Prime+2%

### If purchasing the product on a fixed-term contract through FNB Connect device Shop

- Spend a minimum of R750 a month on your FNB Connect SIM plan
- Maintain your fixed term contract payments every month

Visit [eBucks.com](http://eBucks.com) for more details.

# FNB CONNECT

FNB Connect offers Flexible SIM plans (including eSIM) are available on Prepaid, Top Up and Postpaid to suit your every need plus stay connected wherever you travel with our international travel eSIM options.

1

Enjoy a free unlimited\* WhatsApp messaging\* reward and 35 voice minutes

every month on all your FNB Connect SIMs

2

Up to 100% back in eBucks

on a new device through eBucks Partner Shop on the RMB Private Bank App. Choose from the latest range of smartphones, fitness devices and more

3

Order and manage your own SIM card

or port your number with ease on the FNB App to get extensive coverage around South Africa

4

Up to 15% back

on your FNB Connect SIM plan and prepaid bundle purchases in eBucks

5

Spend R700

by purchasing three or more different products from the Buy menu on the FNB App to collect eBucks Reward level points

## REWARDS

### EARN eBUCKS ON YOUR FNB CONNECT SIM PLAN AND PURCHASES

Get with up to 15% back in eBucks on your FNB Connect SIM plan and prepaid airtime, data, voice minutes and SMS bundle purchases. The percentage earned is based your eBucks Reward level.

eBucks Reward level	% back in eBucks
1	1%
2	2.5%
3	5%
4	7.5%
5	15%

Enjoy a free unlimited\* WhatsApp messaging\* reward and 35 voice minutes every month on all your FNB Connect SIMs.

### QUALIFYING CRITERIA

1. Make sure that your FirstRand Bank accounts are active and in good standing
2. Qualify for eBucks level 2 and above
3. Spend R1 or more on FNB Connect SIM Plans

### SENIORS\*\*\*

- Ensure all FirstRand Bank accounts are active and in good standing
- Spend R1 or more on your FNB Connect SIM Plans

### RMB YOUNG PROFESSIONALS

- Ensure all FirstRand Bank accounts are active and in good standing
- Spend R1 or more on your FNB Connect SIM Plans

### FAMILY BANKING

- Ensure all RMB Private Bank/FNB accounts are active and in good standing
- Spend R1 or more on your FNB Connect SIM Plans
- Link your family members to your family profile and get the relationships validated\*\* on the RMB Private Bank App
- You and your partner must have aligned qualifying transactional account. i.e Both of you must have your own RMB Private Bank Account
- Ensure you and your family members have a network active FNB Connect SIM card

**Collect eBucks Reward level points** by purchasing three or more different products\*\*\*\* from the Buy menu on the RMB Private Bank App. Remember the more reward level points you collect in a month, the higher your reward level.

### QUALIFYING CRITERIA

1. Make sure that your FirstRand Bank accounts are active and in good standing
2. Spend a minimum of R700 when you buy three or more different products\*\*\*\* on the Buy menu on the FNB App

\* Unlimited - Terms and conditions and fair usage policy apply.  
WhatsApp Messaging - WhatsApp Messaging includes all voice notes, messages, sending of video files, pictures/image files and document files. Applicable only to WhatsApp and WhatsApp for business applications. All third-party APIs outside of the WhatsApp application are excluded from this offering.  
\*\* Validated is defined as the confirmation and approval of the relationship between parties being added to the Family Profile.  
\*\*\* Customers 60 years of age and above.  
\*\*\*\* Different products refer to products in different products from these Buy menu categories: Electricity, Lotto, Airtime and Bundles, Gaming and Vouchers (including eBucks Vouchers).  
Terms, conditions, eBucks earn rules and limits apply. Certain benefits are dependent on your account and eBucks rewards level.



# FNB CONNECT

RMB Private Bank clients can now get up to 100% back in eBucks on new devices from the eBucks Partner Shop



- Choose from the latest range of kitchen appliances, smartphones, fitness devices, accessories, TVs, laptops, tablets, home solutions and more. Then, pay upfront for your FNB Connect purchase with your RMB Private Bank Fusion Card or through a fixed-term contract, opt-in and meet the monthly reward level and spend requirements to earn eBucks back every month
- There is an additional FNB Connect SIM plan spend rule for fixed-term purchase only
- Choose from the latest range of phones, fitness devices, accessories, TV and consoles, laptops, tablets, monitors, and home solutions available in the FNB Connect Device shop on the RMB App
- Earn on multiple new device purchases worth a total of **R24 000 over 24 months**
- Earn is capped at a maximum monthly repayment amount of **R1 000**. You will not earn eBucks on any amount exceeding the R1 000 monthly cap

## The eBucks you earn depend on your reward level

REWARD LEVEL	1	2	3	4	5
eBUCKS EARNED	0%	0%	25%	50%	100%



## Here's how to get started

### Once-off purchases using a RMB Private Bank Fusion Card

- Be on reward level 3 or higher
- Spend a minimum monthly amount of **R15 000** on your **RMB Private Bank Virtual Credit Card and/or RMB Private Bank Fusion Virtual Card**
- Purchase a new device and opt into the device benefit during checkout
- Pay for the device with your RMB Private Bank Fusion Card



### Important information

- Your new device must be purchased during the campaign period to qualify
- You can earn on multiple devices
- Earn is capped at a maximum monthly repayment amount of R1000 per month for 24 months
- Your earn is calculated on your monthly device repayment only
- You are eligible to earn for up to 24 months only
- Your earn excludes your monthly SIM plan repayment

### Fixed-term contract purchases

- Be on reward level 3 or higher
- Spend a minimum monthly amount of **R15 000** on your **RMB Private Bank Virtual Credit Card and/or RMB Private Bank Fusion Virtual Card**
- Purchase a new device and opt into the device benefit during checkout
- Spend a minimum of **R750** monthly on your FNB Connect SIM plans. Spend across all your SIM plans will be calculated
- The Connect Relationship Agreement ('Terms and Conditions') will apply to you when you take up FNB Connect products and services from FirstRand Bank Limited ('FSR', 'us', 'we' or 'our') and will form the basis of your agreement with us

Terms, conditions, eBucks earn rules and limits apply. Certain benefits are dependent on your account and eBucks rewards level.



nav» offers smart tools to help you make decisions about your money and make your life simpler



nav» Home

nav-igate your home journey. Get pre-selected for finance to help you fast-track your journey of buying the home of your dreams. Sell your property privately or find the help you need to fix or maintain your home, all with nav» Home on the RMB Private Bank App.



nav» Car

nav-igate your car journey. Search for a car and finance it with WesBank, list to sell your vehicle on our trusted Marketplace, manage your vehicle with licence disc renewals, and so much more with nav» Car on the RMB Private Bank App.



nav» Money

Make money moves. Easily track your auto-categorised spend, set smart budget alerts, view your credit status, set saving goals, get a snapshot of your net worth, get money smart with a Money Coach, and so much more.



nav» Care

The heart of help beats in us all. Join our community of care by donating or adopting a cause close to your heart via the RMB Private Bank App.



nav» Earth

Lead a sustainable lifestyle. nav» Earth gives you access to a carbon calculator that provides emission insights and a Carbon Coach to guide you on sustainable living. Learn more about alternative energy, shop the latest deals, access solar financing, and chat to a verified alternative energy provider.



nav» Energy

We have enabled clients to better navigate South Africa’s ongoing energy crisis with contextual assistance, which includes a new personal solar loan and the sale of energy-related solutions on the RMB Private Bank App.



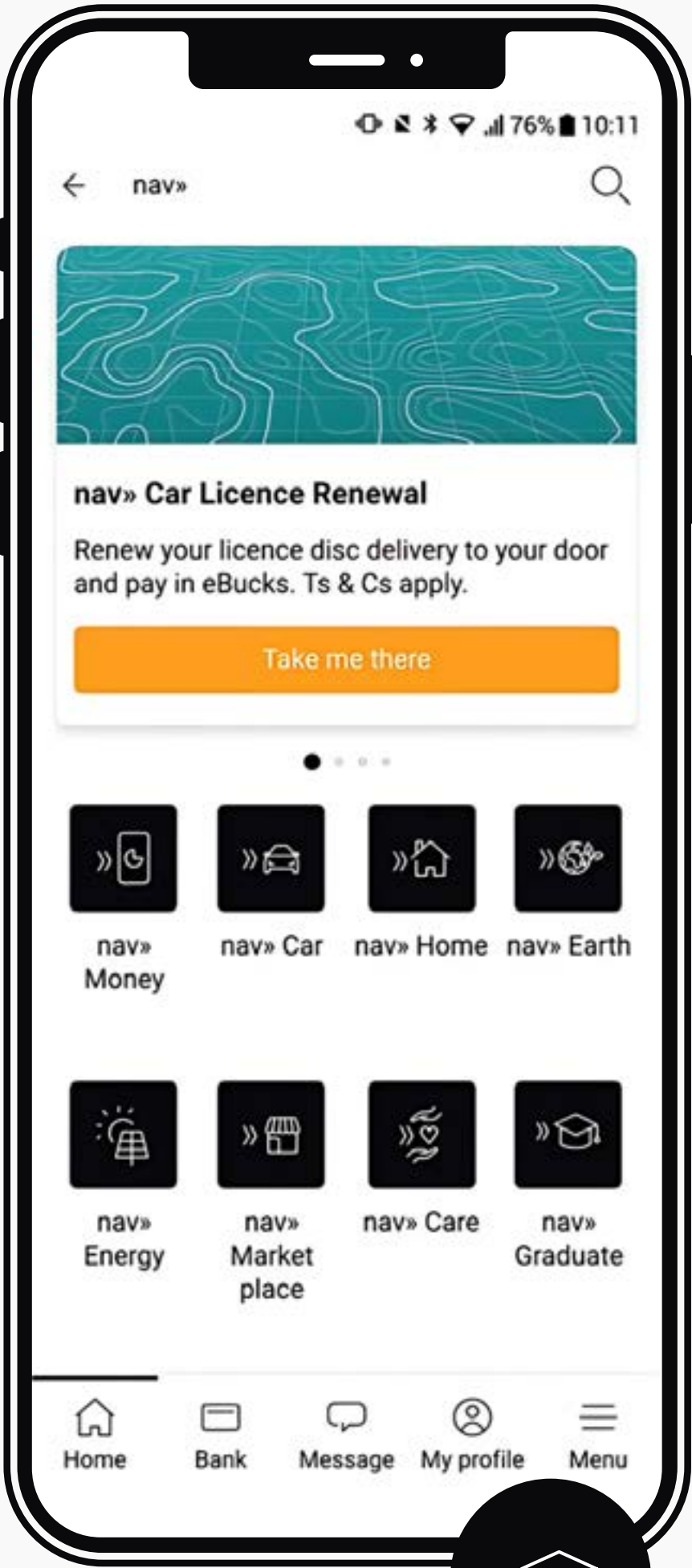
nav» Marketplace

Find properties, vehicles and 5-star providers on nav» Marketplace. You can request a service or connect with sellers and providers securely. Rate and review services rendered to help build a trusted community.



nav» GRADUATE

nav-igate your journey from your first job to your first home. Access curated products, tools, benefits, and education to help you shape the life you want – all in one place on the FNB App.

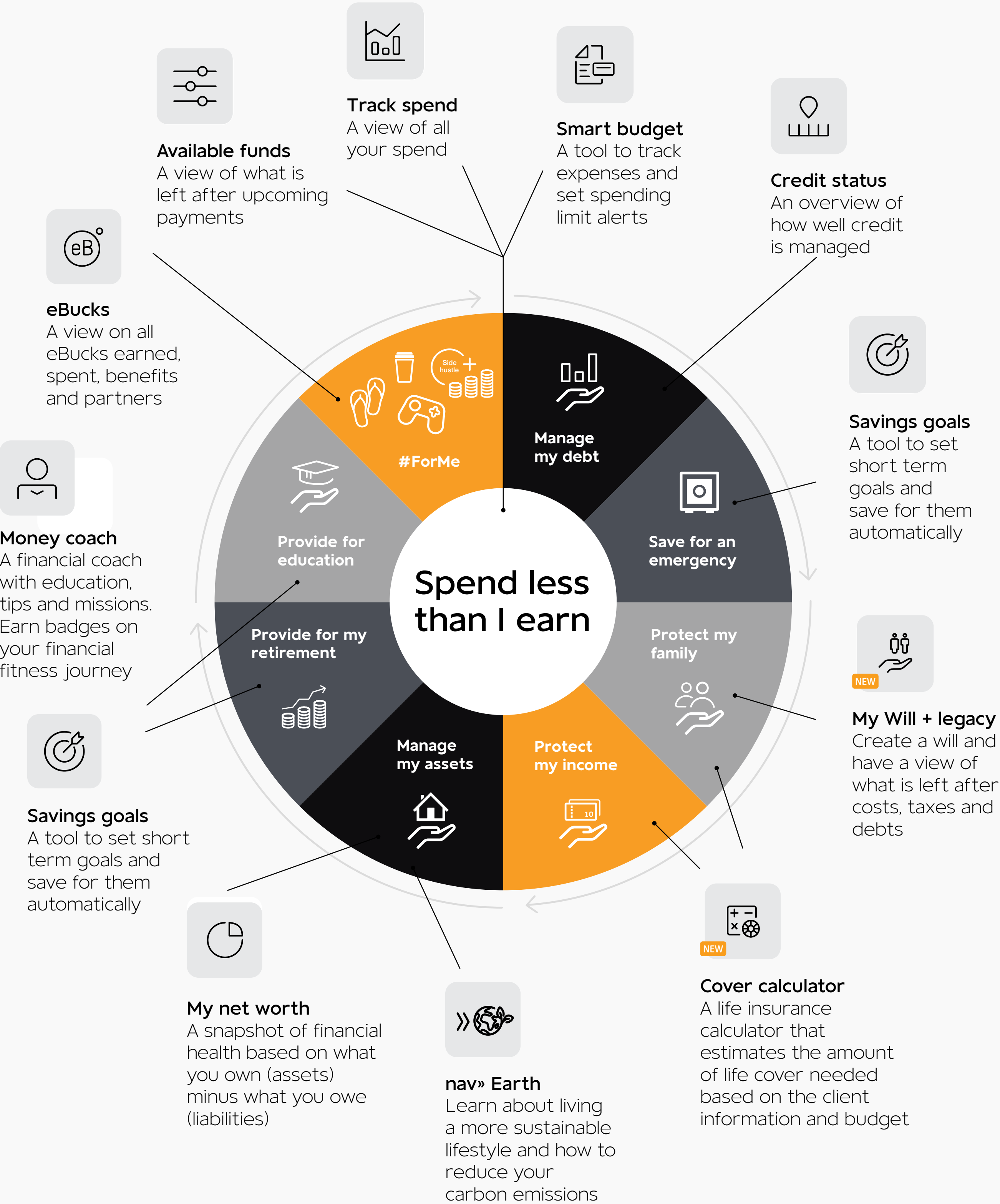


Terms, conditions, eBucks earn rules and limits apply. Certain benefits are dependent on your account and eBucks rewards level.

# MANAGING YOUR MONEY

We are committed to helping all South Africans on their personal finance journey. Through innovative solutions and cutting edge technology, we are able to provide our clients with education, tools and solutions to better manage their finances.

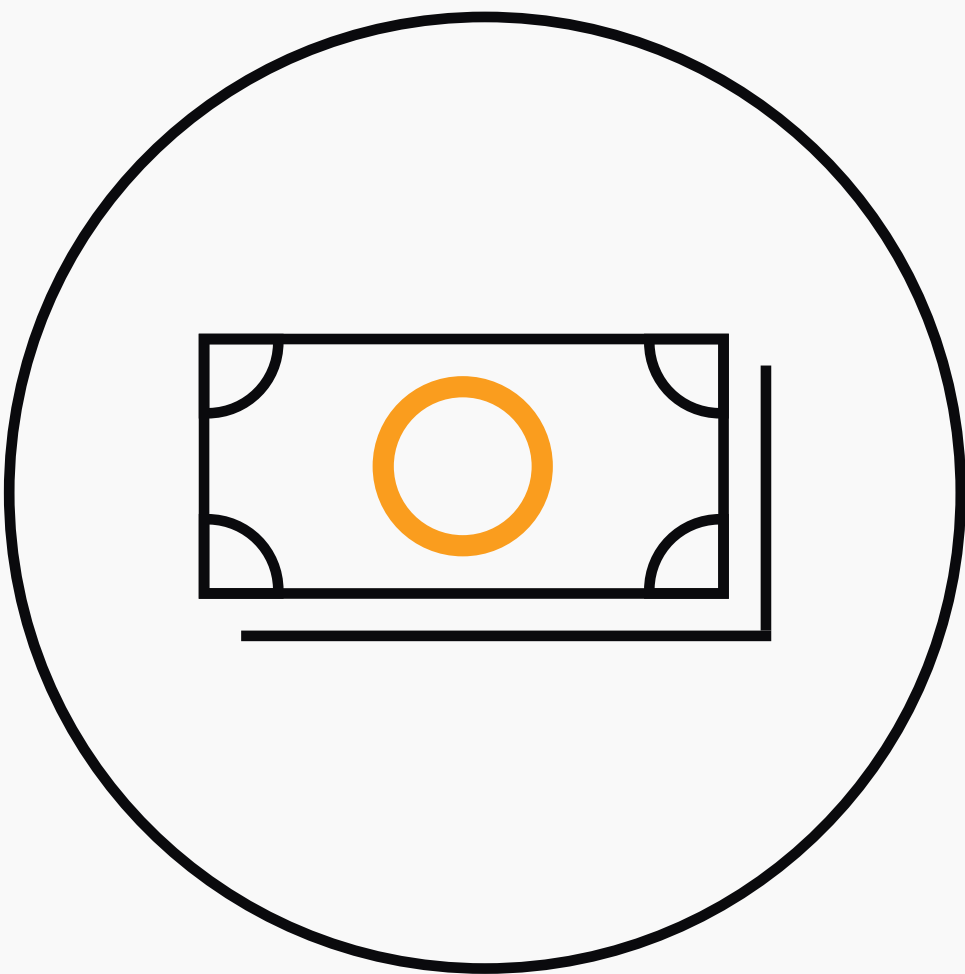
Our money management philosophy is illustrated in nine principles on the wheel below. Each principle is backed by tools to assist you. Find this and more on the RMB Private Bank App.



Terms, conditions, eBucks earn rules and limits apply. Certain benefits are dependent on your account and eBucks rewards level.



# FEES



## Quick links

59	Bank Charges
67	eBucks Travel fees
68	Account Fees
69	Credit Card Fees
70	Transactions Not Charged
71	RMB Private Bank Non-Trading Juristic Account
72	Pay-as-you-use (PAYU)
75	Business Bank Charges



# CONTACT US

For any service related queries, contact the RMB Private Bank Service Suite via SecureChat® on the RMB Private Bank App or on 087 575 9411.

Terms, conditions, eBucks earn rules and limits apply. Certain benefits are dependent on your account and eBucks rewards level.



# BANK CHARGES

These fees are applicable to the RMB Private Bank Fusion Account, Current account, Credit Card, Single Facility®, One account, Revolving Facility and Money Maximiser.

The following pages contain our standard fees for transactions that are not included in your monthly account fee or that you will be charged if you go over the limits outlined above.

Please note that any transactions not included or in excess of the limits above will be charged as per the tables below.

OTHER FEES APPLICABLE ON YOUR CURRENT ACCOUNT <sup>25</sup>	
Monthly Fusion Credit Facility fee (applies to National Credit Act, 34 of 2005 (NCA) clients with credit agreements concluded since 6 May 2016)	R69***
Monthly rebate on Fusion Credit Facility fee (applies to NCA clients with credit agreements concluded since 6 May 2016)	R69*
Monthly Fusion Credit Facility fee (applies to National Credit Act, 34 of 2005 (NCA) clients with credit agreements concluded between 1 June 2007 and 6 May 2016)	R57.50***
Monthly rebate on Fusion Credit Facility fee (applies to National Credit Act, 34 of 2005 (NCA) clients with credit agreements concluded between 1 June 2007 and 6 May 2016)	R57.50*
Monthly overdraft service fee (applies to National Credit Act, 34 of 2005 (NCA) clients with credit agreements concluded between 1 June 2007 and 6 May 2016)	R57.50***
Monthly overdraft service fee (applies to NCA clients with credit agreements concluded since 6 May 2016)	R69***
Monthly Revolving Facility service fee (applies to NCA clients with credit agreements concluded between 1 June 2007 and 6 May 2016)	R57.50 <sup>26</sup>
Monthly Revolving Facility service fee (applies to NCA clients with credit agreements concluded since 6 May 2016)	R69.30 <sup>27</sup>
Once-off Revolving Facility initiation fee	Up to R1 207.50 <sup>28</sup> (VAT included), depending on your loan amount
Personal loan monthly service fee	R69**
Personal loan once-off initiation fee (no initiation fee when you top up your existing personal loan)	Up to R1 207.5

\* Account must be in good standing for rebate to apply. Please note that for the Fusion Facility, the facility fee will be charged upon utilisation. Please note that for the Overdraft Facility, the facility fee will be charged regardless of utilisation.

\*\* Personal loan inclusive of Credit Switch and Student Loan

\*\*\* Monthly credit service fee charged upon utilisation.

25 Refer to terms and conditions of your credit agreement.

26 Monthly Revolving Facility service fee applicable to clients with Revolving Facility.

27 Monthly Revolving Facility service fee applicable to clients with Revolving Facility.

28 Once-off Revolving Facility initiation fee applicable to clients with Revolving Facility.



# BANK CHARGES

No extra charge for the following transactions on your RMB Private Bank Fusion Account, Current Account or Single Facility®.

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

We’re excited to introduce payment bundles, designed to offer more value, convenience, and cost efficiency for clients who frequently make payments. These bundles provide a value of payments at no charge, making it easier to manage fees while ensuring your money gets where it needs to go instantly or delayed. Whether you’re paying bills, to friends or family, or managing business expenses, our new bundles are tailored to suit your payment habits. \*Payments include PayShap, Instant Payment and EFTs to another bank

TRANSACTION DESCRIPTION	
Card purchases <sup>17</sup>	
Electronic payments and electronic transfers	
Debit orders (internal and external)	
Standard delivery (between 8am and 5pm)	
Branch delivery	
5 x Send Money (at no charge)	
Cash withdrawals using Cash@Till®, cardless cash withdrawals, FNB ATMs and other banks’ ATMs (local and international)	
eBucks Rewards membership	
FNB ATM cash deposits up to R20 000 <sup>18</sup>	
Subscription to inContact, online banking, cellphone banking, telephone banking and the RMB Private Bank App	
Payments (PayShap, Instant Payments, and electronic payments to other Banks) up to R30 000 per billing cycle	
NO CHARGE	

TRANSACTION	DETAIL
Card purchases	FNB ATM, cellphone banking, telephone banking - IVR and the RMB Private Bank App
	Point-of-sale (local and international)
	Other banks’ ATM
Statements	Cellphone banking mini-statement
	FNB ATM mini-statement
	Historical email/downloaded statements (online banking)
Other fees	Unsuccessful transactions (FNB ATM, point-of-sale, scheduled payments and other Banks’ ATM)
Value-added services fees	Lotto™/PowerBall purchases and prepaid electricity
	Additional online statements (daily, weekly, twice monthly)
	My Limit Alert subscription
	Scheduled payment
	Balance payment alert subscription (daily, weekly, twice monthly)
	Payment notifications (email, SMS, fax)
	Card and device courier fee
	Online banking account verification (RMB Private Bank accounts and other banks’ accounts)
Viewing of payments less than 3 months	

<sup>17</sup> International currency commission and conversion fee of 2.5% of the transaction value apply.  
<sup>18</sup> Per billing cycle.

Terms, conditions, eBucks earn rules and limits apply. Certain benefits are dependent on your account and eBucks rewards level.

BANK CHARGES

Transaction Type	Agency Plus	CASH@TILL™	FNB ATM	Other Banks' ATMs (incl. International)	FNB Branch	International Branch
Cash withdrawals local	R5 per R1 000	No charge on wealth bundle, else R2	R2.70 per R100	R12 + R2.70 per R100	R85 + R3.30 per R100	-
Cardless cash withdrawals	-	-	R2.70 per R100	-	-	-
Cash withdrawals international	-	-	-	R85*	-	R85 + R3.30 per R100*

Transaction Type	Digital Banking (Cellphone banking, RMB Private Bank App, telephone banking, IVR, FNB ATM and online banking)		FNB Branch	Telephone Banking (Assisted Consultant)	International Card Purchase
Payments	R8.50***		R85	R85	2.5% of transaction value (max R100)
Real Time payments (PayShap and Instant Payments)***	RMB Private Bank to other bank	R3.50	-	-	-
	RMB Private Bank to RMB Private Bank	Refer to electronic payment fee	-	-	-
Payments (Incl. PayShap and Instant Payments**** and electronic payments)	To other Banks	Up to R30 000 at no charge, thereafter R10 per R1 000 (max R50)			
	FNB to FNB	No charge	-	-	-
Internal debit order	No charge		-	-	-
Payment request convenience fee	R1				
External debit order	R19		-	-	-

Debit Order Management		Digital Channels	Telephone Banking Consultant Assisted	FNB Branch
Stop payment		No charge	R85	R85
Debit order dispute		R5	R50	R50

Scheduled Payment Related (Establishment and Amendment)				
Online banking			No charge	
FNB Branch			R85	

Transaction Type	FNB ATM and Telephone Banking – IVR	Telephone Banking (consultant assisted)	FNB Branch
Transfers	No charge	R85	R85

\* This fee is dependent on account pricing option.  
\*\* Electronic payments (FNB to FNB) and electronic transfers  
\*\*\* Applies to Pay-As-You-Use option  
\*\*\*\* Applies to Bundled option

Terms, conditions, eBucks earn rules and limits apply. Certain benefits are dependent on your account and eBucks rewards level.

# BANK CHARGES

CONVENIENCE AND VALUE ADDED SERVICES					
FNB Connect prepaid purchase using eChannels and mobile channels			No charge		
Lotto™ /PowerBall*			R3		
Prepaid electricity	R0 < spend <= R75		R0.60		
	R75 < spend <=150		R1.70		
	spend > R150		R3.30		
Daily Lotto™			R1.50		
Prepaid airtime purchase using other banks’ ATMs			R15		
Vouchers (entertainment, gaming, music, transport etc.)			R3		
Traffic fines			R2.70*		
Prepaid airtime transaction fee (RMB Private Bank App and online)			R1.60		
UNSUCCESSFUL TRANSACTIONS (INSUFFICIENT FUNDS)					
FNB ATM			No charge		
Point-of-sale, scheduled payment, debit order and other banks’ ATMs			No charge		
Insufficient funds fee (returned item or debit order)			8 at no charge Thereafter R115 (per unpaid item 9 or more) <sup>34</sup>		
TRANSACTION TYPE	DIGITAL BANKING (FNB App, online banking, cellphone banking, email)		ASSISTED BANKING (FNB Branch or telephone banking)		FNB ATM AND FNB ATM WITH DEPOSITS
Current month statements	No charge		Printing and emailing R60 per statement		Printing R7 per page
Historical statements	No charge		-		-
Additional statements (fee per month)	Daily	R71	Daily	R154	-
	Weekly	R33	Weekly	R62	
	Twice-monthly	R19	Twice-monthly	R32.50	
Cellphone banking mini- statement	No charge		-		-
Transactional list	-		-		R7
Posted statements	-		R28 per statement		-
Interim/provisional statements	-		R30 per page (max R60)		-
TRANSACTION TYPE	eCHANNELS AND MOBILE CHANNELS	POS (RMB Private Bank Fusion/ Debit Cards only)	OTHER BANKS’ ATMS, INTERNATIONAL POS, BRANCH OR TELEPHONE BANKING (consultant assisted)		
Balance enquiries	No charge	R2	R10		

<sup>34</sup> Applicable over a rolling 12-months period across EFT Debit Order and Debi Check unpaid transactions  
\* Lotto/PowerBall purchases are excluded from the Islamic Private Wealth Current Account.

Terms, conditions, eBucks earn rules and limits apply. Certain benefits are dependent on your account and eBucks rewards level.

# BANK CHARGES

CARD DELIVERY	
Courier delivery (between 8am-5pm)	No charge
Urgent delivery	R290
FNB Branch delivery	No charge
International delivery	R820
Scheduled delivery	No charge
CARD REPLACEMENT FEES	
Debit Card/Fusion Card	R160
Temporary card replacement	R130
Credit card/Petrol card	R160
Metal cards (first issue and replacements)	R1 120**
COPIES OF VOUCHERS (DEPOSIT SLIPS)	
Online banking	No charge
Branch and telephone banking (consultant assisted)	R85
CONVENIENCE AND VALUE-ADDED SERVICES	
MultiChoice payments (applicable to buy tab)	R7
Payment honouring fee <sup>40</sup>	Honoured Value <R47: Charged at Honoured Value. Honoured Value >R47: Charged at R47 per R100 (max. R200)*
Cash Swop	No charge
Account confirmation letter (online banking and RMB Private Bank App)	No charge
Online banking account verification	R3.54
Visa letter (online banking and RMB Private Bank App)	No charge
Common Monetary Area (CMA) cross-border receipt	R100 plus applicable cash deposit fee

\* Customer transaction honoured for a value of R10. Fee charged R10. Customer transaction honoured for a value of R50. Fee charged R47.  
\*\* Clients will be rebated for the Metal card fees if they are on reward levels 3, 4 or 5. If there are multiple cards on the client's profile, only one card per cycle can be rebated. All secondary card holders will be charged the R1 120 fee irrespective of their reward level. Replacement cards will not qualify for rebates.  
40 A service fee is charged for each payment honoured where there is not enough money in your transactional account

Terms, conditions, eBucks earn rules and limits apply. Certain benefits are dependent on your account and eBucks rewards level.



# BANK CHARGES

ELECTRONIC SUBSCRIPTION SERVICES (FEE PER MONTH)	
My limit alert	R4
Scheduled payment alert	R4
Daily	R18
Weekly	R3.70
Monthly	R1.35
PAYMENT NOTIFICATIONS	
Email	No charge
SMS	No charge
OTHER FEES	
Online banking password reset using telephone banking (consultant assisted)	R85
Monthly Petrol card fee (linked to your RMB Private Bank Current account)	R29.50
Petrol card purchases	R6.25
Online banking payment history (older than 3 months)	R7
Monthly device payment fee	Device dependant
EFT recall	R124.55
EFT reversal (single)	R326.90
EFT reversal (batch)	R685.95
ADDITIONAL CREDIT CARD PURCHASES	
Fuel transaction fee (Petrol cards only)	R6.25
CREDIT CARD DEPOSIT FEES	
FNB ATM with Automated Deposit Terminal (ADT)	R1.70 per R100
FNB Branch and FNB ATM with envelope deposit	R85 + R3.30 per R100
CREDIT CARD LINKED ACCOUNT TRANSFERS AND ACCOUNT PAYMENTS	
Linked account transfers	No charge
Third-party payments	R9.50
IVR smart transfer payments to RMB Private Bank	No charge
International card purchase fee	2.5% of Transaction Value (max R100)
Telephone banking (consultant assisted)	R85
Transfers and payments (FNB Branch)	R85
VOUCHER RETRIEVAL REQUESTS	
Local	R110
International	R308

Terms, conditions, eBucks earn rules and limits apply. Certain benefits are dependent on your account and eBucks rewards level.

# BANK CHARGES

OTHER CREDIT CARD FEES	
Budget purchases	No charge
International ATM/branch cash withdrawals	R85 + R3.30 per R100 <sup>43</sup>
Declined transaction fee	R8
Transactional card dispute (first 5 at no charge)	R104 per transaction
Unsuccessful/Invalid transactional card dispute	R157 per transaction
CREDIT CARD CONVENIENCE FEES	
Pay2Cell	R9.50
PREPAID AIRTIME TRANSACTION FEE	
Prepaid airtime transaction fee (RMB Private Bank App and online)	R1.60
Lotto™/PowerBall*	R3
Daily Lotto™	R1.50
Traffic fines*	R2.70

\* Applicable account payment fee dependent on pricing option.

43 International currency commission and conversion fee of 2.5% of the transaction value apply.  
Nokia Lumia phones and all other Windows 7.5 and Windows 8 operated phones cannot be used to Send Money or to receive money.  
Limited to a maximum of 4 at any time.

Terms, conditions, eBucks earn rules and limits apply. Certain benefits are dependent on your account and eBucks rewards level.

# BANK CHARGES

eWALLET FEES FOR SENDER	
Send money from RMB Private Bank Account to eWallet	R2 + R2.70 per 100
Reversal of incorrect ‘Send Money to eWallet’ transaction (telephone/ branch)	R85
Reversal of incorrect ‘Send Money to eWallet’ transaction (cellphone banking)	R19
Reversal of incorrect ‘Send Money to eWallet’ (RMB Private Bank App)	R19
FEES FOR RECIPIENT	
Monthly account fee	No charge
Withdraw cash from an FNB ATM, FNB Mini ATM	First withdrawal at no charge for each payment received <sup>46</sup>
AgencyPlus	
Withdrawal at participating retailers	No charge
Purchases at participating retailers	No charge
TRANSACTION FEE	
Prepaid Airtime (RMB Private Bank App and online)	R0.55
Prepaid electricity	R1.70
DSTV payments (Applicable to Buy tab)	R7
Inactivity fee per month (after 6 months of inactivity)	R7.50
Vouchers (entertainment, gaming, music, transport etc)	R3
Transfer from your eWallet to your RMB Private Bank Account	No charge
eWallet balance enquiry	No charge
eWallet mini-statement	No charge

<sup>46</sup> Limited to a maximum of 4 at any time. If you have used up your no fee withdrawal the following fees will apply, R11 per withdrawal from an FNB ATM/FNB Mini ATM and no charge per withdrawal from a participating retailer. At AgencyPlus Agents a fee of R5 per R1000 will apply.

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# eBUCKS TRAVEL FEES

AIRLINES TICKETS		CHARGED PER PERSON
New booking fees	Domestic ad regional bookings standard fee (max fee per booking is R260)	R65
	International bookings standard fee (max fee per booking is R1 280)	R320
Change booking fees (charged per person)	Domestic airline ticket standard fee	R110
	International airline ticket standard fee	R265
Refund fee (charged per person)	Domestic airline ticket standard fee	R110
	International airline ticket standard fee	R265
CAR RENTAL		CHARGED PER BOOKING
New booking fees	Domestic bookings standard fee	R65
	International bookings standard fee	R160
Change booking fees	Domestic bookings standard fee	R110
	International bookings standard fee	R220
Refund fee	Domestic bookings standard fee	R110
	International bookings standard fee	R220
ACCOMMODATION AND PACKAGES, CRUISES, RAIL, ETC.		CHARGED PER BOOKING
New booking fees	Domestic bookings standard fee	R160
	International bookings standard fee	R265
Change booking fees	Domestic bookings standard fee	R160
	International bookings standard fee	R265
Refund fee	Domestic bookings standard fee	R160
	International bookings standard fee	R265
TRANSFERS (PAID FOR SERVICES)		CHARGED PER BOOKING
New booking fees	Domestic transfers	R65
	International transfers	R110
Change booking fees	Domestic transfers	R65
	International transfers	R110
Refund fee	Domestic transfers	R65
	International transfers	R110
AIRPORT LOUNGE FEES <sup>39</sup>		
SLOW and Bidvest Premier Lounges, domestic terminal		R300
SLOW and Bidvest Premier Lounges, international terminal		R550

<sup>39</sup> Airport Lounge fees are applicable for every additional entry over and above complimentary entries, for every entry where the cardholder does not qualify for complimentary entries and for entry to Bidvest Premier Lounges where a SLOW Lounge is available. For more information on Airport Lounge access visit [rmbprivatebank.com/we-reward/slow-lounges.html](http://rmbprivatebank.com/we-reward/slow-lounges.html)

Terms, conditions, eBucks earn rules and limits apply. Certain benefits are dependent on your account and eBucks rewards level.



# ACCOUNT FEES

CREDIT FACILITY FEES	
Credit facility service fee	R25 <sup>20</sup>
Initiation fee (once-off)	Up to a maximum of R199
CREDIT CARD ACCOUNT FEES	
RMB Private Bank Credit Card monthly account fee	R320 <sup>21</sup>
Additional card fees	5 additional cards at no charge. Thereafter R21.50 per card, per month
eBucks Rewards membership	No charge
Credit facility service fee	R25 <sup>20</sup>
CREDIT FACILITY FEES	
Credit facility service fee	R25 <sup>20</sup>
Initiation fee (once-off)	Up to a maximum of R199

Enjoy the benefits of our RMB Private Bank metal credit card that takes card quality and design to the next level

RMB PRIVATE BANK METAL FUSION CARD	
Metal credit card	R1 120*
Replacement metal credit card (lost/stolen or damaged)	R1 120*
Reissue metal credit card	R1 120*
Additional metal credit card	R1 120*
Fraud Replacement Metal Fusion Card. One card at no charge per pricing cycle, thereafter R1 120 per card	

\* For metal Fusion/Debit cards, your Fusion/Current Account will be charged a fee of R1 120. This fee may be rebated from your RMB Private Bank Fusion/Current Account subject to the following criteria and rules: The metal Fusion/Debit Card is only available to the Primary account holder and limited to one card per card cycle. The rebate is dependent on the Primary account Holders eBucks Reward level for new and reissue of Fusion/Debit card (eBucks Reward level 3, 4 and 5 qualify for one primary card per card cycle). Available to RMB Private Bank Fusion/Current Account holders on the bundled pricing option. Only 1 RMB Private Bank metal Fusion/Debit card is applicable per pricing cycle for fraud replacement cards at no charge.

20 Credit facility service fee is charged monthly to manage and maintain the Credit Facility. The fee may be added to the outstanding balance and you may pay interest on the fee. This fee is included in the RMB Private Bank Fusion and Current account/Single Facility® monthly account fee.

21 Credit Card monthly account fee is charged monthly to manage and maintain your Credit Card account. This fee is included in the RMB Private Bank Fusion and Current account/Single Facility® monthly account fee.

Terms, conditions, eBucks earn rules and limits apply. Certain benefits are dependent on your account and eBucks rewards level.

# CREDIT CARD FEES

Enjoy the benefits of our RMB Private Bank metal credit card that takes card quality and design to the next level

RMB PRIVATE BANK STANDALONE METAL CREDIT CARD			
Metal credit card			R1 120
Replacement metal credit card (lost/stolen or damaged)			R1 120
Reissue metal credit card			R1 120
Additional metal credit card			R1 120
Fraud Replacement metal credit card			One card at no charge per pricing cycle, thereafter R1 120 per card
RMB PRIVATE BANK BUNDLE METAL CREDIT CARD (Fusion/Current Account with a Credit Card)			
Metal credit card			R1 120
Replacement metal credit card (lost/stolen or damaged)			R1 120
Reissue metal credit card			R1 120
Additional metal credit card			R1 120
Fraud Replacement metal credit card			1 card at no charge per pricing cycle, thereafter R1 120 per card
LINKED ACCOUNT TRANSFERS AND ACCOUNT PAYMENTS			
Interactive Voice Response (IVR) smart transfer to RMB Private Bank			No charge
International card purchase fee			2.5% of transaction value (max R100)
TRANSACTION TYPE	FNB ATM	FNB BRANCH	OTHER BANKS' ATMS (incl. international)
Balance enquiry	No charge	No charge	No charge
TRANSACTION TYPE	FNB ATM (mini-statement)	FNB BRANCH	OTHER BANKS' ATMS (incl. international)
Statements	No charge	No charge	No charge
OTHER FEES			
eBucks Rewards membership			No charge
Changes to account limits			No charge
Card replacement fee			R160 per card
Standard delivery			No charge
Urgent delivery			R290
Branch delivery			No charge
International delivery			R820
Scheduled delivery			No charge

24 For metal credit cards, your credit card account will be charged a fee of R1 120. This fee may be rebated from your RMB Private Bank Credit Card Account subject to the following criteria and rules: The metal credit card is only available to the Primary account holder and limited to one card per card cycle. The rebate is dependent on the Primary account Holders eBucks Reward level for new and reissue of metal credit card (eBucks Reward level 3, 4 and 5 qualify for one primary card per card cycle). Available to standalone RMB Private Bank Credit Card Account holders or RMB Private Bank Credit Cardholders on the bundled pricing option with a RMB Private Bank Fusion Account or RMB Private Bank Current Account. Only 1 RMB Private Bank metal credit card is applicable per pricing cycle for fraud replacement cards at no charge.

Terms, conditions, eBucks earn rules and limits apply. Certain benefits are dependent on your account and eBucks rewards level.

# TRANSACTIONS NOT CHARGED

LINKED ACCOUNT TRANSFERS AND ACCOUNT PAYMENTS	
IVR smart transfer to RMB Private Bank	No charge
BALANCE ENQUIRIES	
FNB ATM	No charge
FNB Branch	No charge
International ATMs	No charge
Other banks’ ATM	No charge
STATEMENTS*	
FNB ATM mini-statement	No charge
Historical email statements	No charge
OTHER FEES	
Changes to account limits	No charge
eBucks Rewards membership	No charge
Standard delivery	No charge
Branch delivery	No charge

\* Additional statements may be charged for

Terms, conditions, eBucks earn rules and limits apply. Certain benefits are dependent on your account and eBucks rewards level.

# RMB PRIVATE BANK NON-TRADING JURISTIC ACCOUNT



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

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



## ELECTRONIC PRICING OPTION

On this pricing option you get unlimited debit orders, electronic payments and electronic transfers. All other transactions are charged at the PAYU fees.\*



\* If you have the RMB Private Bank Fusion Account or Current account in your personal capacity, the fee for this account will be waived for 1 RMB Private Bank Non-trading Juristic account on the electronic pricing option. (This will be effective for Non-Trading Juristic Accounts opened after 1 July 2023. You will continue to get the 1 complimentary Non-Trading Juristic Account on the Pay-As-You-Use option if you have been receiving the benefit prior to 1 July 2023).

Terms, conditions, eBucks earn rules and limits apply. Certain benefits are dependent on your account and eBucks rewards level.



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

You are charged for each transaction at the applicable fee.

MONTHLY ACCOUNT FEES				
Account fee PAYU			R90	
Account fee electronic option			R156 <sup>22</sup>	
Monthly petrol card fee (linked to your Non-Trading Juristic Account)			R29.50	
PREPAID PURCHASES				
FNB Connect prepaid purchases, online banking, cellphone banking, RMB Private Bank App, telephone banking - IVR			No charge	
Prepaid airtime purchase using other banks’ ATMs			R15	
OTHER PREPAID AIRTIME USING APP AND ONLINE BANKING				
RMB Private Bank App/online channels			R1.60	
CARD PURCHASES				
RMB Private Bank Business Debit Card purchases (local)			No charge	
Petrol card fuel purchases			R6.25	
TRANSACTION TYPE	FNB BRANCH	TELEPHONE BANKING (Assisted Consultant)	DIGITAL BANKING (Cellphone banking, RMB Private Bank App, telephone banking, IVR, FNB ATM and online banking)	
Payments	R85	R85	R8.50	
Real time payments: PayShap and Instant Payment	-	-	RMB Private Bank	R3.50
	-	-	RMB Private Bank to RMB Private Bank	Refer to electronic payment fee
Internal debit order	-	-	No charge	
External debit order	-	-	R19	
Schedule payment	R85	-	No charge	
Payment Request Convenience	-	-	R1	
TRANSACTION TYPE	FNB ATM AND TELEPHONE BANKING – IVR	TELEPHONE BANKING (consultant assisted)	FNB BRANCH	
Transfers	No charge	R85	R85	

<sup>22</sup> If you have the RMB Private Bank Fusion Account or Current account in your personal capacity, the fee for this account will be waived for 1 RMB Private Bank Non-trading Juristic account on the electronic pricing option. (This will be effective for Non-Trading Juristic Accounts opened after 1 July 2023. You will continue to get the 1 complimentary Non-Trading Juristic Account on the Pay-As-You-Use option if you have been receiving the benefit prior to 1 July 2023).

Terms, conditions, eBucks earn rules and limits apply. Certain benefits are dependent on your account and eBucks rewards level.

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

You are charged for each transaction at the applicable fee.

TRANSACTION TYPE	AGENCY PLUS		FNB ATM (with Automated Deposit Terminal)	FNB BRANCH*	DEPOSIT@TILL®
Cash deposits	R5 per R1 000		R1.70 per R100	R85 + R3.30 per R100	Pricing determined by merchant and is subject to change <sup>2</sup>
TRANSACTION TYPE	FNB ATM	AGENCY PLUS	OTHER BANKS' ATMS	FNB BRANCH	CASH@TILL™
Cash withdrawals local	R2.70 per R100	R5 per R1 000	R12 + R2.70 per R100	R85 + R3.30 per R100	No charge on wealth bundle, else R2
Cardless cash withdrawals	R2.70 per R100		-	-	-
TRANSACTION TYPE	FNB ATM		FNB BRANCH AND TELEPHONE BANKING		POINT-OF-SALE (FNB Fusion/Debit cards only)
Balance enquiries	No charge		R10		R2
TRANSACTION TYPE	DIGITAL BANKING (mini statement cellphone banking and online banking) (download/view/email)		FNB ATM TRANSACTION LIST	SMART KIOSK	FNB BRANCH AND TELEPHONE BANKING (printed and emailed)
Statements	No charge		R7 (per statement)	-	-
Printed statements	-		-	R7 (per page)	R60 (per statement)
Interim provisional statements	-		-	-	R30 (per page, max R60)

\*\* Available at selected merchants :Checkers, Shoprite, Usave, Pick n Pay and Boxer

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

You are charged for each transaction at the applicable fee.

PENALTY FEES	
FNB ATM declined transaction fee (insufficient funds or daily limit exceeded)	No charge
Other RMB Private Bank declined transaction fee (local point-of-sale, scheduled payment)	R8
Other banks’ ATMs declined transaction fee (insufficient funds or daily limit exceeded)	R8
Unpaid Currents and/or debit orders	8 at no charge. Thereafter R115 (per unpaid item 9 and more)*
Virtual card declines	R6
CARD AND OTHER RELATED FEES	
RMB Private Bank Business Debit card replacement	R160
CREDIT-RELATED FEES	
Overdrafts	
Overdraft initiation fees	An overdraft initiation fee may be charged
NCA Clients	
Monthly credit service fee (new or increased overdraft concluded from 1 May 2016)**	R69
Monthly credit service fee (concluded before 1 May 2016)**	R57.50
Non-NCA clients	
Monthly credit service fee (new or increased overdraft concluded from 1 May 2016)	0.125% of facility (min R69)

\*     Applicable over a 12 month rolling period  
\*\*    Monthly credit service fee charged upon utilisation

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# RMB PRIVATE BANK BUSINESS BANK CHARGES

With RMB Private Bank Business, you can choose between Pay-As-You-Use (PAYU) or two single fee pricing options as detailed below.

There are two single fee pricing options to choose from. If you choose one of these options, you pay a monthly fee upfront and do not have to monitor your transaction fees each month, although we ask all clients to verify the transactions and cost on their statements. Pre-item billing will only start once the stipulated limit has been reached. All transactions and their associated costs (where applicable) can be verified on your monthly statement.

Transactions not mentioned, or over these limits, will be charged at standard fees as per the tables to follow.

SINGLE FEE PRICING OPTIONS	OPTION 1 - R391 P.M.	OPTION 2 - R507 P.M.
Electronic debit transactions (in bundle)	50 Transactions	100 Transactions
RMB Private Bank Business Current Visa Card purchases	Unlimited	Unlimited
FNB ATM cash withdrawals (in bundle)	3 FNB ATM cash withdrawals	4 FNB ATM cash withdrawals
Cash deposited at an FNB ATM with Automated Deposit Terminal (ADT) (in bundle)	No charge on cash deposits of up to R50 000 per month	No charge on cash deposits of up to R100 000 per month
Transfers	Unlimited	Unlimited
Electronic debit transactions (out of bundle)	R12	R12
Cash deposited at an FNB ATM with Automated Deposit Terminal (ADT) (out of bundle)	R5 + R1.15 per R100 or part thereof	R5 + R1.15 per R100 or part thereof
Cash withdrawn at an FNB ATM (out of bundle)	R2.62 per R100 or part thereof	R2.62 per R100 or part thereof
Express clearing payments (online banking, FNB Branch, participating banks only)	1 at no charge per month thereafter R15 for RTCs, R8 for PayShap, Pay2Card	1 at no charge per month thereafter R15 for RTCs, R8 for PayShap, Pay2Card
MONTHLY ACCOUNT FEES		
RMB Private Bank Business Account		R145
If your business is a trust entity		R175

With our single fee pricing options, you get value for money. You receive a bundle of transactions for one monthly account fee. All out of bundle transactions will be charged as per the general transaction fee section of this pricing guide. (Transaction fees will reduce your available balance on the date of the transaction.)

For more information on the solutions available to assist you to manage, grow and protect your business contact your Private Advisor or call our Suite on 087 575 9411.



# RMB PRIVATE BANK BUSINESS BANK CHARGES

PREPAID PURCHASES			
RMB Private Bank eChannels	Prepaid airtime	<= R25	R1.50
		> R25	R2.50
	Prepaid electricity	<= R150	R1.50
		> R150	R2.50
Other banks’ ATMs		R15	
FNB Connect prepaid		No charge	
FNB Branch or telephone banking (consultant assisted)		R15	
CARD PURCHASES			
RMB Private Bank Business Visa Debit card purchases (local and international)		R3.68	
RMB Private Bank Business Petrol card purchases		R6.25	
International currency commission and conversion fee		2.5% of the transactional value	
INTER-ACCOUNT TRANSFERS			
Electronic transfers (FNB ATM, online banking - single level control, telephone banking - IVR and speech)		No charge	
Transfers (branch, telephone banking consultant assisted)		R88	
Scheduled transfers (per payment)		No charge	
ACCOUNT PAYMENTS			
RTC Pay and Clear Now		R8 per transaction of less than or equal to R3 000	
		R15 per transaction more than R3 000	
Pay2Card		R6	
PayShap		R3	
Electronic third-party payments (FNB ATM, online banking – single level control, telephone banking – IVR and speech)		First 10 000 transactions at R5 per transaction, thereafter R3.53 per transaction	
Internal debit orders (debit orders raised by RMB Private Bank, FNB, WesBank and DirectAxis)		No charge	
External debit orders		R12	
Third-party payments (FNB Branch, telephone banking consultant assisted)		R45	
International payment denominated in ZAR (debit and credit card)		2.25% of transaction value, max R100	
Payment honouring fee (per item less than R50)		R50	
Payment honouring fee (per item equal to or greater than R50)		R155	
Scheduled payment establishment/amendment fee (online banking or App)		No charge	
Scheduled payment establishment/amendment fee (FNB Branch)		R20	
Reversal of processed EFT (successful or unsuccessful)		R325.50	

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# RMB PRIVATE BANK BUSINESS BANK CHARGES

PAYMENT NOTIFICATIONS		
Email / SMS	No charge	
CASH WITHDRAWALS		
Cash@Till® (point-of-sale)	R2	
FNB Mini ATM (withdrawal limits may apply)	R2.62 per R100 or part thereof	
Other Banks’ Mini ATMs	R13 + R2.62 per R100 or part thereof	
FNB ATM	R2.62 per R100 or part thereof	
Other Banks’ ATMs	R13 + R2.62 per R100 or part thereof	
International branch cash withdrawals	R88 + R3.36 per R100 or part thereof	
FNB Branch and FNB Bulk Cash Centres	Service fee (min. R67) + cash handling fee	
VALUE PER WITHDRAWAL	AT BRANCH	AT FNB BULK CASH CENTRE
<R50 000	R4.10 per R1 000	R3.36 per R1 000
R50 000+	R2.47 per R100	R2.26 per R100
DEPOSITS		
Surplus/shortage in deposit (incident fee)	R150	
CASH DEPOSITS		
FNB ATM	R5 + R1.36 per R100 or part thereof	
Referenced deposit transactional fee (if availed of)		
Over the counter (partial or full validation)	R2.40	
Electronic reference validation (RMB Private Bank clients only)	R2.40	
CASH DEPOSIT FEES	AT BRANCH	AT FNB BULK CASH CENTRE
Minimum fee per deposit	R65	R65
VALUE PER DEPOSIT		
<R50 000	R11 + R2.63 per R1 000	R8.90 + R2.42 per R1 000
R50 000 and greater	R11 + R1.94 per R100	R8.90 + R1.79 per R100

Terms, conditions, eBucks earn rules and limits apply. Certain benefits are dependent on your account and eBucks rewards level.

# RMB PRIVATE BANK BUSINESS BANK CHARGES

CARD AND OTHER RELATED FEES	
Courier delivery	R120
Branch delivery	No charge
International delivery	R820
Urgent delivery	R290
Replacement fee (including damaged cards) (personalised)	R145
Replacement fee (including damaged cards) (non-personalised)	R135
PIN change at branch	No charge
Petrol card monthly fee	R25
CREDIT FEES	OVERDRAFT
Initiation fee (Juristics)	1.25% of facility (min of R499)
Initiation fee (Natural Persons)	No charge
Limit increase fee (Juristics)	1.25% of facility (min of R499)
Monthly credit fee (Juristics)	0.125% of facility limit (min R69)
Monthly credit fee (Natural Persons)	R69
S 129 Letter	R81.20
CREDIT FEES	BUSINESS AND BOUNCE BACK LOANS**
Initiation fee*	1.25% of loan amount (min R499)
Monthly credit fee (Juristics)	0.0575% of loan amount (min R69, max R575)
Monthly credit fee (Natural Persons)	R69
S 129 letter fee	R81.20
CREDIT FEES	BUSINESS REVOLVING LOANS
Initiation fee*	1.25% of loan amount (min R499)
Monthly credit fee (Juristics)	0.115% of loan amount (min R69, max R575)
Monthly credit fee (Natural Persons)	R69
S 129 letter fee	R81.20

\* Maximum fees apply to Natural Persons according to National Credit Act (NCA)  
\*\* Bounce Back Loans offering ended in April 2023.

Terms, conditions, eBucks earn rules and limits apply. Certain benefits are dependent on your account and eBucks rewards level.

# RMB PRIVATE BANK BUSINESS BANK CHARGES

BALANCE ENQUIRIES	
Digital banking (eChannels and Mobile Channels)	No charge
Point-of-sale (RMB Private Bank Business Visa Debit Cards only)	R2
FNB Branch and telephone banking (consultant assisted)	R10
Other banks’ ATMs	R10
International point-of-sale balance enquiries	R10
UNSUCCESSFUL TRANSACTIONS	
FNB ATM declined transaction (insufficient funds or daily limit exceeded)	R6
Other FNB/RMB Private Bank declined transaction (local and international point-of-sale, scheduled payment)	R6
Other banks’ ATMs declined transaction (insufficient funds or daily limit exceeded)	R6
Inward unpaid	R155
Unpaid debit orders	R6
SCHEDULED PAYMENTS	
Scheduled payment establishment/amendment fee (online banking)	No charge
Scheduled payment establishment/amendment fee (FNB Branch)	R20
SUBSCRIPTION FEES	
Online banking, telephone banking, inContact Pro	No charge
Scheduled payment alert fee (per month)	R3.80
DEBIT ORDER MANAGEMENT	
Stop payment (digital channels)	No charge
Stop payment (telephone banking consultant assisted)	R45
Stop payment (branch)	R88
Debit order dispute (digital channels)	R5*
Debit order dispute (telephone banking consultant assisted)	R50
Debit order dispute (branch consultant assisted)	R50
BALANCE ALERTS (PER MONTH)	
Daily	R18
Weekly	R3.70
Monthly	R1.35

\* Fees are applicable for every additional entry over and above complimentary entries as well as for every entry where the cardholder does not qualify for complimentary entries.  
\* These fees are not applicable to fraudulent debit orders.

Terms, conditions, eBucks earn rules and limits apply. Certain benefits are dependent on your account and eBucks rewards level.



# RMB PRIVATE BANK BUSINESS BANK CHARGES

STATEMENTS		
Email (Last 12 statements at no charge for download or email via the RMB Private Bank App or Online Banking for Business)	No charge	
Mini-statements (FNB ATM)	R4.10	
Pulling of statements older than 12 months	R12.60	
ADDITIONAL STATEMENTS	PAPER	ONLINE
Daily (fee per month)	R152	R71.20
Weekly (fee per month)	R65	R33

eWALLET PRO FEES				
TIER	VOL (TRX)	0 SPONSORED	1 SPONSORED	2 SPONSORED
1	1 to 250	R12.05	R20.79	R29.48
2	251 to 1 000	R9.91	R19.37	R28.12
3	1 000+	R8.38	R17.89	R26.57

eWALLET PAYMENTS (PER TRANSACTION)	
Auto eWallet Pro reversal transaction fee	R4.50

eWALLET PRO CARD	
eWallet Pro card fee per card	R35

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# IMPORTANT INFORMATION

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Quick links 

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## CONTACT US

For any service related queries, contact the RMB Private Bank Service Suite via SecureChat® on the RMB Private Bank App or on 087 575 9411.

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**RMB PRIVATE BANK** A division of FirstRand Bank Limited.  
An Authorised Financial Services and Credit Provider (FSP & NCRCP20).

# THE SMALL PRINT

- These prices include VAT
- Interest rates are personalised to you and appear on the RMB Private Bank Fusion and credit card statement
- Visit our website for a copy of the terms, conditions and rules that govern our agreements
- If your credit facility goes into arrears, you will be liable for collection fees in accordance with the National Credit Act
- Should you require further information on any credit card products or services, please contact credit card Customer Enquiries on 087 575 11 11 (standard rates apply)

## DEFINITIONS

- Credit facility service fee is charged monthly to manage and maintain the Credit Facility. The fee may be added to the outstanding balance and you may pay interest on the fee
- Credit card monthly account fee is charged monthly to manage and maintain your credit account

## INFORMATION ON OUR PRODUCTS AND PRICES

- RMB Private Bank, a division of FirstRand Bank Ltd. reserves the right to change fees or introduce new fees from time to time. If we do this, we'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 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 2025 to 30 June 2026

# 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. In the case where we've used RMB Private Bank-specific terminology, we've added this here showing the wording that other banks may use.

GLOSSARY OF TERMS	
RMB Private Bank terms (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

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# CONTACT US



## RMB PRIVATE BANK APP OR WEBSITE

Use the RMB Private Bank App or visit [rmbprivatebank.com](http://rmbprivatebank.com) to bank from wherever you are with a host of cutting edge functionality to make your digital banking experience not only convenient but also easy



## RMB PRIVATE BANK SERVICE SUITE

For day to day banking or service related queries, contact the RMB Private Bank Service Suite via SecureChat® on the RMB Private Bank App or on 087 575 9411



## RMB PRIVATE ADVISOR

If there has been a significant change in your life and you need advice on the next step in your wealth journey, contact your RMB Private Advisor

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