

Save, travel
and transact
*in foreign
currencies*



FNB Global Account Annual Pricing Guide

1 July 2024 to 30 June 2025

Terms, conditions and eBucks earn limits apply. Certain benefits are dependent on your account and eBucks rewards level
First National Bank A division of FirstRand Bank Limited. An Authorised Financial Services and Credit Provider (NCRC20).

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Get the best value

Get access to up to

1200
international
LoungeKey
lounges

Get a Global Debit and
Virtual Card in any of the
3 available
currencies

Save in up to

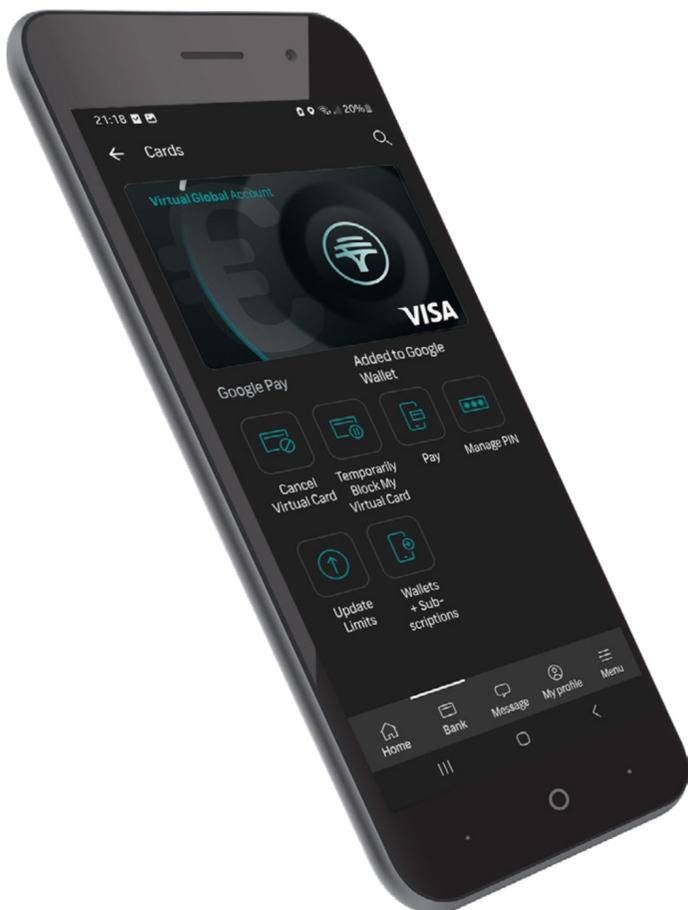
9 foreign
currencies

**Save, travel
and spend**

seamlessly using
the Global Account

Earn interest

on balances from
1 unit of currency



* Available on select currencies, please refer to FNB website.

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Fees

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5 Bank charges

**No
monthly
account
fee**

**FNB Global
Account
Virtual Card**
at no charge

**Same currency
card swipes**
at no charge

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Bank charges

Fees	GBP	USD	EUR
Annual card fee* (per additional card if customer holds another card in another currency)**	£20	\$25	€23
FNB Global Account Virtual Card	No charge		
International ATM withdrawal***	£3	\$5	€4
Card swipes and international online card payments	No charge		
Card replacement (lost, stolen or damaged)	£9	\$12	€10
Currency conversion (when a specific currency card is used in a different currency zone)	No charge (same currency) 1% (cross currency)		
Balance enquiry	£0.35	\$0.50	€0.40
Insufficient funds fee (ATM and Point-of-Sale transactions)****	£0.50	\$0.80	€0.60

* Charged on first issue of the Global Debit card and subsequently on an annual basis.
 ** Please refer to your product specific pricing guide to see if this is included in your pricing bundle.
 *** A fee may be charged by the relevant bank for using the ATM, which fee is over and above our withdrawal fee.
 **** An additional fee may also be levied by the Merchant's Bank or the ATM's Bank for these declined transactions.

Important information

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- 7 The small print
- 7 Standard terminology

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The small print

- These prices include VAT (except for FNBIT as VAT does not apply)
- Interest rates are personalised to you and appear on your account and credit card statement
- Visit FNB's 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

- FNB, a division of FirstRand Bank Ltd. reserves the right to change fees or introduce new fees from time to time. If we do this, we'll give you at least 20 business days' notice of these changes. You'll find these changes on FNB's 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. FNB reserves the right to change the features of any product or facility at any time
- Fees quoted as 'per R100' include parts thereof
- Where cellphone banking is referred to, standard network rates apply
- All fees quoted are VAT inclusive (except for FNBIT as VAT does not apply) and are effective from 1 July 2024 to 30 June 2025

Standard terminology

If you want to compare FNB's 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 FNB-specific terminology, we've added this here showing the wording that other banks may use.

Glossary of terms

FNB term (as used in this 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 FNB App

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For all your service related queries chat to us 24/7 via FNB App and SecureChat®.

For more information

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