



RMB PRIVATE BANK
PRICING GUIDE

WHERE
EXPERTISE MEETS
EXCELLENCE

PRIVATE BANKING FOR
PROFESSIONALS

1 July 2024 to 30 June 2025




Terms, conditions and eBucks earn limits apply.

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



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RMB Private Bank Annual Pricing Guide

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Experience our
holistic advice-led
solutions across all
life stages

Suggested links 

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

SOLUTIONS BEYOND TRADITIONAL PRIVATE BANKING

From

R595 p.m.

BEST

VALUE

RMB Private Bank Fusion Card with up to 30 days **interest-free**

RMB Private Bank Credit Card with up to 55 days **interest-free**



AWARD WINNING INVESTMENT SOLUTIONS

SA’s Best Discretionary Portfolio Management 2024 - Euromoney Global Private Banking Awards 2024*

Banking for your family

Your spouse/partner gets up to 50% off their monthly account fee and your children get a complimentary account

Protect your legacy

Protect your family and assets with our insurance and Fiduciary solutions

Use credit to build wealth

Specialist lending expertise supported by market leading solutions to help meet your unique wealth needs and aspirations

Global Solutions

Our global and offshore offerings expertly meet all your needs and those of your family beyond our borders

GET REWARDED



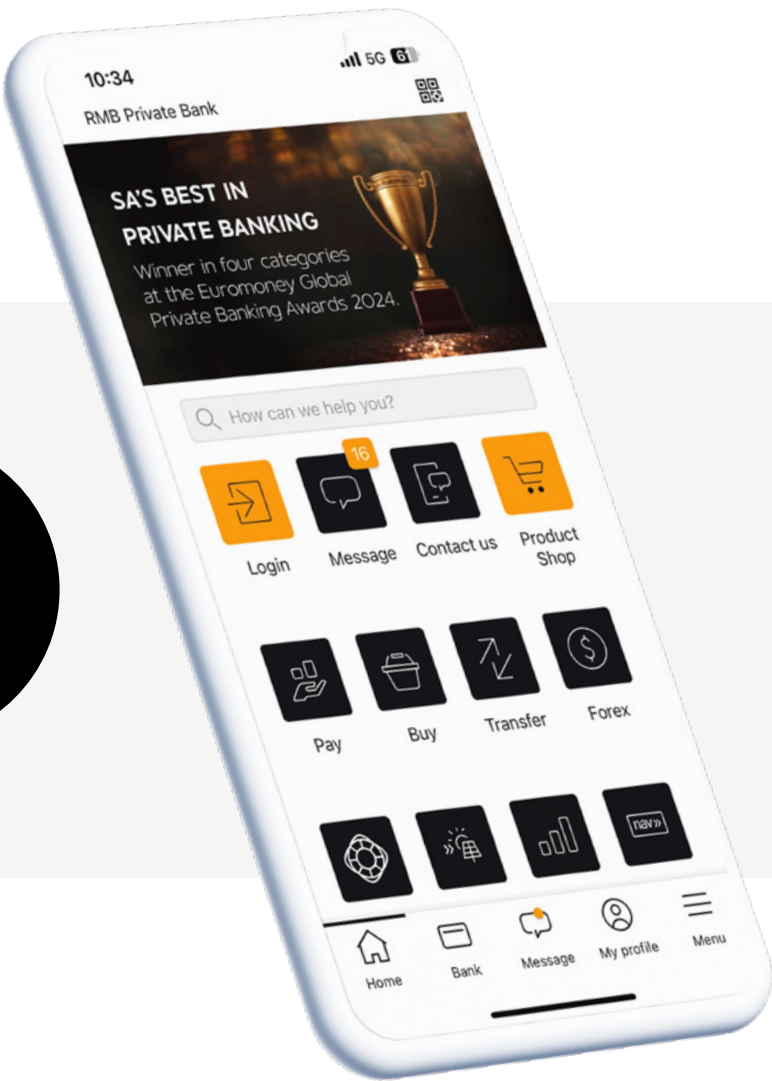
Earn up to **100% of your monthly account fee** back in eBucks



Earn up to **R8/litre back***** in eBucks every month when you fill up at Engen



Travel Solutions
Travel insurance at no cost when paying via credit card. Up to 40%** discounts on flights and car rental when booking with eBucks travel. eBucks Travel desk assistance with booking holidays. Access to the SLOW Lounge locally and to more than 1 000 airport lounges internationally



Our comprehensive multi-channel strategy, featuring our 24/7 Service Suite and award-winning RMB Private Bank App, ensures you receive ongoing support and a premium experience tailored to your day-to-day banking needs. Consider us an extension of your banking team.

* South Africa’s Best Private Bank for Ultra High-Net-Worth clients, Sustainability Planning, Succession Planning and Discretionary and Portfolio Management at the Euromoney Global Private Banking Awards 2024.
** Discount excludes taxes 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.

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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 30¹ 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
- 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
- No monthly account fee for an FNB Global Account and one complimentary Global Debit Card²
- FNB Channel Islands Current Account³
- Non-Trading Juristic Account⁴
- Enjoy the exclusivity of a metal card only available through RMB Private Bank if you are on eBucks Reward Level 3 and above⁵
- 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.

- RMB Private Bank Credit Card with up to 55 days interest-free and complimentary Global Travel Insurance
- RMB Private Bank Secured Revolving Facility⁶
- RMB Private Bank Securities Based Loan⁷
- A Single Facility[®] account. A true one account that simplifies your money management through debt consolidation⁸

INVEST

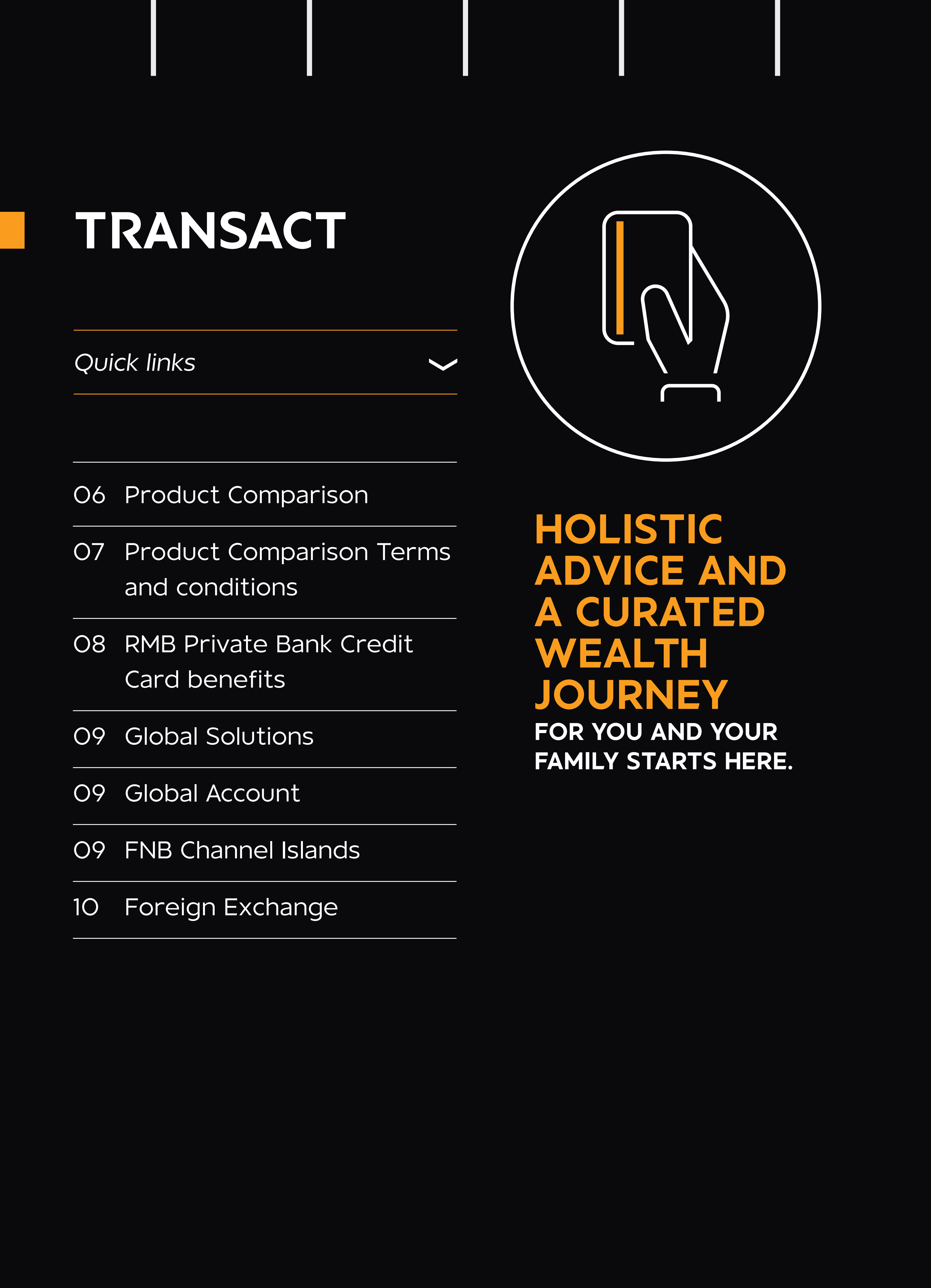
Accelerate your wealth building with our range of savings and investment solutions for you and your family.

- Earn up to 100% of your monthly RMB Private Bank Fusion Account/ RMB Private Bank Current Account fee back in eBucks when investing in a qualifying FNB Fund
- FNB Money Maximiser⁹ where you can earn a money market fund 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 Trader¹⁰
- Investor Platform provides individual investors access to solutions to help you achieve your investment and retirement savings goals with no platform fees
- Protect your retirement funds and pay no monthly platform fees on your preservation fund with a Personal Share Portfolio¹¹

Please see T's & C's for this content on page 07

* Not applicable to Single Facility Accounts.

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



TRANSACTION

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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



R595 P.M.
**RMB PRIVATE BANK
FUSION ACCOUNT**



R620 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	PAY-AS-YOU-USE (PAYU PRICING OPTION)
	R595	R620 ⁸	R297.50/R310 ¹²	R130
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® ⁸			
	RMB Private Bank Credit Card			
	Up to 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.			
	FNB Global Account and one complimentary Global Debit Card ²			N/A
	FNB Channel Islands Current account ³			
	Non-Trading Juristic Account ⁴			
	RMB Private Bank Secured Revolving Facility ⁶			
	RMB Private Bank Securities-Based Loan ⁷			
	Money Maximiser ⁹			
	Stockbroking and Portfolio Management, Local and Global Trading account ¹⁰			
Personal Share Portfolio ¹¹				
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				
Save towards your retirement and pay no monthly (platform) fees on your Retirement Annuity				
Protect your retirement funds and pay no monthly (platform) fees on your Preservation Fund				

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

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

PRODUCT COMPARISON TERMS AND CONDITIONS

1. 30 days interest-free period applicable on point of sales transactions
2. Fees are applicable to Foreign exchange transactions. The complimentary card is only applicable to the first account opened
3. A minimum balance of at least £2 500 must be maintained in your FNB Channel Islands Current account.
4. 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.
5. 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
6. 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
7. 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 Cheque 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
8. 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.
9. 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.
10. 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.
11. The Personal Share Portfolio monthly platform fee will be waived. A minimum of R1 000 000 must be maintained in the account.
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.

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

RMB PRIVATE BANK CREDIT CARD BENEFITS



VIRTUAL CARDS

Access to virtual cards at no extra cost – ideal for online shopping with added safety because of its dynamic 3-digit CVV that changes regularly.

BUY

Ensure your devices are always powered up by topping up on data/airtime, electricity, and entertainment/software vouchers. You can also conveniently purchase Lotto™ tickets while on-the-go to never miss out on a chance to win. Use your eBucks to pay for selected prepaid and voucher products.

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.

ACCESS TO RMB PAY

Access to RMB Pay (Scan to Pay) for a convenient, safe and secure alternative to making payments in-store, without the need for a card or cash. **Scan to Pay** enabled on all partner wallets including Apple Pay, Google Pay, Samsung Pay, Fitbit Pay, Garmin Pay, and SwatchPAY!, without the need for a physical card.

SUBSCRIPTIONS

Earn eBucks on your Video Streaming (Netflix) and Music Streaming (Spotify®) subscriptions when you and your family bank with RMB Private Bank.

DEVICES (COMING SOON)

Repay the device 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

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

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

SLOW LOUNGE BENEFITS

Up to 36 complimentary SLOW Lounge visits per annum depending on your reward level.

AUTOMATIC DEBT PROTECTION

Covers you on the amount owing on your credit card, in the event of death or permanent disability, with the option to top up.**

EXCLUSIVE OFFERS

Pay off your medical expenses at an interest rate of prime or prime +2%. Pay a competitive interest rate when you purchase or take up any special offers at any of our partners.

* Discount excludes taxes and surcharges.
** Subject to Key Limitations and Key Exclusions

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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. Included in your bundle is one complimentary global debit card that gives you access to 1 200 international lounges through the Visa Airport Companion App 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

Diversify your wealth offshore with an FNB Channel Islands account.

* Please refer to the RMB Private Bank website for available currencies.
** Annual card fee (per additional card if clients holds another card in another currency)

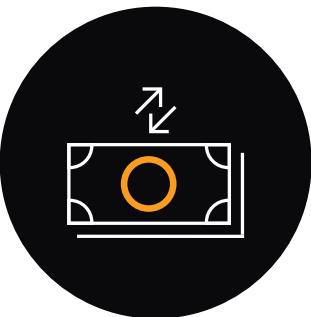
FNB Channel Islands is a participant in the Guernsey Banking Deposit Compensation Scheme. The Scheme offers protection for ‘qualifying deposits’ up to £50,000, subject to certain limitations. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details are available on the Scheme’s website www.dcs.gg or on request. Contact 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: La Plaiderie House, St Peter Port, Guernsey, GY1 4WF.

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FOREIGN EXCHANGE

As SA’s best foreign exchange provider for 8 years in a row and also Africa’s best FX provider for 2024*, 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 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, Cellphone Banking and FNB ATMs.



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.

* Global Finance Best Forex Provider 2017 – 2024 and Global Finance Best Forex Provider Africa 2024.
** 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.

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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

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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 free saving account linked to your transactional account

R65 p.m.* FNB MONEY MAXIMISER
Earn a money market fund-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
- **RO p.m. CASH INTELLIGENCE INVESTMENT**
Track the daily performance of a portfolio of money market instruments in South African Rand



SAVE TOWARDS A COLLECTIVE GOAL

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.

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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 R5 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 R5 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 30+ global exchanges and trade in one of three major currencies with FNB Global Trader

Terms, conditions and eBucks earn 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.

FNB SHARES ZERO

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

FNB SHARE BUILDER

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

FNB LOCAL TRADER

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

FNB GLOBAL TRADER

Diversify your portfolio by investing in 30+ global exchanges and trade in one of three major currencies

FNB SHARE SAVER

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

FNB TAX-FREE SHARES

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

FNB SHARE INVESTOR

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

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STOCKBROKING AND PORTFOLIO MANAGEMENT

Our clients include private individuals, local and offshore corporations, fund managers, third-party asset managers and trusts. As part of the FirstRand Group, we can extend our trading and investment services to transactional banking, retirement planning, fiduciary and custodial services, and even car insurance. FNB Stockbroking and Portfolio Management offers an array of trading and investing solutions with varying levels of service. Our stockbroking service has been designed to enable you to trade online either entirely independently or with some advice from our portfolio managers. Your trades are your decisions and our level of involvement is entirely up to you. To get going online on your own we recommend that you will need R25 000 to invest locally or US \$10 000 if you wish to invest offshore. If you would like a Portfolio Manager to assist you with decision making, our recommendation is that you'll need R1 000 000 to invest locally or US \$150 000 if you wish to invest offshore. We offer a two types of portfolio management solutions. The first being tailored portfolios for investors who are looking for a bespoke solution based on their unique objectives, attitudes and risk profiles where they remain the main decision-makers. Secondly we offer house view portfolios for clients who prefer to leave the main decision-making to our leading expert team of portfolio managers.

SELF-MANAGED

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

The fees under this section apply to all clients that have entered into a relationship with FNB SPM via SPM online trading or telephonically. The monthly account fee for a Local Shares account and Global Shares account is R95. If both accounts are held a fee of R95 will be charged.

You will have the option of having one or both accounts.

SELF-MANAGED WITH ADVICE

The fees under this section apply to all clients that have entered into a relationship with FNB SPM via a portfolio manager. The monthly account fee for a Local Shares account and Global Shares account is R95. If both accounts are held a fee of R95 will be charged.

You will have the option of having one or both accounts .

Brokerage fees are applied on a sliding scale basis.
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).

Brokerage fees are applied on a sliding scale basis.
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STOCKBROKING AND PORTFOLIO MANAGEMENT

SELF-MANAGED

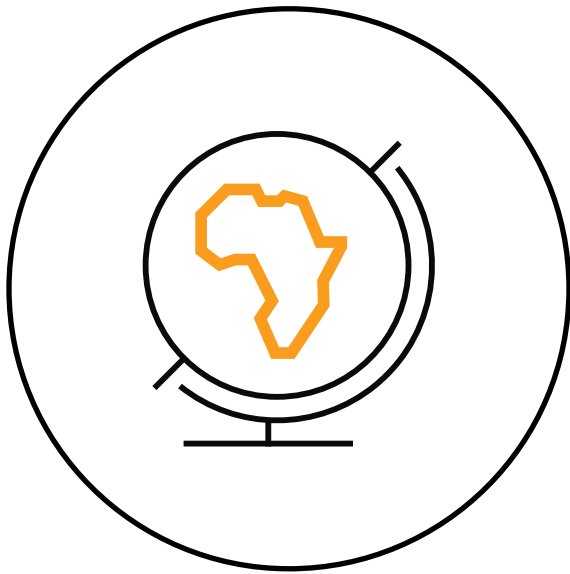
Our self-managed account gives you the opportunity to buy and sell Global shares, exchange-traded funds (ETFs), exchange-traded notes (ETNs), bonds and unit trusts. Our services enable you to trade online either independently or with some advice from our Portfolio Managers.

Your trades are your decision. This innovative, content-rich online offering caters for both new and experienced traders. The fees under this section apply to all clients that have entered into a relationship with FNB SPM via SPM online trading or telephonically.

The monthly account fee for a Local Shares account and Global Shares account is R95. If both accounts are held a fee of R95 will be charged.

You will have the option of having one or both accounts.

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



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 your Will and FNB Life Cover with us.
- 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 settling an estate

LOCAL AND OFFSHORE TRUST

- We set up a variety of trusts and administer them for you to help you achieve estate planning and wealth transfer goals such as long-term legacy planning, family well-being, and charitable giving.
- Professional trustee services to help alleviate the stress and burden of dealing with trust administration

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.

Terms, conditions and eBucks earn limit:

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 and above or between ages of 55 and 59 who is fully retired*, you can benefit from a solution designed specifically to cater for your unique needs.

GET MORE WITH OUR RETIREEES SOLUTION

Enjoy all the value that being a RMB Private Bank client brings together with additional benefits that retirement brings. As an RMB Private Bank client, if you invest R1 000 000 you will get 50% off your monthly transactional account fee or invest R2 000 000 and get 100% off.



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% of the value 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
- Get rewarded with FNB Connect WhatsApp Messaging** on us every month

* Only applicable to clients on the RMB Private Bank Retirees Solution.
* Spouses have to qualify for the IRVP with their own investment balances.
* All other transactional pricing is aligned to that outlined in this guide.
** 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 and eBucks earn limits apply. Certain benefits are dependent on your account and eBucks rewards level.



LEND

Quick links



20 Loans and facilities

21 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.

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

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 methods

- **Variable repayment** where you only pay for what you use. Repayments reduce as your balance reduces
- **Fixed repayment** is easy to budget for and your payments never change
- **Shortfall protection** protects your transactional account from excesses. Shortfall protection is optional at no cost. You can opt in and out of this functionality at any time*
- **Debt protection plan is an insurance policy** taken up to cover the outstanding balance of your debt in the event of death and permanent disability. It covers up to 12 months' instalments in the event of unemployment, inability to earn an income or temporary disability. 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

Overdraft / Fusion Facility Fee will be charged from utilisation.
* First Rand Life Assurance Limited, a license Life Insurer.
** On loan terms of over 6 months and where the account is not in arrears.
*** Interest rate is based on your risk profile.
**** Credit is subject to qualifying criteria.

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

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
- Earn 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 to 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 to access the main banked rules which reflect the main banked criteria.
** Where reference is made to earn eBucks, please note that terms, conditions and earn rules apply.

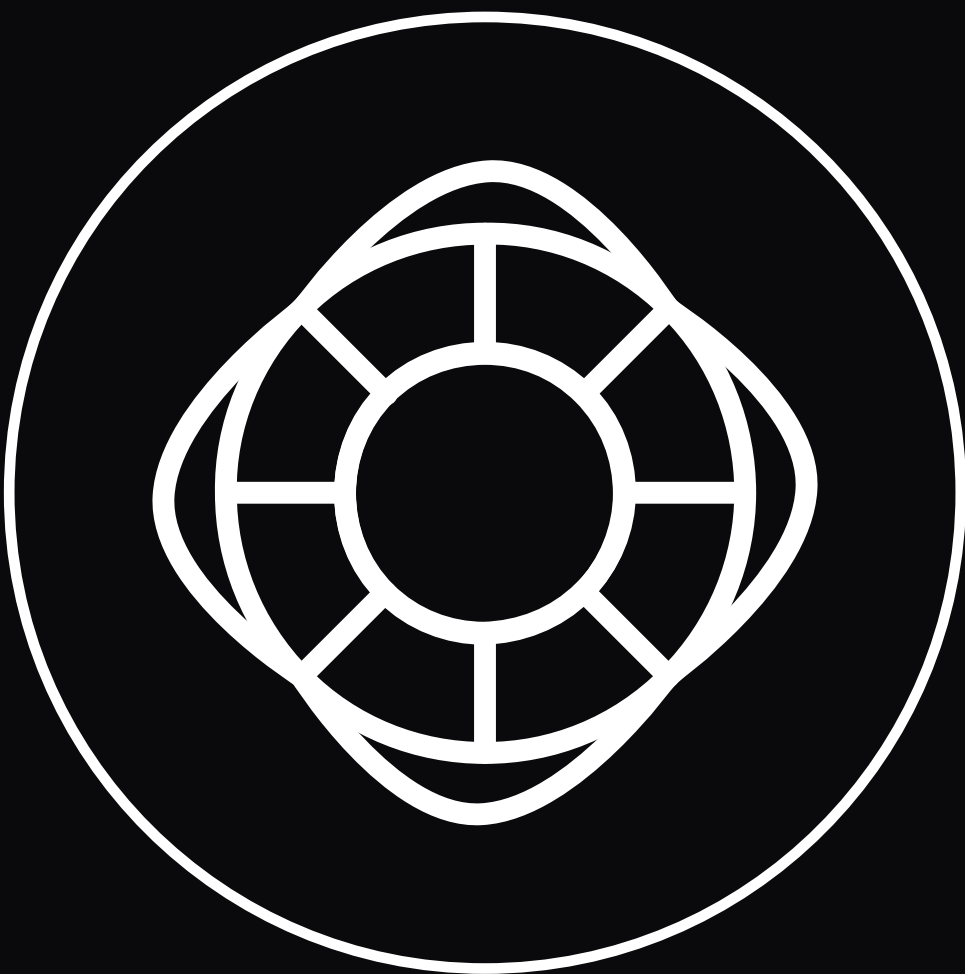
Terms, conditions and eBucks earn limits apply. Certain benefits are dependent on your account and eBucks rewards level.

INSURE

Quick links



23 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

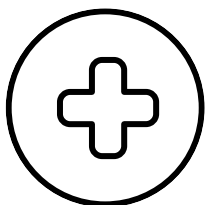
For any service related queries, contact the RMB Private Bank Service Suite via SecureChat® on the RMB Private Bank App or on 087 575 9411.

Terms, conditions and eBucks earn 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).
Insured by FirstRand Life Assurance Limited, a Licensed Life Insurer.
Insured by FirstRand Short-term Insurance Limited. A licensed insurer.

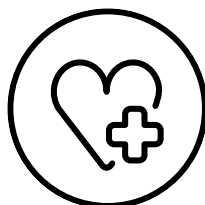
INSURANCE SOLUTIONS

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



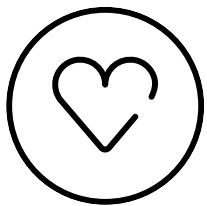
HEALTH CASH PLAN*

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



GAP COVER*

Cover your medical expenses when medical aid is not enough, from R240 per month.



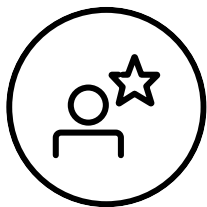
LIFE CUSTOMISED

Up to R100 million life cover and up to 40% of your premium back in eBucks. An additional R30 000 funeral benefit and a spend protect benefit to help with immediate expenses, paid out within 24 hours.



ESTATE PROTECTOR

Cover of up to R1 million for your deceased estate administration fees. Enjoy a 30% discount on the executor’s fee when you nominate FNB Fiduciary as executor.



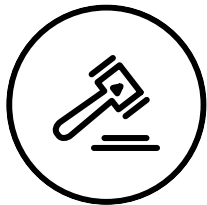
CRITICAL ILLNESS

Pays out a lump sum so you can focus on getting well without any financial worry. Plus, get an additional 10% of your cover as Automatic Child Critical Illness Benefit up to R150 000, at no extra cost.



PERMANENT DISABILITY

Pays a cash lump sum enabling you to continue to protect the lifestyle you’ve created for yourself and loved ones.



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.



FUNERAL COVER

Get cover of up to R100 000 for yourself and your family members. Plus, you can add up to 21 family members on one plan.

EARN UP TO R8/LITRE BACK IN eBUCKS AT ENGEN WITH CAR INSURANCE, PLUS UP TO 15% OF YOUR HOME AND CAR PREMIUMS BACK IN eBUCKS 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.



HOME CONTENTS

Comprehensive cover for your possessions in your home against theft, loss or damage.



PORTABLE POSSESSIONS

Customise your cover for items you take out of your home so that you always have peace of mind.



BUILDING INSURANCE

Covers costs of repairing or replacing buildings and permanent fixtures. Additional benefits to help deal with damage or loss.



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.

* This is not a medical scheme. Cover is not the same as that of a medical scheme nor is it a substitute for medical scheme membership. Terms, Conditions and Earn Rules apply. eBucks is embedded and earn depends on a qualifying criteria Certain benefits are dependent on your account and eBucks Rewards level. Visit our website for more information

Terms, conditions and eBucks earn limit:

level.



LIFESTYLE

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- 30 Helping you manage 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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Terms, conditions and eBucks earn limits apply. Certain benefits are dependent on your account and eBucks rewards level.

eBUCKS REWARDS

OFFERING YOU MORE THAN JUST BANKING

We give 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.

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

- **15% back** in eBucks at **Checkers, SPAR** and **Clicks**
- **30% back** in eBucks at **ARC**
- **R8/litre back*** in eBucks every month when you fill up at Engen
- **15% back** in eBucks at **iStore**



eBUCKS TRAVEL AND eBUCKS SHOP DISCOUNTS

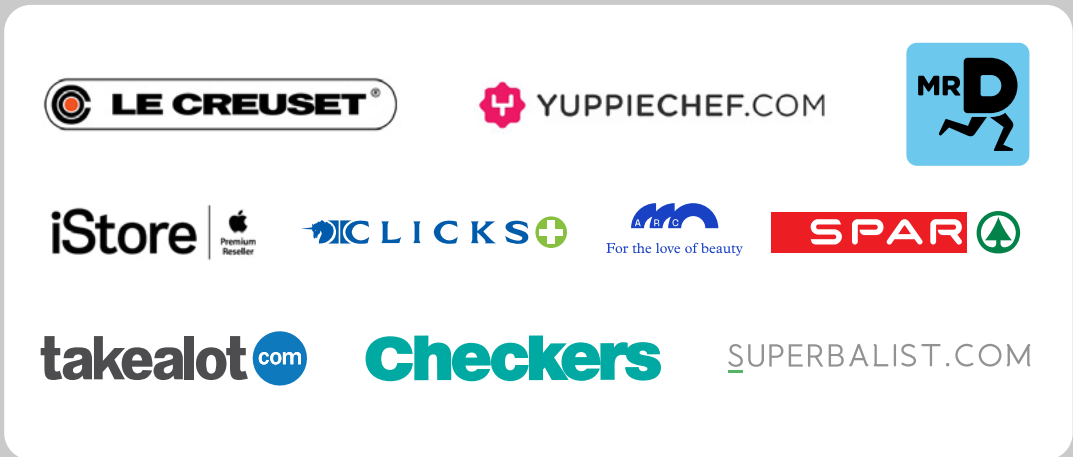
You’re allocated R20 000 a year from 1 July to 30 June in annual discount savings to use on discounted flights, car hire, bus tickets and eBucks Shop.

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



THE ABILITY TO SPEND eBUCKS INSTEAD OF RANDS

Save your rands by spending the eBucks you earn at a range of in-store and online eBucks partners.



- **Pay for flights, accommodation** and more 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



OTHER HELPFUL REWARDS

Enjoy up to **36 complimentary visits a year to the luxurious SLOW Lounge** depending on your reward level.

Qualify for **complimentary Starbucks vouchers** every week, **Kauai vouchers** every month, and **Wimpy meal vouchers** every quarter.

Complimentary access to the ENTERTAINER™, Extramarks e-learning support and eBucks Games. Plus, reduced rates on GuardMe emergency services, Udemy courses and BIB. Available via the RMB Private Bank App

* 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.
** Discount excludes taxes and surcharges.

This not meant to be a comprehensive guide to the eBucks Rewards Programme earn rules. Please visit eBucks.com for the complete rules.
Terms, conditions and eBucks earn limits apply. Certain benefits are dependent on your account and eBucks rewards level.

eBUCKS REWARDS



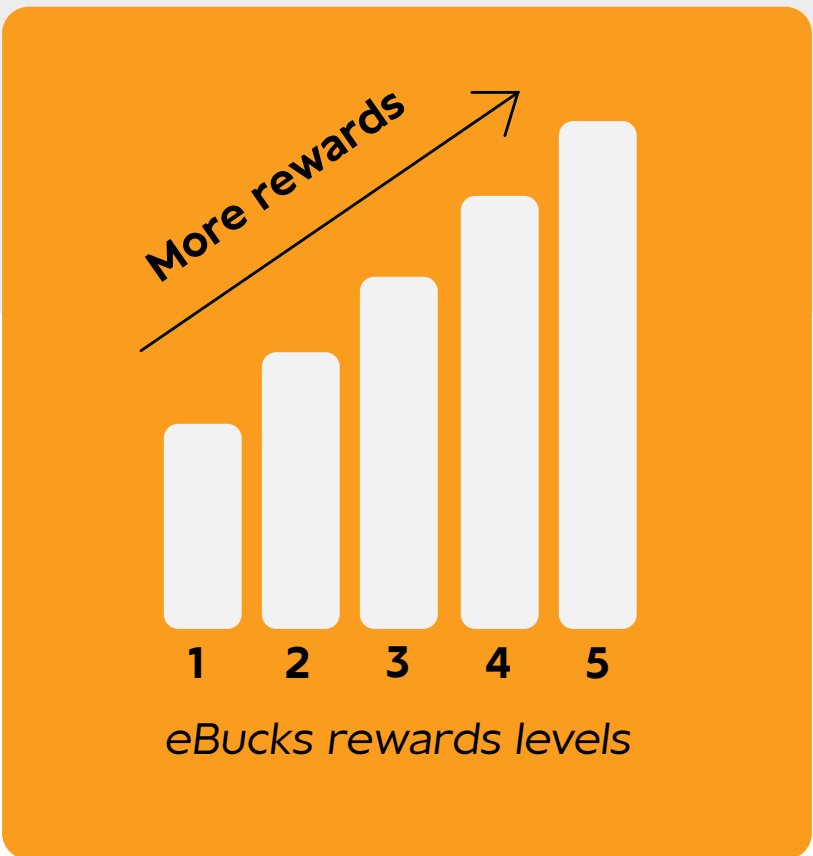
REWARD TIPS

1

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

2

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



WE CONTINUE TO GIVE YOU EVEN MORE VALUE WITH THESE EXCITING ENHANCEMENTS FROM 1 JULY 2024



ANY TIME DISCOUNTED CAR HIRE IS HERE

- You can now book domestic **AVIS car hire at up to 40% off** at any time and as often as you need to for your various work or personal needs
- The discounts are subject to your available Annual Discount Savings



SHARE YOUR TRAVEL DISCOUNT PERCENTAGE WITH THE FAMILY WHILE KEEPING YOUR OWN ANNUAL DISCOUNT SAVINGS

- You can continue to 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 come off their own annual discount savings balance



UNLIMITED DISCOUNTED TRAVEL FOR CHILDREN

- Qualifying FNB-banked children between 2 to 24 years can benefit from unlimited use of their qualifying travel discounts for as long as you are travelling with the child and have an Annual Discount Savings balance available
- The child's discount will not be deducted from your Annual Discount Savings balance unless they're traveling without you

Your Annual Discount Savings allocation cycle has been re-aligned with the overall eBucks earn rule changes cycle to run from 1 July to 30 June each year.

This not meant to be a comprehensive guide to the eBucks Rewards Programme earn rules. Please visit eBucks.com for the complete rules.

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

eBUCKS REWARDS



GET A COMPLIMENTARY FLIGHT OR HOLIDAY WITH BOOST MY REWARDS

Get a **complimentary R50 000 eBucks Travel voucher** to use towards flights, car hire, accommodation or travel packages for yourself and those travelling with you. Visit eBucks.com for more information.



GET UP TO 100% BACK ON A BRAND-NEW DEVICE

RMB Private Bank clients can now get up to 100% back in eBucks on a new device from the eBucks Partner Shop. Choose from the latest range of smartphones, fitness devices and more. Plus, get up to 15% back in eBucks on your FNB Connect SIM plan and prepaid bundle purchases. Visit eBucks.com for details.

COMPLIMENTARY BENEFITS FOR NEW RMB PRIVATE BANK ACCOUNTS

Enjoy immediate access to eBucks reward level 3 RMB Private Bank benefits for three months when you take up a new RMB Private Bank account.

Visit eBucks.com for details.

** Discount excludes taxes and surcharges.
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FNB CONNECT

FNB Connect offers flexible SIM plans available on Prepaid, Top Up and Postpaid to suit your every need.

1

Stay connected with WhatsApp messaging
on us every month on your FNB Connect SIM card

2

Order, manage or port your number
and buy airtime, data, voice or SMS bundles anytime, anywhere using the RMB Private Bank App.


3

Now on SA’s best network
That’s extensive coverage across South Africa for you

4


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

FNB CONNECT 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 level.

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



WHATSAPP MESSAGING*
Get rewarded with WhatsApp Messaging on us every month on your FNB Connect SIM card

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

FAMILY BANKING

- All members must be in an aligned and validated** family profile
- 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 on App
- You, your spouse and/or partner must have an aligned qualifying account. i.e RMB Private Bank Accounts
- Ensure you and your family members have a network active FNB Connect SIM card

* 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.
** Validated is defined as the confirmation and approval of the relationship between parties being added to the Family Profile.
*** Clients 60 years of age and above.

Terms, conditions and eBucks earn 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 an auto snapshot of your net worth, get money smart with a Money Coach, and so much more.



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.



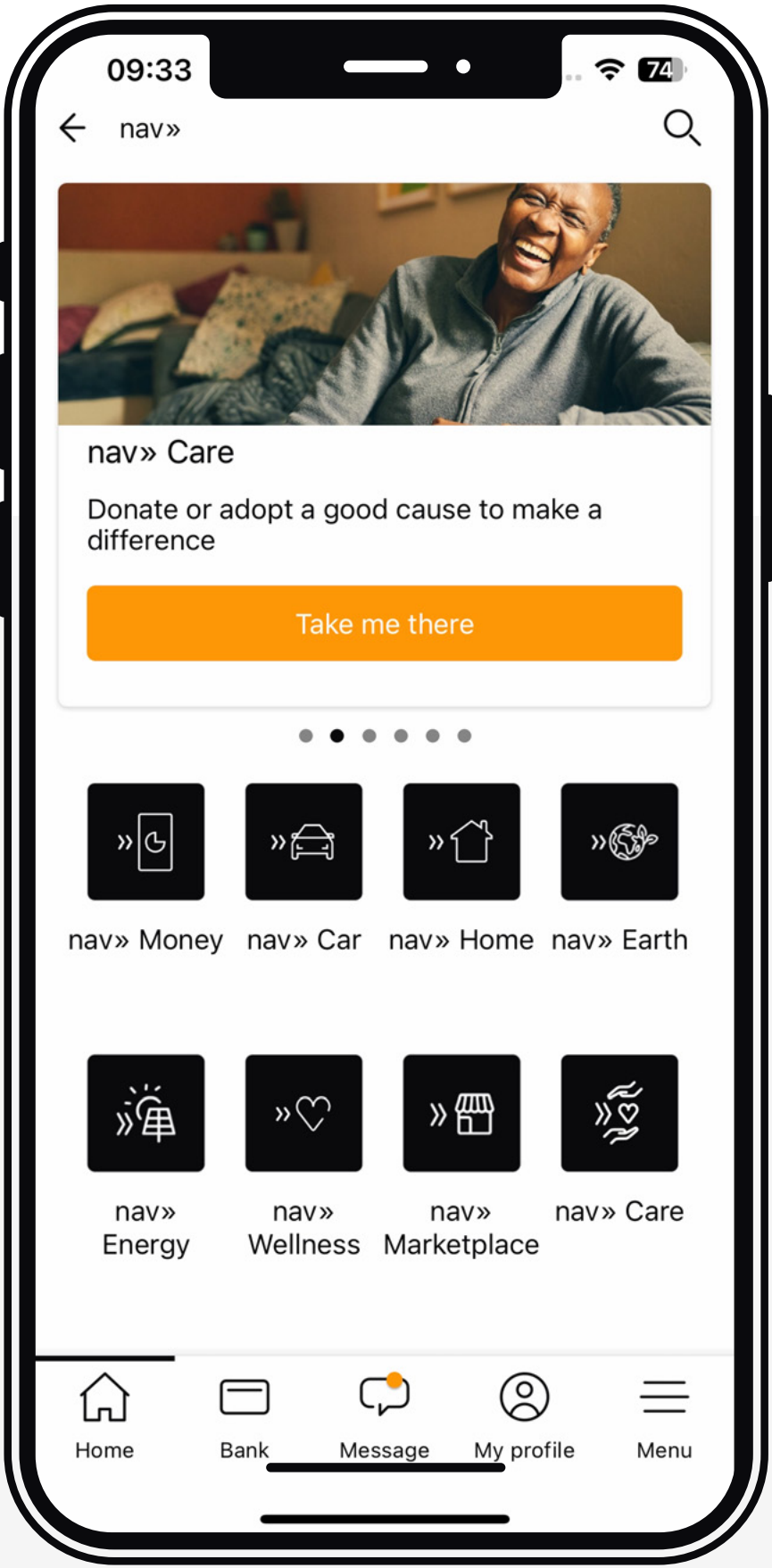
nav» Care

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» Marketplace

Find 5-star rated home, car, professional and other service providers. Chat securely, pay, rate and review to help build a trusted community.



nav» Wellness

nav-igate your health and wellness journey. nav» Wellness offers solutions with no hoops, which aims to help you begin and progress your well-being journey using Wellness Coach, questionnaires, offers, virtual healthcare and more.



nav» Energy

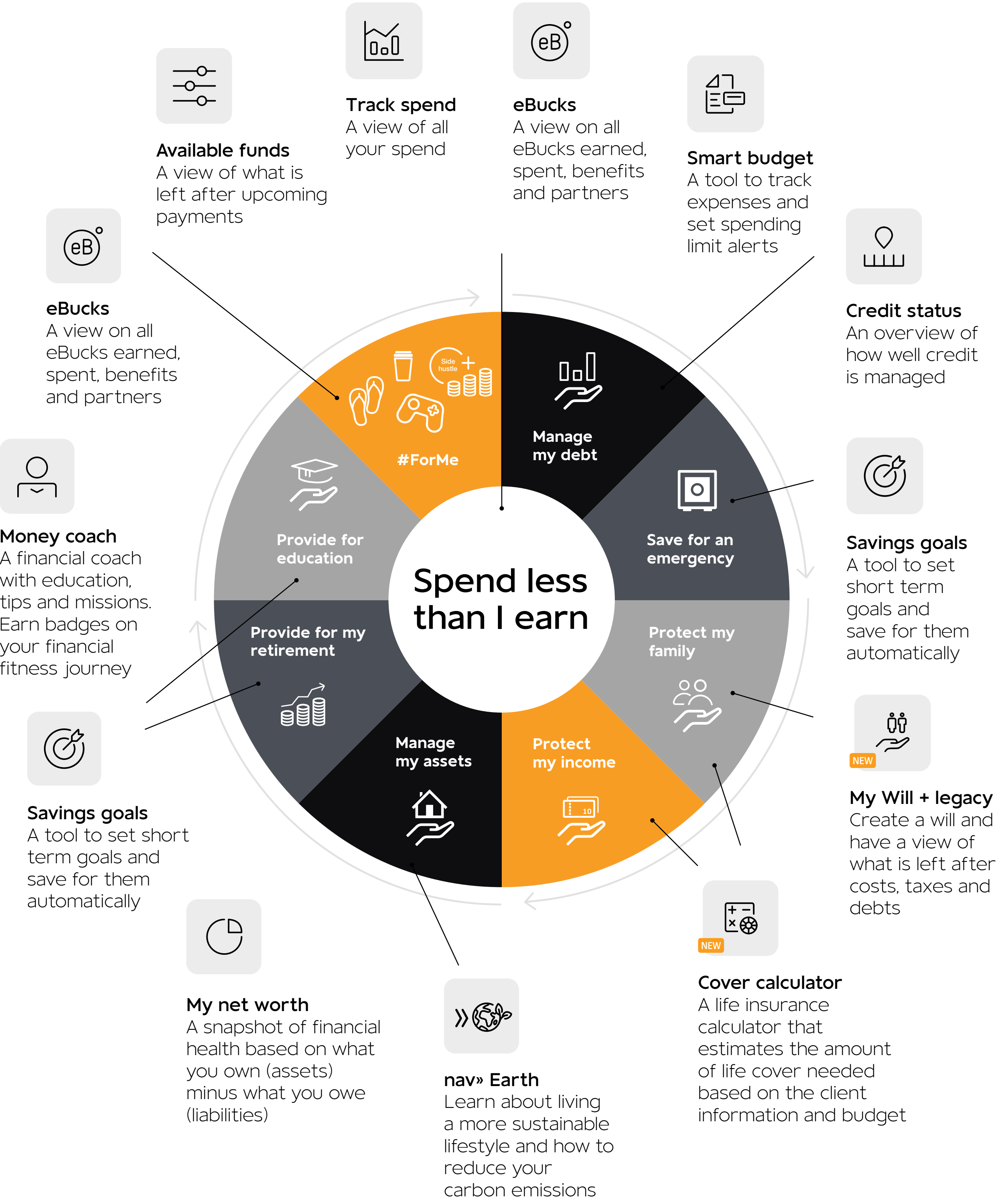
We have enabled clients to better navigate South Africa's ongoing energy crisis with contextual assistance, which includes a new personal solar loan and the sale of energy-related solutions on the RMB Private Bank App.

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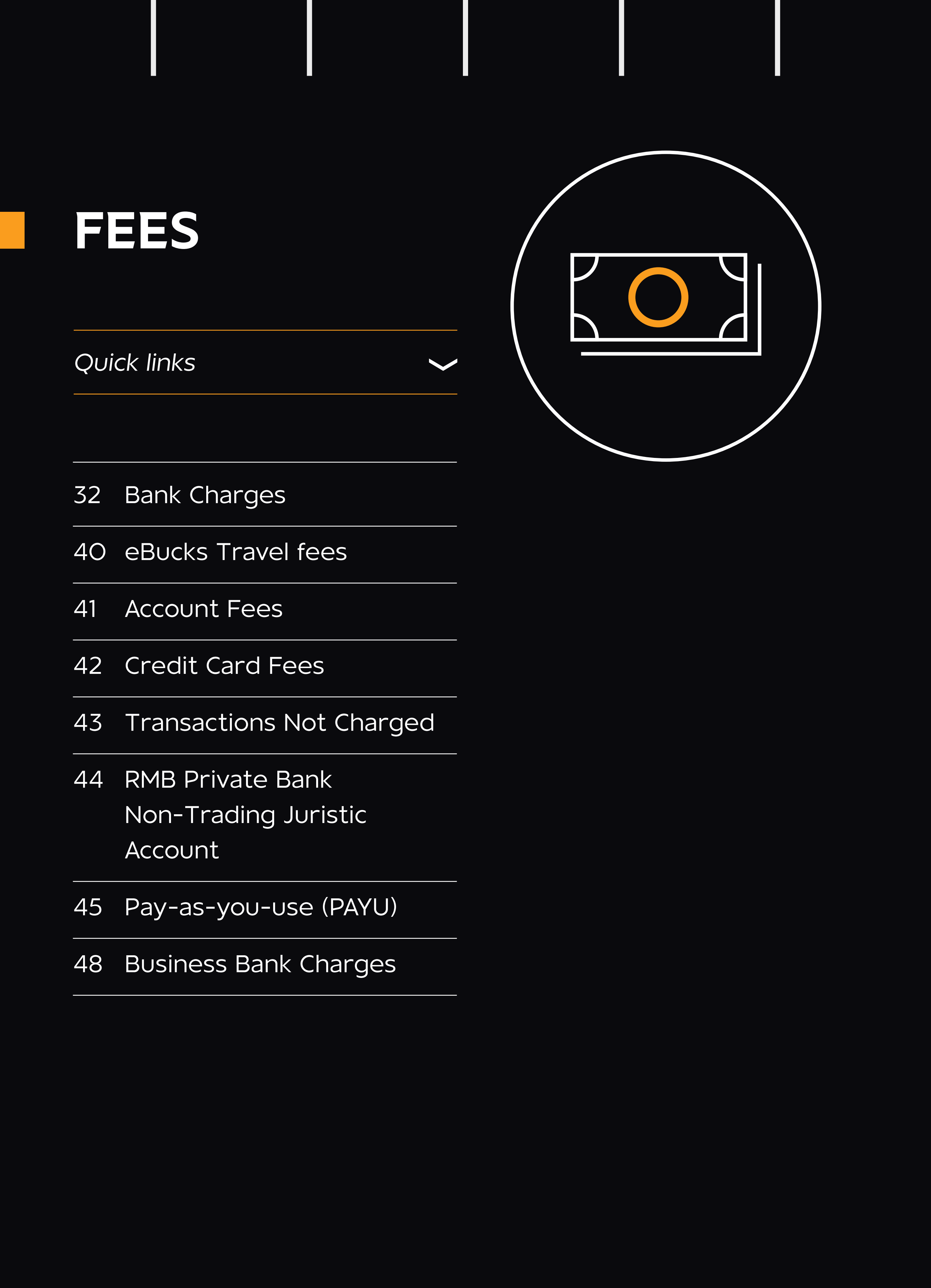
MANAGING YOUR MONEY

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



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CONTACT US

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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 ²⁵	
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 ²⁶
Monthly Revolving Facility service fee (applies to NCA clients with credit agreements concluded since 6 May 2016)	R69 ²⁷
Once-off Revolving Facility initiation fee	Up to R1 207.50 ²⁸ (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
^{**} 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.

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

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

TRANSACTION DESCRIPTION	
Card purchases ¹⁷	
10 Free Pay and Clear Now	
Payments and transfers (RMB Private Bank App and online banking, cellphone banking)	
Debit orders (internal and external)	
Standard delivery (between 8am and 5pm)	
Branch delivery	
10 Free Send Money	
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 ¹⁸	
Subscription to inContact, online banking, cellphone banking, telephone banking and the RMB Private Bank App	
Real-time payments (Payshap and RMB Instant Payment)	

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

¹⁷ International currency commission and conversion fee of 2% of the transaction value apply.
¹⁸ Per billing cycle.

Terms, conditions and eBucks earn 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 R1.50	R2.60 per R100	R12 + R2.60 per R100	R80 + R3.20 per R100	-
Cardless cash withdrawals	-	-	R2.60 per R100	-	-	-
Cash withdrawals international	-	-	-	R80*	-	R80 + R3.20 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			R80	R80	2% of transaction value (max R100)
Real time Payments: Payshap & Instant Payment	RMB Private Bank to other bank	<=R100	No charge	-	-	-
		>R100	R0.65 per R100			
	RMB Private Bank to RMB Private Bank	Refer to electronic payment fee		-	-	-
Internal debit order	No charge			-	-	-
External debit order	R19			-	-	-
Pay & Clear Now	R30			R30	-	-

DEBIT ORDER MANAGEMENT				DIGITAL CHANNELS	TELEPHONE BANKING CONSULTANT ASSISTED	FNB BRANCH
Stop payment				No charge	R80	R80
Debit order dispute				R5	R48	R48

SCHEDULED PAYMENT RELATED (ESTABLISHMENT AND AMENDMENT)						
Online banking					No charge	
FNB Branch					R20	

Transaction Type	FNB ATM AND TELEPHONE BANKING – IVR		TELEPHONE BANKING (consultant assisted)	FNB BRANCH
Transfers	No charge		R80	R80

BANK CHARGES

CONVENIENCE AND VALUE ADDED SERVICES					
FNB Connect prepaid purchase using eChannels and mobile channels			No charge		
Lotto™ /PowerBall**			R2.70		
Prepaid electricity	spend<R75		R0.50		
	spend R75>and<R150		R1.50		
	spend>R150		R3		
Daily Lotto™			R1		
Prepaid airtime purchase using other banks’ ATMs			R15		
Vouchers (entertainment, gaming, music, transport etc.)			R2.70		
Traffic fines			R2.70*		
Prepaid airtime transaction fee (RMB Private Bank App and online)			R1.50		
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 R105 (per unpaid item 9 or more) ³⁴		
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 R52 per statement		Printing R4.25 per page
Historical statements	No charge		-		-
Additional statements (fee per month)	Daily	R68	Daily	R140	-
	Weekly	R31.50	Weekly	R62	
	Twice-monthly	R18	Twice-monthly	R32	
Cellphone banking mini- statement	No charge		-		-
Transactional list	-		-		R4.25
Posted statements	-		R26 per statement		-
Interim/provisional statements	-		R26 per page (max R52)		-
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	R8.50		

³⁴ Applicable over a rolling 12-months period across EFT Debit Order and Debi Check unpaid transactions

Terms, conditions and eBucks earn 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	R280
FNB Branch delivery	No charge
International delivery	R800
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)	R80
AIRPORT LOUNGE FEES ³⁹	
SLOW and Bidvest Domestic Lounges	R300
SLOW and Bidvest International Lounges	R480
CONVENIENCE AND VALUE-ADDED SERVICES	
MultiChoice payments (applicable to buy tab)	R7
Payment honouring fee ⁴⁰	Honoured Value <R45: Charged at Honoured Value. Honoured Value >R45: Charged at R45 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 R45.

** 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.

39 SLOW Lounge fees are applicable for every additional entry over and above complimentary entries, as well as for every entry where the cardholders do not qualify for complimentary entries.

40 A service fee is charged for each payment honoured where there is not enough money in your transactional account

Terms, conditions and eBucks earn 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)	R80
Monthly Petrol Card fee (linked to your RMB Private Bank Current account)	R24
Petrol Card purchases	R6.25
Online banking payment history (older than 3 months)	R7
Monthly device payment fee	Device dependant
EFT recall	R124
EFT reversal (single)	R325.50
EFT reversal (batch)	R683
ADDITIONAL CREDIT CARD PURCHASES	
Fuel transaction fee (Petrol Cards only)	R6.25
CREDIT CARD DEPOSIT FEES	
FNB ATM with Automated Deposit Terminal (ADT)	R1.60 per R100
FNB Branch and FNB ATM with envelope deposit	R80 + R3.20 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% of Transaction Value (max R100)
Telephone banking (consultant assisted)	R80
Transfers and payments (FNB Branch)	R80
VOUCHER RETRIEVAL REQUESTS	
Local	R105
International	R295

Terms, conditions and eBucks earn 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	R80 + R3.20 per R100 ⁴³
Declined transaction fee	R8
Transactional Card Dispute (first 5 at no charge)	R100 per transaction
Unsuccessful/Invalid Transactional Card Dispute	R150 per transaction
CREDIT CARD CONVENIENCE FEES	
Pay2Cell	R9.50
PREPAID AIRTIME TRANSACTION FEE	
Prepaid airtime transaction fee (RMB Private Bank App and online)	R1.50
Uncapped ADSL fee	R2.50
Lotto™/PowerBall*	R2.70
Daily Lotto™	R1
Traffic fines*	R2.70

* Applicable account payment fee dependent on pricing option.

43 International currency commission and conversion fee of 2% 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 and eBucks earn 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 + R2.60 per 100
Reversal of incorrect ‘Send Money to eWallet’ transaction (telephone/ branch)	R80
Reversal of incorrect ‘Send Money to eWallet’ transaction (cellphone banking)	R18.50
Reversal of incorrect ‘Send Money to eWallet’ (RMB Private Bank App)	R18.50
FEES FOR RECIPIENT	
Monthly account fee	No charge
Withdraw cash from an FNB ATM, FNB Mini ATM	First ATM withdrawal at no charge for each payment received ⁴⁶
Withdrawal at participating retailers	No charge
Purchases at participating retailers	No charge
TRANSACTION FEE	
Prepaid Airtime (RMB Private Bank App and online)	R0.50
Prepaid electricity	R2.70
DSTV payments *Applicable to Buy tab	R7
Inactivity fee per month (after 6 months of inactivity)	R6.50
Transfer from your eWallet to your RMB Private Bank account	No charge
eWallet balance enquiry	No charge
eWallet mini-statement	No charge

⁴⁶ 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.

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

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

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

ACCOUNT FEES

CREDIT FACILITY FEES	
Credit facility service fee	R21 ²⁰
Initiation fee (once-off)	Up to a maximum of R199
CREDIT CARD ACCOUNT FEES	
RMB Private Bank Credit Card monthly account fee	R304 ²¹
Additional card fees	5 additional cards at no charge. Thereafter R18.50 per card, per month
eBucks Rewards membership	No charge
Credit facility service fee	R21 ²⁰
CREDIT FACILITY FEES	
Credit facility service fee	R21 ²⁰
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 and eBucks earn 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% of transaction value (max 100)	
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		R280	
Branch delivery		No charge	
International delivery		R800	
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 and eBucks earn 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 charge for

Terms, conditions and eBucks earn 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.



ACCOUNT FEE ELECTRONIC 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.
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).

Terms, conditions and eBucks earn 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			R85		
Account fee electronic option			R150 ²²		
Monthly petrol card fee (linked to your Non-Trading Juristic Account)			R24		
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			R1.50		
CARD PURCHASES					
RMB Private Bank Business Debit Card purchases (local and international)			No charge ²³		
Petrol Card fuel purchases			R6.25		
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		R80	R80	2% of transaction value (max R100)
Real time Payments: Payshap & Instant Payment	RMB Private Bank	<=R100	No charge	-	-
		>R100	R0.65 per R100	-	-
	RMB Private Bank to RMB Private Bank	Refer to electronic payment fee		-	-
Internal debit order	No charge		-	-	-
External debit order	R19		-	-	-
Pay & Clear Now	R30		R30	-	-
Schedule payment	No charge		R20	-	-
TRANSACTION TYPE		FNB ATM AND TELEPHONE BANKING – IVR		TELEPHONE BANKING (consultant assisted)	FNB BRANCH
Current		No charge		R80	R80

22 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. 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).

23 International currency commission and conversion fee of 2% of the transaction value apply.

Terms, conditions and eBucks earn 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	R1.60 per R100	R80 + R3.20 per R100 ¹	Pricing determined by merchant and is subject to change ²

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 R1.50	R2.60 per R100	R12 + R2.60 per R100	R80 + R3.20 per R100	-
Cardless cash withdrawals		-	R2.60 per R100	-	-	-
Cash withdrawals international		-	-	R80*	-	R80 + R3.20 per R100*

TRANSACTION TYPE	FNB ATM	FNB BRANCH AND TELEPHONE BANKING	POINT-OF-SALE (FNB Fusion/Debit cards only)	OTHER BANKS' ATMS, INTERNATIONAL POINT-OF-SALE (consultant assisted)
Balance enquiries	No charge	R8.50	R2	R8.50

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	R4.25 (per statement)	-	-
Printed statements	-	-	R4.25 (per page)	R52 (per statement)
Interim provisional statements	-	-	-	R26 (per page, max R52)

24 International currency commission and conversion fee of 2% of the transaction value apply.
* If you withdraw cash at another banks' ATM on the 1st, 3rd, 25th or 31st of the month, the R12 portion of the fee will be rebated.
**Available at selected merchants. Checkers ,Shoprite, Usave, PnP Stores and Boxer Stores

Terms, conditions and eBucks earn 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.

PENALTY FEES	
FNB ATM declined transaction fee (insufficient funds or daily limit exceeded)	No charge
Other RMB Private Bank declined transaction fee (local and international 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 R105 (per unpaid item 9 and more) ²⁶
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

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

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 2 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 - R373 P.M.	OPTION 2 - R484 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)	R4.70 + R1.10 per R100 or part thereof	R4.70 + R1.10 per R100 or part thereof
Cash withdrawn at an FNB ATM (out of bundle)	R2.50 per R100 or part thereof	R2.50 per R100 or part thereof
Express clearing payments (online banking, FNB Branch, participating banks only)	1 at no charge per month then R15	1 at no charge per month then R15
MONTHLY ACCOUNT FEES		
RMB Private Bank Business Account		R145
If your business is a trust entity		R159

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% 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	<=R100	No charge	
	>R100	R6	
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)		R44	
International payment denominated in ZAR (debit and credit card)		2% 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	

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

RMB PRIVATE BANK

BUSINESS BANK CHARGES

PAYMENT NOTIFICATIONS		
Email / SMS	No charge	
CASH WITHDRAWALS		
Cash@Till® (point-of-sale)	No charge	
FNB Mini ATM (withdrawal limits may apply)	R2.50 per R100 or part thereof	
Other Banks’ Mini ATMs	R12 + R2.50 per R100 or part thereof	
FNB ATM	R2.50 per R100 or part thereof	
Other Banks’ ATMs	R12 + R2.50 per R100 or part thereof	
International branch cash withdrawals	R88 + R3 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	R3.90 per R1 000	R3.20 per R1 000
R50 000+	R2.35 per R100	R2.15 per R100
DEPOSITS		
Surplus/shortage in deposit (incident fee)	R125	
CASH DEPOSITS		
FNB ATM	R4.70 + R1.30 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	R57	R57
VALUE PER DEPOSIT		
<R50 000	R10.50 + R2.50 per R1 000	R8.50 + R2.30 per R1 000
R50 000 and greater	R10.50 + R1.85 per R100	R8.50 + R1.70 per R100

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RMB PRIVATE BANK

BUSINESS BANK CHARGES

CARD AND OTHER RELATED FEES	
Courier delivery	R110
Branch delivery	No charge
International delivery	R760
Urgent delivery	R270
Replacement fee (including damaged cards) (personalised)	R135
Replacement fee (including damaged cards) (non-personalised)	R125
PIN change at branch	No charge
Petrol Card monthly fee	R24
CREDIT FEES	OVERDRAFT
Initiation fee (Juristics)	1.25% of facility limit (min 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 and eBucks earn 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)	R8.50
Other banks’ ATMs	R8.50
International point-of-sale balance enquiries	R8.50
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)	R44
Stop payment (branch)	R88
Debit order dispute (digital channels)	R5*
Debit order dispute (telephone banking consultant assisted)	R48
Debit order dispute (branch consultant assisted)	R48
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 and eBucks earn limits apply. Certain benefits are dependent on your account and eBucks rewards level.

RMB PRIVATE BANK

BUSINESS BANK CHARGES

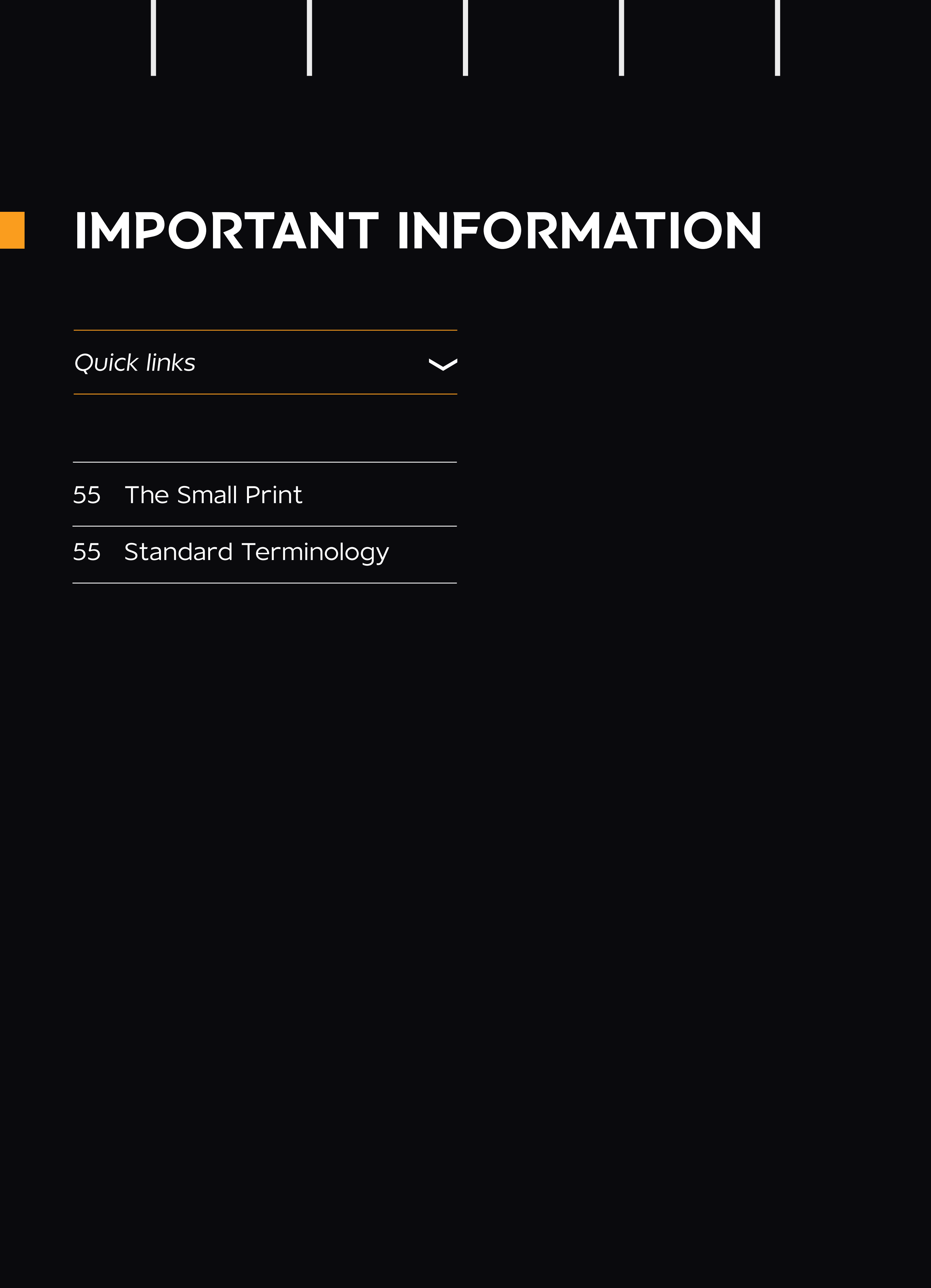
STATEMENTS		
Email (Last 12 statements at no charge for download or email via the RMB Private Bank App or Online Banking for Business)	No charge	
Mini-statements (FNB ATM)	R4	
Pulling of statements older than 12 months	R12.60	
ADDITIONAL STATEMENTS	PAPER	ONLINE
Daily (fee per month)	R145	R68
Weekly (fee per month)	R62	R31.50

eWALLET PRO FEES				
TIER	VOL (TRX)	0 SPONSORED	1 SPONSORED	2 SPONSORED
1	1 to 30	R12.31	R21.75	R31.48
2	31 to 100	R11.59	R20.44	R28.62
3	101 to 250	R10.89	R19.06	R27.18
4	251 to 1 000	R8.89	R17.73	R25.91
5	1 000+	R7.46	R16.35	R24.46


eWALLET PAYMENTS (PER TRANSACTION)	
Auto eWallet Pro reversal transaction fee	R3

eWALLET PRO CARD	
eWallet Pro card fee per card	R33

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



IMPORTANT INFORMATION

Quick links 

55 The Small Print

55 Standard Terminology

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 and eBucks earn 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).

THE SMALL PRINT

- These prices include VAT (except for FNBIT as VAT does not apply)
- Interest rates are personalised to you and appear on the RMB Private Bank Account 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 and 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 the RMB Private Bank website
- We strive to keep the information provided in the pricing guide as accurate as possible, and we will not be held responsible if an error or omission is found
- You must apply for each facility or product individually
- The granting of any facility or product is subject to you meeting the qualifying criteria of that product or facility
- Each facility or product has a set of terms and conditions for that specific facility or product. We agree on these terms and conditions with the applicant
- If there is disagreement between the product or facility specific terms and conditions and what's outlined in this pricing guide, we'll follow the product or facility-specific terms and conditions that apply to such a facility or product. RMB Private Bank and 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 - 30 June 2025

STANDARD TERMINOLOGY

f 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-specific terminology, we've added this here showing the wording that other banks may use.

GLOSSARY OF TERMS	
RMB Private Bank/FNB term (as used in guide)	Standard terminology
Card purchase	Card transaction
Payment	Third party payment/stop order
Slimline devices	Mini ATMs
eChannels	Online banking, telephone banking, Interactive Voice Response (IVR) and FNB ATMs
Mobile channels	Cellphone banking and the RMB Private Bank App



CONTACT US



RMB PRIVATE BANK APP OR WEBSITE

Use the RMB Private Bank App or visit 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 on your wealth journey, contact your RMB Private Advisor