

PRICING GUIDE
WEALTH AND INVESTMENTS



INSIGHTFUL ADVICE-LED SOLUTIONS FOR YOU AND YOUR FAMILY

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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**Secure your
financial future
and invest
towards to
your goals**

Suggested links



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

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INVEST

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OPEN A RETIREMENT ANNUITY IN LESS THAN 3 MINUTES ON THE RMB PRIVATE BANK APP FROM R300 p.m.

OWN SHARES LIKE FACEBOOK, NVIDIA OR TESLA FROM R10 WITH **FNB SHARES ZERO**

TAKE ADVANTAGE OF OFFSHORE MARKETS WITH OUR **GLOBAL EQUITY FUND** FROM AS LITTLE AS R300 p.m.

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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INVEST IN QUALIFYING FUNDS AND SOLUTIONS

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

FNB SPM SEGREGATED PORTFOLIOS (Local)	FNB SPM WEALTH SEGREGATED PORTFOLIOS (Local)	FNB SPM SEGREGATED PORTFOLIOS (Global)	FNB HORIZON SERIES	FNB MULTI-MANAGER	ASHBURTON FUND RANGE	FNB CORE RANGE
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FNB Dividend Income Portfolio	FNB Wealth Growth Portfolio	FNB Balanced Portfolio (USD)	FNB Growth Fund	FNB Multi Manager Bond Fund	Ashburton Bond Fund	
FNB Equity Portfolio	FNB Wealth Moderate Portfolio	FNB Growth Portfolio (USD)	FNB Islamic Balanced Fund	FNB Multi Manager Equity Fund	Ashburton Diversified Income Fund	
FNB Islamic Equity Portfolio	FNB Wealth Moderate ETF	FNB Global Equity Income Portfolio	FNB Moderate Fund	FNB Multi Manager Property Fund	Ashburton Equity Fund	
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					Ashburton Money Market Fund	
					Ashburton Property Fund	
					Ashburton SA Income Fund	
					Ashburton Stable Income Fund	
					Ashburton Targeted Return Fund	

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

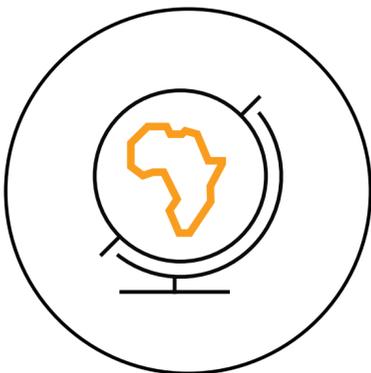
SHARE SAVER

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

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

GENERAL FEES

Monthly account fee (based on portfolio value)	RO - R250 000	0.50% per annum excl VAT*
	R250 001 - R1 000 000	0.45% per annum excl VAT*
	> R1 000 001	0.35% per annum excl VAT*
Trade option	Delayed trades (Today at 15:00) / First trading day	
Brokerage fees	First trading day	0.25% excl VAT
	Delayed trades (today at 15:00)	0.25% (min of R25) excl VAT



Please note:

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

* The minimum monthly account fee for share saver is R22 per month after which the above tiered fee structure applies.
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Terms, conditions and eBucks earn limits apply. Certain benefits are dependent on your account and eBucks rewards level.

SHARE BUILDER

You can also invest directly in Krugerrands via this product.

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

GENERAL FEES		
Monthly account fee	R55	
Trade option	Delayed trades (today at 15:00)	
Brokerage fees	Delayed trades (today at 15:00)	0.70% excl VAT
Krugerrand safekeeping fee	0.99% of market value per annum incl VAT	
Value Added: global tax recovery	R45 - courier handling fee	R25 - bank charge
20% - admin fee of refund recovered (FirstRand will receive 2.5% of the admin fee from the provider)		

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

You will not be charged where a claim is unsuccessful.

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

SHARE INVESTOR

You can also invest directly in Krugerrands via this product.

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

GENERAL FEES		
Monthly account fee	R99	
Trade option	Now trades/delayed trades (today at 15:00)	
Brokerage fees	Now trades (15 minute delayed pricing)	0.5% (min of R80) excl VAT
	Delayed trades (today at 15:00)**	0.7% (min of R80) excl VAT
Investor protection levy (now trades only)	0.00031% excl VAT	
Securities transfer tax (now trades on share purchase only)	0.25%	
STRATE settlement charge (now trades only)	0.005787% (17 March 2025) (17 March 2025; min R6.99 and max R129.27) plus VAT	
Krugerrand safekeeping fee	0.99% of market value per annum incl VAT	

* For FNB Share Investor accounts, a monthly account fee of R99 is charged on non-resident and emigrant blocked accounts. No VAT is payable on FNB Non-resident accounts.

** Share investor delayed trades option only applicable to shares contained in the FNB Share Builder basket.

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

SHARE INVESTOR

GENERAL FEES

Global tax recovery (value-added)

R45 - courier handling fee

R25 - bank charge

20% - admin fee of refund recovered (FirstRand will receive 2.5% of the admin fee from the provider)

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

You will not be charged where a claim is unsuccessful.



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SHARES ZERO

You choose your own shares and stay in control of the way you invest. Choose from the full range of ETFs, exchange-traded notes (ETNs) and the Top 40 JSE listed shares.

GENERAL FEES		
Monthly account fee	No charge	
Brokerage fees	Now trades 15 minute delayed pricing (Excl FNB and Ashburton ETFs and ETNs)	0.25% excl VAT
	FNB and Ashburton ETFs and ETNs	Buy: 0% Sell: 0.25% excl VAT
Investor protection levy (now trades only)	0.00031% excl VAT	
Securities transfer tax (now trades on share purchase only)	0.25%	
STRATE settlement charge (now trades only)	0.005787% (17 March 2025) (17 March 2025; min R6.99 and max R129.27) plus VAT	
Global tax recovery (value-added)	R45 - courier handling fee	R25 - bank charge
20% - admin fee of refund recovered (FirstRand will receive 2.5% of the admin fee from the provider)		

We have partnered with Global Tax Recovery (PTY) Ltd to help our clients claim refunds on foreign dividend withholding tax (DWT) incurred with respect to a number of qualifying shares. This service will help you to claim refunds on a wide selection of dual listed shares where applicable. This is a value-added service for which you will be charged 20% on any refund recovered.

2.5% of this fee is paid to FNB and 17.5% to the Global Tax Recovery (PTY) Ltd. Please note that where the value of the refund that you would recover is below the minimum threshold of R500 you may not be eligible for this service.

You will not be charged where a claim is unsuccessful.

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

TAX-FREE SHARES

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

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

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

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

ADDITIONAL SERVICES

SHARE TRANSFER (PER COUNTER) INCL VAT

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

TRANSACTION FEES

Transaction fees	Electronic	Telephone	Branch
Transfers	No charge	R80	R80
Payments	R8.50	R80	R80

SHARE REMOVAL (PER INSTRUCTION)

R1 to R50 000		R990		R1 650
R50 000 to R2 000 000	Normal	R1 550	Fast Track	R2 750
R2 000 000 and more		R2 650		R4 800

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

STOCKBROKING AND PORTFOLIO MANAGEMENT

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CONTACT US

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ADDITIONAL SERVICES

OTHER FEES	INCLUDING VAT	
Telephonic trade instructions	0.5% with a min of R100	
Cancellation (off-exchange instruction)	R140	
Dematerialisation** (per counter)	Normal R100	Urgent R1 500
Rematerialisation* (per counter)	Normal R1 200	Urgent R1 250
Exchange (per counter)	R105	
Indemnities (excl insurance per counter)	R390	
Subscriptions: inContact, online, cellphone and telephone banking and the RMB Private Bank App	No charge	
ENC upliftment fee and special clearance	R335	
Registration/change of beneficiary	R45 (excl VAT)	
Krugerrand deliveries	POA	
Dividend tax refund (per refund processed per beneficial owner)	R150	

* Please note the above fees exclude VAT

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

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

MANAGED

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

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

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

You will not be charged where a claim is unsuccessful.



LOCAL FEES

MANAGED

Fully managed portfolio in line with our houseview

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

ASSETS UNDER MANAGEMENT	MANAGEMENT FEE
R1 000 000 to R2 500 000	0.80%
R2 500 001 to R7 500 000	0.75%
R7 500 001 to R12 500 000	0.65%
R12 500 001 to R25 000 000	0.55%
R25 000 001 to R50 000 000	0.45%
R50 000 001 and above	Negotiable

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

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

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

LOCAL FEES

MANAGED

Managed portfolio that is tailored to a client's needs

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

ASSETS UNDER MANAGEMENT	MANAGEMENT FEE
R2 500 001 to R7 500 000	1.00%
R7 500 001 to R12 500 000	0.95%
R12 500 001 to R25 000 000	0.85%
R25 000 001 to R50 000 000	0.65%
R50 000 001 and above	Negotiable

TRADE VALUE	BROKERAGE
R0 to R500 000	0.75% (min R150)
R500 001 to R1 000 000	0.50%
R1 000 001 and above	0.35%

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

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LOCAL FEES

SELF MANAGED

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

The fees under this section apply to all clients that have entered into a relationship with FNB SPM via SPM online trading or telephonically.

The monthly account fee for a Local Shares account and Global Shares account is R99. If both accounts are held a fee of R99 will be charged. You will have the option of having one or both accounts.

FEES	
Monthly account fee	R99 incl VAT (no charge for bundle transactional account holders)*
Brokerage	0.50% (min of R80 per transaction)
Bond trading fee	
R0 to R5 000 000	0.50% (min R500)
R5 000 001 and above	0.35%

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

LOCAL FEES

SELF MANAGED WITH ADVICE

The fees under this section apply to all clients that have entered into a relationship with FNB SPM via a portfolio manager.

The monthly account fee for a Local Shares account and Global Shares account is R99. If both accounts are held a fee of R99 will be charged. You will have the option of having one or both accounts.

FEES	
Monthly account fee	R99 incl VAT
Bond trading	Fee
R0 to R5 000 000	0.50% (min R500)
R5 000 001 and above	0.35%
BROKERAGE (TRADE VALUE)	(Min of R 150 per transaction)
R0 to R50 000	1.25%
R50 001 to R100 000	1.00%
R100 001 to R500 000	0.75%
R500 001 to R1 000 000	0.50%
R1 000 001 and above	0.35%

- Brokerage fees are applied on a sliding scale basis.

LOCAL FEES

CONTRACTS FOR DIFFERENCE (CFDS)

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

RATE CHARGED	
Monthly account fee	No charge
CFD brokerage rate, R50 minimum charge	0.35%
Interest on cash	REPO -1%
Margin interest rate	REPO -1%
Overnight long	REPO +2.5%
Overnight short	REPO -1%

- Brokerage fees are applied on a sliding scale basis.

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

LOCAL FEES

GENERAL FEES

FEES		
Other levies charged by the JSE	STRATE levy	0.005787% (17 March 2025; min R6.99 and max R129.27) plus VAT
	Securities Transfer Tax (STT)	0.25%, where relevant, is levied on the value of purchase transactions, before the brokerage fee and VAT
	Investor Protection levy	0.00031% of trade value (applicable for managed portfolios)
Ad hoc service fees	Registration of scrip in our nominee company	No charge
	Registration of scrip other than in our nominee account	R 500 per certificate
	Replacement of lost scrip:	R1 000 plus insurance per certificate
	Estate late valuations	R100 per share (min of R 500)
	Cash deposit fee	Amount charged by FNB SPM bankers (under the JSE rules FNB SPM may not accept or receive a cash deposit in excess of R5 000)
	Cash deposit penalty fee	R1 000 per cash deposit plus bank charges
	Rematerialisation of shares	R1 200 per counter
Money Broking Fees*	Urgent rematerialisation of shares	R1 500 per counter
	Urgent dematerialisation of shares	R1 500 per counter
	Withdrawal/ upliftment from transfer secretaries	R100 per counter
	CSDP exit fee	R100 per counter
	Households*	A fee of 0,40% (incl VAT) per annum on cash balances held in money market, charged monthly
Corporates*	A fee of 0,40% (incl VAT) per annum on cash balances held in money market, charged monthly	
		A fee of 1% (incl VAT) per annum on cash balances held in JSE Trustees, charged monthly

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

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

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

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LOCAL FEES

Other fees applicable.

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

FEES	
Administration fees	<ul style="list-style-type: none">• A fee of R85 per transaction for all third party payments• A fee of R85 per month applies for all securities based lending accounts.• Please note third party payments will only be made under exceptional circumstances and in accordance with the FNB SPM's 3rd party payment policy
Global tax recovery (value-added)	<ul style="list-style-type: none">• Courier handling fee - R45• Bank Charge - R25• 20% - Admin fee of refund recovered (FirstRand will receive, 2.5% of the admin fee from the provider) <p>Please note the above fees exclude VAT</p>
Unit Trust Funds	<ul style="list-style-type: none">• FNB SPM does not charge initial fees• Administration fee: 0.25% per annum on all local funds excluding Ashburton Money Market Fund, Ashburton Stable Income Fund, Ashburton SA Income Fund• 0.20% per annum based on market value relating to Ashburton Money Market Funds and Ashburton Stable Income Funds• A fee breakdown is available on request

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

GENERAL FEES

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

MARKET DATA	NON-PROFESSIONAL	PROFESSIONAL
15 minutes delayed*	No charge	No charge
Snapshot** equities and indices	Equities and Indices - R0.21 per snapshot	Equities and Indices - R0.21 per snapshot
Streamed live pricing***	R190 per month	R650 per month

Please refer to the website for additional terms and conditions in relation to the fees.

The default live pricing option is 15 minutes delayed. This option is at no charge.

* 15 minutes delayed - prices are defaulted to a 15 minute delay for all holdings and any instruments displayed on the quote or trade page.

** Snapshot (equities & indices) - Real-time market update including the price, aggregate display quantity, number of orders and display position for each price level. Equities (depth of 5) capped at R325 per month for Non-professional and R1 245 per month for Professional. Indices capped at R63 per month for Non-professional and R220 per month for Professional.

*** Streamed live pricing - Prices of indices and equities are continuously updated to reflect the current value of holdings and any instruments. If you switch from delayed to live pricing, the full fee will be levied and will not be pro-rated. You can switch to delayed pricing at any time.

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GLOBAL FEES

MANAGED

Our portfolio management service allows you to invest in a tailored model or a RMB Private Bank Houseview Portfolio. You can position yourself as the ultimate decision-maker if you choose a tailored model or you can leave the decisions up to us when you invest in a RMB Private Bank Houseview Model.

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

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

Please be advised that the fees below do not include additional fees that may be charged by the exchange you are trading on or taxes, levies or other duties that may be applicable. The interest rate earned on positive Net Free Equity cash balances is at the ruling Effective Federal Funds Rate. For more information on the additional fees, taxes or other relevant information, please visit shares.fnb.co.za.

Note

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

GLOBAL FEES

MANAGED

Fully managed portfolio in line with our houseview

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

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

- Brokerage is 0.35% with a minimum dependent on the exchange. Please refer to the table at the end of the document for a breakdown
- Custody fee of 0.05%
- Bond trading fee of 0.20% with a minimum of EUR160 or currency equivalent
- ETF managed portfolios will attract a management fee of 0.60%
- Custody fee on CREST depository interests (CDIs), where applicable.

Please refer to the table at the end of the document

GLOBAL FEES

MANAGED

Managed portfolio that is tailored to your needs.

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

ASSETS UNDER MANAGEMENT	MANAGEMENT FEE
R2 500 001 to R7 500 000	1.25%
R7 500 001 to R12 500 000	1.10%
R12 500 001 to R25 000 000	1.00%
R25 000 001 to R50 000 000	0.80%
R50 000 001 and above	Negotiable

- Brokerage is 0.35% with a minimum dependent on the exchange. Please refer to the table at the end of the document for a breakdown
- Custody fee of 0.05%
- Bond trading fee of 0.20% with a minimum of EUR160 or currency equivalent
- ETF managed portfolios will attract a management fee of 0.60%
- Custody fee on CREST depository interests (CDIs), where applicable.

Please refer to the table at the end of the document

GLOBAL FEES

SELF MANAGED

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

The fees under this section apply to all clients that have entered into a relationship with FNB SPM via SPM online trading or telephonically.

The monthly account fee for a local shares account and global shares account is R99. If both accounts are held a fee of R99 will be charged. You will have the option of having one or both accounts.

FEES	
Monthly fee	R99 incl VAT (no charge for bundle transactional account holders)*
Custody fee	Custody fee is charged at 0.20% per annum and levied monthly

- Brokerage is 0.35% with minimum dependent on exchange traded
- Bond trading fee 0.20% with minimum of EUR 160 or currency equivalent
- *Portfolio value must be greater than \$10 000 to qualify.

GLOBAL FEES

SELF MANAGED WITH ADVICE

The fees under this section apply to all clients that have entered into a relationship with FNB SPM via a Portfolio Manager.

The monthly account fee for a local shares account and global shares account is R99. If both accounts are held a fee of R99 will be charged. You will have the option of having one or both accounts.

FEES	
Monthly account fee	R99 incl VAT
Custody fee	Custody fee is charged at 0.20% per annum and levied monthly
TRADE VALUE	BROKERAGE
USD\$ 0 to USD\$ 15 000	0.50% min per exchange applies
USD\$ 15 001 to USD\$ 50 000	0.40%
USD\$ 50 001 and above	0.35%

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

GLOBAL FEES

Share execution fees: shares and ETFs

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

*This minimum fee applies whether the trade is executed by a portfolio manager, online or by the dealing desk.
FNB Stockbroking and Portfolio Management (Pty) Ltd. Registration number 1996/O11732/O7. A subsidiary within the FirstRand Group of Companies.
An Authorised Financial Services Provider (member of the JSE).

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

GLOBAL FEES

COMMISSION FOR AMERICAN / CANADIAN EXCHANGES			
COUNTRY	EXCHANGE NAME	SYMBOL	MINIMUM EXECUTION FEES*
US	NYSE MKT (American Stock Exchange)	AMEX	USD 15
US	NASDAQ	NASDAQ	USD 15
US	NASDAQ (Small Cap)	NSC	USD 15
US	New York Stock Exchange	NYSE	USD 15
US	New York Stock Exchange (ARCA)	NYSE Arx	USD 15
Canada	Toronto Exchange	TSE	CAD 15
Canada	Toronto Exchange	TSX	CAD 15
COMMISSION FOR ASIAN AND AUSTRALASIAN EXCHANGES			
Australia	Australia Securities Exchange	ASX	AUD 15

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

Share execution fees (shares and ETFs)

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

FEES	
Currency conversion fee	<ul style="list-style-type: none"> • 1.00% is automatically applied to the client's account when the trade is executed where the instrument currency differs from the account currency.
Back 2 Back FX transactions	<ul style="list-style-type: none"> • A fee of 0.10% with a minimum of R2 500 and capped at R10 000 (excl VAT)
Custody for share portfolio (if you do not conduct at least one trade per quarter)	<ul style="list-style-type: none"> • In such a case, the inactivity fee is calculated as 0.025% (0.10% per annum and min EUR 5) of the average month end value of the share portfolio during the quarter. If you make one trade (in any instrument) or more during a quarter, no inactivity fee will be charged
Equity research for active clients	<ul style="list-style-type: none"> • Equity Research and Stock Screener • Private: EUR 1.99/month • Professional: US\$ 180/month
Bank withdrawal fee	<ul style="list-style-type: none"> • GBP 10 fee will be levied for each cash withdrawal.
Ad hoc service fees	<ul style="list-style-type: none"> • Transfers in: No charge • Transfer out (change of beneficial owner) = £15 • Portfolio Transfer = £15 per share • Internal Transfer = £15 • Relief at Source US Markets only USD 25.00 for 36 months
Unit Trusts	<ul style="list-style-type: none"> • FNB SPM does not charge initial fees • Administration fee 0.25% per annum on all offshore funds excluding Money market • 0.20% per annum based on market value relating to Ashburton money market funds • A fee breakdown is available on request
Currency transactions	<ul style="list-style-type: none"> • 0.50% per transaction with a minimum R500 per transaction
Money Broking Fees	<ul style="list-style-type: none"> • A fee of 0.35% per annum, charged monthly, on cash balances held

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GLOBAL FEES

OFFSHORE FEES

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

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

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

GLOBAL FEES

Custody fee on CREST depository interests

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

Please note

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

GLOBAL FEES

Data subscriptions for real-time prices

We trade all equities on actual market data from the stock exchanges. To receive and trade on real-time market data, you will have to subscribe independently to the individual exchange via third-party providers.

A subscription to live price data from an exchange gives you access to live prices on shares and ETFs from the particular exchange.

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

Level 1 or Level 2 data

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

Please note:

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

INVESTOR PLATFORM

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

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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FEE SCHEDULE

ANNUAL ADMINISTRATION FEE FOR LIVING ANNUITIES AND ENDOWMENT PRODUCTS (INCL VAT)

AGGREGATED ASSETS ON THE PLATFORM	ALL FUNDS*	FNB FUNDS (1)	ASHBURTON FUNDS (2)	ASHBURTON STABLE INCOME FUND (3)	ASHBURTON SA INCOME FUND (4)	ASHBURTON MONEY MARKET FUND (5)
First R1 500 000	0.46%	0.35%	0.35%	0.14%	0.20%	0.20%
Next R2 000 000	0.35%	0.35%	0.35%	0.14%	0.20%	0.20%
Above R3 500 000	0.23%	0.35%	0.35%	0.14%	0.20%	0.20%

ANNUAL ADMINISTRATION FEE FOR ALL OTHER PRODUCTS** (EXCL VAT)

First R1 500 000	0.40%	0.30%	0.30%	0.12%	0.17%	0.17%
Next R2 000 000	0.30%	0.30%	0.30%	0.12%	0.17%	0.17%
Above R3 500 000	0.20%	0.30%	0.30%	0.12%	0.17%	0.17%

* Excluding 1, 2, 3, 4 and 5

** Not applicable to the Tax-Free Unit Trust product when invested in FNB and Ashburton Funds

FNB CIS Manco (RF) (Pty) Ltd is an approved manager of Collective Investment Schemes in terms of Collective Investments Scheme Control Act, 45 of 2002 by the Financial Sector Conduct Authority and is also a full member of the Association for Savings and Investment SA (ASISA). Ashburton Fund Managers (Proprietary) Limited is a licensed Financial Services Provider ("FSP") in terms of the Financial Advisory and Intermediary Services Act, 37 of 2002. FSP number 40169.

FNB Investor Services Proprietary Limited, Registration Number 2011/139123/07, is a subsidiary within the FirstRand Group of Companies and an Authorised Financial Services Provider (FSP Number 44341).

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

FEE SCHEDULE

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

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

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FEE SCHEDULE

FNB HORIZON SERIES ANNUAL ASSET MANAGEMENT FEES (EXCL VAT)

FNB Multi Manager Income	0.40%
FNB Global Equity	0.60%
FNB Growth Fund of Funds	0.86%
FNB Islamic Balanced Fund	1.25%
FNB Moderate Fund of Funds	0.79%
FNB Stable Fund of Funds	0.67%

FNB MULTI MANAGER FUNDS ANNUAL ASSET MANAGEMENT FEES (EXCL VAT)

FNB Multi Manager Balanced	0.75%
FNB Multi Manager Bond	0.75%
FNB Multi Manager Equity	0.7%
FNB Multi Manager Property	0.75%

FNB CORE RANGE FUNDS ANNUAL ASSET MANAGEMENT FEES (EXCL VAT)

FNB Core Balanced Fund	0.26%
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ASHBURTON RANGE FUNDS ANNUAL ASSET MANAGEMENT FEES (EXCL VAT)

Ashburton Balanced Fund	0.60%
Ashburton Bond Fund	0.55%
Ashburton Diversified Income Fund	0.60%
Ashburton Equity Fund	0.60%
Ashburton Global Flexible Feeder Fund	0.85%
Ashburton Global Leaders ZAR Equity Feeder	0.55%
Ashburton GOVI Tracker Fund	0.30%
Ashburton Money Market Fund	0.30%
Ashburton Property Fund	0.60%
Ashburton SA Income Fund	0.55%
Ashburton Stable Income Fund	0.35%
Ashburton Targeted Return Fund	0.70%

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

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

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WILLS, ESTATE ADMINISTRATION, TRUST ADMINISTRATION AND TRUSTEESHIP

Quick links



37 Wills, estate administration, trust administration and trusteeship - Local

38 Wills, estate administration, trust administration and trusteeship - Offshore



OUR FIDUCIARY SOLUTIONS INCLUDE

DRAFTING OF WILLS, CREATION OF TRUSTS, TRUST ADMINISTRATION, AS WELL AS ADMINISTERING DECEASED ESTATES

BOTH LOCALLY AND IN GUERNSEY VIA FNB INTERNATIONAL TRUSTEES.

CONTACT US

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

WILLS, ESTATE ADMINISTRATION, TRUST ADMINISTRATION AND TRUSTEESHIP - LOCAL

WILLS

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

Keep in safe custody No charge

DECEASED ESTATE ADMINISTRATION

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

TESTAMENTARY TRUST (CREATED IN A WILL)

INCLUDING VAT

Establishment/acceptance of a trust 1.15% of gross asset value (subject to a minimum fee of R8 000)

Annual trust administration and trusteeship fee 1.43% (subject to a minimum fee of R6 000)

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

Termination fee 1.7% on the value of the assets at termination (subject to a minimum fee of R8 000)

Capital distribution fee 1.7% on the value of distribution

INTER VIVOS (LIVING) TRUST ADMINISTRATION

INCLUDING VAT

Trust creation R8 000

Amendments to trust deeds Min fee of R3 700 (based on activity assessment)

Substitution of trust deeds R8 000

Change in trustees (LOA) R3 000

Advice hourly rate R833 to R4342 per hour

Termination of trust R8 000

Trusteeship and trust administration services Min R15 000 per annum based on risk and activity assessment

Trust Handover R5 000

SETTLEMENT TRUSTS

INCLUDING VAT

Establishment/acceptance of a trust R8 000

Annual trust administration and trusteeship fee 1.43% (subject to a minimum fee of R6 000)

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

Termination fee R8 000

Capital distribution fee 1.7% on the value of distribution

FNB PHILANTHROPY CENTRE

Our philanthropy centre offers a range of services that match our clients' specific objectives. Pricing for annual trusteeship, administration and social investment management services is based on the unique requirements and services rendered.

Creation fee R8 000

Registration fee for income tax (SARS) and application for tax exemption R8 000

WILLS, ESTATE ADMINISTRATION, TRUST ADMINISTRATION AND TRUSTEESHIP - OFFSHORE

DRY TRUST

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

Setup fee	£750
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Annual fee	The setup fee includes the annual fee for the first 5 years. After this time, a further £300 will be levied on every 5 year anniversary to cover a review of the trust papers, any changes to the letter of wishes and any updated diligence required. The anniversary fee can be adjusted from time to time for inflation and other additional costs, such as regulatory burden.
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The annual fee includes provision of trustee responsibility and administration until additional assets are introduced into the trust. Once additional assets are transferred to the trust, the standard fee options will apply.

CASH BUILDER TRUST

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

Setup fee	£750
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Annual fee	0.1% (min £250)
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The annual fee includes provision of trustee responsibility and administration, including an annual statement, holding of assets and one transfer of additional funds and one distribution per annum

Any additional transfers of funds or additional distributions will be levied at £300. It excludes additional services such as meetings, providing guidance on trust matters, or any other administration or regulatory requirements which will be charged on a time basis.

ASHTRUST

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

Setup fee	£1 500
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Annual fee	First £500 000	0.34%	(min £1 700)
	Next £500 000	0.2%	
	Over £1 000 000	0.1%	

Termination fee	£1 500 (minimum)
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The annual fee includes provision of trustee responsibility and administration, including an annual statement and one distribution per annum. It excludes additional services such as meetings, providing guidance on trust matters, completing regulatory returns such as FATCA or the common reporting standard or any other administration or regulatory requirements. Where additional assets are added after 1 January, an additional pro rata annual fee will be levied in accordance with the fee scale.

WILLS, ESTATE ADMINISTRATION, TRUST ADMINISTRATION AND TRUSTEESHIP - OFFSHORE

PLATFORM TRUST

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

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

Setup fee	£2 000
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The trustee reserves the right to levy an additional fee if the work in establishing the trust is unduly onerous or if more than one stockbroking platform or asset will be held in the trust.

Annual fee	First £500 000	0.44%	(min £2 200)
	Next £500 000	0.3%	
	Over £1 000 000	0.1%	
Termination fee	£2 000 (minimum)		

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

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

STOCKBROKING TRUST

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

Setup fee	£2 000
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The trustee reserves the right to levy an additional fee if the work in establishing the trust is unduly onerous or if more than one stockbroking platform or asset will be held in the trust.

Annual fee	First £500 000	0.5%	(min £2 500)
	Next £500 000	0.3%	
	Over £1 000 000	0.1%	
Termination fee	£2 000 (minimum)		

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

BESPOKE TRUST

The bespoke trust can hold a wide range and combination of asset types. A trust bank account will be opened with FNB Channel Islands.

Setup/transfer fee	£2 500 (minimum)
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The trustee reserves the right to levy an additional fee if the work in establishing or transferring the trust is unduly onerous.	£500 per additional £500 000 thereafter
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Annual fee	£2 250 up to £500 000 assets (£500 per additional £500 000 tranche)
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The annual fee provides for trustee responsibility and custody of electronic and formal records, and does not include administrative work undertaken unless a fixed fee basis has been agreed. The annual fee is charged annually in advance and is non-refundable. Where additional assets are added after 1 January, an additional pro rata annual fee may be levied in accordance with the fee scale. All other services, such as administration, bookkeeping, correspondence, meeting with beneficiaries, providing guidance on trust matters such as changes to a letter of wishes, completing regulatory returns such as FATCA or the common reporting standard or any other administration or regulatory requirements are charged on a time basis. Any out of pocket expenses are passed on to the trust. Where a fixed fee has been agreed, regulatory requirements such as completion of FATCA or common reporting standard returns and any other regulatory requirements will be charged in addition.

Termination fee	£2 250 (minimum)
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WILLS, ESTATE ADMINISTRATION, TRUST ADMINISTRATION AND TRUSTEESHIP - OFFSHORE

COMPANY

Setup/transfer fee £2 500 minimum

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

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

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

All other services, such as administration, bookkeeping, correspondence, client meetings, completing regulatory returns such as FATCA or the common reporting standard or any other administration or regulatory requirements are charged on a time basis.

Any out of pocket expenses, agents' fees and statutory fees, are passed on to the company.

Termination fee £2 250 (minimum)

TRUST AND COMPANY COMBINATION

Setup/transfer fee £4 000 (minimum)

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

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

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

Fees will be quoted individually on request and based on size and complexity of each scheme.

Notes

- Activity/time charge fees are charged quarterly in arrears together with disbursements. Hourly rates are specific to an individual fee earner and are subject to change from time to time. The charges quoted are exclusive of out of pocket expenses disbursed to third parties e.g. government or agent's fee, legal fees and courier charges
- A charge commensurate with the work involved may be made for any special transactions or services rendered and for attendance outside of the office, including relevant traveling expenses. It may be possible to negotiate such fees in advance to meet such circumstances
- All fee notes rendered will be settled from funds held or otherwise must be settled within thirty days of invoice date. It is a requirement that a minimum working balance of £5,000 be maintained on a bank account at FNB International Trustees Limited in the name of the trust/ company. FNB International Trustees Limited reserves the right to levy a service charge of 2% per month for any outstanding fees or for accounts not paid within the specified thirty days
- FNB International Trustees Limited reserves the right to vary the above scales from time to time and undertakes to provide reasonable notice of any material changes

IMPORTANT INFORMATION

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42 Standard terminology

CONTACT US

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

THE SMALL PRINT

- These prices include VAT (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

If you want to compare our fees with those of other banks, we have, as far as possible, used standard terminology throughout this pricing guide. In the case where we've used RMB-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

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

CONTACT US



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