

## FNB 32 DAY NOTICE PRODUCT RULES

(Date Last Amended: 1 March 2021)

These Product Rules must be read with the FNB Savings and Cash Investments Account General Terms and Conditions and the FNB General Terms and Conditions.

What is the minimum amount you must deposit into the account when you open it?	R 5 000.00 (Five Thousand Rand).
What is the minimum required balance to earn interest?	Interest will not be earned on your account if the investment balance is less than R1 000.00 (One Thousand Rand).
Can you withdraw down to R0 (Zero Rand)	Yes. However, your balance may not be less than R0 (Zero Rand).
What interest will you earn, how and when is it calculated and paid?	<p>You will earn interest at a rate determined by the bank. You can get information about the interest rates that apply to your account by visiting our website, via your Banker, by contacting us via our call centre or visiting an FNB Branch. Interest rates may change and will reflect on the statements we provide to you.</p> <p>Interest is calculated daily and capitalised monthly. You must tell us where we must pay the interest you have earned at the end of each month or it will automatically be reinvested into this account.</p> <p>Rates quoted by us are nominal interest rates per annum.</p>
Can you deposit money into the account at any time?	You can transfer or deposit money into the account at any time.
What is the notice period?	32 (Thirty-Two) days without attracting any fees.
When can you withdraw money from the account?	<p>Access your money after 32 days' notice at no cost or earlier at a fee. This withdrawal fee may reduce your capital amount.</p> <p>If you give us notice of 32 (Thirty-Two) days or more, you will not be charged a withdrawal fee. You can provide us with up to 40 (Forty) notices to withdraw instructions.</p>
What fees must you pay us?	<p>There is no monthly account fee applicable to this account, however there are transactional fees and early withdrawal fees that apply.</p> <p>For more information on all fees applicable to this account, please view our FNB Savings and Investments Pricing Guide on <a href="http://www.fnb.co.za">www.fnb.co.za</a> or contact an FNB branch or call centre.</p>
How do you close your account?	You must give us 32 (Thirty-Two) days closure notice if you wish to close the account without attracting any fees.

Any early closure of your account before the end of a 32-day closure notice period will attract fees as determined by us from time to time. These fees may reduce your capital amount.

You can give us notice in the following ways: Instruct an FNB branch or contact our call centre, or if you are registered for telephone or internet banking you can notify us through any of these service channels.

**Note:** A copy of the FNB Savings and Cash Investments Account General Terms and Conditions and the FNB General Terms and Conditions is available on [www.fnb.co.za](http://www.fnb.co.za) or from our call centre or at your FNB branch.