

FNB 7 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 20 000.00 (Twenty 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 R 20 000.00 (Twenty Thousand 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 your nearest 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 may transfer money electronically into this account at any time. No cash deposits can be made to this account.
What is the notice period?	7 (Seven) days.
When can you withdraw money from the account?	Early withdrawal of funds from this account is not allowed. You must give us at least 7 (seven) days' notice for any withdrawal. Only one instruction is allowed at any given time.
What fees must you pay us?	<p>There is no monthly account fee applicable to this account however there are transactional 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 www.fnb.co.za or contact your FNB branch or call centre.</p>
How do you close your account?	You must give us at least 7 (seven) days' notice if you want to close your account. You can give us notice in the following ways: Instruct your FNB branch or contact our call centre or if you are registered for telephone banking or online 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 or from our call centre or at your FNB branch.