



FNB CASH INTELLIGENCE INVESTMENT PRODUCT RULES

Effective date: 14 September 2025

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 available on the FNB website.

What is the minimum amount you must deposit into the account when you open it?	R 20 000 (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 the FNB website or the FNB Banking app. 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 deposit and transfer money into the account at any time.
What is the notice period?	<p>The following notice periods are available:</p> <ul style="list-style-type: none">• 7 days• 32 days• 45 days• 90 days <p>You are required to select one of the above notice periods on account opening. Note that the selected period will determine the amount of time you are required to provide us with, in the event you wish to either close or withdraw from your account or change a notice period.</p>
When can you withdraw money from the account?	If you choose to withdraw funds without serving a notice period, an early withdrawal fee will be charged. The early withdrawal fee

	<p>will have to be accepted by you, before it will be processed. An early withdrawal fee may reduce your capital amount.</p> <p>You can provide us with up to 40 (Forty) notices to withdraw funds which will pay out once your selected notice period has lapsed,</p>
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 Cash Investments Pricing Guide on the FNB website or on the FNB Banking App.</p>
How do you close your account?	<p>You must provide us with the notice period as selected at account opening to close off your account without attracting any fees.</p> <p>Any early closure of your account before the end of your chosen notice period, will attract early closure fees as stated in the FNB Savings and Cash Investments Pricing Guide. These early closure fees may reduce your capital amount. You can provide us with notice on the FNB website, on the FNB Banking App or contact us.</p> <p>If you no longer want to use your account, please request that the account be closed by going to the FNB website, the FNB Banking app, an FNB Branch or contact your banker or our call centre.</p>
Does this product qualify for Deposit Insurance?	<p>The amount associated with this product falls within qualifying deposits covered by the Corporation for Deposit Insurance (CODI) up to the limit of cover and subject to the account holder being a qualifying depositor, as specified in the Deposit Insurance Regulations (the Regulations) made in terms of the Financial Sector Regulation Act 9 of 2017. You may access more information on deposit insurance and CODI on the webpage of the South African Reserve Bank.</p>

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 the FNB website or from our call centre or at your FNB branch.