



## FNB NON-STANDARD FIXED DEPOSIT PRODUCT RULES

(Date Last Amended: 1 July 2024)

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 10 000.00 (Ten Thousand Rand).
What is the minimum balance required to earn interest?	Interest will not be earned on your account if the investment balance is less than R 10 000.00 (Ten Thousand Rand).
Can you withdraw down to R0 (Zero Rand)?	Yes. However, your balance may not be less than R0 (Zero Rand). If your account(s) becomes overdrawn, we will require you to settle any debit balance on your account(s) and /or reserve the right to close your account with notice to you.
What interest will you earn, how and when is it calculated and paid?	<p>You will earn a FIXED interest at a rate determined by the bank. This means the interest you earn on your account will not change during the Fixed investment period. 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 are shown on the statements we provide to you.</p> <p>Interest is calculated daily and capitalised monthly into this account. 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>Based on your instructions, interest will be paid to you at the end of the Fixed Period i.e. on maturity or monthly, quarterly or twice a year.</p>

	<p>Your account confirmation letter will confirm your interest rate.</p> <p>Rates quoted by us are nominal interest rates per annum.</p>
Can you deposit money into the account at any time?	You are not allowed to make any deposits before the maturity date.
When does the investment term start?	The Investment term starts when you activate the account with the minimum balance required.
What is the minimum amount of time the money must stay in your account?	For FIXED period, as per the agreed term invested for. Refer to account confirmation letter which sets out the term and interest rate.
When can you withdraw your initial investment from the account?	You can withdraw your initial investment at the expiry of the fixed period. If you choose to withdraw funds before the end of the fixed period, an early withdrawal fee will be charged, which will have to be approved by
Does this product qualify for Deposit Insurance?	This product falls within qualifying deposits covered by the Corporation for Deposit Insurance (CODI) up to the limit of cover and if held by a qualifying depositor, as specified in the Deposit Insurance 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. Further information about qualifying deposits and qualifying depositors can be found on our websites.

**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 nearest FNB branch.