

Terms and conditions apply.



NOTE: All references to card transactions indicate FNB Commercial Visa Debit or Card transactions.

## **Banking Advisory**

#### **Cash Deposit**

 Businesses with annual turnover less than N\$1.3 Million are free of cash deposit fees.

#### eWallet

 Use e-wallet @POS Purchase to make supplier POS purchases directly from your wallet.

#### **CashPlus**

- eWallet Cash Out is cheaper @ Cashplus see pricing guide.
- Cash out of FNB Account is cheaper @ Cashplus see pricing guide.
- Cash deposit fee @CashPlus Merchants, limited to a maximum value of N\$4990.00 per deposit is free.

### Helpful tips to help you save more!

- Cash deposit at ADT is cheaper than Cash deposit at branch see pricing guide for details.
- Free cellphone banking, FNB banking App registrations on business accounts.
- Single Fee Pricing Options (SFPO): Currently only bank in the market to offer this type of pricing option for businesses.
- FNB offers different types of Commercial accounts tailored to your type and size of your business.
- Make saving even easier, via Bank your Change or a scheduled transfer, with a linked Business Savings pocket.
- Make electronic payments easily via your FNB App for only N\$4.65 per transaction. And by using either:
  - Pay to Cell or
  - GEO Pay you can quickly pay FNB banked customers.



# Bank anytime, anywhere with First National Bank Mobile App









#### **FNB Gold Business Account**

The FNB Gold Business Account is designed for business customers who require an easy to understand, basic transactional banking account. Gold Business aimed at businesses with annual turnovers below N\$5 million per annum.

· Monthly Account Fee -N\$70.00



#### **FNB Platinum Business Account**

The FNB Platinum Business Account is designed for customers who require a aimed at businesses with annual turnovers between per annum.

· Monthly Account Fee -N\$129.00



#### **FNB Enterprise Business Account**

The FNB Enterprise Business Account is designed for business customers who require a business account supported by a relationship manager. Pricing aimed at businesses with annual per annum.

· Monthly Account Fee -N\$159.00



#### **FNB Agricultural** Account

Let us help you grow from strength-to-strength with our financial solutions. Our customized solutions can help you make the most of your opportunities, and achieve your agribusiness goals and dreams. For more advice, speak to one of our experts today.

· Monthly Account Fee -N\$145.00

#### **FNB Tourism** Account

Build your business with that are tailored for the unique demands of your business **FNB Tourism Account offers** you 24/7 banking via our award-winning platforms banking to help you manage your tourism business's finances easily and securely

· Monthly Account Fee -N\$159.00

## Single Fee Pricing Option (SFPO)

The Single Fee Pricing Option is aimed at businesses that would like to pay a single fee for a package of transactions. These options are available to our Platinum and Enterprise account holders. This is a unique offering in the market and is explained further below.

Fee	Single Fee Pricing Option 1 (SFPO1)	Single Fee Pricing Option 2 (SFPO2)	
Monthly Account Fee	N\$199.00	N\$249.00	
Electronic transactions (incl debit orders, electronic payments, transfers.)	First 15 transactions free per month	First 30 transactions free per month	
Free ATM withdrawals	First 3 ATM withdrawals free per month	First 8 ATM withdrawals free per month	
ATM Deposits	Free deposits up to N\$10,000 per month	Free deposits up to N\$25,000 per month	
Visa Debit Card Purchase	Included in electronic transactions	Included in electronic transactions	
Prepaid purchases (online banking, cellphone and FNB App)	Unlimited free purchases	Unlimited free purchases	
Out of bundle fees (electronic debits, debit card purchases and withdrawals)	Pay As You Use Rates Applicable	Pay As You Use Rates Applicable	
Cash deposit fees (branch or bulk centers)	Pay As You Use Rates Applicable	Pay As You Use Rates Applicable	

## Standard pricing

FNB provides standard pricing for the below listed transactions. The below fees are applicable unless stated otherwise

Subscription Fees	
Online banking	
Cellphone banking	Free
FNB App	

Third Party Payments (Online banking, FNB ATM, scheduled payments/stop orders)  – Financial transactions		Per transaction
Band	Fee	
Tier 1	Less than or equal to 100	N\$17.53
Tier 2	Greater than 101 but less or equal to 250	N\$15.40
Tier 3	Greater than 251 but less or equal to 500	N\$13.27
Tier 4	Greater than 501 but less or equal to 1000	N\$11.17
Tier 5	Greater than 1001 but less or equal to 5000	N\$9.77
Tier 6	Greater than 5001 but less than 20 000	N\$8.95
Tier 7 Greater than 20 001		N\$6.25





#### Cash deposit fees

Cash deposit fees (Consultant Assisted – Branch)

Base fee + % of Deposit Value (tiered below)	N\$6.80 + (% tiered as per below) (Min N\$41.00)
• N\$0 - N\$5,000	3.62%
• N\$5,001 – N\$15,000	3.24%
• N\$15,001 - N\$ 50,000	3.12%
• Greater than N\$50,000	3.00%
Cash deposit fees at ADT	N\$8.00 + 1.18% of the value of the deposit
Cash deposit fees at Cash Plus	
Cash deposit fees (Branch/ ADT) on all businesses whose business accounts, on an annual basis, receive credits of N\$1.3mill or less.  (This will only be available on our specific Lower Gold Business Account for new businesses or customers with annual	Free
turnovers below N\$1.3million. (please contact your nearest branch for any queries).	

Payments, purchases and transfers	
Consultant assisted payment and transfers (FNB Branch)	N\$100.00 +1.10% (max N\$500)
Instant Pay	N\$30.00
Consultant assisted stop payment (FNB Branch)	N\$153.00
Prepaid airtime purchases (FNB Cellphone, FNB ATM, FNB App and online banking)	N\$2.65
DStv and Box Office Payment	N\$3.90
Prepaid electricity purchases (FNB Cellphone, FNB ATM, FNB App and online banking)	N\$1.15
Electronic transfers (FNB ATM , FNB App and online banking)	N\$4.25
Electronic Payment Recall	N\$250.00

Payments (FNB App and Cellphone Banking)	N\$4.65
FNB ATM Payments	N\$13.50
VISA Debit Card purchase	N\$4.00
International VISA Debit Card purchase	N\$5.45 +2.10% of value
Internal Debit order	N\$4.50
External Debit order	N\$30.75
NamPay Fees	
Successful Collection	N\$28.00
Delayed Successful Collection	N\$28.00
Delayed Unsuccessful Collection	15% of transaction (max of N\$150.00)
Beneficiary notification for scheduled payments	
• E-mail	N\$1.31
• SMS	N\$1.55
Statements and balance enquiries	
Monthly statement (e-mailed)	Free
Additional statements	
• Daily	N\$1.00 per page
• Weekly	N\$1.00 per page
• Monthly	N\$1.00 per page
Mini statement print/view (FNB ATM )	N\$1.00 per page
Mini statement (cellphone banking)	Free
Provisional statement (FNB Branch)	N\$1.00 per page
Posted statement	N\$36.75 per statemen
Other bank's ATM balance enquiry	N\$4.80
Electronic balance enquiry (FNB)	Free

Convenience foce	
Convenience fees	NA50.70
PIN replacement fee	N\$50.70
Account Confirmation Letter	N\$50.00
Card replacement fee	N\$165.80
Honouring Fee (Charged per item in excess of your account limit)	Internal debit order - Min N\$6.75
(1.5% of debit order value, max N\$200)	External debit order - Min N\$46.13
Penalty fees	
Dishonoured Payments (1.5% of debit order value, max N\$200.00)	Internal debit order - Min N\$6.75
	External debit order - Min N\$46.13
Other bank's ATM declined transaction fee (insufficient funds or daily limit exceeded)	Free
Schedule payment decline fee	Free
Point of Sale decline fee	Free
International Point of Sale decline fee	N\$11.50
FNB ATM decline fee	Free
Other bank's ATM decline fee	Free
International ATM decline fee	N\$11.50
eWallet send money fees	
N\$20.00 to N\$500.00	N\$12.00
N\$501.00 to N\$2,000.00	N\$15.00
N\$2,001.00 to N\$4,000.00	N\$30.00
N\$4,001.00 to N\$5000.00	N\$40.00

eWallet fees	
Send Money	N\$0 - N\$500: N\$12.00 N\$501-N\$2,000: N\$15.00 N\$2,001-N\$4,000: N\$30.00 N\$4,001 - N\$5,000: N\$40.00
ATM cash withdrawals	First withdrawal free. Thereaf- ter, N\$13.50 per withdrawal
eWallet withdrawal @ POS/CashPlus	Free
eWallet reversals	N\$25.00
Prepaid electricity purchases	N\$1.10
Prepaid airtime purchases	N\$2.60
Withdrawal fees	
Cash Flat (Over The Counter withdrawal) + (% tiered as per below)	N\$100.00 + (% tiered as per below)
• N\$0 – N\$5,000	3.80%
• N\$5,001 – N\$15,000	3.39%
• N\$15,001 – N\$50,000	3.25%
• Greater than N\$50,000	3.11%
Cash withdrawal at ATM's • FNB ATM	N\$13.70 per N\$500 (PAYU)
• Non FNB ATM	N\$5.60 + N\$13.70 per N\$500
• International ATM withdrawals	N\$62.50 + 2.75 % of value
Cashback at Point of Sale	N\$4.00
CashPlus withdrawals: • N\$0 - N\$2,000	N\$5.00
• N\$2,001 - N\$4,000	N\$10.00
• Greater than N\$4,000	N\$15.00
	· · · · · · · · · · · · · · · · · · ·

## **FNB Commercial Credit Card**

An FNB Credit Card offers you a credit facility account as well as a transactional account which is linked to a single credit card.

Monthly account fees	Standard
FNB Commercial Credit Card (per Month)	N\$45.00
Credit limit fee / Facility fee	0.37% of total credit limit
FNB Card Value-add services fees	
Comprehensive Global Travel Insurance	Free
Automatic debt protection	Free
inContact (SMS & e-mail)	Free
E-mailing of statements	Free
Lost card protection	Free
FNB App subscription	Free
Withdrawals	
Cash withdrawal – FNB ATM (cardless withdrawal fee aligned)	N\$13.70 per N\$500
Non FNB ATM	N\$5.60 + N\$13.70 per N\$500 Max N\$35.00
Consultant assisted (FNB Branch)	N\$100.00 + 3.80 %
International ATM withdrawals	N\$65.00 + 2.75 % of value
Payments, purchases and transfers	
Credit card purchases	Free
International currency conversion fee	2.75% of value

Statements and balance enquiries			
Monthly statement (e-mail)	Free		
Monthly statement (post)	N\$36.75		
FNB ATM Mini-statement	N\$1.00 per page		
FNB Branch - Statement reprint (per page)	N\$1.00		
Historical statements (per page print)	N\$1.00		
Electronic balance enquiry	Free		
Historical statements e-mail (per statement)	N\$20.00		
Branch balance enquiry	Free		
Non FNB ATM balance enquiry	N\$4.80		
International balance enquiry	Free		
Changes to account limits	Free		
Convenience fees			
Card replacement fee	N\$165.80		
Card delivery to nearest FNB branch	Free		
Penalty and other fees			
Late payment fee	N\$200.00		
Over limit fee	N\$200.00		
Declined transaction fee	Free		
Voucher retrieval			
Local	N\$126.00		
International	N\$336.00		

## **FNB Commercial Fleet Card**

The FNB Commercial Card is the most convenient way to steer your fleet by managing all its vehicle costs.

Account Fees			
Monthly Account Fee	69.00		
Facility fee	0.36% of value		
Card replacement fee	N\$165.80		
PIN replacement fee	Free		
International currency conversion fee	2.75% of value		
Penalty and other fees			
Late payment fee	N\$200.00		
Declined transaction fee	Free		



## FNB Online Banking Enterprise

FNB Online Banking Enterprise is an internet-based, Electronic Banking Solution designed with business needs in mind. FNB Online Banking Enterprise is suitable for small, medium and large businesses and offers an extensive range of functionality including:

- · Optional dual authorisation of payments.
- Post dating of payments up to 12 months in advance.
- · Real time payments to FNB accounts.
- Same day value for payments to other banks.
- · Referencing for all transactions.
- · Remittance advices sent via SMS or e-mail.
- · SMS notification of batch payments status.
- 60 days transaction history on FNB accounts.
- · Bulk eWallet payments

There are two pricing options available to FNB Online Banking Enterprise business clients with Option1 closed to new customers and Option 2 being available to all customers:

#### **Option 1**

#### Customers already on Option 1 will be priced as follows:

**A monthly subscription fee** of N\$173.57, N\$76.11 for a secondary user and N\$57.07 for a tertiary user. Financial and non-financial transactions are charged as detailed in the tables below:



#### Financial: un-nominated payments, nominated payments and collections

	_		Fee per financial transaction	
Rands	Bands volumes (per month)	Discount by volumes	Peak periods	Off peak periods
Darido			Business hours & after hours	Business hours & after hours
1	1-50	0.00%	N\$19.73	N\$18.07
2	51-100	5.05%	N\$18.73	N\$17.16
3	101-250	10.05%	N\$17.75	N\$16.25
4	251-500	15.05%	N\$16.76	N\$15.35
5	501-750	20.00%	N\$15.78	N\$14.45
6	751-1,000	25.00%	N\$14.80	N\$13.55
7	1,001>	30.00%	N\$13.81	N\$12.65

#### Transfers

Inter account transfers are Free

Real-time Gross Settlement (RTGS)	
RTGS Payments > N\$5 million N\$92.74	
eWallet send money fees	
eWallet bulk send	N\$8.76
ENDO / Debit order fees	
Unsuccessful Debit/Collection	N\$19.73
ENDO Same day & ENDO One day (Folder or once off)	N\$19.73
Endo Tracking	N\$14.12

Non-financial: transactional history enquires, balance enquires, stop cheque enquiries, scheduled exports of transaction history, restoring of archived/deleted batches, stop cheque enquires, transaction detail search & search recipient payment history

	_	%	Fee per non-financial transaction			
Bands	Transaction Discount		Transaction volumes	Discount	Peak periods	Off peak periods
Darius	(per month)	by	Business hours & after hours	Business hours & after hours		
1	1-50	0.00%	N\$9.05	N\$8.13		
2	51-100	5.05%	N\$8.59	N\$7.72		
3	101-250	10.05%	N\$8.15	N\$7.32		
4	251-500	15.05%	N\$7.70	N\$6.91		
5	501-750	20.00%	N\$7.25	N\$6.50		
6	751-1,000	25.00%	N\$6.78	N\$6.09		
7	1,001 >	30.00%	N\$6.33	N\$5.69		

#### Definition of discount periods for financial and non-financial transactions:

Peak periods	25th - 2nd per month
Off peak periods	3rd - 24th per month

Monthly subscription fees	
ENDO module fee	N\$892.62
CashMan module fee	N\$974.73
CashMan reports per scheduled export	N\$25.71
Interim statement export hourly	N\$190.22
15 minutes statement exports	N\$378.02

## FNB Online Banking Enterprise

### **Option 2**

 $\label{lem:monthly subscription for free, N$76.11 for a secondary user and N$57.07 for a tertiary user. Discounted pricing are charged depending on volume.}$ 

## Financial - transfers, un-nominated payments, nominated payments & collections

Band	Transaction volumes (per month)	ENCR Same day & ENCR 1 day
1	Less than or equal to 100	N\$17.53
2	Greater than 101 but less than or equal to 250	N\$15.40
3	Greater than 251 but less than or equal to 500	N\$13.27
4	Greater than 501 but less than or equal to 1,000	N\$11.17
5	Greater than 1001 but less than or equal to 5,000	N\$9.77
6	Greater than 5001 but less than or equal to 20,000	N\$8.95
7	Greater than 20,000	N\$6.25



Transfers		
	nt transfers are free	
	Fross Settlement (RTGS)	
	ents > N\$5 million	N\$92.73
•	d money fees	
eWallet bull		N\$8.76
ENDO/ Deb	it order fees	
	rul Debit/Collection	N\$18.41
Endo Same	day & Endo One Day (Folder Once off)	N\$18.41
Endo Tracki	ng	N\$13.40
Non-finan	cial – balance enquiries & transactional histo	ory enquiries
Band	Transaction volumes (per month)	Per transaction
Tier 1	Less than or equal to 50	Free
Tier 2	Greater than 50 but less than or equal to 100	N\$5.30
Tier 3	Greater than 100 but less than or equal to 250	N\$5.20
Tier 4	Greater than 250 but less than or equal to 500	N\$5.05
Tier 5	Greater than 500 but less than or equal to 750	N\$4.94
Tier 6	Greater than 750 but less than or equal to 1,000	N\$4.79
Tier 7	Greater than 1,000	N\$4.69
Monthly s	ubscription fees	
ENDO mod	ule fee	N\$892.62
CashMan module fee N\$974.73		N\$974.73
CashMan reports per scheduled export N\$25.71		N\$25.71
Interim statement export hourly N\$1		N\$190.22
15 minutes	statement exports	N\$378.02

## Standard pricing (base fees)

Statements			
Scheduled exports of statements per account per r to cash management clients)	nonth: (not to be charged		
· Daily	N\$95.11		
· Weekly	N\$42.79		
· 2 Weekly	N\$21.41		
Historical statements per account by e-mail	N\$12.86		
Set-up fees			
Set-up fee (includes first 2 hours training)	N\$670.00		
Additional user training:			
On-site at client offices (per hour or part thereof) N\$670.00			
Virtual Platform (per hour or part thereof)	N\$200.00		
Charge per km	N\$3.50		
Classroom training per candidate (min 4 – max 10) N\$200.00			
Support fee: (per client request only)			
Charge per hour	N\$670.00		
Charge per km	N\$3.50		
Other fees			
Reversal of processed EFT	N\$263.00		
Query of a disputed item	N\$179.00		
Query of a missing payment	N\$56.00		
Query fee per transaction older than 1 year	N\$226.00		
Recall transaction (FNB-FNB)	N\$56.00		
Recall transaction (FNB - other banks)	N\$179.00		
Recall transaction (other bank - FNB)	N\$179.00		
Reactivation per administrator	N\$332.82		

Data storage	
Transaction history/statements	
· 60 Days	Free
90 Days	N\$102.24
· 120 Days	N\$171.19
· 150 Days	N\$271.04
· 180 Days	N\$332.82
Storage of transfers, once-off payments, recipient payme	ents and collection batches
· 40 Days	Free
· 60 Days	N\$68.94
· 90 Days	N\$102.24
· 120 Days	N\$171.19
150 Days	N\$271.04
Other non-financial transactions	
Batch authorisation alert by SMS	N\$1.92
Batch authorisation alert by e-mail	N\$1.32
Payment notification by SMS	N\$1.92
Scheduled payment notification by SMS	N\$1.92
Payment notification by e-mail	N\$1.32
Scheduled payment notification by e-mail	N\$1.32
Account verification- batch	N\$6.43
Account verification-real time (FNB only)	N\$7.98
Download of Detailed User Report	N\$13.11
Export of Archived Billing	N\$13.11

# International banking (Foreign Exchange and Trade)

Fees for our standard and more common FNB Foreign Exchange transactions are listed below. For price information on more specialised or structured FNB Foreign Exchange products and services (including FNB Exchange Control advice and structuring), please visit your nearest branch or phone +264 61 299 2187.

Inward payments - SWIFT			
Fee	Brai	nch	
Commission	0.75% of	N\$ value	
Minimum charge	N\$13	1.00	
Maximum charge	N\$84	6.00	
Outward Payments – SWIFT, CMA payments to participating and non participating banks and high value payments			
Fee	Online	Branch	
Commission	N\$155.00	0.75% of N\$ value	
Minimum charge	-	N\$162.00	
Maximum charge	-	N\$993.00	
Unpaid / returned	-	N\$625.00	
Non - STP compliant	N\$155.00	-	
CMA Payments			
Commission: Minimum Charge Maximum Charge	0.03% of N\$ Value N\$30.00 N\$150.00		
Foreign notes			
Commission (buy)	Free	Free	
Commission (sell)	2.05% of value	2.05% of value	
END	Delaina Cuida I 22		

Fee			
Exchange control			
Normal exchange control application		1	N\$1,202.00
Urgent applications		1	N\$1,881.00
Blanket authorities		1	N\$1,986.00
Introduction of foreign loans		1	N\$1,600.00
Complex application		N\$2,250.00	
BoN meeting - per hour		N\$1,700.00	
Attestation of Form F178			
Attestation			N\$57.00
1 <sup>st</sup> Follow up letter			N\$70.00
2 <sup>nd</sup> Follow up letter			N\$125.00
Attestation of N.E.P.			
Attestation N\$57.00		N\$57.00	
1st Follow up letter N\$70.0		N\$70.00	
2 <sup>nd</sup> Follow up letter	N\$125.00		N\$125.00
Fee	Online Branch		Branch
Foreign currency account - Inward paymer	nts		
Commission	Free		Free
Foreign currency account – Outward paym	ents		
Commission	N\$155.00 0.75% o		0.75% of N\$ value
Minimum charge	-		N\$162.00
Maximum charge	-		N\$993.00
Unpaid / returned	- N\$625.00		N\$625.00
Non - STP compliant	N\$155.00 -		-
Foreign currency account - Foreign notes			
Deposits	Free Free		Free
Sales	2.05% of	value	2.05% of value

### **Small Print**

## Our Small Print is straightforward. Here we go:

- First National Bank of Namibia Ltd (FNB) reserves the right to change pricing and amend package
  pricing at any time or introduce new fees after giving reasonable notice of these changes.
- · Errors and Omissions excluded
- Each facility or product described must be applied for individually. The grant of any facility or
  product is subject to the applicant meeting and continuing to meet, the normal credit criteria
  in respect of such facility or product.
- Each facility or product granted to an applicant will be governed by the normal terms and
  conditions applicable to such facility or product, as agreed with the applicant. In the event
  of any conflict between such terms and conditions and those contained in this brochure, the
  normal terms and conditions applicable to such product or facility shall prevail.
- FNB reserves the right to amend at any time the features applicable to any product or facility.
- FNB reviews its fee structures and pricing annually on 1 July, as such, this guide shows our VAT inclusive prices effective from 1 July 2023.
- We have highlighted only some of the pricing applicable to the Individual. You can find out more about other pricing and many other services we offer by:

Visiting our website on www.fnbnamibia.com.na Phoning (061) 299 2222

Ask for assistance at your nearest FNB Namibia branch.



## **FNB Namibia Branches**

All branch telephone numbers are attended to by the Contact Centre agents, ensuring faster service and more convenience with extended hours to support with customer queries. The FNB Contact Centre number is +264 (61) 299 2222 or 081 953 6262.

#### FNB Contact Centre operating hours:

Monday - Friday: 07h00- 22h00 | Saturday & Sunday: 08h00 -14h00

Branch/Agency	
Aranos	
Eenhana	
Gobabis	
Grootfontein	
Grove Mall	
Henties Bay	
John Meinert	
Karasburg	
Karibib	
Katima Mulilo	
Katutura	
Keetmanshoop	
Lüderitz	
Maerua Mall	
Mariental	
Nkurenkuru	
Northern Industrial	
Okahandja	
Okahao	
Okakarara	
Okongo	

Branch/Agency
Omaruru
Omuthiya
Ondangwa
Ongwediva
Opuwo
Oranjemund
Oshakati
Oshikango
Otavi
Otjiwarongo
Outapi
Outjo
Prosperita
Rehoboth
Rosh Pinah
Rundu
Swakopmund
Tsumeb
Walvis Bay
Windhoek Main

## Premium Banking

### **Telephone Numbers**

Branch/Agency	Code	Number
Private Clients Parkside Windhoek	+264 61	299 7487
Private Wealth Parkside Windhoek	+264 61	299 7358
Premium Helpdesk	+264 61	299 2838

# Self-Service Branches Operating hours

Monday - Friday: 08h00 - 19h00 | Saturday: 08h00 - 14h00

Self-Service Branches	
Aussenkehr	
Ausspannplatz	
Digital Hub (Parkside)	
Khomasdal	
Wernhil Park	

