

FNB Eswatini

Pricing Guide

Effective from 1 July 2020-30 June 2021



Retail Banking



Monthly Account Fees	Pay As You Use	Bundled Pricing
Private Clients cheque	N/A	E350.00
Platinum cheque	E42.00	E176.00
Gold cheque	E38.00	E127.00
Smart Gold	E24.00	E65.00
Student Account (Local Universities)	N/A	E63.00
Student Account (SA)	N/A	E22.50
Supersave	E10.20	N/A
Sicalo Account	E6.00	N/A
Future Account	E4.25	N/A
Umlondvoloti	E30.00	N/A
Deposit Fees		
Branch cash deposits	Free	
ADT/ATM cash deposits	Free	
Cheque deposits	E30.00 + E5.20/Cheque (Max E100.00)	
Cross Border Remittance		
Cross border to SA	E63.00	
Cross border to SD	E90.00	

Retail Banking



Withdrawal Fees

FNB ATM cash withdrawals	E1.20 per E100.00; Min E6.00, no max
FNB ATM cash withdrawals (Supersave & Umlondvoloti)	E1.20 per E100.00; Min E6.00, no max
Other banks ATM cash withdrawals	E15.00 + E1.25 per E100.00
Mini ATM cash withdrawal	E1.20 per E100.00; Min E6.00, no max
International ATM cash withdrawal	E55.00
Branch cash withdrawals	E55.00 + E1.87 per E 100.00
Cardless cash withdrawal	E1.20 per E100.00; Min E6.00, no max
International Branch cash withdrawal	E57.00

Prepaid Purchases (via ATM, Cellphone Banking, FNB App Or Online Banking)

Airtime	E2.50 per E100.00 (Max E10.00)
Electricity	E2.50 per E100.00 (Max E10.00)
Multichoice	E14.85

Point of Sale

POS Purchases	PAYU - E6.10, Bundled - Free
Cash at till	E6.10

Retail Banking



Payment and Transfers

Inward internet transfers from other banks	Free
Electronic Payments to third party	E15.00
GeoPayments	E10.00
Pay2Cell	E15.00
Cheque Payments	E57.00
Bank Cheque	E143.00
External Debit orders (Non FNB Recipients)	E21.80
Internal Debit orders (FNB Recipients)	E6.60
Electronic Transfers Between Personal Accounts	Free
Commission Local Transfer (third party payment)	E104.00
Manual Transfers (interaccount branch transfer)	Free
Manual linking of beneficiaries	E57.00
Scheduled payments- establishment	E34.00
Scheduled payments- amendments	Free
Stop Payments - Online	E42.00
Stop Payments - Branch	E57.00
Inward SWIFT	0.6% - Min E80.00, Max E740.00
Outward SWIFT	0.6% - Min E161.00, Max E790.00
Outward SWIFT ZAR CMA Payments	E125.00

Retail Banking



RTGS Transfers

Less than E1.5 million	E155.00
More than E1.5 million	E156.00 - E500.00
Special Clearance	E130.00
Deposit Book	E48.80
Deposit of Post-Dated Cheque	E109.00

Payment Notifications

inContact	Free
e-mail	E0.85
SMS	E1.60
Fax	E5.50

Balance Enquiry

FNB Online Banking/APP	Free
FNB ATM	E2.00
Other Banks Balance enquiries	E6.50
Balance Enquiries Branch	E7.80
Balance enquiries Cellphone	E1.40
Balance enquiries Cellphone - All Accounts	E1.40
Telephone Enquiries	E6.75

Retail Banking



Statements

One free Statement per Customer per month

Posted Statement	E20.85
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ATM Mini Statements	E6.45
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Cellphone Statements	E5.50
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Branch Provisional statements (per page)	E17.00
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Branch Statements (per page)	E17.00
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Historical Statements e-mail (Older than 3 months) (per statement)	E17.00
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Historical Statements branch (Older than 3 months) (per page)	E17.00
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e-Mailing of historical statements, Online Banking, older than 3 months	E17.00
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Additional Statements - Online Banking

Daily	E54.50
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Weekly	E23.90
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Bi-Monthly	E13.50
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Additional Statements - Paper Banking

Daily	E109.00
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Weekly	E43.70
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Bi-Monthly	E21.85
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Retail Banking



Penalty Fees

Unpaid item	E100.00
Inward unpaid fee	E98.80
Card replacement-personalized	E123.00
Card replacement- non personalised	E93.50
Pin Replacement	E60.00
ATM Declined fee	E8.84
POS Declined transaction fee	E8.84
Failed scheduled transaction	E8.84
Debit card Int. Declined transaction fee	E8.84
Honouring Fee	E296.00
Dispute Transaction Fee	E78.50

Retail Banking



Other Fees	
ENC Upliftment fee	E327.00
Deposit Book	E48.80
Credit Fees	
Personal Loans	
Monthly Admin Fee	E35.00
Initiation Fee	5% of loan (min E500; max E3 000)
Property Finance	
Monthly Admin Fee	E30.00
Initiation Fee	1% of loan (min E2500; max E5 000.00)
Early Settlement Fee	Free
Overdraft	
Initiation fee	1.5% of loan (min E350; max E1 000.00)



WesBank

(Vehicle & Asset Finance)

Vehicle & Asset Finance



WesBank (Vehicle & Asset Finance)

All WesBank fees are negotiable, as part of the cost of credit, and depend on the size of the deal and the clients risk profile.

Documentation Fees - Retail	E4 227.50
Documentation Fees - Business	1% of Asset Value (Min E4 227.50)
Re-load fee	E945.00
Collection Fee	E52.00
Valuation	E634.00
Early Settlement	Free
Vehicle Registration Cancellation fee	E104.00
Storage	E26.00 per day
Release Fees for Repossessions	Free
Emailed statements	Free
Provisional Statements	E31.20
Amortization schedules	First copy free, free copy with every rate change, thereafter E31.20
Contract Documents (Copy of asset-based finance agreement)	First copy free, thereafter E31.20

Mobile Banking Services

(for individuals and businesses)



Mobile Banking Services



eWallet	
eWallet - Send Money	
Tier 1: E20.00 - E200.00	E6.00
Tier 2: E201.00 - E1 000.00	E8.00
Tier 3: E1 001 -E2 000.00	E11.00
Tier 4: E2 001.00 - E15 000.00	E14.00
eWallet - ATM Withdrawal (First withdrawal up to E10 000)	Free
eWallet - ATM Withdraw (After first withdrawal)	
Tier 1: E0.00 – E150.00	E3.00
Tier 2: E 151.00 – E 250.00	E6.00
Tier 3: E 251.00 – E 500.00	E10.00
Tier 4: E 501.00 – E 1 000.000	E12.00
Tier 5: E 1 001.00 – E 10 000.00	E15.00
eWallet - Prepaid airtime	E2.50
eWallet - Prepaid electricity	E3.00
eWallet - Dormant fee	E5.75
Multichoice through eWallet	E14.30
eWallet - FNB App Transfer to	E5.25
eWallet - Reversal fee	E10.50

Mobile Banking Services



Cash Plus	
Cash In	Free
Cash Out via FNB Account	
Tier 1: E0.00 - E250.00	E4.00
Tier 2: E250.01 - E750.00	E8.50
Tier 3: E750.01 - E2,500.00	E12.00
Tier 4: Above E2 500.00	E14.50
Cash Out via eWallet	
Tier 1: E0.00 - E250.00	E4.00
Tier 2: E250.01 - E750.00	E8.50
Tier 3: E750.01 - E2 500.00	E12.00
Tier 4: E2 500.01 - E10 000.00	E14.50
Prepaid airtime	Free
Prepaid electricity	Free



Business & Corporate Banking

Business & Corporate Banking



Monthly Account Fees		Pay as you use (PAYU)	Bundled Pricing
Business Cheque		£83.00	£150.00
Commercial		£132.00	N/A
Corporate		£132.00	N/A
Cashman		£132.00	N/A
Deposit Fees			
Cash deposit fees - Schools		Free	
Cash deposit fees (Branch) - SMEs		Free for amounts up to £30 000.00 per day, 1% for amounts above £30 000.00	
Cash deposit fees (ADT) - SMEs		Free for amounts up to £30 000.00 per day, 0.8% for amounts above £30 000.00	
Cash deposit fees - Corporates		Negotiable	
Cheque deposits		£30.00 +£5.20 / Cheque (Max £100.00)	
Withdrawal Fees			
FNB ATM cash withdrawals		£1.20 per £100.00; Min £6.00, no max	
Other banks ATM cash withdrawals		£15.00 +£1.25 per £100.00	
Mini ATM cash withdrawal-PAYU		£1.20 per £100.00; Min £6.00, no max	
International ATM cash withdrawal		£55.00	
Branch cash withdrawals		£55.00 + £1.87 per £100.00	
Cardless cash withdrawal		£1.20 per £100.00; Min £6.00, no max	
International Branch cash withdrawal		£57.00	

Business & Corporate Banking



Cross Border Remittance

Cross border to SA	E63.00
Cross border to SD	E90.00

Prepaid Purchases (via ATM, Cellphone Banking, FNB App Or Online Banking)

Airtime	E2.50 per E100.00 (Max E10.00)
Electricity	E2.50 per E100.00 (Max E10.00)
Multichoice	E14.85

Point of Sale / Merchant Services

POS Purchases	PAYU - E6.10, Bundled - All Free
Speedpoint rolls	Free
Cash at till	E6.10
POS Rental	Negotiable
POS Rentals: General	E220.00
POS Rentals: GPRS (Mobile)	E440.00
POS Commission on total sales	5%
Ecommerce	5%

Business & Corporate Banking



Payment and Transfers

Inward internet transfers from other banks	Free
Commission Local Transfer (third party payment)	E104.00
Online Payments	E15.00
Pay2Cell	E15.00
Cheque Payments Business (Service Fee Based)	E57.00
Bank Cheque	E143.00
External Debit orders	E21.80
Internal Debit orders	E6.60
Electronic Transfers Between Own Accounts	Free
Manual Transfers	Free
Manual linking of beneficiaries	E57.00
Scheduled payments- establishment	E34.00
Scheduled payments- amendments	Free
Stop Payments - Online	E42.00
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Business & Corporate Banking



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inContact	Free
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SMS	E1.60
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Business & Corporate Banking



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Inward unpaid fee	E98.80
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Pin Replacement	E52.00
ATM Declined fee	E8.84
POS Declined transaction fee	E8.84
Failed scheduled transaction	E8.84
Debit card Int. Declined transaction fee	E8.84
Dispute Transaction Fee	E78.50

Business & Corporate Banking



Balance Enquiry

FNB Online Banking/APP	Free
FNB ATM	E2.00
Other Banks Balance enquiries	E6.50
Balance Enquiries Branch	E7.80
Balance enquiries Cellphone	E1.40
Balance enquiries Cellphone - All Accounts	E1.40
Telephone Enquiries	E6.75

Other Fees

Special Clearance	E130.00
Audit Certificate	E260.00
Copy of transaction Vouchers	E26.00 per page
ENC Upliftment fee	E327.00
Deposit Book	E48.80
Cheque Book - 40 pages	E40.00
Cheque Book - 200 pages	E180.00

Business & Corporate Banking



Reference Validation

Over the counter	E5.20
Electronics Channels - FNB	E2.60

Receipt-IT

Implementation fee	E600.00
Monthly Access fee	E135.00
Maintenance fee	E165.00
Transaction alert	E1.65

Credit Fees

Overdraft

Initiation fee	1.5% (Min. E600.00)
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Term loans

Initiation fee	1.50%
Early settlement fee	Free