

FNB Eswatini Pricing Guide 2024/25



Help that works for Eswatini



Applicable 1 January 2025 - 30 June 2025



Help that rewards

- Earn up to E500 in 6 months when you fuel up with **FNB Fuel CashBack Rewards**
- Earn 20% cash back for every 3 claim-free years with **FNB Insurance**
- Get up to 25% off in 450 destinations globally through Visa Signature Benefits with **FNB Private Banking**



Help that pays

- Start your banking journey with **ZERO** monthly account fees on the **FNB SicaloZERO Account**
- Get best-in-class forex solutions for your local and global payments with **FNB Forex on App**
- Transact and save in 3 major foreign currencies with the **FNB Foreign Currency Account**



Help that empowers

- Access advice-led financial solutions for your wealth management journey with **FNB Private Banking**
- Get timely tips on how to protect yourself and your money from fraud through the **FNB Security Centre** on the **FNB App**
- Open yourself up to a whole new world of possibilities by listing your business on **Eswatini MarketSquare**



Help that cares

- Partnering with Emaswati to turn Side Hustles into established, award-winning enterprises through Entrepreneur of the Year Awards.
- Easing access to quality, innovative education in creative spaces through the **FNB-UNESWA Cycberspace**
- Empowering communities to combat Gender-Based Violence through the **Gender Diversity and Inclusion Program**



Help that enables

- Access innovation that lets you open your FNB account without going to a branch through **FNB Remote Account Opening**
- Bank closer to home across Eswatini through over **500 FNB CashPlus** agents nationwide
- Experience lending made easy when you apply for your home, car and personal loans on the **FNB App**





Retail Pricing



Retail

Corporate and Commercial

Mobile Banking Services

CashPlus

Forex and Trade

WesBank

Retail Pricing



	Smart		Gold		Platinum	
	Pay As You Use	Bundled	Pay As You Use	Bundled	Pay As You Use	Bundled
Monthly account fee	E28.50	E76.95	E45.06	E151.20	E49.90	E208.75
Electronic payments	E16.34	Free	E16.34	Free	E16.34	Free
POS swipes	E6.50	Free	E6.50	Free	E6.50	Free
Debit orders	E25.89	Free	E25.89	Free	E25.89	Free
FNB ATM withdrawal	E1.52 per E100.00 (min E7.13, no max)	Free ATM withdrawals up to E3 000 per month	E1.52 per E100.00 (min E7.13, no max)	Free ATM withdrawals up to E4 000 per month	E1.52 per E100.00 (min E7.13, no max)	Free ATM withdrawals up to E5 000 per month

Pricing Option	Pay As You Use (PAYU)	
Private Clients	E379.90	
Supersave (Social Grant)	Free	
Annual account fee, Student Account (Local Universities)	E74.10	Free FNB ATM withdrawals up to E2 000 per month
Monthly account fee, Student Account (SA)	E26.15	
SicaloZERO (no-frills)	Free	Free FNB ATM withdrawals up to E3 000 per month
Future	Free	
Umlondvoloti	E34.20	

Account opening and closing fees	
Activation of dormant account	Free
Opening of account	Free
Closure of account	Free

Retail Pricing



Deposit fees

Branch cash deposits	Free
ADT cash deposits	Free
CashPlus cash deposits	Free

Point of sale

POS purchases	PAYU - E6.50 Bundled - All Free
eWallet @ Till	E6.50

Withdrawal fees

FNB ATM cash withdrawals	E1.52 per E100.00 (min E7.13, no max)
Other bank's ATM cash withdrawals	E17.42 + E1.52 per E100.00
Mini ATM cash withdrawal	E1.52 per E100.00 (min E7.13, no max)
International ATM cash withdrawal	E68.47
Branch cash withdrawals	E59.05 + E2.28 per E100.00
Cardless Cash Withdrawal	E1.52 per E100.00 (min E7.13, no max)
International branch cash withdrawal	E71.33
Non FNB card ATM access fee	E49.00

Retail Pricing



Prepaid purchases

Prepaid purchases via Online Banking, FNB ATM, FNB App and Cellphone Banking

Airtime/Data	E3.07 per E100.00 (min E3.07, max E7.00)
Electricity	E3.07 per E100.00 (min E3.07, max E7.00)
MultiChoice	E16.34

Payments and transfers

Inward internet transfers from other banks	Free
Commission local transfer (third party payment)	E118.18
Online payments (local)	E16.34
SicaloZERO online payments (scheduled only)	Free
GeoPayments	E11.37
Pay2Cell	E16.34
External debit orders (non-FNB recipients)	E25.89
Internal debit orders (FNB recipients)	Free
FNB Insurance debit orders	Free
Electronic transfers between own accounts	Free
Manual transfers (inter-account branch transfer)	Free
Scheduled payments - establishment	E40.51
Scheduled payments- amendments	Free
Stop payments - online	E47.37
Stop payments - branch	E64.69

Retail Pricing



Payment notifications

inContact (email, FNB App and SMS)	Free
Proof of payments (email)	E1.00
Proof of payments (SMS)	E1.72

Balance enquiry

FNB Online Banking/FNB App	Free
FNB ATM	E2.34
Other bank's balance enquiries	E7.70
Balance enquiries at branch (print)	E9.24
Balance enquiries cellphone	E1.45
Balance enquiries cellphone - all accounts	E1.45
Telephone enquiries	Free

Retail Pricing



Statements

FNB App and Online Banking statements	Free
Posted statement	E10.00
ATM mini statement	E6.78
Cellphone statement	E4.00
Provisional statement - branch (per page)	E10.00
Bank statement - branch (per page)	E10.00
Bank statement - email (per statement)	E10.00
Historical statements - branch (per page)	E10.00
Historical statements - email (per statement)	E10.00

Additional statements - Online Banking

Daily	E64.88
Weekly	E28.42
Bi-Monthly	E16.04

Additional statements - paper based

Daily	E129.77
Weekly	E51.99
Bi-Monthly	E25.96

Retail Pricing



Penalty fees

Dishonouring fees (unpaid item)	E100.00
Dishonouring fees (inward unpaid fees)	E100.00
Honouring fee	E200.00
Card replacement-personalized	E146.09
Card replacement- non personalised	E111.28
Pin replacement - branch	E10.00
Pin replacement - self	Free
ATM declined fee	Free
POS declined transaction fee	Free
Failed scheduled transaction	Free
Pay2Cell payment reversal	E118.18
Online payment reversal - cross border	E326.00
Online payment reversal - FNB to FNB	E118.18
Online payment reversal - other local banks	E118.18
Proof of transactions (less than 3 months)	Free
Proof of transactions (older than 3 months)	E10.00 per page
Debit Card - international declined transaction fee	Free
Dispute transaction fee	E93.47
Interest on unauthorised overdrawn accounts	Prime + 11%

Retail Pricing



T-Bills/Bonds pricing

< SZL 20,000	E50.00
> SZL 20,000	0.25% (maximum: E1 000)

Credit fees

Personal loans

Monthly admin fee	E39.82
Initiation fee	2% of loan (min E540.44, max E7 000.00)

Property finance

Monthly admin fee	E34.16
Initiation fee	2% of loan (max E8 000.00 for loans up to E2million) and max E16 000 for loans above this threshold
Early settlement fee	Free

Overdraft

Initiation fee	2% of loan (min E379.88; max E3 000.00)
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Corporate & Commercial Banking



Retail

Corporate and Commercial

Mobile Banking Services

CashPlus

Forex and Trade

WesBank

Corporate & Commercial Banking



Monthly account fees

Business Cheque	E94.73
Commercial	E150.65
Corporate	E150.65
Cashman	E150.65
Stokvel	Free

Account opening and closing fees

Activation of dormant account	Free
Opening of account	Free
Closure of account	Free

Deposit fees

Cash deposit fees - schools	Free
Cash deposit fees (branch) - SMEs	Free for amounts up to E30 000.00 per day 1% for amounts above E30 000.00
Cash deposit fees (ADT) - SMEs	Free for amounts up to E30 000.00 per day 0.8% for amounts above E30 000.00
Cash deposit fees -corporates	Negotiable

FNB Eswatini Pricing Guide Effective from 1 January 2025 - 30 June 2025

Corporate & Commercial Banking



Withdrawal fees

FNB ATM cash withdrawals	E1.52 per E100.00 (min E7.13, no max)
Other bank's ATM cash withdrawals	E17.42 + E1.52 per E100.00
Mini ATM cash withdrawal	E1.52 per E100.00 (min E7.13, no max)
International ATM cash withdrawal	E68.47
Branch cash withdrawals	E59.05+E2.28 per E100.00
Cardless cash withdrawal	E1.52 per E100.00 (min E7.13, no max)
International branch cash withdrawal	E71.33
Non FNB card ATM access fee	E49.00

Corporate & Commercial Banking



Prepaid purchases

Prepaid purchases via Online Banking, FNB ATM, FNB App and Cellphone Banking

Airtime/Data	E3.07 per E100.00 (min E3.07, max E7.00)
Electricity	E3.07 per E100.00 (min E3.07, max E7.00)
Multichoice	E16.34

Point of Sale / Merchant Services

POS purchases	E6.50
eWallet @ Till	E6.50
Speedpoint® rolls	Free

Merchant Services (MS)

POS rental	Negotiable
POS rentals - general	E220.00
POS rentals - GPRS (mobile)	E440.00
POS commission on total sales	5% (negotiable)
eCommerce	5% (negotiable)

Corporate & Commercial Banking



Payments and transfers

Inward internet transfers from other banks	Free
Commission local transfer (third party payment)	E118.18
Online payments (local)	E16.34
GeoPayment (sole proprietors and SMEs)	E11.37
Pay2Cell	E16.34
External debit orders (non FNB recipients)	E25.89
Internal debit orders (FNB recipients)	Free
FNB Insurance debit orders	Free
Electronic transfers between own accounts	Free
Manual transfers (inter-account branch transfer)	Free
Scheduled payments- establishment	E40.51
Scheduled payments- amendments	Free
Stop payments - online	E47.37
Stop payments - branch	E64.69
Manual EFT payments at OPC (per beneficiary)	Negotiable (max E22.78)

Online Banking Enterprise

RTGS payment (online and manual)	E570.66
eWallet Bulk Send	E9.69

Corporate & Commercial Banking



Payment notifications

inContact (Email, FNB App and SMS)	Free
Proof of Payments (email)	E1.00
Proof of Payments (SMS)	E1.72

Balance enquiry

Online Banking / FNB App	Free
FNB ATM	E2.34
Other banks balance enquiries	E7.70
Balance enquiries at branch (print)	E9.24
Balance enquiries cell phone	E1.45
Balance enquiries cell phone - all accounts	E1.45
Telephone enquiries	Free

Corporate & Commercial Banking



Statements

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Additional statements - Online Banking

Daily	E64.88
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Bi-Monthly	E16.04

Additional statements - paper based

Daily	E129.77
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Corporate & Commercial Banking



Penalty Fees

Dishonouring fees (unpaid item)	E100.00
Dishonouring fees (inward unpaid fees)	E100.00
Honouring fee	E200.00
Card replacement-personalized	E146.09
Card replacement- non personalised	E111.28
Pin replacement - branch	E10.00
Pin replacement - self	Free
ATM declined fee	Free
POS declined transaction fee	Free
Failed scheduled transaction	Free
Debit Card - international declined transaction fee	Free
Dispute transaction fee	E93.47
Pay2Cell payment reversal	E118.18
Online payment reversal - cross border	E326.00
Online payment reversal - FNB to FNB	E118.18
Online payment reversal - other local banks	E118.18
Proof of transactions (less than 3 months)	Free
Proof of transactions (older than 3 months)	E10.00 per page
Interest on overdrawn accounts	Prime + 11%

Corporate & Commercial Banking



Other fees

Audit certificate	E296.74
Copy of transaction vouchers	E28.18 per page
Deposit book	E58.11

Reference validation

Over the counter	E5.20
Electronic channels - FNB	E2.60

Receipt-it

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

Corporate & Commercial Banking



T-Bills/Bonds pricing

< SZL 20,000	E50.00
> SZL 20,000	0.25% (max E1 000)

Credit fees

Overdrafts

Initiation fee - Corporate & Commercial	1.66% (min E660.11)
SME	2% of loan (min E630, max E3000)

Term loans/Commercial Property Finance

Initiation fee - Corporate & Commercial	1.58% (min E630)
Initiation fee (term loan)- SME	2% of loan (min E630, max E7 000)
Initiation fee (Property Finance)- SME	2% of loan (max E8 000.00 for loans up to E2 million, and max E16000 for loans above this threshold)
Early settlement fee	Free

A woman with dark curly hair and glasses is smiling while looking at her smartphone. She is wearing a red ribbed top and black pants. The background is a blurred outdoor setting with a metal railing and a brick wall. A white coffee cup is on a table in the foreground.

Mobile Banking Services

Retail

Corporate and Commercial

Mobile Banking Services

CashPlus

Forex and Trade

WesBank

Mobile Banking



Mobile banking services

eWallet

eWallet - Send Money

Tier 1: E20.00 - E200.00	E7.05
Tier 2: E200.01 - E1 000.00	E9.30
Tier 3: E1 000.01 - E2 000.00	E13.00
Tier 4: E2 000.01 - E6 000.00	E16.50
Tier 5: E6 000.01 - E9 000.00	E20.45
Tier 6: E9 000.01 - E15 000.00	E25.00

eWallet - ATM withdrawals

eWallet - ATM withdrawal (first withdrawal free at ATM only)	1 Free
Tier 1: E0.00 - E150.00	E4.40
Tier 2: E150.01 - E250.00	E7.70
Tier 3: E250.01 - E500.00	E11.80
Tier 4: E500.01 - E 1 000.00	E18.10
Tier 5: E1 000.01 - E4 000.00	E22.00
Tier 6: >E4001.00	E22.00

eWallet - prepaid airtime E2.95

eWallet - prepaid data E2.95

eWallet - prepaid electricity E3.45

eWallet - dormant fee Free

eWallet - MultiChoice E16.90

eWallet - Transfer to your FNB Account (via FNB App) E5.90

eWallet - reversal fee E12.10



CashPlus

Retail

Corporate and Commercial

Mobile Banking Services

CashPlus

Forex and Trade

WesBank

CashPlus



CashPlus

Cash In

Individuals and Schools	Free
SMEs	Free for amounts up to E30 000.00 per day; 1% for amounts above E30 000.00
Corporates	Negotiable

Cash Out via FNB Account

Tier 1: E0.00 - E250.00	E4.90
Tier 2: E250.01 - E500.00	E9.80
Tier 3: E500.01 - E750.00	E14.25
Tier 4: E750.01 - E2 000.00	E17.55
Tier 5: E2 000.01 - E4 000.00	E19.75
Tier 6: >E4 000	E25.10

Cash Out via eWallet

Tier 1: E0.00 - E250.00	E4.90
Tier 2: E250.01 - E500.00	E9.80
Tier 3: E500.01 - E750.00	E14.25
Tier 4: E750.01 - E2 000.00	E17.55
Tier 5: E2 000.01 - E4 000.00	E19.75
Tier 6: > E4 000	E25.10

CashPlus - prepaid airtime	Free
CashPlus - prepaid data	Free
CashPlus - prepaid electricity	Free



Forex and Trade

Retail

Corporate and Commercial

Mobile Banking Services

CashPlus

Forex and Trade

WesBank

Forex and Trade



Forex and Trade

SWIFT transaction fees outside Common Monetary Area (CMA)

Commission	0.68%
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Inward SWIFT

Minimum charge	E95.00
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Maximum charge	E878.80
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Outward SWIFT (plus E82.60 SWIFT charge added to the 0.68%)	outward SWIFT (plus E82.60 SWIFT charge added to the 0.68%)
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Minimum charge	E183.41
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Maximum charge	E906.10
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Resending of returned funds	0.68%
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Minimum charge	E183.41
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Maximum charge	E906.10
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Amendment on original instruction	E399.46
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Forex and Trade



FX Online ZAR CMA Payments

FX Online ZAR CMA outward payments

FX Online ZAR CMA outward payments (FNB to FNB)	0.68% of the amount (Min E22.50, Max E40.00)
FX Online ZAR CMA outward payments (FNB to non-FNB)	0.68% of the amount (Min E22.50, Max E50.00)

Resending of returned funds

FNB to FNB	0.68% of the amount (Min E22.50, Max E40.00)
FNB to non-FNB	0.68% of the amount (Min E22.50, Max E50.00)

Amendment on original instruction

E50.00

FX Online ZAR CMA inward payments

FX Online ZAR CMA inward payments (FNB to FNB)	Free
FX Online ZAR CMA inward payments (Non-FNB to FNB)	E28.00

ALL manual ZAR CMA outward payments

E157.17

Forex and Trade



Foreign notes	
Foreign notes	3.47%
Minimum charge	E136.94
Maximum charge	No max
Foreign currency accounts	
Withdrawal fee (0.68%)	Min /Max
USD	E95.00 / E878.80
GBP	E95.00 / E878.80
EUR	E95.00 / E878.80
Deposits	Free
Monthly fee	US\$/GBP/EUR 0.00
Customer queries	
Up to 3 months old	Free
Older than 3 months	E268.19
Foreign exchange contracts	
Establishment	E446.82

Forex and Trade



Trade Services

Exchange control

Attestation F178 E119.82

Excon applications

Written/Form G E538.70

Extraordinary E818.95

Guarantees

Property

Cash secured 0.84% per 6 months

Bank financed E617.20

Local guarantees

Cash secured 0.84% per 6 months, min E439.39

Bank financed 1.11% per 6 months, min E439.39

Foreign guarantees

Cash secured 0.81% per 6 months, min E642.62 + issuer bank commission

Bank financed 1.11% per 6 months, min E642.62 + issuer bank commission

Amendments (local and foreign) E427.41

SWIFT charge E82.60

Postage/courier Actual cost

Forex and Trade



Export letters of credit

Advising fee	E436.22
LC collected to negotiate at another bank	E436.22
Amendment	E625 + SWIFT charge
SWIFT	E82.60
Courier	Actual cost
Negotiation	0.54%
Expired unutilised fee	E265.06
Confirmation fee (dependent on perceived bank and country risk)	E430.75

Foreign bills (imports and exports)

Commission	0.68% of value
Minimum charge	E159.74
Maximum charge	E2 077.17
SWIFT	E82.60

Import letters of credit

Establishment	0.87%
Minimum charge	E859.29
Trade SWIFT charge	E330.94
LC commission	0.28% per 3 months
Amendment	E653.80
Discrepant documents	E653.80

A young Black couple is shown in a close embrace, smiling warmly at each other. The woman, wearing glasses and a light-colored sweater, has her arms around the man's neck. The man, wearing a brown sweater, is holding a set of car keys. They are standing in what appears to be a car dealership, with a silver car partially visible in the foreground and a blurred background of other vehicles and interior lights.

WesBank

Retail

Corporate and Commercial

Mobile Banking Services

CashPlus

Forex and Trade

WesBank



WesBank (vehicle and asset finance)

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

Documentation fees - Retail	2% of loan (max E5 000.00)
Documentation fees - Corporate & Commercial	1.43% of asset value (min E5 026.50)
Documentation fees - SME	2% of loan (max E5 000)
Monthly admin fee	E55.00
Re-load fee	E679.00
Collection fee	E59.20
Valuation	Actual cost
Early settlement	Free
Vehicle de-registration fee (cancellation fee)	Actual cost
Storage	E29.60 per day
Release fees for repossessions	Free
Emailed statements	Free
Provisional statements	E33.95
Amortization schedules	First copy free, free copy with every interest rate change, thereafter E33.95
Contract documents (copy of Asset-Based Finance agreement)	First copy free, free copy with every interest rate change, thereafter E33.95

