



First National Bank - a division of FirstRand Bank Limited Reg. No. 1929/001225/06
 An Authorised Financial Services and Credit Provider (NCRCP20)
 6th Floor, 1 First Place, Simmonds Street, Johannesburg, 2001, South Africa
 For general banking enquiries - Tel: 0860 11 22 44 International +27(0)11 369 1111
 Website: www.fnb.co.za

FNB CALL ACCOUNT RULES

Amount you must deposit into the account when you open it	R 1 000 (one thousand rand)
Your account may not fall below this balance	R 0 (zero rand)
What happens when your account falls below the account opening balance?	You will not earn interest if your balance is less than the account opening deposit amount.
What interest will you earn, how and when is it calculated and paid?	You will earn interest at a rate determined by the bank from time to time. Interest rate changes are effective immediately. Interest is calculated on the daily balance and paid monthly. Interest can be credited back into your account or transferred to any of your FNB demand deposit accounts.
Can you deposit money into the account at any time?	You can transfer or deposit money into this account at any time.
Fees you must pay us	There is no monthly account fee applicable to this account however there are transactional fees that apply. For more information on all fees applicable to this account, please view our FNB Savings and Investments Pricing Guide on www.fnb.co.za or contact your nearest FNB branch or call centre.
The minimum amount of time the money must stay in your account	No fixed investment period.
When can you withdraw money from the account?	There are no restrictions on withdrawing funds. No notice is needed before you withdraw funds.

Note: The Savings & Investment Account General Terms & Conditions also apply to you. A copy of these terms & conditions is available on www.fnb.co.za or from our call centre.