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FNB Channel Islands Annual Pricing Guide

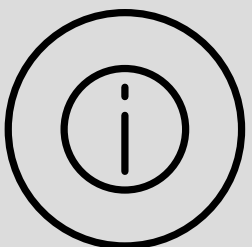
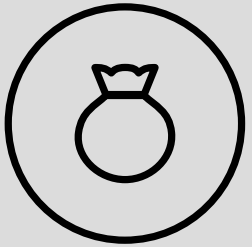
1 July 2024 to 30 June 2025

Terms, conditions and eBucks earn limits apply. Certain benefits are dependent on your account and eBucks rewards level

FirstRand Bank Limited Guernsey Branch, trading as FNB Channel Islands, is regulated by The Guernsey Financial Services Commission and licensed to conduct banking under The Banking Supervision (Bailiwick of Guernsey) Law, 2020.

Business address: La Plaiderie House, StPeter Port, Guernsey, GY1 4WF.

QUICK LINKS



We offer clients a dedicated app that allows them to transact 24/7, no matter where in the world they are

SUGGESTED LINKS

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Fees

QUICK LINKS

- 4 Channel Islands GBP Current Account
- 5 Channel Islands Call Account (available in GBP/USD/EUR)

Account fee waived with balance of £2 500

FNBCI App and online banking
at no charge

GBP card swipes
at no charge

Faster payments
at no charge

Direct debits
at no charge

Contact us

087 730 6010 / +44 1481 748138

info@fnbci.co.uk

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Channel Islands GBP Current Account

Account fees

Monthly account fee	£5	Should a balance of £2 500 be maintained in the account, your monthly account fee will be waived
Faster payments	No charge	-
CHAPS payments	£20	-
Inward SWIFT payments	No charge	Correspondent/intermediary bank fees may apply*
Outward SWIFT/global payments	£30	Correspondent/intermediary bank fees may apply*
Inter-account transfers (same currency)	No charge	Transfers to and from your own FNBCI account/s of the same currency
Inter-account cross currency transfers	£30	Payments to another non-GBP FNB Channel Islands account in your profile of accounts*
GBP ATM withdrawal	No charge	-
Non-GBP ATM withdrawal	£6	Additional fees may also be levied by the ATM's bank for these transactions
GBP card swipes	No charge	Fees are applicable to cross currency swipes
Excess fee	£10	A service fee is charged for each payment, where there is not enough money in your transactional account to cover the payment
Interest on overdrawn account	15%	Annual percentage rate
Returned payment/transaction	£20	-
ATM decline transaction	No charge	-
Direct debits (debit orders)	No charge	-

* Correspondent/global bank fees may apply depending on charge option used. Fees may vary. Payment Help Guide is available on request from the FNB Channel Islands Service Suite.

FNB Channel Islands is a participant in the Guernsey Banking Deposit Compensation Scheme. The scheme offers protection for "qualifying deposits" up to £50 000 subject to certain limitations. The maximum total amount of compensation is capped at £100 000 000 in any 5-year period. Full details are available on the Scheme's website www.dcs.gg or on request. Contact info@fnbci.co.uk for more information.

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Channel Islands Call Account (available in GBP/USD/EUR)

Account fees

Monthly account fee	No charge	Applicable to GBP, EUR and USD account
CHAPS payments	£20	Only applicable to the GBP Call Account
Inter-account transfers (same currency)	No charge	Transfers to and from your own FNBCI Account/s of the same currency within your portfolio of accounts
Inter-account cross currency transfers	£30	£30 equivalent fee is applicable to transfers from USD & EUR account
Outward SWIFT/global payments	£30	£30 equivalent fee is applicable to payments from USD & EUR account*
Inward SWIFT payments	No charge	Correspondent/intermediary bank fees may apply*
Excess fee	£10	A service fee is charged for each payment, where there is not enough money in your transactional account
Interest on overdrawn account	15%	Annual percentage rate

* Correspondent/global bank fees may apply depending on charge option used. Fees may vary. Payment Help Guide is available on request from the FNB Channel Islands Service Suite.

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Important information

QUICK LINKS

- 7 The small print
- 7 Standard terminology

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The small print

Information on our products and prices

- We strive to keep the information provided in the pricing guide as accurate as possible, and we will not be held responsible if an error or omission is found
- We may from time to time amend these terms and conditions, by notifying you of the changes on 20 (twenty) days' notice. If you are not happy with the changes, you have the right to end the agreement prior to the expiry of 20 (twenty) days after notification of the changes has been sent to you. The changes will be binding on you and will form part of the agreement upon expiry of the 20 (twenty) day period
- You must apply for each product individually
- The granting of any product is subject to you meeting the qualifying criteria of that product
- Each product has a set of terms and conditions for that specific product. We agree on these terms and conditions with the applicant
- If there is disagreement between the product specific terms and conditions and what's outlined in this pricing guide, we'll follow the product - specific terms and conditions that apply to such a product. FNB Channel Islands reserves the right to change the features of any product at any time
- Interest rates on current accounts and call accounts are subject to change from time to time (notice shall be communicated via email, for the latest interest rates refer to the rates and pricing tab on our website)
- All fees quoted are effective from 1 July 2024 to 30 June 2025

Standard terminology

If you want to compare FNB's fees with those of other banks, we have, as far as possible, used standard terminology throughout this pricing guide. In the case where we've used FNB-specific terminology, we've added this here showing the wording that other banks may use.

Glossary of terms

FNB term (as used in this guide)	Standard terminology
Card swipes	Card transaction
Payment	Third party payment/stop order
CHAPS	A payment service for domestic GBP payments in the UK, Channel Islands or Isle of Man, of £250 000 or more. These payments may be initiated via the FNB Channel Islands Service Suite between 08:00 and 15:00, UK time, Monday to Friday (excluding UK bank holidays). The recipient bank must also be a participant in the CHAPS payment scheme
FASTER payments	A 24/7 UK payment service which incurs no charge and available via the FNB Channel Islands Banking App, FNB Channel Islands or the FNB Channel Islands Service Suite. These are for domestic GBP payments and is available within the UK, Channel Islands or Isle of Man, of no more than £250 000 in value. Most electronic payments sent through Faster payments will arrive at the recipient bank on the same day, but this is not guaranteed. For more information, visit www.fasterpayments.org.uk
Direct debits	Where permission is granted by an account holder for a company to automatically collect payments from their account on an agreed schedule, such as each month often referred to as a debit order. Examples include mortgage payments, utility bills or council tax. Direct debits are used to settle UK domestic payments between banks. Clearing and settlement is performed by the Bankers' Automated Clearing System (BACS)
Swift/ Global Payment (Society for Worldwide Interbank Financial Telecommunications)	Enables you to make a payment overseas or within the UK in a currency other than GBP. This payment may take between 3-5 days. For more information, visit www.swift.com . When using SWIFT, you get 3 (three) fee/service charge type options, all of which differ in terms of who (between the sender and receiver of the payment) will bear the cost of the associated transaction. As such, these charges may differ, depending on the way the payment has been requested. These three options include Share With this option, you will pay the FNB Channel Islands fees, and the recipient will receive the funds sent, less any correspondent/ intermediary bank charges. SHA is the default charge code option used Our All fees will be charged to you as the sender - i.e. the receiver gets the full amount that you send. Any charges (as described above), applied by any correspondent/intermediary bank or receiving bank, will be charged to you directly Beneficiary (also known as BEN) The sender (you) are not charged for any fees related to the transaction. The receiver receives your payment amount, less all the related transaction charges

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Contact us

Contact your FNB Private Advisor,
relationship Manager or FNB Channel Islands Service Suite

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Help changes everything

