

Client Application Form: Individual



Instructions

Please complete in block letters and mark with an "x" where applicable. All alterations must be initialed. Draw a line through sections which are not applicable to your account.

If you are acting on behalf of the investor (e.g. person with power of attorney to act on behalf of the investor, a guardian for a minor etc.), please complete the Person Acting on Behalf of the Investor Form, found on our website shares.fnb.co.za and supply the required FICA documentation.

The "Agreement" is comprised of this client application form, where applicable, a FAIS approved mandate form and/or an Investment Policy Statement (which may or may not be included in this form) as well as any other disclosures and ancillary documentation. The Agreement (comprising of the documentation above) forms an agreement between the client identified in part 1, ("you" or "your") and FNB Stockbroking and Portfolio Management (Pty) Ltd, a subsidiary of FirstRand Bank Limited, an Authorised user of the JSE Limited (Reg. no.1996/011732/07), hereinafter referred to as "FNB SPM". Any reference to the "parties" is reference to you and FNB SPM, collectively and any reference to a "party" is to either you or FNB SPM, respectively.

1. Investor details

Title		Surname	
First names in full			
Date of birth		Country of birth	
Identification type	<input type="checkbox"/> RSA ID	Number	
	<input type="checkbox"/> Foreign passport	Number	
		Expiry date	
	<input type="checkbox"/> RSA permit	Number	
		Expiry date	

Foreign passport (if applicable)

Country of issue		Nationality	
Country of residence			

RSA Permit (if applicable)

Country of residence	
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Occupation

Occupation		Employer	
If you are self-employed, please provide nature of business activities			

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Contact details

Home no.		Work no.	
Cellphone no.		Email	
Physical address			
		Area code	

Relationship to FirstRand employee

Are you an employee of the FirstRand Group?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you related to an employee of the FirstRand Group?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If YES, please state the name of the employee	
If you are related to an employee of FirstRand, will the employee make investment decisions on behalf of the applicant?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Note: Any reference to 'you/your' shall refer to the client making the application to open the account. As such all information required is in relation to the client making the application to open the account.

2. Tax and residency

Due to various legislative requirements, the South African Revenue Service ("SARS") requires FNB SPM to obtain your certified Foreign Account Tax Compliance Act ("FATCA") / Common Reporting Standard ("CRS") classification and to collect and report certain information about an account holder's tax residency status. If you (or the account holder on whose behalf you are completing the form) have a tax obligation or tax residence outside of South Africa, FNB SPM is legally obliged to pass on the information in this form to SARS.

As a financial institution, FNB SPM is not allowed to give tax advice; if you have any questions about this section or defining your tax residency status, please speak to your tax advisor or local tax authority. You can also find out more at the Organisation for Economic Co-Operation and Development (www.oecd.org) automatic exchange of information portal, which may assist you in determining your tax residency.

The cost of your investment is calculated using the weighted average cost method. Should you elect an alternative method, we advise that you contact your tax advisor in this regard. Note that we are obliged to report certain amounts earned in your account to SARS as part of our obligation under the Tax Administration Act 28 of 2011 ("TAA"). The information reported to SARS will be provided to you in the form of an annual tax certificate. Should you have any queries around the information contained in the certificate, please speak to your portfolio manager or the dealing desk. Additionally, should you be unsure of how to use this information, please speak to your tax advisor.

Please complete this section and all withholding tax exemption declarations (interest or dividends) that may be relevant to you. Not doing so may result in processing delays or incorrect withholding tax being applied.

Please note that in addition to your declared tax residency, for any foreign indicators documented in this application, you are required to declare whether you have a tax obligation in this jurisdiction by completing the tax table below for each foreign indicator.

Please be aware that reporting of joint accounts to regulatory authorities is not possible under the current regulatory reporting model. Should you wish to open an account with one or more beneficial owner of the assets held therein, please be aware that only one tax certificate will be issued in the name of one of the account holders. As a result any proof of joint ownership when filing your tax return(s) will have to be furnished by yourself.

☐ **If you are resident in South Africa for tax purposes, please confirm by ticking this box**

By ticking this box, I confirm that I am a South African tax resident and I qualify for the Dividends Tax ("DT") exemption as stipulated in section 64F(I) of the Income Tax Act on any income earned from Real Estate Investment Trusts (REITs), since it will constitute income that needs to be filed in my annual income tax return.

Are you a South African citizen?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a registered taxpayer with SARS?	<input type="checkbox"/> Yes <input type="checkbox"/> No

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If YES, please supply your tax registration number	
If you do not have a tax registration number, please provide a reason	

If you are a resident in South Africa for tax purposes the following default will be applied:

- Withholding Tax on Interest ("WTI") will not apply;
- Dividend Tax at 20%, unless the REIT exemption elected above applies.

☐ **If you are not a resident in South-Africa for tax purposes, please confirm by ticking this box**

In which country are you a resident for tax purposes?	
Are you a registered taxpayer in this country?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a citizen/national in this country?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please supply your tax registration number	

Where you have provided FNB SPM with a US tax residency, please provide us with a completed W-9 form and your US tax identification number.

If you were born in the US and are not a US tax resident, please ensure that a certificate of loss of nationality is supplied, or a reasonable explanation as to why citizenship was not attained at birth, in order to refute your US tax residency status:

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As a foreign tax resident, unless we receive the relevant declaration form from you, where applicable, we will apply the following defaults:

- Withholding Tax on Interest at 15%; and
- Dividend Tax at 20%.

Additional tax registrations:

In addition to the tax residency indicated above, please complete the below table for any other foreign country indicators you have not provided us with. Please also supply all countries in which you are a citizen/national and indicate whether you are a tax resident in that country.

Tax Identification Number (TIN)	Country	Are you considered a Citizen/ National in this country?	Are you currently a tax resident of this country?	Reason for not providing a TIN
		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	

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3. Description of source of funds and wealth

Please describe the purpose for opening this account (for example saving, investment, long term investment etc.):

This section requires you to describe the source of funds (source of funds describes the activity which has generated the funding of this account). Please note that we may request verification of your source of funds during or post our application process.

Please indicate the source of funds that will be used to invest into your account:

- | | | | |
|---|---|--------------------------------------|--|
| <input type="checkbox"/> Sale of investment | <input type="checkbox"/> Bonus | <input type="checkbox"/> Salary | <input type="checkbox"/> Property sale |
| <input type="checkbox"/> Transfer from other service provider | <input type="checkbox"/> Assets of trust/investment company | <input type="checkbox"/> Inheritance | |

Please note: In certain circumstances we may request additional information.

Source of Wealth

This section requires you to describe the source of wealth (source of wealth describes the activities which have generated your total wealth as a whole). Please note that we may request verification of your source of wealth during or post our application process.

- | | | | |
|---|---|--------------------------------------|--|
| <input type="checkbox"/> Sale of investment | <input type="checkbox"/> Bonus | <input type="checkbox"/> Salary | <input type="checkbox"/> Property sale |
| <input type="checkbox"/> Transfer from other service provider | <input type="checkbox"/> Assets of trust/investment company | <input type="checkbox"/> Inheritance | |

4. Determining your residency status for Exchange Control purposes

Are you currently a permanent resident in South Africa?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If NO, have you previously been a permanent resident in South Africa?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If YES, when you left South Africa did you formalise your emigration?	<input type="checkbox"/> Yes <input type="checkbox"/> No

If you answered YES, please provide us with documentary proof issued by the South African Reserve Bank.

Do you have any of the following?

- | | | |
|---------------------------------------|---|---|
| <input type="checkbox"/> RSA ID | <input type="checkbox"/> RSA birth certificate | <input type="checkbox"/> RSA work permit |
| <input type="checkbox"/> RSA passport | <input type="checkbox"/> RSA permanent residence permit | <input type="checkbox"/> RSA temporary residence permit |

Source of assets to be invested in the account:	<input type="checkbox"/> South African <input type="checkbox"/> Foreign
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Your application to open a non-resident account will be considered, amongst others, on the information which you provide above, and, if required, any additional information. You acknowledge that all such information is of material importance and directly relevant to the consideration of your application. You furthermore warrant that all information you supply, have supplied or will supply to us is truthful, accurate, correct and complete in all material respects and that you are not aware of any other information which, should it become known to FNB SPM would affect the consideration of your application in any way.

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5. Client banking account details

The name of the bank account holder must be the same as the name of the FNB SPM account applicant. Please provide proof of your bank account details i.e. a bank statement certified by your bank, not older than 3 (three) months.

Name of bank			
Branch code		Branch name	
Account name		Country	
Account no.			
Type of account	<input type="checkbox"/> Current <input type="checkbox"/> Savings		

Please ensure that the account allows debits.

6. Intermediary details

Please confirm the details of your appointed authorised services provider:

Financial Advisor name			
Financial Advisor code		FSP number	
FSP name			
Telephone number			
FSP email			

Where you have signed a discretionary mandate with the advisor please indicate below:

☐ Full discretionary mandate ☐ Limited discretionary mandate

The advisor warrants that he/she has the requisite authority to enter into this transaction and you agree to pay the following fees to your financial advisor on this and all future transactions until otherwise specified.

Please specify the percentage, excluding VAT.

Initial fee (max 3%, excluding VAT)	%	Ongoing fee (max 1%, excluding VAT)	%
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7. What mandate will FNB SPM have to manage your investments?

Please note that you are required to sign the FNB SPM Mandate should you select option 1 or 2.

☐ **Option 1: Fully Managed Portfolio**

By choosing this option, you allow FNB SPM to manage the portfolio/s at their full discretion and they can make changes without your prior consent. This management will include, but is not limited to, voting on your behalf on any ballot or corporate action, re-balancing the portfolio/s, selecting and including instruments that the manager deems appropriate. Your portfolio will be managed according to a model portfolio, which aims to achieve a specific risk and return profile over a stated investment horizon.

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☐ **Option 2: Managed Portfolio that is tailored to your investment restrictions or preferences**

By choosing this option, you allow FNB SPM to manage the portfolio/s at their discretion, but taking into consideration any investment restrictions or preferences that you might have. You acknowledge that the instruments that make up the portfolio/s will differ from a model portfolio/s as mentioned in option 1 above. Because of these variances, the performance and inherent risk of the portfolio could be different from the model portfolio selected as the foundation for the construction of your portfolio. Once FNB SPM has considered your investment restrictions and preference they will construct and manage your portfolio/s accordingly. The management will include but is not limited to voting on your behalf on any ballot or corporate action, re-balancing the portfolio/s and selecting and including instruments that the manager deems appropriate.

How should restrictions or preferences be applied to your investments?

- ☐ Pre-stated restrictions and preferences as per below ☐ Contact me before implementing a change

Please state any investment restrictions or preferences that the investment manager must adhere to:

☐ **Option 3: Self-Managed with Advice**

By choosing this option, you acknowledge that FNB SPM does not have the authority to manage the portfolio/s on your behalf and that all decisions and actions remain the responsibility of the investor. However, FNB SPM may offer you advice and make recommendations on specific instruments. It is important to note that the advice provided by FNB SPM is limited as no other investments held by you is taken into consideration. It is therefore important for you to consider whether the advice is suitable to your particular circumstances, risk profile, financial situation, product experience and overall objectives. FNB SPM will not vote on any ballots and/or corporate actions. If you do not communicate your election to FNB SPM by the election deadline date, the issuer default will apply. The election deadline date and issuer default will be noted on the notice pertaining to the corporate action.

☐ **Option 4: Self-Managed**

By choosing this option, you acknowledge that FNB SPM does not have the authority to manage the portfolio/s on your behalf and that all decisions and actions are the responsibility of the client. FNB SPM will not give any advice and will provide you with safe custody and execution services only. You will be able to execute your orders by contacting our dealing desk or online via our website at shares.fnb.co.za. FNB SPM will not vote on any ballots and/or corporate actions. If you do not communicate your election to FNB SPM by the election deadline date, the issuer default will apply. The election deadline date and issuer default will be noted on the notice pertaining to the corporate action.

8. How do you want FNB SPM to manage the cash balance of your portfolio?

- ☐ JSE Trustee Account (JSET) ☐ Money Market

Please note that different interest rates are applicable depending on your selection.

9. What shares would you like to trade?

(only applicable to Self-Managed portfolios)

- ☐ I wish to trade Local Shares.
☐ I wish to trade Global Shares.

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10. Which product or model portfolio would you like to invest in?

A list of available local and global portfolios and/or solutions can be obtained from your Advisor.

Product or portfolio	Allocation (R)
	R
	R
	R
	R
	R

11. Do you wish to trade in accordance with Islamic Law?

☐ Yes ☐ No

Please note that if you choose this option, FNB SPM will maintain your account in accordance with the mandate that you have chosen in clause 7 above, but in accordance with, and subject to, Islamic law.

FNB SPM has appointed and consulted with the FNB Shari'ah Advisory Committee ("SAC"). The SAC is entrusted with the responsibility of ensuring that the products offered by FNB SPM under this Agreement comply with Shari'ah, where a client has elected to trade in accordance with Islamic law.

12. Global shares portfolio

If you have selected a global portfolio, you are able to open an account in one of three base currencies: GBP, EUR and USD. Please select the base currency you wish to open your account in.

☐ GBP ☐ EUR ☐ USD

Note: Should you wish to make use of the personal offshore allowance or FNB SPM's offshore allowance you will be issued with two separate account numbers as these accounts operate independently.

In respect of corporate actions for global shares, you will be required to access your account on your profile and make an election. The issuer default will apply where you fail to make an election.

Value of investment	R
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Please select your option below to fund your account:

☐ **Personal offshore allowance (R10 000 000 per annum)**

If using your personal offshore allowance, please advise how you will be funding your account:

☐ Fund from offshore bank account ☐ Fund from local bank account via FNB SPM

☐ **FNB SPM's offshore allowance**

This option allows you to transfer funds to our offshore trust account using FNB SPM's offshore allowance. Important restrictions apply.

This offshore allowance is subject to an approval and authorisation process within the context of the limit of FNB SPM's offshore allowance. FNB SPM cannot guarantee successful approval to use this offshore allowance or the amount that you will be granted.

Note: Should you wish to make use of FNB SPM's offshore allowance you will be issued with two separate account numbers as these accounts operate independently.

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☐ US Withholding tax rate relief (Global accounts only)

With reference to instruments which distribute US sourced Income, please note that without the necessary completed IRS W forms provided and the below mentioned service opt-in allocated for reduced rate relief at source, the default US withholding tax rate will apply on such US source income received in your portfolio.

Should you qualify for a reduced US withholding tax rate please ensure Part II of the W-8BEN-E form provided is completed in full and please tick this box to Opt-in to the automatic reduced rate relief at source offering.

Note that this service offering lasts for a period of 3 years from date of the reduced rate application being successfully processed and will require an updated W-8BEN-E form every 3 years from date of opting in. All cost for the service can be found within the FNB SPM pricing guide.

13. Confirmation of investment management fees

Please refer to the FNB SPM fee schedule for a breakdown of annual fees charged.

No initial investment management fees will be charged. All annual fees exclude underlying product fees. All fees are exclusive of VAT. Fees are calculated on the market value of the portfolio.

14. Your Information and Privacy

In this section:

“Solutions” means any banking, insurance, investment, telecommunications or other products, goods, services, benefits, policies, rentals and rewards you select with the FirstRand group of companies.

“Investments/Investment Solutions/Investment Areas” means investments/investment solutions/investment areas falling outside of FirstRand Bank Limited, but within the FirstRand Group.

14.1. Required Consents

*If you have previously provided us with the below mentioned consents, please ignore this section; alternatively, if you would like to update the below mentioned consents, please log onto the FNB App and select “My Profile”.

14.1.1. Product Suitability

**Not Applicable to minors / Do not complete for minors*

I consent that the FirstRand Group (as defined in the FirstRand Group Customer Privacy Notice on our websites) may obtain and use my information from:

- A. **Credit bureaus** to: Conduct an assessment to determine my eligibility for and the appropriateness of the supply of this transact, telecommunication, invest, rental and/or other value-added solutions (whichever is applicable to this application).
- B. And **third-party qualification data providers** to: Conduct an assessment to determine my eligibility for and the appropriateness of the supply of this solution applied for.
- C. And may obtain, use and share information about me/us with the **South African Fraud Prevention Services** for financial crime detection, prevention and prosecution purposes or if the FirstRand Group reasonably believes that I have provided any false and / or misleading information and / or documents to it.

☐ **By ticking the box I consent to the above**

I instruct FirstRand Bank Limited to release my information (including my contact details, demographic information, and transaction history on all my solutions) to the investment areas outside of FirstRand Bank Limited but within the FirstRand Group to:

- Conduct an assessment to determine my eligibility for and the appropriateness of the supply of this investment solution.

☐ **By ticking the box I instruct the FirstRand Group accordingly**

Disclosure:

Please note that if you withhold or withdraw this consent, it will impact your application for or ongoing use of this solution. Refer to our FirstRand Group Customer Privacy Notice (available on our websites) for the process on how to withdraw this consent or contact us.

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14.1.2. Personal Profile

**Not Applicable to minors / Do not complete for minors*

I instruct the FirstRand Group (as defined in the FirstRand Group Customer Privacy Notice available on our websites) to obtain and use my information from credit bureaus to:

- Verify and update my personal profile information including contact details and turnover for insurance and investment solutions.

☐ By ticking the box I instruct the FirstRand Group accordingly

14.2. Marketing Consents

**Not Applicable to minors / Do not complete for minors*

*If you have previously provided us with the below mentioned marketing consents, please ignore this section; alternatively, if you would like to update the below mentioned marketing consents, or should you wish to opt out of direct marketing at any time please log onto the FNB App and select "My Profile".

14.2.1. Direct Marketing Consent

I give my consent to receive direct marketing by any electronic communications (including fax, email, SMS, MMS etc.) from the FirstRand Group (as defined in the FirstRand Group Customer Privacy Notice available on our websites) about non-financial solutions (like telecommunications, rental and value-added solutions).

☐ By ticking the box I consent to the above

14.2.2. Personalised Offers

**Not Applicable to minors / Do not complete for minors*

I instruct the FirstRand Group (as defined in the FirstRand Group Customer Privacy Notice on our websites) to obtain and use my information:

- A. From **credit bureaus** (including ongoing notifications regarding my credit applications) to:
Conduct ongoing assessments to determine my eligibility for and the appropriateness of future offers for investment and insurance solutions.

☐ By ticking the box I instruct the FirstRand Group accordingly

- B. And from **third-party qualification data providers** to:
Conduct ongoing assessments to determine my eligibility for and the appropriateness of future offers for all FirstRand Group solutions.

☐ By ticking the box I instruct the FirstRand Group accordingly

I instruct FirstRand Bank Limited to release my information (including my contact details, demographic information and transaction history on all solutions held) to the insurance and investment areas within the FirstRand Group to conduct ongoing assessments to determine my eligibility for and the appropriateness of offers for any insurance or investment solutions.

☐ By ticking the box I instruct the FirstRand Group accordingly

14.2.3. Subscription Services

**Not Applicable to minors / Do not complete for minors*

I give my consent to receive Value added/educational information (e.g. market or investment related information)

☐ By ticking the box I consent to the above

14.3. Privacy Notice

Your personal information as captured above will be held by entities within the FirstRand Group. To better understand the entities that form part of the FirstRand Group and how your personal information is treated, please refer to FirstRand's Privacy Notice. The Privacy Notice can be found on Our website (www.fnb.co.za).

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15. Your declarations

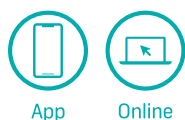
1. You hereby authorise FNB SPM to manage your investments subject to the terms and conditions of the Agreement and the applicable legislation.
2. You hereby confirm that all information provided has been done so voluntarily and of your own accord.
3. You confirm that should the information provided be incorrect, untrue or incomplete, you may be held personally liable for any penalties or criminal charges that may be imposed by the regulator due to information you provided.
4. You understand that FNB SPM operates a website (the "website") and if you make use of that website or the services available to you on it, you will be legally bound to the additional terms and conditions (which form part of the Agreement) applicable thereto. You understand that these terms and conditions apply to you in addition to the terms and conditions in this Agreement.
5. You agree to the fees, as set out in the Fee Schedule and terms and conditions attached hereto or available on the website. You understand that FNB SPM can change the fees and terms and conditions from time to time. Details of how and when we may change the fees and terms and conditions are contained in the terms and conditions which form part of this Agreement.
6. You confirm that the personal information which you have given to FNB SPM in this Agreement, is correct. You will immediately notify FNB SPM in writing if your personal information changes.
7. You hold no other citizenships and residencies for tax purposes other than those disclosed in this Agreement and will inform FNB SPM in writing of any change of this status within 30 (thirty) days..
8. You have been informed of the risks associated with investments. You understand and accept that this includes the risk of financial loss to you. Risks include, but are not limited to currency risk, market risk, interest risk, exchange rate risk and the default or insolvency on the part of any local and/or foreign custodians, banks or other financial institutions FNB SPM uses. You will not hold FNB SPM legally responsible for any loss you suffer or costs you incur because you took part in any local or foreign investment. A glossary of these risks can be found on shares.fnb.co.za.
9. You are aware that FNB SPM cannot guarantee a return on your investment.
10. If you have authorised FNB SPM to invest in foreign investments for you, you have been informed of the risks of foreign investments and that, where appropriate, you will be given copies of specific risk disclosure documents published from time to time for specific financial markets. You are responsible for acquainting yourself with such risks. You confirm that FNB SPM did not solicit your mandate to invest funds offshore – you gave FNB SPM this mandate voluntarily.
11. You warrant that no other person has any rights in any investments you deliver to FNB SPM under this Agreement. This includes any encumbrance. Should you wish to encumber your investments while FNB SPM holds them for you in safe custody, you will be required to provide us with certain documentation and approvals before we will give effect to such encumbrances.
12. You warrant that the funds you have invested with FNB SPM were obtained legitimately. You warrant that you did not obtain the funds, directly or indirectly, due to any unlawful activity as defined in the Prevention of Organised Crime Act, No. 121 of 1998, as amended, and the Financial Intelligence Centre Act, No. 38 of 2001 as amended. This includes, but is not limited to any contravention of the South African Exchange Control Regulations.
13. You understand that there are risks associated with sending instructions to FNB SPM via email. You agree to carry the risk of sending instructions to FNB SPM via email.
14. You confirm that you have received, read and understood this Agreement. You further confirm that your signing this Agreement should also be taken to mean that you accept the terms and conditions attached hereto, as well as any ancillary documentation and disclosures.
15. If you have chosen to have this Agreement administered as a "Self-Managed Portfolio", you understand that under the JSE Rules (8.170) we may not receive cash deposits from our clients for more than R5 000. If you deposit more than R5 000 into our account, we will charge you a penalty fee as per the Fee Schedule. This will be in addition to charging you for the cash deposit fee our bank charges us. FNB SPM is subject to anti-money laundering legislation and we may therefore request that you give us information in writing which confirms the source of any funds deposited with us in cash.
16. Information contained in this Agreement is not intended to constitute tax advice. Any aspect of the services under this Agreement which may be of a tax-related nature is an incidental or subordinate (i.e. a secondary / related / non-core) part of the services provided and you should seek tax advice from an independent tax practitioner before acting on any such aspect of the services. Any information provided herein is furthermore based on the information provided by you to FNB SPM. If certain information is withheld, omitted, incomplete or inaccurate this may affect the quality and accuracy of the services we provide. Furthermore, the service provided is based on our understanding of the information that you made available to us. FNB SPM or any other member or affiliate of the FirstRand Group of companies (the "FirstRand Group") shall not be liable for any loss, damages, claim, penalties or fine suffered by anyone who relies on or acts upon the services, whether the FirstRand Group acted negligently or not.
17. You will not hold FNB SPM responsible for any loss you suffer (whether direct and/or consequential) because of any actions it takes, with the exception of losses incurred as a result of FNB SPMs' gross negligence. For purposes of this clause FNB SPM includes its or its affiliates, officers, directors, and employees.

Signature

Date

Name

Capacity



For help, visit FNB Online banking, the FNB App or call
087 346 8378 for more information.

BE AWARE OF FRAUDSTERS

FNB SPM will never ask you for your password or OTP in an email, SMS or via a phone call. Visit the FNB SPM website for terms and conditions that apply.