



A guide to help you close your **Transactional Bank Account**

The guide contains all the essential information you need to know and follow when you are ready to close your transactional bank account.

WE RECOMMEND
ALLOWING AT LEAST
3 MONTHS
BEFORE CLOSING YOUR ACCOUNT

You can request closure of your account through the following methods



Visit any FNB Branch and speak to a Branch Consultant or:



For Easy Customers:

Contact the easy Toll-free number on 080 007 9599



For Gold Customers:

Contact your team of bankers via Secure Chat™ on the FNB Bank App or call 087 575 4653



For Premier Customers:

Contact your team of bankers via Secure Chat™ on the FNB Bank App; call 087 577 7000 or email premier@fnb.co.za



For Private Clients Customers:

- Contact your Private Banker;
 - Call the Private Clients Service Suite on 087 575 4727;
- Chat to a team of bankers via Secure Chat™ on the FNB Bank App or email privateclientservice@fnb.co.za



For Private Wealth Customers:

- Contact your Private Banker;
- Call the Private Wealth Service Suite on 087 730 6000;
- Chat to a team of bankers via Secure Chat™ on the FNB Bank App or email servicesuite@fnbprivatewealth.co.za

Identification required



It is important to have your relevant identification documents on hand to perform the required validation checks

- ID / foreign nationals to provide Passport Document and valid permit
- Proof of address

Scheduled Payments and Transfers

You need to cancel any standing instructions in advance of closing your transactional bank account

- If you have a **Scheduled Payment**: - Please ensure instruction is cancelled
- If you have a **Scheduled Transfer**: - Please ensure instruction is cancelled



Notice to close: The following accounts will need to be closed prior to the closure of your transactional account:

- Investment accounts / Share invest account

Please note that investment accounts / Share investing accounts will be closed once final payment and account is cleared to you.

Bank Account links

If you have the below accounts with FNB ensure that they are settled before closing your transactional bank account.



Overdraft Facility



Fusion Credit Facility



All cards linked to your bank account to be closed once balances have been settled



Revolving Loan



Revolving Facility



Temporary Loan



Smart Device

If you have the following products with us you will need to provide an instruction letter notifying the department of your new transactional bank account details before the current transactional bank account can be closed. Upon closure, you will be provided with written confirmation of the transactional bank account closure.



Personal Loan and Student Loan



Credit Card and Linked Petro Card



Home Loan

Credit Balances in your FNB savings account

If you have a credit balance due to you in your savings account, **FNB will assist with the transfer of funds to your linked primary account** before FNB delinks the savings account for closure. You will need to nominate an alternative bank account to receive the credit balance.



Credit Balances in your FNB Cheque account

If you have a credit balance due to you in your Cheque account, **you will need to nominate an alternative bank account to receive the credit balance.**

Switch your Debit Orders and Salary

Ensure you give yourself and service providers **at least 3 months** to ensure that everything has been switched successfully before closing your account.

Please also take note of the following:

- Your access will be removed – from Digital Banking, all valid Cards / Cheque Books and access to loan accounts will be removed
- Spousal accounts linked to the requested transactional bank account closure will be subjected to full pricing change
- Any linked youth account needs to be delinked before transactional account can be closed
- Global accounts need to be closed before transactional bank account can be closed
- eBucks credit balances can be transferred to a nominated valid eBucks account holder or can utilise eBucks
- Once transactional account has been closed ensure transactional account card is destroyed

