

DATE: 01 October 2018

The Principal Officer: SAM CAMILLERI

Fund name: Natal Joint Municipal Pension Funds (Provident)

**RE: NOTIFICATION OF ADMINISTRATION FEE INCREASE ON FNB SMART HOUSING PLAN LOANS**

FNB Loans wishes to advise the Fund of the Bank's intention to increase the monthly Administration Fee on housing loan accounts.

It has become necessary to increase this fee due to increased administration costs and requirements since the inception of the housing product.

The Administration Fee will increase from R11:50 (incl. Vat) to R23:00 (incl. Vat). The new fee will apply to all housing loan applications received as from the 01 November 2018. Please note that this applies to both new and to-up loans (additional advances).

We wish to assure the Fund that the revised Administration Fee falls well within the National Credit Act (NCA) prescribed fee limits.

For any enquiries or queries, please contact your Business Development Manager: Bethuel Bila 087 736 7321/ [bbila@fnb.co.za](mailto:bbila@fnb.co.za).

Kind regards,



Laurie Gallagher  
Channel Manager – Pension Fund Backed Lending

DATE: 01 October 2018

The Principal Officer: SAM CAMILLERI

Fund name: Natal Joint Municipal Pension Funds (Retirement)

**RE: NOTIFICATION OF ADMINISTRATION FEE INCREASE ON FNB SMART HOUSING PLAN LOANS**

FNB Loans wishes to advise the Fund of the Bank's intention to increase the monthly Administration Fee on housing loan accounts.

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The Administration Fee will increase from R11:50 (incl. Vat) to R23:00 (incl. Vat). The new fee will apply to all housing loan applications received as from the 01 November 2018. Please note that this applies to both new and to-up loans (additional advances).

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Kind regards,



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Laurie Gallagher  
Channel Manager – Pension Fund Backed Lending

DATE: 01 October 2018

The Principal Officer: Sam CAMILLERI  
Fund name: Natal Joint Municipal Pension Funds (Superannuation)

**RE: NOTIFICATION OF ADMINISTRATION FEE INCREASE ON FNB SMART HOUSING PLAN LOANS**

FNB Loans wishes to advise the Fund of the Bank's intention to increase the monthly Administration Fee on housing loan accounts.

It has become necessary to increase this fee due to increased administration costs and requirements since the inception of the housing product.

The Administration Fee will increase from R11:50 (incl. Vat) to R23:00 (incl. Vat). The new fee will apply to all housing loan applications received as from the 01 November 2018. Please note that this applies to both new and to-up loans (additional advances).

We wish to assure the Fund that the revised Administration Fee falls well within the National Credit Act (NCA) prescribed fee limits.

For any enquiries or queries, please contact your Business Development Manager: Bethuel Bila 087 736 7321/ [bbila@fnb.co.za](mailto:bbila@fnb.co.za).

Kind regards,



Laurie Gallagher  
Channel Manager – Pension Fund Backed Lending