

BANKING SERVICES AGREEMENT

entered into by and between

FIRSTRAND BANK LIMITED

(acting through its First National Bank Division)

(“Bank”)

Description and Registration Number		a public company registered in accordance with the laws of South Africa with registration number 1929/001225/06	
Physical Address		3 rd Floor, 1 First Place, Bank City, Cnr Simmonds & Pritchard Street, Johannesburg, Gauteng, South Africa	
E-Mail		e-mail: legalnotice.commercial@fnb.co.za	
Attention		FNB Legal	
Signed at		Polokwane	Date 23 June 2025
Name		Johanna Mantsho	who warrants that he/she/they are duly authorised to sign
Designation	Provincial Head		
Name		Goitsemodimo Melesi	who warrants that he/she/they are duly authorised to sign
Designation	Business Solution Head		

And

KGATELOPELE LOCAL MUNICIPALITY

(“Client”)

Description		Kgatelopele Local Municipality, established pursuant to section 12 of the Local Government: Municipal Structures Act, 1998	
Physical Address		222 Barker Street, Danielskuil, South Africa	
E-mail		.gov.za	
Attention		Mr V Mathoho	
Signed at			Date
Signature			
Name	Adv. W. Steuningen	who warrants that he/she/they are duly authorised to sign	
Designation	Municipal Manager		
Signature			
Name		who warrants that he/she/they are duly authorised to sign	
Designation			

- 1.1.9.4 the Receiving Party obtains or has available from a source other than the Disclosing Party;
or
- 1.1.9.5 is hereafter furnished by the Disclosing Party to a third party without restriction on disclosure or use; or
- 1.1.9.6 is disclosed by the Receiving Party with the prior written approval of the Disclosing Party;
- 1.1.10 **"Data"** – any information or data, including personal information or data as defined in POPIA, the Electronic Communications and Transactions Act, 2002 and/or any other legislation relating to the protection of personal information or data;
- 1.1.11 **"Effective Date"** – notwithstanding the Signature Date, the date on which the Bank gives the Client access to the Solutions, being _____;
- 1.1.12 **"Force Majeure"** - an act of God, act of government, epidemic, pandemic, war, fire, flood, legislation, insurrection, sanctions, trade embargo, labour shortage or any economic or other cause beyond the reasonable control of the Bank;
- 1.1.13 **"Intellectual Property"** - all intellectual property recognised and protected by law, including any know-how (which is not in the public domain), invention, patent, design, trademark, copyright material, goodwill, processes, methodology, all other identical or similar intellectual property existing anywhere in the world and any applications for registration of such intellectual property;
- 1.1.14 **"MFMA"** - Local Government: Municipal Finance Management Act, 2003;
- 1.1.15 **"Nominated Account"** - the Demand Deposit Account (DDA) or other account nominated by the Client for the purposes of clause 6;
- 1.1.16 **"Party/Parties"** - the parties as described on page 1 of this Agreement;
- 1.1.17 **"POPIA"** – the Protection of Personal Information Act, 2013;
- 1.1.18 **"Pricing Schedule"** - the document marked "Pricing Schedule" setting out the fees and charges applicable to the Solutions, initialled by the Parties and attached to the Banking Services Agreement, as amended from time to time;
- 1.1.19 **"Schedule"** - the Pricing Schedule, the Solutions Schedule and/or any other document signed by the Parties which details the Solutions to be provided by the Bank to the Client and/or the fees and charges applicable thereto (including their respective appendices and any documents incorporated therein by reference), as amended from time to time;
- 1.1.20 **"Signature Date"** - the date of signature of the Party signing last;
- 1.1.21 **"Solutions"** - the services and/or products provided by the Bank to the Client from time to time, the terms and conditions of which are more fully set out in the Schedules to this Banking Service Agreement;

- 2.5 The Parties agree that (1) their relationship and (2) the Bank's performance of its obligations as stipulated in the Banking Tender will be regulated by this Agreement.

3. DURATION

- 3.1 This Agreement will commence on the Effective Date and will endure for a period of 5 (five) years as contemplated in the Banking Tender, unless renewed by written agreement of the Parties or terminated earlier in accordance with the provisions of this Agreement.
- 3.2 Each of the Schedules will commence on the Commencement Date and will endure for the period agreed to in the Schedule, unless terminated as provided for in the Schedule or elsewhere in this Agreement.

4. ORDER OF PRECEDENCE

In the event of conflict, the provisions of this Agreement are to be read in the following order of precedence in relation to that conflict:

- 4.1 in respect of provisions detailing the Solutions:
- 4.1.1 the Schedules;
- 4.1.2 the Banking Services Agreement; and
- 4.1.3 any document incorporated by reference;
- 4.2 in respect of other provisions:
- 4.2.1 the Banking Services Agreement;
- 4.2.2 the Schedules; and
- 4.2.3 any document incorporated by reference,

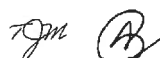
provided that the Banking Services Agreement may be expressly amended in a particular Schedule and any such amendment will apply only to the particular Schedule.

5. THE SOLUTIONS

- 5.1 The Bank agrees to perform and to provide the Solutions.
- 5.2 Additional Solutions may periodically be included or amended by written agreement between the Parties.

6. FEES AND CHARGES

- 6.1 The Client will be liable to the Bank for the fees and charges for the Solutions as stated in the Pricing Schedule
- 6.2 The Bank will debit all fees and charges which are due and payable against the Client's Nominated Account. If for any reason the Bank is unable to deduct the fees and charges from the Client's Nominated Account, payment will be effected by the Client by no later than 30 days after receipt by the Client of an invoice from the Bank.
- 6.3 Escalation of the fees and charges will be provided for in the Pricing Schedule.



9.1.3 Except as expressly provided in this Agreement, the Bank gives no representation, undertaking or warranties, express or implied, by operation of law or otherwise. Without limiting the foregoing, the warranties of "fitness for purpose" and merchantability are excluded. Any warranties given by the Bank extend solely to the Client and are not transferable.

9.2 By the Client:

9.2.1 The Client warrants that it has the full power and authority to enter into this Agreement.

9.2.2 The Client further warrants that it has complied with (and will continue to comply with) all relevant legislation, regulations, by-laws, ordinances, supply chain management policies, processes and procedures and all other applicable authorities in regard to its appointment and continued utilisation of the Bank to provide the Solutions.

9.2.3 The signatory/ies on behalf of the Client warrant that they are duly authorised to sign this Agreement on behalf of the Client. The Client will provide the Bank with written evidence of such authority upon signature of this Agreement.

10. CONFIDENTIALITY AND DATA PROTECTION

10.1 The Receiving Party acknowledges and agrees that all or some of the material and/or information of the Disclosing Party which has or will come into the Receiving Party's possession or knowledge in connection with this Agreement, or the performance hereof, consists of Confidential Information.

10.2 The Receiving Party, therefore, agrees to hold Confidential Information in strictest confidence, not to make use thereof other than for the performance of this Agreement, to release it only to its authorised representatives or employees reasonably requiring such information who are bound by written confidentiality obligations no less stringent than those contained in this Agreement prior to such release, and not to release or disclose it to any other party, unless so required by law.

10.3 The Parties hereby warrant that they will at all times strictly comply with all applicable legislation and with all the provisions and requirements of any Bank Data protection policies and procedures which may be in force from time to time.

10.4 The Parties hereby warrant and undertake that they will not, at any time, copy, compile, collect, collate, process, mine, store, transfer, alter, delete, interfere with or in any other manner use any Confidential Information (expressly but without limitation the Data) for any purpose other than with the express prior written consent of the relevant Party and/or the Data owner (where applicable), and to the extent necessary to perform its obligations as set out herein.

10.5 Each Party further warrants that it will ensure that all its systems and operations which it uses to perform its obligations, including all systems on which any Confidential Information (expressly but without limitation the Data) is copied, compiled, collated, processed, transmitted, stored, collected, mined, altered or deleted or otherwise used, will at all times be of a minimum standard

- 11.6 We want to ensure that you fully understand how your personal information may be used. We have described the purposes for which your personal information may be used in detail in our Privacy Notice. We have also set out further information about accessing, correcting or objecting to the processing of your personal information in our Privacy Notice. We strongly advise that you read our Privacy Notice. given its incorporation into your agreement with us.
- 11.7 If you are a juristic person (for example, a company or a trust) it may also be necessary for the FirstRand Group to obtain personal information of parties who are related to your business or activity, such as members, directors, shareholders or trustees (as applicable) and as set out in more detail in our Privacy Notice.
- 11.8 For the purposes of the Credit Solution Annexure and/or the Product Solution Annexures, the responsible party is the party with whom you are contracting a Credit Solution, as well as other entities in the FirstRand Group, which are listed in our Privacy Notice as responsible parties. For the contact details of these responsible parties, please see our Privacy Notice.
- 11.9 I understand that the FirstRand Group (as defined in the FirstRand Group Customer Privacy Notice available on our websites) will process the personal information of the members, directors, shareholders, trustees and other related parties of the business (where applicable) as disclosed in the FirstRand Group Customer Privacy Notice.

12. CUSTOMER REFERENCE LISTS

The Bank, through its FNB Public Sector Banking department, responds to tenders issued by organs of state for the provision of financial products and services. A general requirement of these tenders is that the Bank produce a list of names of existing customers to whom such financial products and services are offered, together with the name and a telephone number of a designated person employed by the relevant customer (usually the municipal manager or chief financial officer) ("**customer lists**") which the tendering institution may use to obtain a reference regarding the Bank's performance. In this regard:

- 12.1 the Client agree that the Bank will be entitled to use the Intellectual Property of the Client in the aforesaid customer lists, without first obtaining the Client's prior written approval; and
- 12.2 the Client understands and agrees that the Bank will process and share its personal information and that of its designated parties (as referred to above) with these organs of state.

13. INTELLECTUAL PROPERTY RIGHTS

- 13.1 Subject to the remaining provisions of this clause 13, all Intellectual Property owned by either Party (whether before or after the Signature Date) will remain the sole and exclusive property of that Party.
- 13.2 The Client acknowledges that the Bank will become the owner of the Intellectual Property which is created or developed by the Bank, whether alone or with others, in the course and scope of this Agreement.



- 16.2 The Bank's performance and service levels will be assessed during service meetings between the Parties, the frequency and arrangement of which are to be agreed between the Parties.
- 16.3 Where an agreed service level has not been met, the Client must immediately escalate the issue and/or the risk and schedule an urgent meeting between the Parties to agree on the corrective measure/s to be put in place.
- 16.4 Any issues not resolved must be escalated to the next level of management. The Parties must try to resolve all issue/s within 7 Business Days following an escalation.
- 16.5 Further details regarding the relevant key individuals in the Relationship Model are set out in Appendix 2 to the Solutions Schedule.

17. DISPUTE RESOLUTION

- 17.1 Any dispute which arises out of or in connection with this Agreement will be referred to a "**Committee**" consisting of 2 members appointed by the Bank and 2 members appointed by the Client, or alternates appointed by them. In this regard:
 - 17.1.1 the Party wishing to commence the dispute procedure will notify the other Party in writing by delivering written notice (a "**Dispute Notice**") to that effect;
 - 17.1.2 the Committee will be constituted within 15 days of the delivery of the Dispute Notice (or such longer period as may be agreed to by the Parties in writing);
 - 17.1.3 the Committee will meet by means of video conference, telephone conference or other communication equipment by means of which all members participating in the meeting can hear each other, alternatively, at such premises as its members may, by majority decision, decide, failing which they will meet at an available meeting room at the local offices of the Bank;
 - 17.1.4 the Committee members will use their best efforts to resolve the dispute within 15 days of the dispute having been referred to them;
 - 17.1.5 the Committee members will act as experts and not as arbiters.
- 17.2 If the dispute is unresolved by the Committee within 30 days of the date of delivery of the Dispute Notice, it may at the instance of the Party seeking relief be decided either by way of arbitration or litigation.
- 17.3 In the case of arbitration –
 - 17.3.1 The arbitration will take place in Johannesburg in accordance with the rules of the Arbitration Foundation of Southern Africa ("**AFSA**").
 - 17.3.2 Should the disputants fail to agree in writing on an arbitrator within 14 days after arbitration has been demanded, the arbitrator will be nominated at the request of a disputant by AFSA.
 - 17.3.3 Any disputant may appeal the decision of the arbitrator or arbitrators in terms of the rules of AFSA.

19. FORCE MAJEURE

- 19.1 The Bank will be excused from performing its duties under this Agreement including any Solutions under circumstances of Force Majeure and/or under circumstances where the failure by the Bank to perform is as a result of the actions or failure to act by the Client or any third party. In such event, such failure to perform will not be a breach of this Agreement.
- 19.2 If the Bank is affected by an event of Force Majeure, it will, where possible, notify the Client and use reasonable endeavours to resume performance.

20. ADDRESSES FOR SERVICE

- 20.1 Each Party hereby selects as its *domicilium citandi et executandi* the address specified under its name on page 1 of this Agreement, at which all notices and legal processes must be delivered to it for the purposes of this Agreement.
- 20.2 In respect of invoices, statements and any other related queries, the Bank acknowledges that the Client hereby selects the contact details as specified in the applicable Schedule or, if not so specified, the contact details as specified on page 1 of this Agreement.
- 20.3 Any notice to the other Party delivered by hand to its *domicilium* address will be deemed, unless the contrary is proved, to have been received on the day of delivery.
- 20.4 Any notice to the other Party delivered via registered post will be deemed, unless the contrary is proved, to have been received 7 days after the date of posting.
- 20.5 Any notice to the other Party delivered via e-mail will be deemed, unless the contrary is proved, to have been received only after the other Party has acknowledged receipt thereof.
- 20.6 If either Party changes its e-mail addresses or *domicilium* address, it will forthwith notify the other Party in writing accordingly of the changes.
- 20.7 Notwithstanding anything to the contrary contained in this Agreement, a written notice or communication actually received by one of the Parties from the other will be adequate written notice or communication to such Party, notwithstanding that the terms and conditions of this clause 20 were not strictly complied with.

21. CESSION, ASSIGNMENT AND SUB-CONTRACTING

- 21.1 The Client hereby acknowledges and agrees that the Bank will be entitled to cede, assign, transfer or make over this Agreement to any entity within the FirstRand Group.
- 21.2 The Client may not cede, assign, transfer or make over any part of this Agreement without having secured the prior written consent of the Bank in its sole discretion.
- 21.3 The Bank will be entitled to appoint sub-contractors to perform all or part of the Solutions. The Bank will remain liable for all its obligations under this Agreement notwithstanding that it may have appointed sub-contractors to perform all or part of the Solutions.

- 24.2 No Party will have any claim or right of action arising from any undertaking or representation not included in this Agreement.
- 24.3 No failure by a Party to enforce any provision of this Agreement will constitute a waiver of such provision or affect in any way a Party's right to require the performance of such provision at any time in the future, nor will a waiver of a subsequent breach nullify the effectiveness of the provision itself.
- 24.4 No agreement to vary, add to or cancel this Agreement or any part thereof, including this clause, will be of any force and effect unless reduced to writing and signed by the Parties.
- 24.5 Should any of the terms of this Agreement be held to be invalid, unlawful or unenforceable, such terms will be severable from the remaining terms, which will continue to be valid and enforceable.
- 24.6 Any provision of this Agreement which contemplates performance or observance subsequent to any termination or expiration of this Agreement will survive any termination or expiration of this Agreement and continue in full force and effect, notwithstanding that the clause itself does not provide for such survival.
- 24.7 This Agreement will be binding on and enforceable by the trustees, permitted assigns liquidators or other legal successors of the Parties.
- 24.8 This Agreement may be executed in counterparts, each of which will be deemed to be an original and which together will constitute one and the same agreement.
- 24.9 To the extent relevant, the intentional act of electronically signing this Agreement will be evidence of consent to be legally bound by this Agreement. Each party agrees to not contest the admissibility or enforceability of any electronically signed copy of this Agreement in any proceeding arising out of the terms and conditions of this Agreement. The use and/or production of an electronic version of this Agreement will fully satisfy any requirement that this Agreement be in writing.
- 24.10 A scanned or electronically reproduced copy or image of this Agreement will be deemed as an original and may be submitted in any action or proceeding as competent evidence of the execution, terms and existence hereof, notwithstanding the failure or inability to produce or tender an original, executed counterpart of this Agreement and without the requirement that the unavailability of such original, executed counterpart of this Agreement first be proven.



SOLUTIONS SCHEDULE

This Schedule describes the products and services which the Bank will provide to the Client and defines the Bank's service support responsibilities towards the Client. This Schedule does not provide a comprehensive list of Solutions that are available to the Client and it can be amended by way of agreement between the Parties. This Schedule also covers operational service delivery issues and relevant communication processes (i.e. query handling processes).

The Parties will review this Schedule as and when the need arises and will amend this Schedule accordingly with any agreed material changes. The latest version of this Schedule initialled or signed by both Parties will apply at all times.

A. Solutions for Banking Accounts

	Description of Solution Provided	Service/Activity
1.	Opening a Banking Account	<ul style="list-style-type: none">○ The Bank will open a bank account on receipt of the original and correct account opening documentation signed in accordance with the mandates from the Client and all Financial Intelligence Centre Act 38 of 2001 ("FICA") related documentation.○ The Bank will send an e-mail confirming receipt of the instruction to the Client.○ The Bank will e-mail a letter confirming the opening of the account to the Client.



5.	Relationship Team	<ul style="list-style-type: none"> ○ The Bank will provide the Client with a dedicated relationship manager and a Relationship Team. ○ The relationship manager will be responsible for change management. ○ In addition to the above, the relationship manager will have the following responsibilities: <ul style="list-style-type: none"> ▪ Guide the Client towards effective banking strategies and channel optimisation options. ▪ Support the Client in resolving queries. ▪ Be the key point of contact between the Client and the Bank. ▪ Share with the Client how to (i) reduce the cost of banking upon becoming aware of better channel utilisation, and (ii) reduce risks where possible. ▪ Assist and share with the Client best options for executives on their foreign travel foreign exchange options like the Cash Passport.
----	-------------------	--

6.	Query Resolution (Includes unallocated funds, etc.)	<ul style="list-style-type: none"> ○ The Relationship Team will track and escalate queries to which they have been included. ○ The Bank will respond to the Client on the query and providing feedback on the status of the query. ○ The Bank will provide the Client with a query log showing open queries, closed queries and escalated queries. ○ The query log will be discussed at the operational meetings. ○ All queries must be sent via e-mail (in writing with supporting evidence and documents) to the dedicated Relationship Team. ○ The Bank will send to the Client an e-mail confirming receipt of the query.
----	--	---

C. Specific Solutions for Online Banking

	Description of Solution Provided	Service/Activity
1.	Lifting of Limits (within the approved facility)	<ul style="list-style-type: none"> ○ Online Settlement Limits: The Bank will consider and process the Client's application for Online settlement limits on receipt of an instruction from the Client containing the following information: <ul style="list-style-type: none"> 1. Account Number 2. Amount 3. From date 4. To date 5. User Codes. ○ Please note that Online settlement limits do not allow for excesses; thus, any transactions that exceed the limit available will automatically be rejected and the Client must arrange for an increase in the limit before payments, collections or transfers can be submitted again. ○ PACS Transaction <ul style="list-style-type: none"> ▪ Exceeded Item Limits: The Client will send a letter of instruction at least 3 (three) hours before the cut-off time and call on the Relationship Team to action urgently. ▪ Exceeded Aggregate Limit: All transactions causing the excess in the aggregate limit will be held "Pending Authorisation". This is monitored by the Bank's credit and risk department. On receipt of the excess notification, the Client must contact the Support Centre, or the Digital Portfolio Manager, at least 3 (three) hours before cut-off time,




3.

Payments Cut-off Times

Service	Same day	1-day (salaries)	2-day	Pay & Clear Now
Submission	Anytime	1 business day before Action date	2 business days before Action date	In accordance with the cut-off times below
Cut-off Monday to Friday	FNB: 20:00 Other banks: 16:45	All banks: 16:45	All banks: 14:45	FNB: 20:00 NPS participating banks: 16:00
Cut-off Saturday	FNB: 20:00 Other banks: 10:15	All banks: 10:15	All banks: 8:45	FNB: 20:00 NPS participating banks: 10:00
Cut-off Sunday	Not applicable – not a business day	Not applicable – not a business day	Not applicable – not a business day	NPS participating banks: not applicable
Time of posting	Posted next day. Value date same as action date	Morning of action date	Morning of action date	Pay & Clear Now payments may take up to 60 minutes to reflect in the recipient's account.

4.	<p>Important Notes:</p> <ul style="list-style-type: none"> Payment cut-off times are prescribed by the Payment System Operator, BankservAfrica. The Bank is obliged to submit files within the prescribed cut-off times to ensure that the files are processed per the payment or action date. Extensions of payment cut-off times are granted based on Electronic Funds Transfer (EFT) Payments Clearing House (PCH) approval, provided that there is an industry-wide request which impacts on multiple banks and clients. Requests of this nature may incur additional costs based on the extension requested.
----	--

8.	Recalls (before money is deposited into a recipient account)	<ul style="list-style-type: none"> The Bank will do a best effort to recall a transaction on a written instruction from the Client. The Client will provide this instruction to the Bank before 12h00 on the day before payment is due to be made. The Bank's cut-off time for recalls is 14h45 on the day before the payment is due to be made. The Client instruction must contain the following: <ol style="list-style-type: none"> User Code Department's name Generation Number Recipient Number Correct Amount Correct Account Number Creation Date of the Payment Run. The Bank will send an e-mail confirming receipt of the instruction to the Client. The Bank will send an e-mail confirming that the recall was received to the Client.
9.	Reversals (after money is deposited into a recipient account and the Client requests a reversal of payment)	<ul style="list-style-type: none"> The Bank will use its best efforts to action a request to reverse a payment. If the recipient accountholder has not consented to the reversal, the Bank cannot action a request for reversal. The Bank will only be able to action a request for reversal without the recipient's consent if there was a Bank system error that resulted in the payment.



○ **System Maintenance Release Services:** This service provides for incremental enhancements, error corrections and maintenance releases that the Bank develops or provides from time to time.

○ **System On-Call Support:** Comprises on-site support of the system should a service call remain unresolved after it has been logged with the Support Centre. The Client will perform the problem diagnostic routines prescribed by the Bank before any Bank technician is sent to the site. Assistance covers diagnosis and identification of suspected errors and malfunctions and implementation of resolutions.

Escalation outside normal guidelines can be invoked at any time provided sufficient grounds exist e.g. repeated failures.

Call Closure Logging:

○ Once the problem is resolved and normal operations have resumed at the Client site, the Bank technician will contact the Support Centre and provide the resolution text and thereby officially close the call.

○ If a change request must be raised to fix the problem, the technician will close the support call logged at the Support Centre and will raise a change request.

○ If the Client requires certain reports relating to calls logged, the Client may at any time direct this request to its Account Executive who will communicate this request to the Digital Portfolio Manager.

gm *Br*

27



OPERATING HOURS AND TRANSACTION CUT-OFF TIMES

OPERATING HOURS		
Client Support – FNB Public Sector Banking	Monday – Friday	08h00 – 17h00
FNB Branches	Monday – Friday	08h00 – 17h00
	Saturdays	08h00 – 11h00
Only FNB Branches are open on Saturdays and operating hours may vary (depending on the location of the FNB Branch).		
Head Office is closed on Saturdays, Sundays and public holidays		
FNB Online Office Hours	Monday – Friday	08h00 – 17h00
	Saturday	08h00 – 12h00
TRANSACTION CUT-OFF TIMES		
Online Banking Platform (Enterprise™)		
Payments		
FNB to FNB	Monday - Saturday	20h00
FNB to other banks	Monday – Friday	16h45
	Saturday	10h15
Salaries	Monday – Friday	16h45 – 1 day prior to pay date
	Saturday	10h15 – 1 day prior to pay date
Intra-day Interbank payments	Monday – Friday	16h00
	Saturday	10h00
Collections		
FNB to FNB	Monday – Saturday	20h00
FNB to other banks	Monday – Friday	16h45
	Saturday	10h00

FNB Closest Branch Contact Details:

Escalation	Contact	Contact Details
First Contact	Relationship Team	As above
Closest Branch	FNB Danielskuil Branch Branch Manager Motshidisi Molusi	Telephone number: 087 345 5940 Email: DMolusi@fnb.co.za Main Street, Danielskuil

FNB Merchant Services Escalation and Contact Details:

Escalation	Contact	Contact Details
Regional Sales	Regional Sales Manager Kenneth Nkgadima	Telephone: 087 577 4814 Mobile: 078 408 6679 Email: kngadima@fnb.co.za
Authorisation Centres	Direct National Contact Centre Option 1	087 575 0012 087 575 0012
Merchant Acquiring Fraud	During office hours After office hours	087 575 0012 Option 5 087 575 0012 Option 5
First Escalation	FNB Merchant Services Support Centre	087 575 0012 Option 2
Second Escalation	Manager Cheryl Tew	Telephone: 087 577 4814 Mobile: 078 408 6679 Email: ctew@fnb.co.za Email: msservice@fnb.co.za

FNB Cash Solutions Escalation and Contact Details:

Escalation	Contact	Contact Details
First Escalation	Cash Solutions Specialist Reinhardt van der Walt	Telephone: 087 736 1984 Email: vanderwaltR@fnb.co.za
Second Escalation	Refer back to Relationship Team	

Fleet Services Escalation and Contact Details

Escalation	Contact	Contact Details
First Contact	Fleet Services Specialist Niezaam Matthews	Tel No: 087 736 6883 Cell No: 072 703 4198 Email: nmatthews@fnb.co.za
Second Escalation	Sales Specialist Thabo Mthombeni	Tel No: 087 736 6898 Cell No: 072 392 8429 Email: TMthombeni@fnb.co.za
Next Escalation	Revert to Relationship Team	As above