



how can we help you?

Dear Mr Chan,

Please find attached letter regarding your query pertaining to your Cheque Account and Ebucks.

Regards

Teresa Hojem
Premier Manager
Premier Durban

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MR.NAV CHAN
P O Box 3112
Durban
4000

23 November 2012

Dear Sir

RE: TERMINATION OF BANKING RELATIONSHIP

We refer to our letter dated the 16 November 2012, and your response thereto.

We have considered your response, and are willing to grant you an indulgence of (30) calendar days notice to terminate your FNB Platinum Cheque Account under Account Number **62204821989**. During this time, kindly make arrangements for the switching of debit orders to another Banking Institution. Your Cheque Account under Account Number **62204821989** will be closed with effect 23 December 2012. Should there be any further outstanding transactions debited to the Cheque Account after the date of termination, you will be liable for payment thereof. Kindly destroy the Cheque Card in your possession by cutting the cards and providing proof to your Premier Banker. We will further be exercising our rights to set off any outstanding balances on your Credit Card against your Cheque Account.

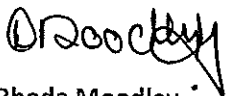
To address your query relating to you not earning eBucks on your Cheque Account, our response is as follows:

1. During your banking relations with FNB, you presented ABSA Bank Statements and Payslips to FNB at the time of applying for an Overdraft. These documents have raised suspicions that you may have engaged in fraudulent activity.
2. eBucks is a reward programme intended for rewarding customers who demonstrate that they have conducted their accounts favourably.
3. We refer you to eBucks rewards terms and conditions, which authorizes us to terminate your participation in the eBucks rewards Programme at any time without notice if we believe your behaviour was inappropriate, or demonstrates fraudulent activity.
4. In light of the suspicion that you may be engaging in fraudulent activity, we exercised our right to terminate your participation in the eBucks Rewards Programme.

We further reserve our right to lay criminal charges of fraud against you.

Should you have any queries in this regard, please contact Teresa Hojem , at **087 577 4406**.

Kind Regards



Rhoda Moodley
Head of Risk : Core Banking Solutions

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