

From: Hojem, Teresa (Premier Banking) <thojem1@fnb.co.za>
Sent: 16 November 2012 04:21 PM
To: southbusiness@gmail.com
Subject: TERMINATION OF BANKING RELATIONSHIP NAV CHAN Reference number: 229228
Attachments: Signed Nav Chan.pdf



Dear Mr Chan,

Please find attached correspondence for your attention.

Regards

Teresa Hojem
Premier Manager
Premier Durban

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MR.NAV CHAN
1 Kew Heights
Kew
2090

16 November 2012

Dear Nav Chan

RE: TERMINATION OF BANKING RELATIONSHIP

We refer to the query you lodged with Premier Banking on the 7 November 2012.

We note that your query relates to you not earning eBucks on your Cheque Account and Credit Card/s.

Upon investigation into the matter, our findings were as follows:

1. You opened your FNB Platinum Cheque Account under Account Number **62204821989** on the 21 November 2008.
2. You opened your Platinum Credit Card under Account Number **4901 3682 6946 7000** on the 13 November 2009.
3. You opened your Discovery Credit Card under Account **4901 3701 7103 2000** on the 6 February 2009.
4. You opened your Kulula Credit Card under Account **4303 4000 2014 1000** on the 21 February 2011.
5. On the 6th June 2011, you presented Bank Statements and Salary Advices to FNB.
6. We have detected inconsistent information contained in these documents.

These inconsistencies pose adverse risk to FNB. In light of these inconsistencies, we have elected to terminate our banking relationship with you with immediate effect.

Your Cheque Account under Account Number **62204821989** will be closed with effect close of business 16 November 2012.

We further exercise our right to terminate our Credit Card agreements with you by close of business 16 November 2012, in respect of the following Credit Card Account Numbers: **4901 3682 6946 7000, 4901 3701 7103 2000, 4303 4000 2014 1000.**

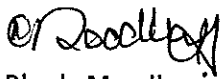
Core Banking Solutions
4th Floor, 1 First Place, BankCity, P.O. Box 1153, Johannesburg, 2000, Tel: 011 371-7111

Directors: LL Dippenaar (Chairman), SE Nxasana (CEO), VV Bartlett, JH Bester, JP Burger, MS Bomela, L Crouse, PM Goss, NN Gwagwa, PK Harris, WR Jardine, EG Matenge-Sebesho, AT Nzimande, D Premnarayan (Indian), KB Schoeman, RK Store, BJ van der Ross. HJ van Greuning Company Secretary: BW Unser.

You will no longer be entitled to use the Cheque or Credit cards issued to you. You will still remain liable for payment of the full outstanding debit balance owing on your Credit Card Account. A portion of this amount has been deducted from your Cheque Account. Should there be any further outstanding transactions debited to the Credit Card account after the date of termination, you will be liable for payment thereof. Kindly destroy the Cheque and Credit Cards in your possession by cutting the cards and providing proof to your Premier Banker.

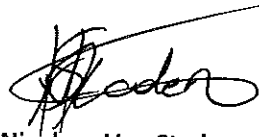
Should you have any queries in this regard, please contact Teresa Hojem , at 087 577 4406

Yours Sincerely



Rhoda Moodley

Head of Risk : Core Banking Solutions



Nicolaas Van Staden

Head of Credit Risk: Credit Card