

DEBIT CARD SERVICE CHARGES

Account type	Type of fee	Fees	Costs	
DEBIT CARD	Opening Balance	R20.00	Rnil	
	Admin Fee	R7.00 Active a/c R10.00 Inactive a/c	R6.97	
	Over the counter transactions	Cash Withdrawal over the counter	R25.00	Rnil
		Cheque Withdrawal	R45.00	R9.10
		Deposit over the counter	Free Except coin	Rnil
		Balance Enquiries	R3.00	Rnil
		Lost Card	R35.00	R4.84
		Lost Pin	R35.00	R4.84
		Statements	R3.00 per page	Rnil
		Post Dated Cheques	R60	R55.00
	Returned/Stale Cheques	R115	R110	
	ATM Transactions	Cash Withdrawal "own" ATM	R2.90 for first R100/ R0.90 per R100 thereafter	R2.41
		Cash Withdrawal saswitch	R10.60 for first R100/0.90 per R100 thereafter	R6.72
		Bal. enquiries "own" ATM	R2.50	R2.01
Bal. enquiries saswitch		R3.20	R2.52	
DEBIT CARD	Electronic Transactions	ACB debit orders	R5.00	R1.30
		ACB stop orders	R5.00	R1.30
		Debit order rejection	R34.20	R2.69
		Internal transfers	R2.75	R1.30
		Same day transfers	R10.60	R1.30
		3 rd party payments (Bill payments)	R2.80/R100+.90%	R1.30
	POS Transactions – cash back	R2.80	R0.45	
	Purchase/ Payments POS	R2.80	R0.45	
	Declined transactions/ lthala ATM's	R4.50	R2.01	
	Declined transactions (Saswitch)	R5.00	R2.52	
	Pre paid Airtime	R2.80+.9%	R2.41	
	Bill Payment	R2.80+.9%	R2.41	

Account type	Type of fee	Fees	Costs
STAFF DEBIT CARD	Opening Balance	nil	Nil
	Admin	R7.00	R6.96
	Own ATM Transactions	R3.00	R2.41
	Saswitch Transaction	All Normal Charges	R6.72
	Over the counter	Free	Rnil
	Debit Orders and stop orders	R5	R1.30
	POS	Normal	R0.45