

## SERVICE FEE SCHEDULE

| Account type       | Type of fee                                         | Fees                                             |                          |
|--------------------|-----------------------------------------------------|--------------------------------------------------|--------------------------|
| BUSINESS ACCOUNTS  | Monthly administration fee                          | R25.00                                           |                          |
|                    | Post dated cheque                                   | R60.00                                           |                          |
|                    | Special Clearance                                   | R50.00                                           |                          |
|                    | Returned / Stale Cheque                             | R115.00                                          |                          |
|                    | Lost Book                                           | R50.00                                           |                          |
|                    | Draw Cheque from Bank                               | Up to R10 000                                    | R45.00                   |
|                    |                                                     | R10 001 to R20 000                               | R45.00                   |
|                    |                                                     | R20 000 and above                                | R45.00                   |
|                    | Cash withdrawal                                     | Above R100 000                                   | R16.50/R1000 max R100    |
|                    |                                                     | Below R100 000                                   | R16.50/R1000 max R400.00 |
|                    | Cash deposit fee                                    | Above R100 000                                   | R3.30 + 0.95%            |
|                    |                                                     | Below R100 000                                   | R3.30 + 0.95             |
|                    | Cheque deposit                                      |                                                  | Free                     |
|                    | Account closure fee                                 |                                                  | R30.00                   |
|                    | Penalty fee - acc closed within 6 months of opening |                                                  | R22.80                   |
| Debit order        |                                                     | R7.00                                            |                          |
| Stop order         |                                                     | R7.00                                            |                          |
| Unpaid debit order |                                                     | R85.00                                           |                          |
| BUSINESS ACCOUNT   | Statement Fee                                       | R6.70 per page                                   |                          |
| SAVINGS ACCOUNTS   | Monthly Maintenance Fee                             | R6.70 if bal >=500.00<br>R10.26 if bal < R500.00 |                          |
|                    | Post Dated                                          | R60.00                                           |                          |
|                    | Stale/Returned cheques                              | R115.00                                          |                          |
|                    | Special clearance                                   | R50.00                                           |                          |
|                    | Lost book fee                                       | R50.00                                           |                          |
|                    | Lost Fixed deposit certificate                      | R10.00                                           |                          |
|                    | Statement fee                                       | R6.70 per page                                   |                          |
|                    | Cheque withdrawal fee. Per transaction              | Up to R10 000                                    | R45.00                   |
|                    |                                                     | R10 001 to R20 000                               | R45.00                   |
|                    |                                                     | R20 000 and above                                | R45.00                   |
|                    | Cheque deposit fee                                  |                                                  | Free                     |
| Cash deposit fee   |                                                     | Free (EXCEPT FOR COINS)                          |                          |

| Account type                                         | Type of fee                                            |                           | Fees                                             |
|------------------------------------------------------|--------------------------------------------------------|---------------------------|--------------------------------------------------|
|                                                      | Cash withdrawal                                        | Balances Below R1000      | R16.00                                           |
|                                                      |                                                        | Balances =R1000 and above | R12.00                                           |
|                                                      | New accounts opening min balance                       |                           | R50.00                                           |
|                                                      | Penalty fee/Accounts closed within 6 months of opening |                           | R22.80                                           |
|                                                      | Stop Order                                             |                           | R5.00                                            |
|                                                      | Debit Order                                            |                           | R5.00                                            |
|                                                      | Unpaid Debit Order                                     |                           | R45.00                                           |
|                                                      | Final Withdrawal                                       |                           | R18.00                                           |
| TARGET SAVE                                          | Deposits                                               |                           | Free                                             |
|                                                      | Lost Book Fee                                          |                           | R50.00                                           |
|                                                      | Early redemption fee for FPD and Target Save           |                           | R200.00                                          |
|                                                      | Cash withdrawals                                       |                           | Free                                             |
|                                                      | Cheque withdrawal                                      |                           | Free                                             |
|                                                      | Stop Order Deposits                                    |                           | Free                                             |
|                                                      | Monthly maintenance                                    |                           | Free                                             |
| CLUB SAVE ACCOUNTS                                   | Lost book                                              |                           | R50.00                                           |
|                                                      | Cheque Withdrawal                                      | Up to R10 000             | R45.00                                           |
|                                                      |                                                        | R10 000.01 to R20 000     | R45.00                                           |
|                                                      |                                                        | R20 000.01 and above      | R45.00                                           |
|                                                      | Counter withdrawal                                     |                           | R16.00                                           |
|                                                      | Monthly maintenance                                    |                           | R7.00 bal <R10 000<br>Free bal R10 000 and above |
|                                                      | Post dated cheque                                      |                           | R60.00                                           |
|                                                      | Stale/Unpaid cheques                                   |                           | R115                                             |
|                                                      | Special Clearance                                      |                           | R50.00                                           |
|                                                      | Cash deposit                                           |                           | Free                                             |
|                                                      | Cheque Deposit                                         |                           | Free                                             |
| Penalty - Accounts closed within 6 months of opening |                                                        | R22.80                    |                                                  |
| OTHER                                                | Coin Deposit                                           |                           | R6.70 per R100                                   |
| OTHER                                                | School Fee Deposit                                     |                           | R3.00 per trans                                  |
|                                                      | Paymaster fees in respect of salary schedules          |                           | R6.70 per schedule                               |
|                                                      | Change requisition                                     |                           | R6.70 per R100.00                                |
|                                                      | Electronic Transfer (Cash Focus)                       |                           | R16.00                                           |

| <b>Account type</b> | <b>Type of fee</b>       | <b>Fees</b>                                                                                                                               |
|---------------------|--------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|
| CASH LOAN           | Administration fee       | R70.00                                                                                                                                    |
| INVESTMENTS         | Early Redemption fee     | R200.00                                                                                                                                   |
| STAFF               | Monthly administration   | Free                                                                                                                                      |
|                     | Cash withdrawal          | R2.80 for first R100/R0.90 thereafter (max R16.00). NOTE ; R2.80 flat fee per withdrawal for staff getting salaries through the account . |
|                     | Cheque withdrawal        | R35.00                                                                                                                                    |
|                     | Debit Order / Stop Order | R5.00                                                                                                                                     |