

## Itumeleng Lesofe

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**From:** Carmen De Nicker [Carmend@proteahotels.com]  
**Sent:** Wednesday, April 26, 2006 2:00 PM  
**To:** Banking Enquiry  
**Subject:** BANK CHARGES

Good Day

My name is Carmen De Nicker and I have a cheque account with ABSA

When I first opened the cheque account, the bank charges averaged R 150 per month.  
Then suddenly one month it was more than R 250  
I queried this and found it was cheaper to do internet banking. So I joined up and paid the initial once off  
Cost of adding beneficiaries etc.  
Once again, my bank charges averaged R 150.  
Then suddenly last month (March), my bank charges are once again greater than R 250  
I do not understand this. The reason I do internet banking, is to minimize my bank charges.

As we are charged for every single transaction, there should be more clarity on what banks charge us to  
Hold our money. No wonder Hansie and our grandparents kept all there money under mattresses.  
I wish I could do the same because often you think you still have a few rands left, but then find out  
It's not so.

Kind Regards  
Carmen De Nicker  
Cape Town

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