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TO:-AAN-IYA-KU

*Keith Weeks*

COMPANY:DEPT-ISEBE-IFEM

FROM:-VAN-IVELA KU

*Mame van Tender*

DATE:-DATUM-UMHLA

*2006-05-03*

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URGENT  FOR REVIEW  PLEASE COMMENT  PLEASE REPLY  PLEASE RECYCLE

SUBJECT-ONDERWERP-

*High bank charges for Schools  
A few comments and remarks  
on the high bank charges in  
South Africa.*

*M.M. v. Tender*

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Wes-Kaap Onderwysdepartement

Western Cape Education Department

ISEBE IeMfundo IeNtshona Koloni

Attention: Keith Weeks

### Public probe into high bank charges

Bank charges paid by public schools:

At the moment schools must bank all the money they receive and all payments must be made by cheque. (For example, if the learners pay money to go on a excursion, the cash received cannot be paid directly to the bus company, or the visiting institute like the zoo, aquarium ect.)

At the small rural schools the parents are farm workers, without bank accounts. All the payments to the school are therefore made in cash. When the school deposit the money in the bank account they are charged with very high 'cash deposit fees'. When the payment to the bus company ect. are made by cheque, they are charged for the second time!!

As part of their social responsibility banks can set schools free from paying bank charges. I have asked the Western Cape Education Department and the Minister of Education to take this request to all the banks in South Africa. At the moment schools are still paying bank charges - money that they could use to buy books and other education support material.

More schools are granted Section 21 status and can now handle their own Norms and Standards allocation from the Department of Education. This means the money is paid into the schools bank account and they can negotiate for goods and services at the best prices. They are responsible to pay their own accounts and therefore the amount of bank charges that are charged every month, is very high. The school governing body can negotiate lower fees with the local branch of the bank, but in many cases they are unskilled labourers that do not have the frankness to do so.

Any help to set schools free from paying bank charges will be wonderful.

pp Signed by MM van Tonder

*pp*  
*MM van Tonder*  
**DIRECTOR: EMDC**  
**BREEDERIVER/OVERBERG**  
**DATE: 2006.04.24**

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# Provincial Government Western Cape



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## IntraWP Polls

Our Bill of Rights states: Everyone has the right to be free from all forms of violence from either public or private sources. What do you feel is the biggest obstacle to having this right?

- Prejudice
- Poverty
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- Disregard for Human Life

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## Public probe into high bank charges

21/04/2006  
Independent Online

Pretoria: The Competition Commission is to hold a public inquiry into fees charged by the country's four big banks, which consumer groups say are way too high.

The Competition Commission, which will seek comment from the public, banks and regulators, may follow the inquiry with a formal investigation into bank charges and the national payment system (NPS).

The NPS - the accounting and transaction system between banks and other financial institutions - which is dominated by Standard Bank, Nedbank, FirstRand and Absa, processes electronic card and cheque transactions and includes the banks' approximately 14 000 automated teller machines (ATMs).

"The main competition concerns arising ... are related to bank charges and access to the national payment system," Shan Ramburuth, acting commissioner of the Competition Commission, said in a statement.

The commission yesterday released a research report on competition in the banking industry, which found that the national payment system was highly efficient and sound but lacked transparency.

"An efficient and sound system may nevertheless lack features which would make it also fair to consumers," the report said, adding that bank pricing was often difficult to evaluate because of bundled offerings.

Consumer groups and bank industry groups agree that bank charges are perceived to be much higher in South Africa than in comparable countries and that fees are levied on more transactions than in other nations.

The main author of the report, researcher Penelope Hawkins, said that based on 2004 figures, the four main banks earned 38%, or R29 billion of their total income and 69% of non-interest income from fees related to the NPS.

"In an environment where only four entities make up the bulk of the payments activity and through their vertical holdings command much of the revenue generated by such activity, the current consumer pressure and disquiet regarding bank fees may be justified," the report said.

Absa - a unit of Britain's Barclays Plc - said it still had to study the report.

The Banking Association of SA welcomed the report and the recommendation of improved access to the NPS.

"As indicated in the report, this needs to be done in a responsible and regulated manner to maintain the efficiency and sustainability of the system to the ultimate benefit of the customer," said the association's managing director, Cas Coovadia.

The role of the NPS is crucial for the safe and sound exchange of transactions, he said. The Banking Association was committed to work with the inquiry.

The commission has invited reaction to the report - available on [www.compcom.co.za](http://www.compcom.co.za).

Submissions should be made to Kelth Weeks via e-mail on [banking enquiry.compcom.co.za](mailto:banking enquiry.compcom.co.za) or by fax on 012-394-4258.

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