

# Business Account and Business Debit Card Fee Schedule

Business Account and Business Debit Card Fee Schedule effective 1 April 2018. All fees are inclusive of VAT.

	Description	Fee
Account and Overdraft Facility	Administration Fee (Monthly fee)	Free
	Credit Limit Fee (Overdraft fee)	R60.50 per month
	Unutilised Facility Fee	0.5% of Unutilised Overdraft Facility if less than 50% of the facility is used in a month
	Excess Admin Fee – charged on the day that an account either (a) goes in excess of the approved overdraft limit or (b) goes overdrawn without a facility in place	R75.60 on the first day and every day that the excess position increases
	Excess Interest Charge – Account with no overdraft facility that is overdrawn	Prime plus 5 percentage points on amount in debit
	Excess Interest Charge – Account with an overdraft facility that is exceeded	Interest Rate on excess amount determined per client
	Overdraft Annual Review	0.5% of Overdraft Facility
	Overdraft Facility Extension	R252.20
	Initiation Fee	0.5% of Overdraft Facility
Deposits	Branch Cheque Deposit	R20.20
	Branch Cash Deposit	1.0% of Deposit Amount
	ACB deposits from other SA bank accounts (ACB1 Credit Fee)	Free
	Re-route deposits made to Clearing Account	R201.80
Cash Withdrawals	Cash Withdrawals at Bidvest Bank Branch	1.5% (no minimum)
Payments	Internet Beneficiary Payment (Third-party payments via Internet Banking)	R5.60
	SARS E-Filing Payment	R30.30
	Debit Order External (External ACB DR)	R15.10
	Stop Order	R12.60
	Same-day payments • via internet banking (weekdays only and if processed before 3pm) • via back office (weekdays only and if processed before 1pm)	R60.60 R126.10
Inter-Account Transfers	Internet Banking (Recurring I/T)	Free
	Back Office Manual Transfer	R25.20
Balance Enquiry	Balance Enquiry at Branch	R4.50
	Balance Enquiry via Internet Banking	Free
Statements	Monthly Statement (Emailed)	Free
	Monthly Statement (Email resent)	R15.10
	Manual Statement older than 3 months (Archive Statement)	R25.20 plus R8.10 per page
	Monthly Statement (Post)	R10.10 per account
	Faxed Statement	R7.10 per account
Internet Banking	Subscription	Free
Visa Business Reporting	Card Reporting Solution	R151.30 per month

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Other Account Charges	Debit Order Switching	Free
	Notifications • SMS • Email	SMS R0.80 Email R0.70
	Stop Order (set-up, change, cancel)	R15.10
	Debit Order Stop-Payment (via Back Office)	R40.40
	Special Clearance of Cheque Deposits	R75.70
	Honouring Fee (per debit allowed when insufficient funds are available)	R111.00
	Debit Order Rejection (ACB D/O)	R25.20
	Debit Order Reversal (ACB Returned Debit Reverse)	R25.20
	Returned Cheque (RD Returned Cheque)	R100.90
	Debit Order Dispute	R 252.20
	EFT Recalls	R 252.20
	Auditor's Certificates	R353.10 if less than 5 accounts R655.70 for 5 or more accounts
	Query Fee on entries older than 2 months	R454.00
	Dormant Account (inactive → 6 months)	R30.30 per month
	Prepaid Airtime purchase at ATM	R4.50 plus R0.70 per R100
Card Charges	Visa Business Debit Card (Annual Fee)	Initial card free; charges apply for replacement cards
	Card Replacement	R100.90
	Fuel Purchase	R4.60 per transaction
	Card Delivery by courier in South Africa (Cards – Deliver Dom. Fee)	Free
	International Card Delivery (Prim/Sec Card Int. Fee)	Variable fee per location
	Purchase at PoS in South Africa (Point of Sale)	Free
	Purchases outside South Africa (Point of Sale)	2% of transaction value
	International Currency Conversion	3%
	Cash Withdrawal – Bidvest Bank ATM • Bidvest Bank ATM • SASWITCH ATM • International ATM	R5.00 R9.60 plus R1.30 per R100 R50.40
	Cashback with purchase at till point (SA only)	R2.50
	Cash Withdrawal only at till point (SA only)	R3.50
	Balance Enquiry • Bidvest Bank ATM • SASWITCH ATM • International ATM	R2.50 R4.50 R7.10

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Card Charges	<b>Declined Transaction – Insufficient Funds</b>	
	• Bidvest Bank ATM	R3.00
	• SASWITCH ATM	R6.60
	• International ATM	R17.10
	<b>Declined Transaction – Incorrect PIN</b>	
	• Bidvest Bank ATM	R3.00
	• SASWITCH ATM	R6.60
• International ATM	R17.10	
<b>Declined Transaction – Exceeds Daily Limit</b>		
• Bidvest Bank ATM	R3.00	
• SASWITCH ATM	R6.60	
• International ATM	R17.10	
<b>Declined Purchase Transaction – Insufficient Funds</b>		
• Local PoS	R6.60	
• International PoS	R17.10	
<b>Declined Purchase Transaction – Incorrect PIN</b>		
• Local PoS	R6.60	
• International PoS	R17.10	
<b>Declined Purchase Transaction – Exceeds Daily Limit</b>		
• Local PoS	R6.60	
• International PoS	R17.10	