

Grow Account Fee Sheet

PRODUCT – GROW ACCOUNT	CHANNELS	PRICING OPTIONS (Incl VAT)	
		PAYT	ALL-IN
		FEES	FEES
GENERAL			
Monthly Administration Fee	-	R6.00	R175.00
Monthly Internet Banking Fee	-	Free	Free
CARD			
Primary Card Issue (Personalised)	Branch	Free	Free
	Courier	Free	Free
Primary Card Issue (Non-Personalised)	Branch	Free	Free
	Courier	N/A	N/A
Card Replacement (Personalised)	Branch	R120.00	R120.00
	Courier	R120.00	R120.00
Card Replacement (Non-Personalised)	Branch	R50.00	R50.00
	Courier	N/A	N/A
LIMITS			
Increased Limit Fee (ATM Limit)	Call Centre	R20.00	Free
	Mobile/App	Free	R20.00
Increased Limit Fee (EFT Limit)	Call Centre	R20.00	Free
Increased Limit Fee (POS Limit)	Call Centre	R20.00	Free
	Mobile/App	Free	Free
DEPOSITS			
Cash	Branch	0.80% of the deposit value	Free
	Retailers	R10.00	Free
		R10.00	Free
Cheque Incoming Electronic Deposits	Branch	R1.10 per R100.00 maximum R20.00	Free
		Free	Free
WITHDRAWALS			
Cash	Branch	R20.00	Free
	Own ATM	R6.00	Free
	Saswitch ATM	R6.00 + R1.40 per R100.00	Free
	International ATM	R50 + 4.0% International Currency Conversion Fee	4.0 % International Currency Conversion Fee
ELECTRONIC PAYMENTS			
Beneficiary Payment	Call Centre	R10.00	Free
	Internet Banking	R7.00	Free
	Mobile App	R2.00	Free
Internal Transfer	Call Centre	R10.00	Free
	Internet Banking	Free	Free
	Mobile App	Free	Free
Recurring Internal Transfer	Call Centre	Free	Free
	Internet Banking	Free	Free
QuickPay Payment	Internet Banking	Free	Free
	Mobile App	Free	Free

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		PAYT	ALL-IN
		FEES	FEES
POINT OF SALE TRANSACTIONS			
POS Purchase	Domestic POS	Free	Free
	International POS	R17.00 + 4.0% International Currency Conversion Fee	4.0% International Currency Conversion Fee
POS Purchase and Cash Withdrawal	Domestic POS	R3.00	Free
Cash Withdrawal	Domestic POS	R5.00	Free
	International POS	R40.00 + 4.0% International Currency Conversion Fee	4.0% International Currency Conversion Fee
PAYMENT INSTRUCTIONS			
Debit Order		R5.00	Free
Debit Order Stop Payment		R25.00	Free
Stop Order	Call Centre	R10.00	Free
	Internet Banking	R6.00	Free
BALANCE ENQUIRIES			
Balance Enquiry	Branch	Free	Free
	Call Centre	Free	Free
	Own ATM	R4.00	Free
	Saswitch ATM	R5.00	Free
	International ATM	R7.00	Free
	Internet Banking	Free	Free
	Mobile App	Free	Free
STATEMENT ENQUIRIES			
Interim Statements	Branch	R10.00	R10.00
	Call Centre	R10.00	R10.00
	Mobile App	Free	Free
	Internet Banking	Free	Free
AIRTIME PURCHASES			
	Mobile App	Free	Free
	Internet Banking	Free	Free
ELECTRICITY PURCHASES			
Purchase of Electricity	Mobile App	Free	Free
	Internet Banking	Free	Free
NOTIFICATIONS			
Transaction Notifications	SMS	R0.50	Free
	Email	Free	Free
	Proof of Payment	R1.00	Free
PENALTY FEES			
Returned Debit Order		R25	R25.00
Unpaid Cheque	Bidvest Branch	R100.00	R100.00
DECLINED TRANSACTIONS			
POS Transaction Declined	Domestic POS	R7.00	Free
	International POS	R17.00	Free
Cash Withdrawal Declined	Own ATM	R7.00	Free
	Saswitch ATM	R7.00	Free
	International ATM	R17.00	Free