

# Grow Account Fee Sheet

PRODUCT – GROW ACCOUNT	CHANNELS	PRICING OPTIONS (Incl VAT)	
		PAYT	ALL-INCLUSIVE
		FEES	FEES
<b>GENERAL</b>			
Monthly Administration Fee	-	R6.00	R175.00
Monthly Internet Banking Fee	-	Free	Free
<b>CARD</b>			
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
<b>LIMITS</b>			
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
<b>DEPOSITS</b>			
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
<b>WITHDRAWALS</b>			
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	Free
<b>ELECTRONIC PAYMENTS</b>			
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 FEES	ALL-INCLUSIVE FEES
<b>POINT OF SALE TRANSACTIONS</b>			
POS Purchase	Domestic POS	Free	Free
	International POS	R17.00	Free
POS Purchase and Cash Withdrawal	Domestic POS	R3.00	Free
Cash Withdrawal	Domestic POS	R5.00	Free
	International POS	R40.00	R40.00
<b>PAYMENT INSTRUCTIONS</b>			
Debit Order		R5.00	Free
Debit Order Stop Payment		R25.00	Free
Stop Order	Call Centre	R10.00	Free
	Internet Banking	R6.00	Free
<b>BALANCE ENQUIRIES</b>			
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
<b>STATEMENT ENQUIRIES</b>			
Interim Statements	Branch	R10.00	R10.00
	Call Centre	R10.00	R10.00
	Mobile App	Free	Free
	Internet Banking	Free	Free
<b>AIRTIME PURCHASES</b>			
	Mobile App	Free	Free
	Internet Banking	Free	Free
<b>ELECTRICITY PURCHASES</b>			
Purchase of Electricity	Mobile App	Free	Free
	Internet Banking	Free	Free
<b>NOTIFICATIONS</b>			
Transaction Notifications	SMS	R0.50	Free
	Email	Free	Free
	Email	R1.00	R1.00
<b>PENALTY FEES</b>			
Returned Debit Order		R25	R25.00
Unpaid Cheque	Bidvest Branch	R100.00	R100.00
<b>DECLINED TRANSACTIONS</b>			
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