



**TRANSACTIONAL PRICING**  
EFFECTIVE 01 APRIL 2021

Transaction Type	Fee Structure	Fee Value
	<b>Debit Card</b>	<b>Youth Account</b>
Monthly Account Fee	R 10,05	R 10,05
Monthly Admin Fee	R 10,05	R 10,05
Dormant Account Fee	R 10,50	R 10,50
Statement Fee	R 22,00	R 22,00
Email Fee	R 0,56	R 0,56
SMS Fee	R 0,55	R 0,55
Secondary Card Fee	R 70,00	R 70,00
Internet Banking - Monthly Fee	R 0,00	R 0,00
USSD Banking - Monthly Fee	R 0,00	R 0,00
Mobile Banking - Monthly Fee	R 0,00	R 0,00
ATM SSD Merchant Monthly Fee	R 0,00	R 0,00
Insufficient Funds (Cash Withdrawal) Fee	R 0,00	R 0,00
Cash Withdrawal	R7 For first R100 and R2.70 thereafter	R7 For first R100 and R2.70 thereafter
Cash Deposit	R6.50 For first R100 and R2.25 thereafter	R6.50 For first R100 and R2.25 thereafter
Inter account transfer (from account)	R 65,00	R 65,00
ATM Withdrawal	R 2,20 per R100	R 2,20 per R100
ATM Balance Enquiry	R 9,00	R 9,00
ATM Mini Statement	R 4,00	R 4,00
ATM Airtime Purchase	R 2,00	R 2,00
POS Purchase	R 0,00	R 0,00
POS Purchase With Cashback	R 2,25	R 2,25
Inter System Credit	R 0,00	R 0,00
Inter System Debit	R 0,00	R 0,00
Electronic credit	R 0,00	R 0,00
Electronic debit	R 4,75	R 4,75
Visa International ATM Withdrawal	R11.50 For first R100 and R2.40 thereafter	R11.50 For first R100 and R2.40 thereafter
Visa International ATM Balance Enquiry	R 7,50	R 7,50
Visa International POS purchase	R 0,00	R 0,00
Visa International POS Purchase With Cashback	R 2,25	R 2,25
Once-off payment	R 80,00	R 80,00
Card Replacement Fee	R 70,00	R 70,00
Close Account: Cash withdrawal	R7 For first R100 and R2.30 thereafter	R7 For first R100 and R2.30 thereafter
Close Account: Electronic Transfer	R 75,00	R 75,00
Close Account: electronic transfer (Deceased)	R 75,00	R 75,00
Close Account: Inter Account Transfer (from account)	R 75,00	R 75,00
Non-recurring Beneficiary Payment	R 4,00	R 4,00
Interbank ATM Withdrawal	R11.50 For first R100 and R2.40 thereafter	R11.50 For first R100 and R2.40 thereafter
Interbank POS cash advance	R 2,00	R 2,00
ATM withdrawal Visa local	R11.50 For first R100 and R2.40 thereafter	R11.50 For first R100 and R2.40 thereafter
POS Purchase Visa local	R 0,00	R 0,00
POS Cash Advance Visa Local	R 2,00	R 2,00
POS Cash Advance Visa International	R 2,25	R 2,25
POS Purchase with Cashback Visa	R 2,25	R 2,25
Interbank ATM Balance Enquiry	R 6,00	R 6,00
Inter Account Transfer (to account)	R 0,00	R 0,00
Inter System Transfer Debit	R 0,00	R 0,00
Once-Off Payment (Internet)	R 2,60	R 2,60
Inter Account Transfer (Internet from account)	R 0,00	R 0,00
Inter Account Transfer (Internet to account)	R 0,00	R 0,00
Daily Statement Fee	R 0,00	R 0,00
Non-Recurring Beneficiary Payment (Internet)	R 2,60	R 2,60
Non-recurring beneficiary payment unpaid	R 0,00	R 0,00
Unpaid Once-off payment	R 6,00	R 6,00
Interbank POS Balance Enquiry	R 6,00	R 6,00
Local Interbank ATM Airtime Purchase	R 4,50	R 4,50
Close Account: Inter Account Transfer	R 0,00	R 0,00
Recurring Inter Account Transfer (to account)	R 0,00	R 0,00
Recurring Inter Account Transfer (from account)	R 5,60	R 5,60
Insufficient funds ATM (On-Us)	R 6,50	R 6,50
Insufficient funds POS	R 8,00	R 8,00
Insufficient funds ATM (Interbank)	R 8,00	R 8,00
Non-Recurring Inter Account Transfer (from account)	R 70,00	R 70,00
Non-Recurring Inter Account Transfer (to account)	R 1,00	R 1,00
Once-Off Payment (Internal)	R 2,60	R 2,60
Once-Off Payment (Internal)	R 2,60	R 2,60
Visa Local ATM Balance Enquiry	R 6,50	R 6,50
Insufficient Funds	R 34,54	R 34,54
Insufficient funds ATM SSD (On-Us)	R 6,50	R 6,50
Corporate Inter Account Transfer	R 0,00	R 0,00
Mobile Balance Enquiry	R 0,50	R 0,50
Mobile Non-Recurring Beneficiary Payment	R 1,00	R 1,00
Mobile Mini Statement	R 1,00	R 1,00
Mobile Once-off Payment	R 2,60	R 2,60
Mobile Inter-Account Transfer	R 1,00	R 1,00
Mobile Non-Recurring Beneficiary Payment	R 1,00	R 0,00
Mobile Prepaid Electricity Purchase From	R 1,25	R 1,25
Mobile Prepaid Airtime Purchase From	R 1,25	R 1,25
Visa International Returns (Refund)	R 1,00	R 1,00
Visa Local Returns (Refund)	R 1,00	R 1,00
Visa International Credit Adjustment	R 1,00	R 1,00
Visa Local Credit Adjustment	R 1,00	R 1,00
Non-Recurring Inter Account Transfer (From Account)	R 1,00	R 1,00
Non-Recurring Inter Account Transfer (To Account)	R 0,00	R 0,00
USSD Balance Enquiry	R 0,50	R 0,50
USSD Non-Recurring Beneficiary Payment	R 1,80	R 1,80
USSD Mini Statement	R 1,00	R 1,00
USSD Once-Off Payment	R 2,60	R 2,60
USSD Inter-Account Transfer	R 1,00	R 1,00
USSD Non-Recurring Beneficiary Payment	R 1,00	R 1,00
USSD Airtime Purchase (From)	R 1,25	R 1,25
USSD Electricity Purchase (From)	R 1,25	R 1,25
ATM SSD Cash Withdrawal	R6 For first R100 and R1 thereafter	R6 For first R100 and R1 thereafter
ATM SSD Balance Enquiry	R 9,00	R 9,00
USSD Bill Payment (From)	R 3,00	R 3,00
USSD Instant Money (From)	R 10,50	R 10,61
Tap-and-Go POS Purchase Visa Local	R 1,50	R 1,50
Card Verification Enquiry	R 0,00	R 0,00
POS Purchase with Cashback	R 2.25	R0,00
Insufficient Funds (Cash Withdrawal)	R0,00	R0,00
Once-Off Payment (Internal)	R 2.60	R 2.60
Recurring Beneficiary Payment	R 5.60	R5.60

**TRANSACTIONAL PRICING**  
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Transaction Type	Fee Structure
	<b>Business Account</b>
Monthly Account Fee	R 55,55
Corporate Banking Monthly Fee	R 290,40
Email Fee	R 0,64
SMS Fee	R 0,58
Secondary Card Fee	R 63,88
Internet Banking - Monthly Fee	R 0,00
Mobile Banking - Monthly Fee	R 0,00
USSD Banking - Monthly Fee	R 0,00
Daily Statement Fee	R 0,00
Dormant Account Fee	R 11,62
Statement Fee	R 25,30
Card Replacement Fee	R 80,50
Insufficient Funds (Cash Withdrawal) Fee	R 0,00
Cash Withdrawal	R10 For first R100 and R2.70 thereafter
Cash Deposit	R8.05 For first R100 and R2.53 thereafter
Inter account transfer (from account)	R 69,00
ATM Withdrawal	R2.3 Per R100
ATM Balance Enquiry	R 4,03
ATM Mini Statement	R 0,00
ATM Airtime Purchase	R 1,73
POS Purchase	R 0,00
POS Purchase With Cashback	R 1,73
Inter System Credit	R 0,00
Inter System Debit	R 0,00
Electronic credit	R 0,00
Electronic debit	R 5,18
Visa International ATM Withdrawal	R12.78 For first R100 and R1.05 thereafter
Visa International ATM Balance Enquiry	R 5,81
Visa International POS purchase	R 0,00
Visa International POS Purchase With Cashback	R 2,32
Once-off payment	R 80,50
Close Account: Cash withdrawal	R8.05 For first R100 and R2.53 thereafter
Close Account: Electronic Transfer	R 80,50
Close Account: electronic transfer (Deceased)	R 80,50
Close Account: Inter Account Transfer (from account)	R 69,00
Non-recurring Beneficiary Payment	R 4,60
Interbank ATM Withdrawal	R11.05 For first R100 and R2.30 thereafter
Interbank POS cash advance	R 1,73
ATM withdrawal Visa local	R11.50 For first R100 and R2.30 thereafter
POS Purchase Visa local	R 0,00
POS Cash Advance Visa Local	R 1,73
POS Cash Advance Visa International	R 2,32
POS Purchase with Cashback Visa	R 1,73
Interbank ATM Balance Enquiry	R 6,90
Inter Account Transfer (to account)	R 0,00
Inter System Transfer Debit	R 0,00
Once-Off Payment (Internet)	R 2,99
Inter Account Transfer (Internet from account)	R 0,00
Inter Account Transfer (Internet to account)	R 0,00
Recurring Beneficiary Payment	R 5,60
Non-Recurring Beneficiary Payment (Internet)	R 2,99
Non-recurring beneficiary payment unpaid	R 0,00
Unpaid Once-off payment	R 5,81
Interbank POS Balance Enquiry	R 2,32
Local Interbank ATM Airtime Purchase	R 4,60
Close Account: Inter Account Transfer	R 0,00
Recurring Inter Account Transfer (to account)	R 0,00
Recurring Inter Account Transfer (from account)	R 5,60
Insufficient funds ATM (On-Us)	R 6,90
Insufficient funds POS	R 9,20
Insufficient funds ATM (Interbank)	R 9,20
Non-Recurring Inter Account Transfer (from account)	R 80,50
Non-Recurring Inter Account Transfer (to account)	R 0,00
Once-Off Payment (Internal)	R 0,00
Once-Off Payment (Internal)	R 0,00
Visa Local ATM Balance Enquiry	R 5,75
Insufficient Funds	R 39,72
Insufficient funds ATM SSD (On-Us)	R 6,90
Corporate Payment	R 1,75
Corporate Inter Account Transfer	R 0,00
Corporate Inter Account Transfer	R 0,00
Mobile Balance Enquiry	R 0,35
Mobile Non-Recurring Beneficiary Payment	R 0,69
Mobile Mini Statement	R 0,69
Mobile Once-off Payment	R 1,73
Mobile Inter-Account Transfer	R 0,69
Mobile Non-Recurring Beneficiary Payment	R 0,69
Mobile Non-Recurring Beneficiary Payment	R 0,00
Mobile Prepaid Electricity Purchase From	R 1,28
Mobile Prepaid Airtime Purchase From	R 1,28
Visa International Returns (Refund)	R 0,00
Visa Local Returns (Refund)	R 0,00
Visa International Credit Adjustment	R 0,00
Visa Local Credit Adjustment	R 0,00
USSD Balance Enquiry	R 0,35
USSD Non-Recurring Beneficiary Payment	R 1,75
USSD Mini Statement	R 0,69
USSD Once-Off Payment	R 1,84
USSD Inter-Account Transfer	R 0,69
USSD Non-Recurring Beneficiary Payment	R 0,69
USSD Airtime Purchase (From)	R 1,28
USSD Electricity Purchase (From)	R 1,28
ATM SSD Cash Withdrawal	R6.33 For first R100 and R1.05thereafter
ATM SSD Balance Enquiry	R 4,03
ATM SSD Merchant Monthly Fee	R 0,00
Inter System Transfer Credit	R 0,00
Tap-and-Go POS Purchase Visa Local	R 1,50
Insufficient Funds (Cash Withdrawal)	R 0,00
Recurring Beneficiary Payment	R 5,60

**TRANSACTIONAL PRICING**  
EFFECTIVE 01 APRIL 2021

Transaction Type	Fee Structure
	<b>Iciko Debit Card</b>
Monthly Account Fee	R 15,00
Email Fee	R 0,56
SMS Fee	R 0,55
Daily Statement Fee	R 0,00
Dormant Account Fee	R 15,00
Internet Banking - Monthly Fee	R 0,00
USSD Banking - Monthly Fee	R 0,00
Mobile Banking - Monthly Fee	R 0,00
Statement Fee	R 22,00
ATM SSD Merchant Monthly Fee	R 0,00
Insufficient Funds (Cash Withdrawal) Fee	R 0,00
Card Replacement Fee	R 70,00
Cash Withdrawal	R7 For first R100 and R2.70 thereafter
Cash Deposit	R6.50 For first R100 and R2.25 thereafter
Inter account transfer (from account)	R 65,00
ATM Withdrawal	R2.2 per R100
ATM Balance Enquiry	R 9,00
ATM Mini Statement	R 4,00
ATM Airtime Purchase	R 2,00
POS Purchase	R 0,00
POS Purchase With Cashback	R 2,25
Inter System Credit	R 0,00
Inter System Debit	R 0,00
Electronic credit	R 0,00
Electronic debit	R 4,75
Visa International ATM Withdrawal	R11.50 For first R100 and R2.40 thereafter
Visa International ATM Balance Enquiry	R 7,50
Visa International POS purchase	R 0,00
Visa International POS Purchase With Cashback	R 2,25
Once-off payment	R 80,00
Close Account: Cash withdrawal	R7 For first R100 and R2.30 thereafter
Close Account: Electronic Transfer	R 75,00
Close Account: electronic transfer (Deceased)	R 75,00
Close Account: Inter Account Transfer (from account)	R 75,00
Non-recurring Beneficiary Payment	R 4,00
Interbank ATM Withdrawal	R11.50 For first R100 and R2.40 thereafter
Interbank POS cash advance	R 2,00
ATM withdrawal Visa local	R11.50 For first R100 and R2.40 thereafter
POS Purchase Visa local	R 0,00
POS Cash Advance Visa Local	R 2,00
POS Cash Advance Visa International	R 2,25
POS Purchase with Cashback Visa	R 2,25
Interbank ATM Balance Enquiry	R 6,00
Inter Account Transfer (to account)	R 0,00
Inter System Transfer Debit	R 0,00
Once-Off Payment (Internet)	R 2,60
Inter Account Transfer (Internet from account)	R 0,00
Inter Account Transfer (Internet to account)	R 0,00
Recurring Beneficiary Payment	R 5,60
Non-Recurring Beneficiary Payment (Internet)	R 2,60
Non-Recurring Beneficiary Payment unpaid	R 0,00
Unpaid Once-off payment	R 6,00
Interbank POS Balance Enquiry	R 6,00
Local Interbank ATM Airtime Purchase	R 4,50
Close Account: Inter Account Transfer	R 0,00
Recurring Inter Account Transfer (to account)	R 0,00
Recurring Inter Account Transfer (from account)	R 5,60
Insufficient funds ATM (On-Us)	R 6,50
Insufficient funds POS	R 8,00
Insufficient funds ATM (Interbank)	R 8,00
Non-Recurring Inter Account Transfer (from account)	R 70,00
Non-Recurring Inter Account Transfer (to account)	R 1,00
Secondary Card Fee	R 70,00
Once-Off Payment (Internal)	R 2,60
Visa Local ATM Balance Enquiry	R 6,50
Insufficient Funds	R 34,54
Insufficient funds ATM SSD (On-Us)	R 6,50
Corporate Inter Account Transfer	R 0,00
Mobile Balance Enquiry	R 0,50
Mobile Non-Recurring Beneficiary Payment	R 1,00
Mobile Mini Statement	R 1,00
Mobile Once-off Payment	R 2,60
Mobile Inter-Account Transfer	R 1,00
Predefined Beneficiary Payment (Internet)	R 0,00
Mobile Non-Recurring Beneficiary Payment	R 1,00
Mobile Prepaid Electricity Purchase From	R 1,25
Mobile Prepaid Airtime Purchase From	R 1,25
Monthly Admin Fee	R 15,00
Visa International Returns (Refund)	R 1,00
Visa Local Returns (Refund)	R 1,00
Visa International Credit Adjustment R	1,00
Visa Local Credit Adjustment	R 1,00
USSD Balance Enquiry	R 0,50
USSD Non-Recurring Beneficiary Payment	R 1,82
USSD Mini Statement	R 1,00
USSD Once-Off Payment	R 2,60
USSD Inter-Account Transfer	R 1,00
USSD Non-Recurring Beneficiary Payment	R 1,00
USSD Airtime Purchase (From)	R 1,25
USSD Electricity Purchase (From)	R 1,25
ATM SSD Cash Withdrawal	R6 For first R100 and R1 thereafter
ATM SSD Balance Enquiry	R 9,00
Inter System Transfer Credit	R 0,00
Tap-and-Go POS Purchase Visa Local	R 1,50
Non-Recurring Inter Account Transfer	R 1,00
Insufficient Funds (Cash Withdrawal)	R 0,00
Recurring Beneficiary Payment	R 5.60