

TRANSACTIONAL PRICING EFFECTIVE 01 APRIL 2022	
Transaction Type	Fee Structure
	Business Account
Tap-and-Go POS Purchase Visa Local Reversal	R0.00
Cash Withdrawal	R11.00 For first R100 and R2.97 thereafter
Cash Deposit	R8.21 For first R100 and R2.58 thereafter
Inter account transfer (from account)	R72.45
ATM Withdrawal	R2.53
ATM Balance Enquiry	R4.43
ATM Mini Statement	R4.20
ATM Airtime Purchase	R1.81
POS Purchase	R0.00
POS Purchase With Cashback	R1.73
Inter System Credit	R0.00
Inter System Debit	R0.00
Electronic credit	R0.00
Electronic debit	R5.43
Visa International ATM Withdrawal	R14.05 For first R100 and R1.15 thereafter
Visa International ATM Balance Enquiry	R6.39
Visa International POS purchase	R0.00
Visa International POS Purchase With Cashback	R2.32
Insufficient Funds (Cash Withdrawal) Fee	R0.00
Once-off payment	R84.53
Card Replacement Fee	R88.55
Inter account transfer (from account)	R68.25
Close Account: Electronic Transfer	R84.53
Close Account: electronic transfer (Deceased)	R84.53
Close Account: Inter Account Transfer (from account)	R72.45
Non-recurring Beneficiary Payment	R4.83
Interbank ATM Withdrawal	R13.00 For first R100 and R2.53 thereafter
Interbank POS cash advance	R1.90
ATM withdrawal Visa local	R12.65 For first R100 and R2.53 thereafter
POS Purchase Visa local	R0.00
POS Cash Advance Visa Local	R1.90
POS Cash Advance Visa International	R2.56
POS Purchase with Cashback Visa	R1.73
Interbank ATM Balance Enquiry	R7.59
Dormant Account Fee	R58.33
Statement Fee	R27.83
Inter Account Transfer (to account)	R0.00
Inter System Transfer Debit	R0.00
Once-Off Payment (Internet)	R3.14
Inter Account Transfer (Internet from account)	R0.00
Inter Account Transfer (Internet to account)	R0.00
Recurring Beneficiary Payment	R6.76
Daily Statement Fee	R0.00
Non-Recurring Beneficiary Payment (Internet)	R3.14
Non-recurring beneficiary payment unpaid	R0.00
Unpaid Once-off payment	R6.10
Interbank POS Balance Enquiry	R2.56
Local Interbank ATM Airtime Purchase	R4.83
Close Account: Inter Account Transfer	R0.00
Monthly Account Fee	R58.33
Email Fee	R0.68
SMS Fee	R0.60
Recurring Inter Account Transfer (to account)	R0.00
Recurring Inter Account Transfer (from account)	R24.15
Insufficient funds ATM (On-Us)	R7.25
Insufficient funds POS	R9.66
Insufficient funds ATM (Interbank)	R9.66
Non-Recurring Inter Account Transfer (from account)	R84.53
Non-Recurring Inter Account Transfer (to account)	R0.00
Secondary Card Fee	R70.27
Internet Banking - Monthly Fee	R0.00
Once-Off Payment (Internal)	R0.00
Once-Off Payment (Internal)	R0.00
Visa Local ATM Balance Enquiry	R6.33
Insufficient Funds	R41.71
Insufficient funds ATM SSD (On-Us)	R7.25
Corporate Payment	R1.84
Corporate Inter Account Transfer	R0.00 For first R100 and R0.00 thereafter
Corporate Banking Monthly Fee	R304.89
Monthly Admin Fee	R58.33
Visa International Returns (Refund)	R0.00
Visa Local Returns (Refund)	R0.00
Visa International Credit Adjustment	R0.00
Visa Local Credit Adjustment	R0.00
Non-Recurring Inter Account Transfer (From Account)	R0.00
Non-Recurring Inter Account Transfer (To Account)	R0.00
USSD Balance Enquiry	R0.35
USSD Non-Recurring Beneficiary Payment	R1.84
USSD Mini Statement	R0.72
USSD Once-Off Payment	R1.93
USSD Inter-Account Transfer	R0.72 For first R100 and R0.00 thereafter
USSD Non-Recurring Beneficiary Payment	R0.72
USSD Non-Recurring Beneficiary Payment	R0.00
USSD Airtime Purchase (From)	R1.34
USSD Electricity Purchase (From)	R1.34
USSD Banking - Monthly Fee	R0.00
ATM SSD Cash Withdrawal	R6.96 For first R100 and R1.15 thereafter
ATM SSD Balance Enquiry	R4.43
ATM SSD Merchant Monthly Fee	R0.00
Inter System Transfer Credit	R0.00
Tap-and-Go POS Purchase Visa Local	R0.00
Cash withdrawal	R7.70 For first R100 and R2.97 thereafter
Account Verification	R15.00

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Transaction Type	
	Debit Card
Tap-and-Go POS Purchase Visa Local Reversal	R0.00
Cash Withdrawal	R7.70 For first R100 and R2.97 thereafter
Cash Deposit	R6.63 For first R100 and R2.30 thereafter
ATM Withdrawal	R2.42
ATM Balance Enquiry	R9.90
ATM Mini Statement	R4.20
ATM Airtime Purchase	R2.10
POS Purchase	R0.00
POS Purchase With Cashback	R2.25
Inter System Credit	R0.00
Inter System Debit	R0.00
Electronic credit	R0.00
Electronic debit	R4.99
Visa International ATM Withdrawal	R12.65 For first R100 and R2.64 thereafter
Visa International ATM Balance Enquiry	R8.25
Visa International POS purchase	R0.00
Visa International POS Purchase With Cashback	R2.48
Insufficient Funds (Cash Withdrawal) Fee	R0.00
Once-off payment	R84.00
Card Replacement Fee	R77.00
Close Account: Cash withdrawal	R7.70 For first R100 and R2.99 thereafter
Close Account: Electronic Transfer	R78.75
Close Account: electronic transfer (Deceased)	R78.75
Close Account: Inter Account Transfer (from account)	R78.75
Non-recurring Beneficiary Payment	R4.20
Interbank ATM Withdrawal	R13.00 For first R100 and R2.42 thereafter
Interbank POS cash advance	R2.20
ATM withdrawal Visa local	R12.65 For first R100 and R2.64 thereafter
POS Purchase Visa local	R0.00
POS Cash Advance Visa Local	R2.20
POS Cash Advance Visa International	R2.48
POS Purchase with Cashback Visa	R2.25
Interbank ATM Balance Enquiry	R6.60
Dormant Account Fee	R10.55
Statement Fee	R24.20
Inter Account Transfer (to account)	R0.00
Inter System Transfer Debit	R0.00
Once-Off Payment (Internet)	R2.73
Inter Account Transfer (Internet from account)	R0.00
Inter Account Transfer (Internet to account)	R0.00
Recurring Beneficiary Payment	R5.88
Daily Statement Fee	R0.00
Non-Recurring Beneficiary Payment (Internet)	R2.73
Non-recurring beneficiary payment unpaid	R0.00
Unpaid Once-off payment	R6.30
Interbank POS Balance Enquiry	R6.60
Local Interbank ATM Airtime Purchase	R4.73
Close Account: Inter Account Transfer	R0.00
Monthly Account Fee	R10.55
Email Fee	R0.59
SMS Fee	R0.58
Recurring Inter Account Transfer (to account)	R0.00
Recurring Inter Account Transfer (from account)	R21.00
Insufficient funds ATM (On-Us)	R6.83
Insufficient funds POS	R8.40
Insufficient funds ATM (Interbank)	R8.40
Non-Recurring Inter Account Transfer (from account)	R73.50
Non-Recurring Inter Account Transfer (to account)	R1.05
Secondary Card Fee	R70.00
Internet Banking - Monthly Fee	R0.00
Once-Off Payment (Internal)	R2.73 For first R100 and R2.73 thereafter
Visa Local ATM Balance Enquiry	R7.15
Insufficient Funds	R36.27
Insufficient funds ATM SSD (On-Us)	R6.83
Corporate Inter Account Transfer	R0.00
Monthly Admin Fee	R10.55
Visa International Returns (Refund)	R1.05
Visa Local Returns (Refund)	R1.05
Visa International Credit Adjustment	R1.05
Visa Local Credit Adjustment	R1.05
Non-Recurring Inter Account Transfer (From Account)	R1.05
Non-Recurring Inter Account Transfer (To Account)	R1.05
USSD Balance Enquiry	R0.51
USSD Non-Recurring Beneficiary Payment	R1.89
USSD Mini Statement	R1.05
USSD Once-Off Payment	R2.73
USSD Inter-Account Transfer	R1.05
USSD Inter-Account Transfer	R1.05
USSD Non-Recurring Beneficiary Payment	R1.05 For first R100 and R1.05 thereafter
USSD Airtime Purchase (From)	R1.31
USSD Electricity Purchase (From)	R1.31
USSD Banking - Monthly Fee	R0.00
ATM SSD Cash Withdrawal	R6.60 For first R100 and R1.10 thereafter
ATM SSD Balance Enquiry	R9.90
ATM SSD Merchant Monthly Fee	R0.00
Inter System Transfer Credit	R0.00
Account Verification	R15.00
Item Recall	R250.00
Card Replacement Fee - Pin	R61.60

TRANSACTIONAL PRICING
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Transaction Type	Fee Structure
	Iciko Debit Card
Tap-and-Go POS Purchase Visa Local Reversal	R0.00
Cash Withdrawal	R7.70 For first R100 and R2.97 thereafter
Cash Deposit	R6.63 For first R100 and R2.30 thereafter
Inter account transfer (from account)	R68.25
ATM Withdrawal	R2.42
ATM Balance Enquiry	R9.90
ATM Mini Statement	R4.20
ATM Airtime Purchase	R2.10
POS Purchase	R0.00
POS Purchase With Cashback	R2.25
Inter System Credit	R0.00
Inter System Debit	R0.00
Electronic credit	R0.00
Electronic debit	R4.99
Visa International ATM Withdrawal	R12.65 For first R100 and R2.64 thereafter
Visa International ATM Balance Enquiry	R8.25
Visa International POS purchase	R0.00
Visa International POS Purchase With Cashback	R2.25
Insufficient Funds (Cash Withdrawal) Fee	R0.00
Once-off payment	R84.00
Card Replacement Fee	R77.00
Close Account: Cash withdrawal	R7.70 For first R100 and R2.99 thereafter
Close Account: Electronic Transfer	R78.75
Close Account: electronic transfer (Deceased)	R78.75
Close Account: Inter Account Transfer (from account)	R78.75
Non-recurring Beneficiary Payment	R4.20
Interbank ATM Withdrawal	R13.00 For first R100 and R2.42 thereafter
Interbank POS cash advance	R2.20
ATM withdrawal Visa local	R12.65 For first R100 and R2.64 thereafter
POS Purchase Visa local	R0.00
POS Cash Advance Visa Local	R2.20
POS Cash Advance Visa International	R2.48
POS Purchase with Cashback Visa	R2.25
Interbank ATM Balance Enquiry	R6.60
Dormant Account Fee	R15.75
Statement Fee	R24.20
Inter Account Transfer (to account)	R0.00
Inter System Transfer Debit	R0.00
Once-Off Payment (Internet)	R2.73
Inter Account Transfer (Internet from account)	R0.00
Inter Account Transfer (Internet to account)	R0.00
Recurring Beneficiary Payment	R5.88
Daily Statement Fee	R0.00
Non-Recurring Beneficiary Payment (Internet)	R2.73
Non-recurring beneficiary payment unpaid	R0.00
Unpaid Once-off payment	R6.30
Interbank POS Balance Enquiry	R6.60
Local Interbank ATM Airtime Purchase	R4.73
Close Account: Inter Account Transfer	R0.00
Monthly Account Fee	R15.75
Email Fee	R0.59
SMS Fee	R0.58
Recurring Inter Account Transfer (to account)	R0.00
Recurring Inter Account Transfer (from account)	R21.00
Insufficient funds ATM (On-Us)	R6.83
Insufficient funds POS	R8.40
Insufficient funds ATM (Interbank)	R8.40
Non-Recurring Inter Account Transfer (from account)	R73.50
Non-Recurring Inter Account Transfer (to account)	R1.05
Secondary Card Fee	R70.00
Internet Banking - Monthly Fee	R0.00
Once-Off Payment (Internal)	R2.73 For first R100 and R2.73 thereafter
Visa Local ATM Balance Enquiry	R7.15
Insufficient Funds	R36.27
Insufficient funds ATM SSD (On-Us)	R6.83
Corporate Inter Account Transfer	R0.00
Predefined Beneficiary Payment (Internet)	R0.00
Monthly Admin Fee	R15.75
Visa International Returns (Refund)	R1.05
Visa Local Returns (Refund)	R1.05
Visa International Credit Adjustment	R1.05
Visa Local Credit Adjustment	R1.05
Non-Recurring Inter Account Transfer (From Account)	R1.05
Non-Recurring Inter Account Transfer (To Account)	R1.05
USSD Balance Enquiry	R0.51
USSD Non-Recurring Beneficiary Payment	R1.91
USSD Mini Statement	R1.05
USSD Once-Off Payment	R2.73
USSD Inter-Account Transfer	R1.05 For first R100 and R1.05 thereafter
USSD Non-Recurring Beneficiary Payment	R1.05
USSD Non-Recurring Beneficiary Payment	R1.05
USSD Airtime Purchase (From)	R1.31
USSD Electricity Purchase (From)	R1.31
USSD Banking - Monthly Fee	R0.00
ATM SSD Cash Withdrawal	R6.60 For first R100 and R1.10 thereafter
ATM SSD Balance Enquiry	R9.90
ATM SSD Merchant Monthly Fee	R0.00
Inter System Transfer Credit	R0.00
Tap-and-Go POS Purchase Visa Local	R0.00
Item Recall	R250.00
Card Replacement Fee - Pin	R61.60

TRANSACTIONAL PRICING
 EFFECTIVE 01 APRIL 2022

Transaction Type	
	Youth Account
Tap-and-Go POS Purchase Visa Local Reversal	R0.00
Cash Withdrawal	R7.70 For first R100 and R2.97 thereafter
Cash Deposit	R6.63 For first R100 and R2.30 thereafter
Inter account transfer (from account)	R68.25
ATM Withdrawal	R2.42
ATM Balance Enquiry	R9.90
ATM Mini Statement	R4.20
ATM Airtime Purchase	R2.10
POS Purchase	R0.00
POS Purchase With Cashback	R2.25
Inter System Credit	R0.00
Inter System Debit	R0.00
Electronic credit	R0.00
Electronic debit	R4.99
Visa International ATM Withdrawal	R12.65 For first R100 and R2.64 thereafter
Visa International ATM Balance Enquiry	R8.25
Visa International POS purchase	R0.00
Visa International POS Purchase With Cashback	R2.25
Insufficient Funds (Cash Withdrawal) Fee	R0.00
Once-off payment	R84.00
Card Replacement Fee	R77.00
Close Account: Cash withdrawal	R7.70 For first R100 and R2.99 thereafter
Close Account: Electronic Transfer	R78.75
Close Account: electronic transfer (Deceased)	R78.75
Close Account: Inter Account Transfer (from account)	R78.75
Non-recurring Beneficiary Payment	R4.20
Interbank ATM Withdrawal	R13.00 For first R100 and R2.42 thereafter
Interbank POS cash advance	R2.20
ATM withdrawal Visa local	R12.65 For first R100 and R2.64 thereafter
POS Purchase Visa local	R0.00
POS Cash Advance Visa Local	R2.20
POS Cash Advance Visa International	R2.48
POS Purchase with Cashback Visa	R2.25
Interbank ATM Balance Enquiry	R6.60
Dormant Account Fee	R10.55
Statement Fee	R24.20
Inter Account Transfer (to account)	R0.00
Inter System Transfer Debit	R0.00
Once-Off Payment (Internet)	R2.73
Inter Account Transfer (Internet from account)	R0.00
Inter Account Transfer (Internet to account)	R0.00
Recurring Beneficiary Payment	R5.88
Daily Statement Fee	R0.00
Non-Recurring Beneficiary Payment (Internet)	R2.73
Non-recurring beneficiary payment unpaid	R0.00
Unpaid Once-off payment	R6.30
Interbank POS Balance Enquiry	R6.60
Local Interbank ATM Airtime Purchase	R4.73
Close Account: Inter Account Transfer	R0.00
Monthly Account Fee	R10.55
Email Fee	R0.59
SMS Fee	R0.58
Recurring Inter Account Transfer (to account)	R0.00
Recurring Inter Account Transfer (from account)	R21.00
Insufficient funds ATM (On-Us)	R6.83
Insufficient funds POS	R8.40
Insufficient funds ATM (Interbank)	R8.40
Non-Recurring Inter Account Transfer (from account)	R73.50
Non-Recurring Inter Account Transfer (to account)	R1.05
Secondary Card Fee	R70.00
Internet Banking - Monthly Fee	R0.00
Once-Off Payment (Internal)	R2.73 For first R100 and R2.73 thereafter
Visa Local ATM Balance Enquiry	R7.15
Insufficient Funds	R36.27
Insufficient funds ATM SSD (On-Us)	R6.83
Corporate Inter Account Transfer	R0.00
Monthly Admin Fee	R10.55
Visa International Returns (Refund)	R1.05
Visa Local Returns (Refund)	R1.05
Visa International Credit Adjustment	R1.05
Visa Local Credit Adjustment	R1.05
Non-Recurring Inter Account Transfer (From Account)	R1.05
Non-Recurring Inter Account Transfer (To Account)	R1.05
USSD Balance Enquiry	R0.51
USSD Non-Recurring Beneficiary Payment	R1.91
USSD Mini Statement	R1.05
USSD Once-Off Payment	R2.73
USSD Inter-Account Transfer	R1.05 For first R100 and R1.05 thereafter
USSD Non-Recurring Beneficiary Payment	R1.05
USSD Non-Recurring Beneficiary Payment	R1.05
USSD Airtime Purchase (From)	R1.31
USSD Electricity Purchase (From)	R1.31
USSD Banking - Monthly Fee	R0.00
ATM SSD Cash Withdrawal	R6.60 For first R100 and R1.10 thereafter
ATM SSD Balance Enquiry	R9.90
ATM SSD Merchant Monthly Fee	R0.00
Inter System Transfer Credit	R0.00
Tap-and-Go POS Purchase Visa Local	R0.00
Account Verification	R15.00
Item Recall	R250.00
Card Replacement Fee - Pin	R61.60