

# SAVINGS AND INVESTMENT FEE STRUCTURE

## EFFECTIVE 01 APRIL 2017

	Type of fee	Current
<b>INDIVIDUAL SAVINGS</b>	<b>account balance</b>	<b>R20.00</b>
	Monthly administration	R39.95
	<b>Branch Transactions</b>	
	Branch Cash Deposit Fee	R5 for the first R100 thereafter R1.50 per R100
	Branch Cash Withdrawal Fee	R5 for the first R100 thereafter R1.50 per R100
	Cheque Deposit Fee	R20 per cheque
	Cheque Special Clearance Fee	R115.00
	Multiple Cheque Deposit Fee	R20 per cheque
	Unpaid Cheque Fee	R115.00
	Special Clearance Unpaid Cheque (Refer to drawer) fee	R115.00
	Cheque withdrawal fee	R55.00
	Inter account transfer fee/ Internal transfers	Free
	Recurring Beneficiary payment fee/Stop order	R8.00
	Once-off payment	R16.50
	ACB Credit	R3.50
	Debit order	R5.50
	Unpaid Debit Order	R34.20
	Printed Statement Fee	R10 per statement for the first 3 months thereafter R7.50 per page
	Account closure fee	R55.00
	Book Replacement Fee	R55.00
	Balance enquiry	Free
	Book Update	R10.00
	Coin Deposit Fee	R7.00 per R100
<b>CLUB SAVE</b>	<b>Minimum account balance</b>	<b>R100.00</b>
	Monthly Administration Fee	R10 -R9999 = R10.26; Balance > R10 000 = Free
	Branch Cash Deposit Fee	R5 for the first R100 thereafter R1.50 per R100
	Branch Cash Withdrawal Fee	R5 for the first R100 thereafter R1.50 per R100
	Cheque Deposit Fee	R20 per cheque
	Cheque Special Clearance Fee	R115.00
	Multiple Cheque Deposit Fee	R20 per cheque
	Unpaid Cheque Fee	R115.00
	Special Clearance Unpaid Cheque (Refer to drawer) fee	R115.00
	Cheque withdrawal fee	R50.00
	Inter account transfer fee/ Internal transfers	Free
	Recurring Beneficiary payment fee/Stop order	R8.00
	Once-off payment	R16.50
	ACB Credit	R3.50
	Debit order	R5.50
	Unpaid Debit Order	R34.20
	Printed Statement Fee	R10 per statement for the first 3 months thereafter R7.50 per page
	Account closure fee	R50.00
	Book Replacement Fee	R55.00
	Balance enquiry	Free
	Book Update	R10.00
	Coin Deposit Fee	R7.00 per R100



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Account Type	Type of fee	Current
<b>BUSINESS ACCOUNT</b>	<b>Minimum account balance</b>	<b>R100.00</b>
	Monthly administration	R59.95
	<b>Branch Transactions</b>	
	Branch Cash Deposit Fee	R5 for the first R100 thereafter R1.50 per R100
	Branch Cash Withdrawal Fee	R5 for the first R100 thereafter R1.50 per R100
	Cheque Deposit Fee	R20 per cheque
	Cheque Special Clearance Fee	R115.00
	Multiple Cheque Deposit Fee	R20 per cheque
	Unpaid Cheque Fee	R115.00
	Special Clearance Unpaid Cheque (Refer to drawer) fee	R115.00
	Cheque withdrawal fee	R55.00
	Inter account transfer fee/ Internal transfers	Free
	Recurring Beneficiary payment fee/Stop order	R8.00
	Once-off payment	R16.50
	ACB Credit	R3.50
	Debit order	R5.50
	Unpaid Debit Order	R34.20
	Printed Statement Fee	R10 per statement for the first 3 months thereafter R7.50 per page
	Account closure fee	R55.00
	Book Replacement Fee	R55.00
	Balance enquiry	Free
	Book Update	R10.00
	Coin Deposit Fee	R7.00 per R100
<b>COOPERATIVE BUSINESS ACCOUNT</b>	<b>Minimum account balance</b>	<b>R100.00</b>
	Monthly Administration Fee	R34.95
	Branch Cash Deposit Fee	R5 for the first R100 thereafter R1.50 per R100
	Branch Cash Withdrawal Fee	R5 for the first R100 thereafter R1.50 per R100
	Cheque Deposit Fee	R20 per cheque
	Cheque Special Clearance Fee	R115.00
	Multiple Cheque Deposit Fee	R20 per cheque
	Unpaid Cheque Fee	R115.00
	Special Clearance Unpaid Cheque (Refer to drawer) fee	R115.00
	Cheque withdrawal fee	R55.00
	Inter account transfer fee/ Internal transfers	Free
	Recurring Beneficiary payment fee/Stop order	R8.00
	Once-off payment	R16.50
	ACB Credit	R3.50
	Debit order	R5.50
	Unpaid Debit Order	R34.20
	Printed Statement Fee	R10 per statement for the first 3 months thereafter R7.50 per page
	Account closure fee	R55.00
	Book Replacement Fee	R55.00
	Balance enquiry	Free
	Book Update	R10.00
	Coin Deposit Fee	R7.00 per R100



# SAVINGS AND INVESTMENT FEE STRUCTURE

## EFFECTIVE 01 APRIL 2017

Account Type	Type of fee	Current
<b>TARGET SAVE</b>	<b>Minimum account balance</b>	<b>R20.00</b>
	Monthly administration	Free
	<b>Branch Transactions</b>	Free
	Branch Cash Deposit Fee	R0.65 per R100 to a max R1250
	Branch Cash Withdrawal Fee	R1.20 per R100 to a max of R2500
	Cheque Deposit Fee	R20.00
	Cheque Special Clearance Fee	R115.00
	Multiple Cheque Deposit Fee	R20 per cheque
	Unpaid Cheque Fee	R115.00
	Special Clearance Unpaid Cheque (Refer to drawer) fee	R115.00
	Cheque withdrawal fee	R55.00
	Inter account transfer fee/ Internal transfers	Free
	Recurring Beneficiary payment fee/Stop order	N/A
	Once-off payment	N/A
	ACB Credit	N/A
	Debit order	N/A
	Unpaid Debit Order	N/A
	Printed Statement Fee	N/A
	Account closure fee	R55.00
	Book Replacement Fee	R55.00
	Balance enquiry	Free
	Book Update	R10.00
	Coin Deposit Fee	R7.00 per R100
<b>32 DAY NOTICE ACCOUNT</b>	<b>Minimum account balance</b>	<b>R100.00</b>
	Monthly Administration Fee	Free
	Branch Cash Deposit Fee	R0.65 per R100 to a max R1250
	Branch Cash Withdrawal Fee	R1.20 per R100 to a max of R2500
	Cheque Deposit Fee	R20.00
	Cheque Special Clearance Fee	R115.00
	Multiple Cheque Deposit Fee	R20 per Cheque
	Unpaid Cheque Fee	R115.00
	Special Clearance Unpaid Cheque (Refer to drawer) fee	R115.00
	Cheque withdrawal fee	R55.00
	Inter account transfer fee/ Internal transfers	Free
	Recurring Beneficiary payment fee/Stop order	N/A
	Once-off payment	N/A
	ACB Credit	N/A
	Debit order	N/A
	Unpaid Debit Order	N/A
	Printed Statement Fee	R10 per statement for the first 3 months thereafter R7.50 per page
	Account closure fee	Free
	Book Replacement Fee	N/A
	Balance enquiry	Free
	Book Update	N/A
	Coin Deposit Fee	R7.00 per R100



# SAVINGS AND INVESTMENT FEE STRUCTURE

## EFFECTIVE 01 APRIL 2017

Account Type	Type of fee	Current
<b>MYSAVE</b>	<b>Minimum account balance</b>	<b>R50.00</b>
	Monthly administration	Free
	<b>Branch Transactions</b>	
	Branch Cash Deposit Fee	R5 for the first R100 thereafter R1.50 per R100
	Branch Cash Withdrawal Fee	R5 for the first R100 thereafter R1.50 per R100
	Cheque Deposit Fee	R20.00
	Cheque Special Clearance Fee	R115.00
	Multiple Cheque Deposit Fee	R20.00 per cheque
	Unpaid Cheque Fee	R115.00
	Special Clearance Unpaid Cheque (Refer to drawer) fee	R115.00
	Cheque withdrawal fee	R55.00
	Inter account transfer fee/ Internal transfers	Free
	Recurring Beneficiary payment fee/Stop order	N/A
	Once-off payment	N/A
	ACB Credit	R3.50
	Debit order	N/A
	Unpaid Debit Order	N/A
	Printed Statement Fee	R10 per statement for the first 3 months thereafter R7.50 per page
	Account closure fee	Free
	Book Replacement Fee	R55.00
	Balance enquiry	Free
	Book Update	N/A
	Coin Deposit Fee	R7.00 per R100
<b>CALL ACCOUNT</b>	<b>Minimum account balance</b>	<b>R50.00</b>
	Monthly Administration Fee	Free
	Branch Cash Deposit Fee	R5 for the first R100 thereafter R1.50 per R100
	Branch Cash Withdrawal Fee	R5 for the first R100 thereafter R1.50 per R100
	Cheque Deposit Fee	R20.00
	Cheque Special Clearance Fee	R115.00
	Multiple Cheque Deposit Fee	R20 per cheque
	Unpaid Cheque Fee	R115.00
	Special Clearance Unpaid Cheque (Refer to drawer) fee	R115.00
	Cheque withdrawal fee	R55.00
	Inter account transfer fee/ Internal transfers	Free
	Recurring Beneficiary payment fee/Stop order	N/A
	Once-off payment	N/A
	ACB Credit	R3.50
	Debit order	N/A
	Unpaid Debit Order	N/A
	Printed Statement Fee	R10 per statement for the first 3 months thereafter R7.50 per page
	Account closure fee	Free
	Book Replacement Fee	N/A
	Balance enquiry	Free
	Book Update	N/A
	Coin Deposit Fee	R7.00 per R100
	<b>INVESTMENTS</b>	Early redemption fee for FPD and Target Save

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