

TRANSACTIONAL ACCOUNT

EFFECTIVE 01 APRIL 2017

Narration	Debit Card	Ikhwezi Debit Card	Iciko Bundle Card	Student Card	Business Card
Offering	Free internet and mobile banking subscription Free electronic statements	Free internet and mobile banking subscription Free electronic statements	Free electronic statements R3 000 Funeral cover embedded Free internet and mobile banking subscription	Free internet banking subscription Free electronic statements Free mobile banking subscription 1st R1000 cash deposit free fee	Free internet banking subscription Free electronic statements Free mobile banking subscription
Branch: Dormant account fee	R10.00	R10.00	R10.00	R10.00	R10.00
Monthly admin account fee	R9.95	R9.95	R12.95	R9.95	R55.00
Branch: SMS & Email fee (TT00136)	R0.55	R0.55	R0.55	R0.55	R0.55
Branch Transactions					
Cash deposit fee	R5 for the first R100 and R1.50 thereafter	R5 for the first R100 and R1.50 thereafter	R5 for the first R100 and R1.50 thereafter	R0-R1000 Free then R1.50 per R100 thereafter	R5 for the first R100 and R1.50 thereafter
Branch cash withdrawal fee	R5 for the first R100 and R1.50 thereafter	R5 for the first R100 and R1.50 thereafter	R5 for the first R100 and R1.50 thereafter	R5 for the first R100 and R1.50 thereafter	R5 for the first R100 and R1.50 thereafter
Cheque deposit fee (FT00003)	R20.00	R20.00	R20.00	R20.00	R20.00
Cheque deposit fee special clearance fee	R114.00	R114.00	R114.00	R114.00	R114.00
Multiple cheque deposit fee (FT00145)	R20.00 per cheque	R20.00 per cheque	R20.00 per cheque	R20.00 per cheque	R20.00 per cheque
Unpaid cheque (refer to drawer) fee (FT00090)	R115.00	R115.00	R115.00	R115.00	R115.00
Special clearance unpaid cheque (refer to drawer) fee	R115.00	R115.00	R115.00	R115.00	R115.00
Cheque withdrawal fee (FT00077)	R55.00	R55.00	R55.00	R55.00	R55.00
Inter-account transfer fee (FT00004)	R10.60	R10.60	R10.60	R10.60	R10.60
Non-recurring beneficiary payment fee (FT00143) - internal	R16.50	R16.50	R 16, 50	R16.50	R16.50
Once-off payment fee (FT00074)	R16.50	R16.50	R16.50	R16.50	R16.50
Printed statement fee (FT00105)	R10.00 per statement	R10.00 per statement	R10.00 per statement	R10.00 per statement	R10.00 per statement
Close Account: Cash withdrawal fee (FT00078)	R5 for the first R100 and R1.50 thereafter	R5 for the first R100 and R1.50 thereafter	R5 for the first R100 and R1.50 thereafter	R5 for the first R100 and R1.50 thereafter	R5 for the first R100 and R1.50 thereafter
Close Account: Cheque withdrawal fee (FT00079)	R55.00	R55.00	R55.00	R55.00	R55.00
Close Account: Cheque withdrawal (deceased) fee (FT00081)	R55.00	R55.00	R55.00	R55.00	R55.00
Close Account: Inter-account transfer fee	R5.50	R5.50	R5.50	R5.50	R5.50
Close Account: Electronic transfer fee (FT00080)	R5.50	R5.50	R5.50	R5.50	R5.50
Close Account: Electronic transfer (deceased) fee (FT00082)	R5.50	R5.50	R5.50	R5.50	R5.50
Link primary card fee (FT00606)	R0	R0	R0	R0	R0
[7800001] - Charge fee on issuing of secondary card	R55.00	R55.00	R55.00	R55.00	R55.00
Card replacement fee (FT00076)	R50.00	R50.00	R50.00	R50.00	R50.00



TRANSACTIONAL ACCOUNT

EFFECTIVE 01 APRIL 2017

Internet Transactions	Debit Card	Ikhwezi Debit Card	Iciko Bundle Card	Student Card	Business Card
Internet banking subscription fee (TT00154)	R0	R0	R0	R0	R0
Inter-account transfer fee (FT00110)	R0	R0	R0	R0	R0
Internet: Once-off payments fee (FT00109) to external account	R2.00	R2.00	R2.00	R2.00	R2.00
Internet: Once-off payments fee (FT00156) to internal account	R0	R0	R0	R0	R0
Internet: Non-recurring beneficiary payment fee (TT00115) - to external account	R2.00	R2.00	R2.00	R2.00	R2.00
Internet: Electricity and airtime	R1.10	R0	R1.10	R1.10	R1.10
Internet: Non-recurring beneficiary payment (TT00143) - to internal account	R0	R0	R0	R0	R0

EFT Transactions	Debit Card	Ikhwezi Debit Card	Iciko Bundle Card	Student Card	Business Card
Electronic credit fee (FT00066)	R3.50	R3.50	R3.50	R3.50	R3.50
Electronic debit fee (FT00067)	R5.50	R5.50	R5.50	R5.50	R5.50
EFT insufficient funds (TT00184)	R34.20	R34.20	R34.20	R34.20	R34.20
Recurring beneficiary payment fee (FT00112) - external	R5.50	R5.50	R5.50	R5.50	R5.50
Recurring beneficiary payment fee (FT00138) - internal	R4.00	R4.00	R4.00	R4.00	R4.00

ATM Transactions	Debit Card	Ikhwezi Debit Card	Iciko Bundle Card	Student Card	Business Card
Ithala ATM cash withdrawal fee	R4 for the first R100 and R0.90 per R100 thereafter	R4 for the first R100 and R0.90 per R100 thereafter	R4 for the first R100 and R0.90 per R100 thereafter	R4 for the first R100 and R0.90 per R100 thereafter	R4 for the first R100 and R0.90 per R100 thereafter
Interbank ATM cash withdrawal fee	R10.60 for the first R100 and R0.90 per R100 thereafter	R10.60 for the first R100 and R0.90 per R100 thereafter	R10.60 for the first R100 and R0.90 per R100 thereafter	R10.60 for the first R100 and R0.90 per R100 thereafter	R10.60 for the first R100 and R0.90 per R100 thereafter
Fee: On-Us: ATM balance enquiries (FT00007)	R1.10	R1.10	R1.10	R1.10	R1.10
Fee: Interbank: ATM balance enquiries (FT00102)	R3.50	R3.50	R3.50	R3.50	R3.50
Fee: On-Us: ATM airtime purchase (FT00010)	R1.10	R1.10	R1.10	R1.10	R1.10
Fee: Interbank: ATM airtime purchase (FT00125)	R3.50	R3.50	R3.50	R3.50	R3.50
Fee: On-Us: Insufficient funds ATM (FT00140)	R5.00	R5.00	R5.00	R5.00	R5.00
Fee Interbank: Insufficient funds ATM (FT00142)	R5.00	R5.00	R5.00	R5.00	R5.00



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EFFECTIVE 01 APRIL 2017

POS Transactions	Debit Card	Ikhwezi Debit Card	Iciko Bundle Card	Student Card	Business Card
Fee: Interbank: POS purchase (FT00011)	Free	Free	Free	Free	Free
Fee: Interbank: POS cash advance (FT00093)	R2.00	R2.00	R2.00	R2.00	R2.00
Fee: Visa Local: POS purchase (FT00095)	Free	Free	Free	Free	Free
Fee: Visa Local: POS cash advance (FT00096)	R2.00	R2.00	R2.00	R2.00	R2.00
Fee: Visa Local: POS purchase with cash back (FT00098)	R2.00	R2.00	R2.00	R2.00	R2.00
Fee Interbank: POS balance enquiry (FT00124)	Free	Free	Free	Free	Free
Fee: POS: Insufficient funds (FT00141)	R5.00	R5.00	R5.00	R5.00	R5.00

USSD Mobile Banking	Debit Card	Ikhwezi Debit Card	Iciko Bundle Card	Student Card	Business Card
USSD Pre-paid airtime purchase fee (FT02009)	R1.10	R1.10	R1.10	R1.10	R1.10
USSD Pre-paid electricity purchase fee (FT02011)	R1.10	R1.10	R1.10	R1.10	R1.10
USSD Mobile banking monthly fee (FT00155)	R0	R0	R0	R0	R0
USSD Mobile balance enquiry fee (FT00600)	R0.20	R0.20	R0.20	R0.20	R0.20
USSD Mobile mini-statement fee (FT00602)	R0.50	R0.50	R0.50	R0.50	R0.50
USSD Mobile once-off payment fee (FT00603)	R1.50	R1.50	R1.50	R1.50	R1.50
USSD Mobile: Non-recurring beneficiary payments fee (FT00601) - external	R1.50	R1.50	R1.50	R1.50	R1.50
USSD Mobile: Non-recurring beneficiary payments fee (FT00607) - internal (from account)	R0.50	R0.50	R0.50	R0.50	R0.50
USSD Mobile: Non-recurring beneficiary payments fee (FT00608) - internal (to account)	R0	R0	R0	R0	R0
USSD Mobile: Inter-account transfers fee (FT00604) (from account)	R0.50	R0.50	R0.50	R0.50	R0.50
USSD Mobile: Inter-account transfers fee (FT00605) (to account)	R0	R0	R0	R0	R0

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