

TRANSACTIONAL BANKING FEES - CLASSIC SENIOR CITIZEN - EFFECTIVE 01 JULY 2023

ADMIN FEES	
Monthly admin fee (active account)	Nil
Monthly admin fee (inactive for 6 months or more)	R 12.00
Additional account to be opened (once-off)	R 100.00
WITHDRAWALS	
Cash (fee per R 100 or part thereof)	R 0.85
DEPOSITS	
2 free cash deposits up to R5 000 per deposit per month, thereafter normal fees apply (fee per R 100 or part thereof)	R 5.00+ R 1.30
2 free cash deposits up to R5 000 per deposit per month - Cash deposits at ABSA ATM/Branch (fee per R 100 or part thereof)	R 5.00 + R 1.30
Cash deposit at Pick n Pay, Boxer, Checkers, Shoprite & Usave tillpoints*	Free
BRANCH TRANSFERS	
Once-off payment/ Non-recurring beneficiary payment	R 70.00
Internal transfer	R 15.00
Recall of transfer request (successful or not)	R 250.00

DEBIT ORDERS AND RECURRING BENEFICIARY PAYMENTS		
ACB Debit order/ ACB stop order/ recurring beneficiary payment		R 7.50
INTERNET TRANSACTIONS	To Al Baraka	To other
Once-off /beneficiary/recurring beneficiary / scheduled payments	R 3.50	R 8.50
Real time payments		R45.00
POINT-OF-SALE (POS) TRANSACTIONS	South Africa	International
Purchases	Free	2.75% con. rate
Cash withdrawal/ Store purchase and cash withdrawal	R 5.00	
POS balance enquiry	R 3.50	R5.00
NOTIFICATIONS	South Africa	International
SMS/Email notification	R 0.80	
International SMS notification	R 2.00	
ATM CASH WITHDRAWALS -MORE THAN 2	Own	Other
R 10 - R 5 000	R0.75 per R100 or part thereof	R10 + R1.10 per R100 or part thereof
International ATM		R55 + 2.50% of ZAR value

STATEMENT AND ENQUIRIES	
Branch statement	R 20.00
Mini statement	R 3.00
Internet Statement	Free
Balance enquiry - Al Baraka ATM	Free
Balance enquiry - Other ATM	R 7.50
Balance enquiry - International ATM	R 8.50
Search item fee (within 30 days)	R 100.00
Archived history statement request	R 20.00
DEBIT CARD	
Lost card/PIN reset/Forgotten PIN/	R 100.00
Card delivery	R 175.00
Secondary card fee	R 95.00
PIN change	R 10.00
DECLINED - INSUFFICIENT FUNDS	
Al Baraka ATM	R 4.00
Other ATM/POS transaction decline	R 8.50
International ATM/POS transaction decline	R 7.50
Debit order/stop order/ recurring or non-recurring payment	R 55.00
OTHER	
Stop payment of debit order	R 85.00
Manual processing of EFT - unallocated funds	R 35.00
Prepaid Airtime/ Electricity vouchers (other banks ATMs)	R 10.00

*A fee of R19.95 is levied by the service provider/ acquiring bank irrespective of the amount deposited. The fee is not levied by Al Baraka Bank.
 Pick n Pay and Boxer - Maximum deposit of R5 000 at a time
 Checkers, Shoprite & Usave - Maximum deposit of R3 000 at a time

All fees are inclusive of VAT at 15%