

ADMIN FEES		Business	Corporate
Monthly admin fee (active account)	R 50.00	R120.00	
Monthly admin fee (inactive for 3 months)	R 100.00	R 200.00	
WITHDRAWALS			
Cash withdrawal at an Al Baraka Branch (fee per R100 or part thereof)	R 1.00		
DEPOSITS			
Cash deposits at a branch (fee per R 100 or part thereof)	R 6.00+ R 1.40		
Cash deposits at ABSA ATM (per R100 or part thereof)	R 5.00 + R 1.20		
Cash deposit at Pick n Pay, Boxer, Checkers, Shoprite & Usave tillpoints*	Free		
BRANCH TRANSFERS			
Once-off payment/ Non-recurring beneficiary payment	R 90.00		
Internal transfer	R 20.00		
Recall of transfer request (successful or not)	R 250.00		
Scheduled beneficiary payment	R 9.00		
ACB Debit order/ ACB stop order/ recurring beneficiary payment	R 10.00		

INTERNET/ MOBILE APP & WEB TRANSACTIONS	To Al Baraka	To other
Once-off payment/beneficiary payment/ recurring beneficiary payment	R 3.50	R 7.50
Real time payments	R 45.00	
POINT-OF-SALE (POS) TRANSACTIONS		
Purchases within South Africa	Free	
Cash withdrawal	R 3.00	
Store purchase and cash withdrawal	R 5.00	
POS balance enquiry	R 3.50	
NOTIFICATIONS		
SMS/Email notification	R 0.85	
SMS/Email for non-financial transactions	R 0.85	
International SMS notification	R 2.00	
ATM CASH WITHDRAWALS	R0.80 per R100 or part thereof	
STATEMENT AND ENQUIRIES		
Branch statement	R 30.00	
Mini statement	Free	
Internet Statement	Free	
Balance enquiry ATM	R 10.00	
Search item fee (within 30 days)	R 100.00	
Archived history statement request	R 30.00	

DEBIT CARD	
Replacement card	R 100.00
Card delivery	R 175.00
Secondary card fee	R 75.00
PIN change at branch	R 10.00
PIN change on App	Free
Deposit book	R 80.00
DECLINED - INSUFFICIENT FUNDS	
ATM	R 10.00
POS transaction decline	R 7.00
Debit order/stop order/ recurring or non-recurring payment	R 60.00
Debit order/stop order/ recurring or non-recurring payment	R 60.00
OTHER	
Stop payment of debit order	R 90.00
Manual processing of EFT - unallocated funds	R 40.00
Prepaid airtime, data/ Prepaid electricity (other banks ATMs)	R 10.00
Account Verification (Real Time)	R 3.00

All fees are inclusive of VAT at 15%