

**TRANSACTIONAL BANKING FEES - BUSINESS & CORPORATE ACCOUNT - EFFECTIVE 01 JULY 2026**

ADMIN FEES	Business	Corporate	INTERNET/ MOBILE APP & WEB TRANSACTIONS	To Al Baraka	To other	DEBIT CARD	
Monthly admin fee (active account)	R 50.00	R120.00	Once-off payment/beneficiary payment/ recurring beneficiary payment	R 3.50	R 8.00	Replacement card	R 105.00
Monthly admin fee (inactive for 3 months)	R 100.00	R 200.00	Real time payments		R 45.00	Card delivery	R 175.00
			<b>POINT-OF-SALE (POS) TRANSACTIONS</b>			Secondary card fee	R 75.00
<b>WITHDRAWALS</b>			Purchases within South Africa		Free	PIN change at branch	R 10.00
Cash withdrawal at an Al Baraka Branch (fee per R100 or part thereof)		R10 + R 1.00	Cash withdrawal		R 3.00	PIN change on App	Free
<b>DEPOSITS</b>			Store purchase and cash withdrawal		R 3.00	Deposit book	R 80.00
Cash deposits at a ABL branch (fee per R 100 or part thereof)		R 8.00+ R 1.85	POS balance enquiry		R 3.00	<b>DECLINED - INSUFFICIENT FUNDS</b>	
Cash deposits at a ABSA branch (fee per R 100 or part thereof)		R 10.00+ R 3.30	<b>NOTIFICATIONS</b>			ATM	R 10.00
Cash deposit at Pick n Pay, Boxer, Checkers, Shoprite & Usave tillpoints*		Free	SMS/Email notification		R 0.85	POS transaction decline	R 8.00
<b>BRANCH TRANSFERS</b>			SMS/Email for non-financial transactions		R 0.85	Debit order/stop order/ recurring or non-recurring payment	R 60.00
Once-off payment/ Non-recurring beneficiary payment		R 90.00	International SMS notification		R 2.00	<b>OTHER</b>	
Internal transfer		R 20.00	<b>ATM TRANSACTIONS</b>			Stop payment of debit order	R 90.00
Recall of transfer request (successful or not)		R 250.00	ATM cash withdrawal	R1.00 per R100 or part thereof		Manual processing of EFT – unallocated funds	R 40.00
Scheduled beneficiary payment		R 9.00	Cash deposits at an ABL ATM (per R100 or part thereof)		R 7.00 + R 0.90	Prepaid airtime, data/ Prepaid electricity (other banks ATMs)	R 10.00
ACB Debit order/ ACB stop order/ recurring beneficiary payment		R 8.50	Cash deposits at an ABSA ATM (per R100 or part thereof)		R 10.00 + R 3.30	Account Verification (Real Time)	R 3.00
			<b>STATEMENT AND ENQUIRIES</b>			PayShap payment	0.01 to R200.00 - FREE R200.01 and above = R10.00
			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		

\* 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%