

TRANSACTIONAL BANKING FEES - CLASSIC PERSONAL ACCOUNT - EFFECTIVE 01 JULY 2024

ADMIN FEES		INTERNET TRANSACTIONS		To Al Baraka	To other		
Monthly admin fee (active account)	Nil	Once-off /beneficiary /recurring beneficiary/ scheduled payments	R 3.50		R 8.50	Balance enquiry - Al Baraka ATM	Nil
Monthly admin fee (inactive for 6 months or more)	R 12.00	Real time payments			R45.00	Balance enquiry - Other ATM	R 10.00
Additional account to be opened (once-off)	Nil	POINT-OF-SALE (POS) TRANSACTIONS		South Africa	International	Balance enquiry - International ATM	R 8.50
WITHDRAWALS		Purchases	Free		2.75% con. fee	Search item fee (within 30 days)	R 100.00
Cash (fee per R 100 or part thereof)	R 10.00 + R 0.90	Cash withdrawal/ Store purchase and cash withdrawal	R 3.00			Archived history statement request	R 20.00
DEPOSITS		POS balance enquiry	R 3.50		R7.00	DEBIT CARD	
Cash deposits at a branch (fee per R 100 or part thereof)	R 7.00 + R 1.40	NOTIFICATIONS		South Africa	International	Lost card/PIN reset/Forgotten PIN/	R 105.00
Cash deposit at ABSA ATM/Branch (fee per R 100 or part thereof)	R 5.00 + R 1.20	SMS/Email notification	R 0.85			Card delivery	R 175.00
Cash deposit at Pick n Pay, Boxer, Checkers, Shoprite & Usave tillpoints*	Free	International SMS notification			R 2.00	Secondary card fee	R 75.00
BRANCH TRANSFERS		ATM CASH WITHDRAWALS		Own	Other	PIN change	R 10.00
Once-off payment/ Non-recurring beneficiary payment	R 75.00	R 10 - R 5 000	R0.80 per R100 or part thereof		R10 + R1.10 per R100 or part thereof	DECLINED - INSUFFICIENT FUNDS	
Internal transfer	R 20.00	International ATM			R55 + 2.50% of ZAR value	Al Baraka ATM	R 3.00
Recall of transfer request (successful or not)	R 250.00	STATEMENT AND ENQUIRIES					
DEBIT ORDERS AND RECURRING BENEFICIARY PAYMENTS		Branch statement			R 25.00	Other ATM/POS transaction decline	R 10.00
ACB Debit order/ ACB stop order/ recurring beneficiary payment	R 8.50	Mini statement			R 3.00	International POS transaction declined	R 8.00
		Internet Statement			Free	Debit order/stop order/ recurring or non-recurring payment	R 30.00
						OTHER	
						Stop payment of debit order	R 90.00
						Manual processing of EFT - unallocated funds	R 35.00
						International currency conversion fee	2.75%
						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%

Customer Service Centre
0860 225 786

www.albaraka.co.za
TBF-CP/v1/2024

Albaraka Bank Limited: Reg No. 1989/003295/06
 Albaraka Bank Limited is an authorised financial services and credit provider
 Albaraka Bank Limited is an Authorised Dealer in foreign exchange

FSP No. 4652, NCR No. NCRCP14