

TRANSACTIONAL BANKING FEES - CLASSIC PERSONAL ACCOUNT - EFFECTIVE 01 JULY 2025

ADMIN FEES	
Monthly admin fee (active account)	Nil
Monthly admin fee (inactive for 6 months or more)	R 12.00
WITHDRAWAL AT BRANCH	
Cash withdrawal at branch (fee per R 100 or part thereof)	R 10.00 + R 1.00
DEPOSITS	
Cash deposits at a branch (fee per R 100 or part thereof)	R 7.00 + R 1.40
Cash deposit at ABSA ATM (fee per R 100 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
ACB Debit order/ ACB stop order/ recurring beneficiary payment	R 8.50

INTERNET/ MOBILE APP & WEB 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. fee
Cash withdrawal/ Store purchase and cash withdrawal	R 3.00	
POS balance enquiry	R 3.50	R7.00
NOTIFICATIONS	South Africa	International
SMS/Email notification	R 0.85	
International SMS notification		R 2.00
ATM CASH WITHDRAWALS	R0.80 per R100 or part thereof	
International ATM	R55 + 2.75% of ZAR value	
STATEMENT AND ENQUIRIES		
Branch statement	R 30.00	
Mini statement	Free	
Internet Statement	Free	

Balance enquiry - ATM	R 10.00
Balance enquiry - International ATM	R 8.50
Search item fee (within 30 days)	R 100.00
Archived history statement request	R 30.00
DEBIT CARD	
Replacement card	R 105.00
Card delivery	R 175.00
Secondary card fee	R 75.00
PIN change at branch	R 10.00
PIN change via APP	Free
DECLINED - INSUFFICIENT FUNDS	
ATM/POS transaction decline	R 10.00
International POS / ATM transaction declined	R 8.00
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 40.00
International currency conversion fee	2.75%
Prepaid Airtime/ Electricity Vouchers (Other banks ATMs)	R 10.00
Account Verification	R 3.00

* 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/v1/2025

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