

## TRANSACTIONAL BANKING FEES - CLASSIC PERSONAL ACCOUNT - EFFECTIVE 01 JULY 2026

ADMIN FEES		INTERNET/ MOBILE APP & WEB TRANSACTIONS	To Al Baraka	To other		
Monthly admin fee (active account)	Nil	Once-off /beneficiary /recurring beneficiary/ scheduled payments	R 3.50	R 8.00	Balance enquiry – ATM	R 10.00
Monthly admin fee (inactive for 6 months or more)	R 12.00	Real time payments		R45.00	Balance enquiry – International ATM	R 8.50
WITHDRAWAL AT BRANCH		POINT-OF-SALE (POS) TRANSACTIONS	South Africa	International	DEBIT CARD	
Cash withdrawal at a branch (fee per R 100 or part thereof)	R 10.00 + R 1.00	Purchases	Free	2.75% con. fee	Replacement card	R 105.00
DEPOSITS		Cash withdrawal/ Store purchase and cash withdrawal	R 3.00		Card delivery	R 175.00
Cash deposits at an Al Baraka branch (fee per R 100 or part thereof)	R 8.00 + R 1.85	POS balance enquiry	R 3.00	R6.50	Secondary card fee	R 75.00
Cash deposits at a ABSA branch (fee per R 100 or part thereof)	R 10.00 + R 3.30	NOTIFICATIONS	South Africa	International	PIN change at branch	R 10.00
Cash deposit at Pick n Pay, Boxer, Checkers, Shoprite & Usave tillpoints*	Free	SMS/Email notification	R 0.85		PIN change via APP	Free
BRANCH TRANSFERS		International SMS notification		R 2.00	DECLINED - INSUFFICIENT FUNDS	
Once-off payment/ Non-recurring beneficiary payment	R 90.00	ATM TRANSACTIONS			ATM transaction declined	R 10.00
Internal transfer	R 20.00	Cash withdrawal	R1.00 per R100 or part thereof		POS transaction decline	R 8.00
Recall of transfer request (successful or not)	R 250.00	Cash deposit at an ABL TM (fee per R 100 or part thereof)		R 7.00 + R 0.90	International POS / ATM transaction declined	R 7.50
ACB Debit order/ ACB stop order/ recurring beneficiary payment	R 8.50	Cash deposit at an ABSAATM (fee per R 100 or part thereof)		R 10.00 + R 3.30	Debit order/stop order/ recurring or non-recurring payment	R 30.00
		International ATM		R55 + 2.75% of ZAR value	OTHER	
		STATEMENT AND ENQUIRIES			Stop payment of debit order	R 90.00
		Branch statement		R 30.00	Manual processing of EFT – unallocated funds	R 40.00
		Mini statement		Free	International currency conversion fee	2.75%
		Internet Statement		Free	Prepaid Airtime/ Electricity Vouchers (Other banks ATMs)	R 10.00
					Account Verification	R 3.00
					PayShap payment	0.01 to R200.00 - FREE R200.01 and above = R10.00

\* 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%