

TRANSACTIONAL BANKING FEES - CLASSIC FOREIGNER ACCOUNT - EFFECTIVE 01 AUGUST 2026

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 8.00	Balance enquiry – ATM	R 10.00
Monthly admin fee (inactive for 6 months or more)	R 12.00	Real time payments				Search item fee (within 30 days)	R 100.00
WITHDRAWALS		POINT-OF-SALE (POS) TRANSACTIONS				Archived history statement request	R 30.00
Cash withdrawal at branch (fee per R 100 or part thereof)	R 10.00 + R 1.00	Purchases			Free	DEBIT CARD	
DEPOSITS		Cash withdrawal/ Store purchase and cash withdrawal			R 3.00	Replacement card	R 105.00
Cash deposits at an ABL branch (fee per R 100 or part thereof)	R 8.00 + R 1.85	POS balance enquiry			R 3.00	Card delivery	R 175.00
Cash deposits at a ABSA branch (fee per R 100 or part thereof)	R 10.00 + R 3.30	NOTIFICATIONS				Secondary card fee	R 75.00
Cash deposit at Pick n Pay, Boxer, Checkers, Shoprite & Usave tillpoints*	Free	SMS/Email notification			R 0.85	PIN change at branch	R 10.00
BRANCH TRANSFERS		ATM TRANSACTIONS				DECLINED - INSUFFICIENT FUNDS	
Once-off payment/ Non-recurring beneficiary payment	R 90.00	Cash withdrawal			R1.00 per R100 or part thereof	ATM decline	R 10.00
Internal transfer	R 20.00	Cash deposit at an ABL ATM (fee per R 100 or part thereof)			R 7.00 + R 0.90	POS transaction decline	R 8.00
Recall of transfer request (successful or not)	R 250.00	Cash deposit at an ABSA ATM (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
ACB Debit order/ ACB stop order/ recurring beneficiary payment	R 8.50	STATEMENT AND ENQUIRIES				OTHER	
		Branch statement			R 30.00	Stop payment of debit order	R 90.00
		Mini statement			Free	Manual processing of EFT – unallocated funds	R 40.00
		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%