Your Partner Bank



TRANSACTIONAL BANKING FEES - CLASSIC SENIOR CITIZEN - EFFECTIVE 01 JULY 2024

ADMIN FEES		
Monthly admin fee (active account)	Nil	
Monthly admin fee (inactive for 6 months	R 12.00	
or more)	K 12.00	
Additional account to be opened (once-off)	Nil	
WITHDRAWALS		
Cash	R 10.00 + R 0.90	
(fee per R 100 or part thereof)	K 10.00 + K 0.90	
DEPOSITS		
2 free cash deposits up to R5000 either at branch and/or ATM per month,therafter normal fees apply (fee per R 100 or part thereof)	R 7.00+ R 1.40	
2 free cash deposits up to R5000 at ABSA ATM/Branch per month (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 75.00	
Internal transfer	R 20.00	
Recall of transfer request	R 250.00	
(successful or not)	R 230.00	

DEBIT ORDERS AND RECURRING BENEFICIARY PAYMENTS		
ACB Debit order/ ACB stop order/ recurring beneficiary payment		R 8.50
INTERNET TRANSACTIONS	To Al Baraka	To other
Once-off /beneficiary/recurring	R 3.50	R 8.50
beneficiary / scheduled payments		
Real time payments	R45.00	
POINT-OF-SALE (POS) TRANSACTIONS	South Africa	International
Purchases	Free	2.75% con. rate
Cash withdrawal/ Store purchase	R 3.00	
and cash withdrawal		
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 WITHDRAWAL	Own	Other
2 free per month R 10 - R 5 000	R0.80 per R100 or part thereof	R10 + R1.10 per R100 or part thereof
International ATM	R55 + 2.50% of ZAR value	

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STATEMENT AND ENQUIRIES	
Branch statement	R 25.00
Mini statement	R 3.00
Internet Statement	Free
Balance enquiry - Al Baraka ATM	Free
Balance enquiry - Other 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 20.00
DEBIT CARD	
Lost card/PIN reset/Forgotten PIN/	R 105.00
Card delivery	R 175.00
Secondary card fee	R 75.00
PIN change	R 10.00
DECLINED - INSUFFICIENT FUNDS	
Al Baraka ATM	R 3.00
Other ATM	R 10.00
POS transaction decline	R 8.00
International POS transaction decline	R 8.00
Debit order/stop order/ recurring or non-recurring payment	R 30.00
OTHER	
Stop payment of debit order	R 85.00
Manual processing of EFT - unallocated funds	R 35.00
Prepaid Airtime/ Electricity vouchers (other banks ATMs)	R 10.00

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%

^{*}A fee of R19.95 is levied by by the service provider/ acquiring bank irrespective of the amount deposited. The fee is not levied by Al Baraka Bank.