

**TRANSACTIONAL BANKING FEES - CLASSIC SENIOR CITIZEN - EFFECTIVE 01 JULY 2026**

<b>ADMIN FEES</b>	
Monthly admin fee (active account)	Nil
Monthly admin fee (inactive for 6 months or more)	R 12.00
<b>WITHDRAWAL AT BRANCH</b>	
Cash withdrawal at branch (fee per R 100 or part thereof)	R 10.00 + R 1.00
<b>DEPOSITS</b>	
Cash deposits at a branch - Total of 2 free cash deposits up to R5 000 per deposit per month (Combination of Al Baraka Branch & ATM or ABSA Branches & ATM). Thereafter Fees apply	R 8.00+ R 1.85
Cash deposits at ABSA Branch	R10.00 + R3.30 per R100 or part thereof
Cash deposit at Pick n Pay, Boxer, Checkers, Shoprite & Usave tillpoints*	Free
<b>BRANCH TRANSFERS</b>	
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	
<b>INTERNET/ MOBILE APP &amp; WEB TRANSACTIONS</b>	<b>To Al Baraka</b>	<b>To other</b>
Once-off /beneficiary/recurring beneficiary / scheduled payments	R 3.50	R 8.00
Real time payments	R 45.00	
<b>POINT-OF-SALE (POS) TRANSACTIONS</b>	<b>South Africa</b>	<b>International</b>
Purchases	Free	2.75% con. rate
Cash withdrawal at store	R 3.00	
Store purchase and cash withdrawal	R 3.00	
POS balance enquiry	R 3.00	R6.50
<b>NOTIFICATIONS</b>	<b>South Africa</b>	<b>International</b>
SMS/Email notification	R 0.85	
International SMS notification		R 2.00
<b>ATM TRANSACTIONS</b>	R1.00 per R100 or part thereof	
Withdrawals - 2 FREE up to R5,000 thereafter fees apply - combination of ABL/ABSA ATM		
Cash Deposit at an ABL ATM	R7.00 + R0.90 per R100	
Cash deposit at an ABSA ATM	R10.00 + R3.30 per R100	
International ATM	R55 + 2.75% of ZAR value	
Balance enquiry – ATM	R 10.00	
Balance enquiry – International ATM	R 6.50	

<b>STATEMENT AND ENQUIRIES</b>	
Branch statement	R 30.00
Mini statement	Free
Internet Statement	Free
Search item fee (within 30 days)	R 100.00
Archived history statement request	R 30.00
<b>DEBIT CARD</b>	
Replacement card/PIN reset/	R 105.00
Card delivery	R 175.00
Secondary card fee	R 75.00
PIN change at Branch	R 10.00
PIN change on App	Free
<b>DECLINED - INSUFFICIENT FUNDS</b>	
ATM	R 10.00
POS transaction decline	R 8.00
International POS transaction decline	R 8.00
International ATM transaction decline	R 7.50
Debit order/stop order/ recurring or non-recurring payment	R 30.00
<b>OTHER</b>	
Stop payment of debit order	R 90.00
Manual processing of EFT – unallocated funds	R 40.00
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%