

TRANSACTIONAL BANKING FEES - NPO & ISLAMIC BODIES ACCOUNT - EFFECTIVE 01 JULY 2025

ADMIN FEES	Business	Corporate
Monthly admin fee (active account)	R 50.00	R120.00
Monthly admin fee (inactive for 3 months)	R 100.00	R 200.00
WITHDRAWALS		
Cash withdrawal at Al Baraka Branch (fee per R100 or part thereof)		R 1.00
DEPOSITS		
Cash deposits at a branch - Total of 4 free cash deposits up to R5 000 per deposit per month (Combination of Al Baraka Branch or ABSA Branches & ATMS) Thereafter Fees apply		R 6.00+ R 1.40
Cash deposits at ABSA ATM (per R100 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
Scheduled beneficiary payment		R 9.00
ACB Debit order/ ACB stop order/ recurring beneficiary payment		R 10.00

INTERNET/ MOBILE APP & WEB TRANSACTIONS	To Al Baraka	To other
Once-off payment/beneficiary payment/ recurring beneficiary payment	R 3.50	R 7.50
Real time payments		R 45.00
POINT-OF-SALE (POS) TRANSACTIONS		
Purchases within South Africa		Free
Cash withdrawal		R 3.00
Store purchase and cash withdrawal		R 5.00
POS balance enquiry		R 3.50
NOTIFICATIONS		
SMS/Email notification		R 0.85
SMS/Email for non-financial transactions		R 0.85
International SMS notification		R 2.00
ATM CASH WITHDRAWALS		R0.80 per R100 or part thereof
STATEMENT AND ENQUIRIES		
Branch statement		R 30.00
Mini statement		Free
Internet Statement		Free
Balance enquiry - ATM		R 10.00
Search item fee (within 30 days)		R 100.00
Archived history statement request		R 30.00

DEBIT CARD	
Replacement card	R 100.00
Card delivery	R 175.00
Secondary card fee	R 75.00
PIN change at Branch	R 10.00
PIN change on App	Free
Deposit book	R 80.00
DECLINED - INSUFFICIENT FUNDS	
ATM	R 10.00
POS transaction decline	R 7.00
Debit order/stop order/ recurring or non-recurring payment	R 60.00
Debit order/stop order/ recurring or non-recurring payment	R 60.00
OTHER	
Manual processing of EFT - unallocated funds	R 40.00
Prepaid airtime, data/ Prepaid electricity (other banks ATMs)	R 10.00
Account Verification (Real Time)	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%