

TRANSACTIONAL BANKING FEES - NPO & ISLAMIC BODIES ACCOUNT - EFFECTIVE 01 JULY 2026

| ADMIN FEES | Business | Corporate | INTERNET/ MOBILE APP & WEB TRANSACTIONS | To Al Baraka | To other | DEBIT CARD | |
|--|----------|-----------------|--|--------------------------------|----------|--|--|
| Monthly admin fee (active account) | R 50.00 | R120.00 | Once-off payment/beneficiary payment/ recurring beneficiary payment | R 3.50 | R 8.00 | Replacement card | R 105.00 |
| Monthly admin fee (inactive for 3 months) | R 100.00 | R 200.00 | Real time payments | | R 45.00 | Card delivery | R 175.00 |
| WITHDRAWALS | | | POINT-OF-SALE (POS) TRANSACTIONS | | | Secondary card fee | R 75.00 |
| Cash withdrawal at Al Baraka Branch (fee per R100 or part thereof) | | R10.00 + R 1.00 | Purchases within South Africa | | Free | PIN change at Branch | R 10.00 |
| DEPOSITS | | | Cash withdrawal | | R 3.00 | PIN change on App | Free |
| Cash deposits at an ABL branch - Total of 4 free cash deposits up to R5 000 per deposit per month (Combination of Al Baraka Branch & ATM or ABSA Branches & ATMS) Thereafter Fees apply | | R 8.00+ R 1.85 | Store purchase and cash withdrawal | | R 3.00 | Deposit book | R 80.00 |
| Cash deposits at an ABSA branch - Total of 4 free cash deposits up to R5 000 per deposit per month (Combination of Al Baraka Branch & ATM or ABSA Branches & ATMS) Thereafter Fees apply | | R 10.00+ R 3.30 | POS balance enquiry | | R 3.00 | DECLINED - INSUFFICIENT FUNDS | |
| Cash deposit at Pick n Pay, Boxer, Checkers, Shoprite & Usave tillpoints* | | Free | NOTIFICATIONS | | | ATM | R 10.00 |
| BRANCH TRANSFERS | | | SMS/Email notification | | R 0.85 | POS transaction decline | R 8.00 |
| Once-off payment/ Non-recurring beneficiary payment | | R 90.00 | SMS/Email for non-financial transactions | | R 0.85 | Debit order/stop order/ recurring or non-recurring payment | R 60.00 |
| Internal transfer | | R 20.00 | International SMS notification | | R 2.00 | OTHER | |
| Recall of transfer request (successful or not) | | R 250.00 | ATM TRANSACTIONS | | | Manual processing of EFT - unallocated funds | R 40.00 |
| Scheduled beneficiary payment | | R 9.00 | Cash withdrawal | R1.00 per R100 or part thereof | | Prepaid airtime, data/ Prepaid electricity (other banks ATMs) | R 10.00 |
| ACB Debit order/ ACB stop order/ recurring beneficiary payment | | R 8.50 | Cash deposits at an ABL ATM (per R100 or part thereof) | R 7.00 + R 0.90 | | Account Verification (Real Time) | R 3.00 |
| | | | Cash deposits at an ABSA ATM (per R100 or part thereof) | R 10.00 + R 3.30 | | PayShap payment | 0.01 to R200.00 - FREE R200.01 and above = R10.00 |
| | | | 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 | | |

* 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%