

TRANSACTIONAL BANKING FEES - SOCIAL RESPONSIBILITY CARD - EFFECTIVE 01 JULY 2024

ADMIN FEES	
Monthly admin fee (active account)	Nil
Monthly admin fee (inactive for 6 months or more)	R 12.00
Additional account to be opened (once-off)	R 100.00
DEPOSITS	
Cash deposit per R 100 or part thereof	R 6 + R 1.30
Cash deposit at ABSA ATM/Branch (fee per R100 or part thereof)	R 5 + R 1.20
Cash deposit at Pick n Pay, Boxer, Checkers, Shoprite & Usave tillpoints*	Free
BRANCH TRANSFERS	
Once-off payment	R 70.00
Non-recurring beneficiary	R 70.00
Internal transfer	R 20.00
Recall of transfer request (successful or not)	R 250.00

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 beneficiary/ scheduled payments	R 3.50		R 8.50
Real time payments			R 45.00
POINT-OF-SALE (POS) TRANSACTIONS			
Purchases within South Africa			Free
POS balance enquiry			R 3.50
NOTIFICATIONS			
SMS/Email notification			R 0.85
International SMS notification			R 2.00
INTERNATIONAL TRANSACTIONS			
ATM balance enquiry	R 8.50		
POS purchases			conversion fee 2.75% of transaction value
POS balance enquiry			R 6.50
Declined due to insufficient funds - ATM withdrawal/ POS purchase			R 7.50

STATEMENT AND ENQUIRIES	
Branch statement	R 20.00
Mini statement (more than 1 per month)	R 3.00
Internet Statement	Free
Balance enquiry - Al Baraka ATM	Free
Balance enquiry - Other ATM	R 10.00
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 100.00
Card delivery	R 175.00
Secondary card fee	R 95.00
PIN change (more than 1 per month)	R 10.00
DECLINED - INSUFFICIENT FUNDS	
POS transaction decline	R 8.50
Debit order/stop order/ recurring or non-recurring payment	R 55.00
OTHER	
Stop payment of debit order	R 90.00
Manual processing of EFT - unallocated funds	R 35.00
Prepaid Airtime/ Electricity vouchers (other banks ATMs)	R 10.00

* 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%