

## TRANSACTIONAL BANKING FEES - CLASSIC STUDENT ISTART ACCOUNT

ADMIN FEES	
Monthly admin fee (active account)	-
Monthly admin fee (inactive for 6 months or more)	R 10.00
Additional account to be opened (once-off)	R 100.00
WITHDRAWALS	
Cash (fee per R 100 or part thereof)	R 0.65
DEPOSITS	
3 free cash deposits up to R5 000 per deposit per month, thereafter normal fees apply (fee per R 100 or part thereof)	R 1.20
Cash deposit at ABSA ATM/Branch (fee per R100 or part thereof)	R 1.20
Cash deposit at Pick n Pay, Boxer, Checkers, Shoprite & Usave tillpoints*	Free
BRANCH TRANSFERS	
Once-off payment/ Non-recurring beneficiary	R 20.00
Internal transfer	R 15.00
Recall of transfer request (successful or not)	R 200.00

DEBIT ORDERS AND RECURRING BENEFICIARY PAYMENTS		
ACB Debit order/ ACB stop order/ recurring beneficiary payment		R 5.50
INTERNET TRANSACTIONS	To Al Baraka	To other
Once-off/beneficiary/ recurring beneficiary/ scheduled payments	R 3.00	R 5.50
Real time payments		R 40.00
POINT-OF-SALE (POS) TRANSACTIONS		
Purchases within South Africa		Free
Cash withdrawal/ Store purchase and cash withdrawal		R 4.00
POS balance enquiry		R 3.00
NOTIFICATIONS		
SMS/Email notification		R 0.70
International SMS notification		R 2.00
ATM CASH WITHDRAWALS MORE THAN 2	Own	Other
R 10 - R 5 000	R0.60 per R100 or part thereof	R7 + R1.10 per R100 or part thereof

STATEMENT AND ENQUIRIES	
Branch statement (more than 1 per month)	R 4.00
Mini statement (more than 1 per month)	R 1.50
Internet Statement	Free
Balance enquiry - Al Baraka ATM	R 1.50
Balance enquiry - Other ATM	R 4.50
Search item fee (within 30 days)	R 100.00
Archived history statement request	R 10.00
DEBIT CARD	
Lost card/PIN reset/Forgotten PIN/	R 90.00
Card delivery	R 175.00
Secondary card fee	R 90.00
PIN change (more than 1 per month)	R 7.00
DECLINED - INSUFFICIENT FUNDS	
Al Baraka ATM	R 2.50
Other ATM/POS transaction decline	R 6.00
Debit order/stop order/ recurring or non-recurring payment	R 50.00
OTHER	
Stop payment of debit order	R 85.00
Manual processing of EFT - unallocated funds	R 20.00

\* 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%