

TRANSACTIONAL BANKING FEES - FOREIGNER ACCOUNT

ADMIN FEES	Without Cheque book	With Cheque book
Monthly admin fee (active account)	-	R 75.00
Monthly admin fee (inactive for 6 months or more)	R 10.00	R 120.00
Monthly admin fee (Internet Banking)	-	-
Additional account to be opened (once-off)		R 100.00
WITHDRAWALS		
Cash (fee per R 100 or part thereof)		R 0.65
Cheque withdrawal		R 70.00
Bank guaranteed cheque withdrawal		R 100.00
DEPOSITS		
Cash deposits at a branch (fee per R 100 or part thereof)		R 1.20
Cash deposit at ABSA ATM/ Branch (fee per R 100 or part thereof)		R 1.20
Cash deposit at Pick n Pay tillpoints*		Free
Cheque deposit		R 30.00
BRANCH TRANSFERS		
Once-off payment/ Non-recurring beneficiary payment		R 25.00
Internal transfer		R 15.00
Recall of transfer request (successful or not)		R 200.00

* A fee of R19.95 is levied by Pick n Pay, irrespective of amount deposited. The fee is not levied by Al Baraka Bank. Maximum deposit is R5 000 at a time.

DEBIT ORDERS AND RECURRING BENEFICIARY PAYMENTS		
ACB Debit order/ ACB stop order/ recurring beneficiary payment		R 6.50
INTERNET TRANSACTIONS		
Once-off /beneficiary /recurring beneficiary/ scheduled payments	To Al Baraka R 3.00	To other R 6.50
Real time payments		R40.00
POINT-OF-SALE (POS) TRANSACTIONS		
Purchases		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		
R 10 - R 5 000	Own R0.60 per R100 or part thereof	Other R7 + R1.10 per R100 or part thereof
CHEQUE BOOK TRANSACTIONS		
Cheque book		R 130.00
Cheque issue		R 12.00
Unpaid cheque		R 145.00
Cheque encashment		R 25.00
Cheque honouring		R 145.00

STATEMENT AND ENQUIRIES	
Branch statement (more than 2 per month)	R 5.00
Mini statement (more than 2 per month)	R 2.00
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/ Card delivery	R 250.00
Secondary card fee	R 90.00
PIN change	R 7.00
DECLINED - INSUFFICIENT FUNDS	
Al Baraka ATM	R 3.00
Other ATM/POS transaction decline	R 6.00
Debit order/stop order/ recurring or non-recurring payment	R 50.00
OTHER	
Unpaid cheque deposit	R 145.00
Stop payment of bank cheque/debit order	R 85.00
Manual processing of EFT - unallocated funds	R 20.00

All fees are inclusive of VAT at 15%