

# 2008 Pricing Brochure

Revealing the value.



Member of the  **BARCLAYS** Group

  
**ABSA**

*Today, tomorrow, together.*

## Revealing the value

At Absa we continuously strive to help and educate you about the most cost-efficient means of managing your bank accounts: banking fee adjustments that are fair; competitive and add value; full-value banking; providing affordable rates; an array of options; security and worldwide accessibility.

This guide is aimed at making banking fee adjustments and options easy to understand and work harder for you in terms of how you choose to bank with us.

The fees noted in this pricing guide will come into effect from 1 January 2008.

### **2008 Pricing Review Highlights**

In our continued drive to make banking more accessible and affordable to our market, we have decided to implement the following pricing changes for the 2008 pricing review .

- 100% Reduction in Telephone Banking Monthly Fees.  
Customers will no longer have to pay a monthly fee to access their accounts through Absa Telephone Banking.
- 100% Reduction in Prepaid Airtime Fees.  
Absa customers can conveniently purchase pre-paid airtime through any of our electronic channels at no fee.
- 3,3% Reduction in Linked Account Transfer and Internal Debit Order Fees.  
The more Absa accounts you have the cheaper it gets. We have reduced the fee for linked account transfers and internal debit orders to reward customers with multiple Absa accounts.
- 0% Increase in Cash Deposit Fees for the second year running.  
Absa will keep cash deposit fees unchanged for the second year in a row.
- Simplified ATM Pricing.  
In our drive to simplify our pricing, thus making it easier for you to choose the most “cost-efficient” way of banking, we have simplified the fees for ATM cash withdrawals. All Saswitch ATMs will attract a convenience premium of R6,00 per transaction. Absa-supported ATMs will attract a convenience premium of R3,00 per transaction.
- 100% Reduction in Stop Order Establishment and Amendment Fees.

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## Savings Products

### Absa MoneyBuilder

#### Account Overview

The Absa MoneyBuilder is an investment account for individuals who want high returns, as well as instant access to their funds. This account offers one of the highest interest rates in the market for this type of investment. There is no risk on this investment account as capital is guaranteed. No monthly administration fees are payable on this account, helping you to preserve your hard-earned savings.

#### Fee Structure

##### Monthly Fees

Description	Standard Fee
Monthly administration fee	No charge

##### Cash Withdrawals

Transaction	Standard Fee
Branch counter	R16,00/R0,95/R100,00
Absa ATM	R6,00/R0,95 (first 2 free per annum)
Saswitch ATM	R6,00 plus R6,00/R0,95
Absa-supported ATM	R3,00 plus R6,00/R0,95
Overseas ATM	R20,00

##### Deposits

Transaction	Standard Fee
Cheque deposit	No charge
Cash deposit: Branch counter	R1,05 per R100,00 (or part thereof)
Cash deposit: Absa ATM	R1,05/R0,90 (first 2 free per month)

##### Fund Transfers

Transaction	Standard Fee
Absa ATM	R3,00 (first 2 free per month)
Branch counter	R15,50

#### Balance Enquiries

Description	Standard Fee
Branch counter	R2,45
Absa ATM	R1,00 (first 2 free per month)
Saswitch ATM	R3,35
Absa-supported ATM	R2,95

#### Statement Fees

Description	Standard Fee
Branch counter full statement	R5,00
Absa ATM mini statement	R1,50 (first 2 free per month)
Mailed statement	R5,00
Absa CAT terminal full statement	R2,50

#### Administrative Fees

Description	Standard Fee
Bank cheque	R45,00
Stop payment (bank cheque)	R26,50
Special clearance of cheque deposit	R50,00
Debit card replacement fee	R39,00

#### Other Fees

Description	Standard Fee
Notification fee (SMS or Email)	R0,40
Declined fee due to insufficient funds: <ul style="list-style-type: none"><li>• Absa ATM</li><li>• Absa-supported ATM</li><li>• Saswitch ATM</li></ul>	R2,50 R3,00 R4,00
Returned cheque deposit	R55,00

## Transactional/Current Accounts

### Absa Mzansi

#### Account Overview

Absa Mzansi is a transactional account that is ideal for individuals who perform a small number of basic banking transactions. Only one account is allowed per individual with a maximum balance of R15 000.

#### Fee Structure

##### Monthly Fees

Description	Standard Fee
Monthly administration fee	No charge

##### Purchases

Transaction	Standard Fee
Prepaid top-up (Cell C, Vodago, MTN, Telkom)	No charge
Maestro/Visa Electron POS purchase	R2,10

##### Cash Withdrawals

Transaction	Standard Fee
Branch counter	R8,00
Absa ATM	R4,00
Saswitch ATM	R4,00
Absa-supported ATM	R4,00
Maestro/Visa Electron POS	R2,45
Post Office terminal	R8,00

##### Deposits

Transaction	Standard Fee
Cheque deposit	No charge
Cash deposit: Branch counter	R8,00
Cash deposit: Absa ATM	R4,00

#### Account Payments & Fund Transfers

Transaction	Standard Fee
Account payment: • Absa ATM • Branch counter	R5,00 R15,50
Debit and stop order: • Internal • External	R3,00 R5,00
Fund transfer: • Absa ATM • Branch counter	R3,00 R15,50

#### Balance Enquiries

Description	Standard Fee
Branch counter	R2,45
Absa ATM	R1,00 (first 2 free per month)
Saswitch ATM	R1,00
Absa-supported ATM	R1,00
Maestro/Visa Electron POS	R1,00
Post Office terminal	R2,45
Telephone: (0860 MZANSI/0860 692674)	R1,80

#### Statement Fees

Description	Standard Fee
Branch counter full statement	R2,45
Absa ATM mini statement	R1,00
Absa CAT terminal full statement	R2,45

#### Administrative Fees

Description	Standard Fee
Bank cheque	R8,00
Stop payment (Direct debit/bank cheque)	R26,50
Stop order establishment/amendment fee	No charge
Special clearance of cheque deposit	R50,00
Debit card replacement fee	R33,00

### Other Fees

Description	Standard Fee
Notification fee (SMS or Email)	R0,40
Dishonoured/returned payment (minimum charge per item)	R30,00 (first 1 free per month)
Declined fee due to insufficient funds: <ul style="list-style-type: none"><li>• Absa ATM</li><li>• Absa-supported ATM</li><li>• Saswitch ATM</li><li>• Maestro/Visa Electron POS</li><li>• Post Office terminal</li></ul>	No charge No charge No charge No charge No charge
Returned cheque deposit	R55,00
Fee for items in excess of monthly allowed transaction limits. (See details below this table)	R12,50

### Transaction Limits:

Mzansi account holders are allowed 5 credit transactions and 5 debit transactions per month at the above transaction fees. From the 6th debit or credit transaction onwards, you will be charged the normal transaction fee plus R12,50 per transaction.

The first credit per month to the account is free of charge. Standard charges apply to subsequent credits to the account.

## Absa Flexi Account

### Account Overview

The Absa Flexi Account is a low-cost transaction account. As a Flexi Account customer, you have access to a wide range of electronic channels through which you can conveniently perform your day-to-day transactions. Absa Flexi Account is ideal for someone who frequently performs low-value financial transactions such as debit card purchases.

Key benefits associated with this account include free Funeral Cover for customers aged between 18 and 65, Emergency Medical Evacuation, Legal Advice and Personal Health Advice. Please note that conditions apply.

### Tips to Save on Banking Fees

If you are 55 years or older, you can be exempted from specific charges provided you have requested your branch to activate the Pensioner Offering and you maintain a minimum balance of R5 000 in your account. Refer to the section “Savings Pensioner Offering” for details.

### Fee Structure

#### Monthly Fee

Description	Standard Fee
Monthly administration fee	R7,50

#### Purchases

Transaction	Standard Fee
Prepaid top-up (Cell C, Vodago, MTN, Telkom)	No charge
Maestro/Visa Electron POS	R2,65
Maestro/Visa Electron POS Overseas	R9,00/R0,60/R25,00

#### Cash Withdrawals

Transaction	Standard Fee
Branch counter	R16,00/R0,95
Absa ATM	R3,00/R0,95
Saswitch ATM	R6,00 plus R3,00/R0,95
Absa-supported ATM	R3,00 plus R3,00/R0,95
Maestro/Visa Electron POS	R3,00/R0,95
Overseas ATM	R20,00
Post Office terminal	R6,00 plus R3,00/R0,95

### Deposits

Transaction	Standard Fee
Cheque deposit	No charge
Cash deposit: Branch counter	R1,05 per R100,00 (or part thereof)
Cash deposit: Absa ATM	R0,90/R0,90

### Account Payments & Fund Transfers

Transaction	Standard Fee
Account payment: • Absa ATM • Branch counter	R3,00/R0,60/R12,50 R15,50
Debit and stop order: • Internal • External	R3,00 R5,50
Fund transfer: • Absa ATM • Branch counter	R3,00 R15,50

### Balance Enquiries

Description	Standard Fee
Branch counter	R2,45
Absa ATM	R1,50 (first 2 free per month)
Saswitch ATM	R3,35
Absa-supported ATM	R2,95
Maestro/Visa Electron POS	R2,00

### Statement Fees

Description	Standard Fee
Branch counter full statement	R5,00
Absa ATM mini statement	R1,50
Mailed statement	R5,00
Absa CAT terminal full statement	R2,50

### Administrative Fees

Description	Standard Fee
Bank cheque	R45,00
Stop payment (Direct debit/bank cheque)	R26,50
Stop order establishment/amendment fee	No charge
Special clearance of cheque deposit	R50,00
Debit Card replacement fee	R39,00

### Other Fees

Description	Standard Fee
Notification fee (SMS or Email)	R0,40
Dishonoured/returned payment (minimum charge per item)	R36,00 (only first 4 charged per month)
Declined fee due to insufficient funds: <ul style="list-style-type: none"> <li>• Absa ATM</li> <li>• Absa-supported ATM</li> <li>• Saswitch ATM</li> <li>• Maestro/Visa Electron POS</li> <li>• Post Office terminal</li> </ul>	R2,50 R3,00 R4,00 R2,00 R4,00
Returned cheque deposit	R55,00

### Fee Comparison Table

The table below shows the fee payable for cash withdrawal transactions on the Absa Flexi Account. This will enable you to quickly perform a cost versus convenience comparison between the various channels through which you can perform cash withdrawals. It will also enable you to compare the fees that you will be paying on the Absa Flexi Account with fees charged by another bank on a similar type of product.

### Cash Withdrawals

Transaction Amount	Absa ATM	Absa-supported ATM	Saswitch ATM	Branch Counter
R100	R3,00	R6,00	R9,00	R16,00
R200	R3,95	R6,95	R9,95	R16,95
R250	R4,90	R7,90	R10,90	R17,90
R300	R4,90	R7,90	R10,90	R17,90
R500	R6,80	R9,80	R12,80	R19,80
R1 000	R11,55	R14,55	R17,55	R24,55

## Absa ActiveSave

### Account Overview

The Absa ActiveSave account empowers you to save money when you want to, now or in the future. It differs from Flexi Account in that it is designed as a higher balance savings account. You will earn competitive interest rates on your savings and if you maintain a balance of R10 000 or more you will be exempted from certain transaction charges.

As an ActiveSave customer, you have access to a wide range of channels through which you can manage your account, for example ATMs and Internet Banking.

### Tips to Save on Banking Fees

If you maintain a balance of R10 000 or more in your account after transacting, you will not pay certain transaction charges. These transactions are indicated by the grey shaded blocks in the pricing tables below. If you maintain a minimum balance of R2 000 throughout the month, you will not be charged a monthly administration fee.

If you are 55 or older, you can be exempted from specific charges provided you have requested your branch to activate the Pensioner Offering and you maintain a minimum balance of R5 000 in your account after transacting. Refer to the section “Savings Pensioner Offering” for details.

### Fee Structure

Boxes shaded in grey indicate that NO CHARGE will be levied on this transaction if you maintain a balance of R10 000 or more in your account after transacting.

#### Monthly Fees

Description	Standard Fee
Monthly administration fee	R12,00*

\*No charge if you maintain a minimum balance of R2 000 throughout the month.

### Purchases

Transaction	Standard Fee
Prepaid top-up (Cell C, Vodago, MTN, Telkom)	No charge
Maestro/Visa Electron POS	R3,00/R0,60/R12,50
Maestro/Visa Electron POS Overseas	R9,00/R0,60/R25,00

### Cash Withdrawals

Transaction	Standard Fee
Branch counter	R16,00/R0,95/R100,00
Absa ATM	R3,00/R0,95
Saswitch ATM	R6,00 plus R3,00/R0,95
Absa-supported ATM	R3,00 plus R3,00/R0,95
Maestro/Visa Electron POS	R3,00/R0,95
Overseas ATM	R20,00
Post Office terminal	R6,00 plus R3,00/R0,95

### Deposits

Transaction	Standard Fee
Cheque deposit	No charge
Cash deposit: Branch counter	R1,05 per R100,00 (or part thereof)
Cash deposit: Absa ATM	R1,05/R0,90

### Account Payments & Fund Transfers

Transaction	Standard Fee
Account payment: • Absa ATM • Branch counter	R3,00/R0,60/R12,50 R15,50
Debit and stop order: • Internal • External	R3,00 R5,50
Fund transfer: • Absa ATM • Branch counter	R3,00 R15,50

### Balance Enquiries

Description	Standard Fee
Branch counter	R2,45
Absa ATM	R1,00
Saswitch ATM	R3,35
Absa-supported ATM	R2,95
Maestro/Visa Electron POS	R2,00

### Statement Fees

Description	Standard Fee
Branch counter full statement	R5,00
Absa ATM mini statement	R1,50
Mailed statement	R5,00*
Absa CAT terminal full statement	R2,50

\*No charge if you maintain a minimum of R4,500 throughout the month.

### Administrative Fees

Description	Standard Fee
Bank cheque	R45,00
Stop payment (Direct debit/bank cheque)	R26,50
Stop order establishment/amendment fee	No charge
Special clearance of cheque deposit	R50,00
Debit card replacement fee	R39,00

### Other Fees

Description	Standard Fee
Notification fee (SMS or Email)	R0,40
Dishonoured/returned payment (minimum charge per item)	R100,00
Declined fee due to insufficient funds: • Absa ATM • Absa-supported ATM • Saswitch ATM • Maestro/Visa Electron POS • Post Office terminal	R2,50 R3,00 R4,00 R2,00 R4,00
Returned cheque deposit	R55,00

## Absa Club Account

### Account Overview

Absa Club Account is designed for groups of people i.e. clubs (stokvels, burial societies, etc) who require convenience and simplicity while at the same time offering you excellent growth without restrictions.

### Fee Structure

#### Monthly Fees

Description	Standard Fee
Monthly administration fee	No charge

#### Cash Withdrawals

Transaction	Standard Fee
Branch counter	R16,00/R0,95/R100,00

#### Deposits

Transaction	Standard Fee
Cheque deposit	No charge
Cash deposit: Branch counter	R1,05 per R100,00 (or part thereof)

#### Account Payments & Fund Transfers

Transaction	Standard Fee
Account payment: • Branch counter	R15,50
Debit and stop order: • Internal • External	R3,00 R5,50
Fund transfer: • Branch counter	R15,50

#### Balance Enquiries

Description	Standard Fee
Branch counter	R2,45

#### Statement Fees

Transaction	Standard Fee
Branch counter full statement	R5,00
Mailed statement	R5,00

#### Administrative Fees

Description	Standard Fee
Bank cheque	R45,00
Stop payment (Direct debit/bank cheque)	R26,50
Stop order establishment/amendment fee	No charge
Special clearance of cheque deposit	R50,00

#### Other Fees

Description	Standard Fee
Notification fee (SMS or Email)	No charge
Dishonoured/returned payment (minimum charge per item)	R36,00
Returned cheque deposit	R55,00

## Absa FlexiSelect

### Account Overview

The Absa FlexiSelect offering has been designed for individuals earning more than R2 000 per month. It provides customers with a holistic offering, satisfying comprehensive financial and banking needs. It also provides a good alternative if you require an overdraft facility and access to your account through a wide range of channels. This is an excellent opportunity to start building a solid credit history.

### Fee Structures

FlexiSelect offers three charge options: The EasyFee option (Management Fee), the Standard Fee option and the Rebate option (Free Banking).

With the Rebate option you will not pay banking fees on certain transactions. These transactions are indicated by the grey shaded blocks in the pricing tables below. However, you need to have this option loaded on your account and maintain a minimum balance of R10 000 or more in your account throughout the month.

### Fee Structure 1: EasyFee Option (Management Fee)

With the EasyFee (Management Fee) option, you pay a monthly fee determined by the number of transactions you perform each month.

The EasyFee structure offers customers three different pricing options to choose from. Each option comes with a pre-determined number of transactions; thereafter a flat rate will apply per transaction in excess of this allocation. Customers can choose which tier will best suit their needs. The EasyFee option is specifically designed to provide more transparent pricing and to encourage customers to use the cheaper electronic channels.

EasyFee Option	Monthly Fee	Number of Transactions Included	Fee per Transaction Thereafter
Option 1	R30,00	5	R6,50
Option 2	R50,00	10	R6,00
Option 3	R75,00	15	R5,50

The monthly fee includes any combination of the following day-to-day transactions:

- Cash withdrawals (Absa ATM/Point-of-Sale)
- Electronic fund transfers (Absa ATM)
- Account payments (Absa ATM)
- Prepaid top-ups (Absa ATM)
- Debit card purchases
- Debit orders and stop orders

All other transactions not included in the above list (e.g. Saswitch transactions, branch counter transactions) will be charged at the standard fee.

### Fee Structure 2 and 3: Standard Fee Option and Rebate Option (Free Banking)

Boxes shaded in grey indicate Rebate Banking transactions, i.e. NO CHARGE will be levied on this transaction if you maintain a minimum balance of R10 000 throughout the month.

#### Monthly Fees

Description	Standard Fee
Monthly administration fee	R12,00

#### Purchases

Transaction	Standard Fee
Prepaid top-up (Cell C, Vodago, MTN, Telkom)	No charge
Maestro/Visa Electron POS	R3,00/R0,60/R12,50
Maestro/Visa Electron POS Overseas	R9,00/R0,60/R25,00

#### Cash Withdrawals

Transaction	Standard Fee
Branch counter	R16,00/R0,95/R100,00
Absa ATM	R3,00/R0,95
Saswitch ATM	R6,00 plus R3,00/R0,95
Absa-supported ATM	R3,00 plus R3,00/R0,95
Maestro/Visa Electron POS	R3,00/R0,95
Overseas ATM	R20,00

### Deposits

Transaction	Standard Fee
Cheque deposit	No charge
Cash deposit: Branch counter	1,05% of deposit value
Cash deposit: Absa ATM	R1,05/R0,90

### Account Payments & Fund Transfers

Transaction	Standard Fee
Account payment: • Absa ATM • Branch counter	R3,00/R0,60/R12,50 R15,50
Debit and Stop order: • Internal • External	R3,00 R5,50
Fund transfer: • Absa ATM • Branch counter	R3,00 R15,50

### Balance Enquiries

Description	Standard Fee
Branch counter	R2,45
Absa ATM	R1,00
Saswitch ATM	R3,35
Absa-supported ATM	R2,95
Maestro/Visa Electron POS	R2,00

### Statement Fees

Description	Standard Fee
Branch counter full statement	R5,00
Absa ATM mini statement	R1,50
Mailed statement	R5,00
Absa CAT terminal full statement	R2,50

### Administrative Fees

Description	Standard Fee
Bank cheque	R45,00
Stop payment (Direct debit/bank cheque)	R26,50
Stop order establishment/amendment fee	No charge
Special clearance of cheque deposit	R50,00
Debit card replacement fee	R39,00

### Other Fees

Description	Standard Fee
Notification fee (SMS or Email)	R0,40
Overdraft Ledger fee:*	
• Monthly fee if you have an overdraft provision on your account, or	R15,00
• Monthly fee if you have an overdraft and have exceeded it, or	R40,00
• Monthly fee if you don't have an overdraft and your account goes into debit	R40,00
Dishonoured/returned payment (minimum charge per item)	R36,00
Declined fee due to insufficient funds:	
• Absa ATM	R2,50
• Absa-supported ATM	R3,00
• Saswitch ATM	R4,00
• Maestro/Visa Electron POS	R2,00
Returned cheque deposit	R55,00

\* Clients on EasyFee Option 3 are exempt from this charge. We reserve the right to charge those accounts outside their credit limit a higher monthly fee subject to a maximum of R57,00.

## Absa Silver Current Account

### Account Overview

The Absa Silver Current account offers you access to the full range of Absa's banking products and services. This account has been tailored to suit the requirements of individuals with a regular income of R5 000 or more per month. Absa Silver gives you access to a credit card, first-time home loan, vehicle finance and an overdraft, all conveniently managed through Internet, Telephone and Cellphone Banking.

### Tips to Save on Banking Fees

The Absa Silver Current Account offers three charge options: The EasyFee option (Management Fee), the Standard Fee option and the Rebate option (Free Banking).

With the Rebate option you will not pay banking fees on certain transactions. These transactions are indicated by the grey shaded blocks in the pricing tables below. However, you need to have this option loaded on your account and maintain a minimum balance of R10 000 or more in your account throughout the month.

If you are 55 years or older, you qualify for Absa Prosperity. You will be exempted from certain fees if you maintain a deposit of R20 000 or more in an Absa investment account. Please refer to section "Absa Prosperity" or ask at your nearest Absa branch for more details on this offer.

### Fee Structures

#### Fee Structure 1 : EasyFee Option (Management Fee)

With the EasyFee (Management Fee) option, you pay a monthly fee determined by the number of transactions you perform each month.

This EasyFee structure offers customers one pricing option which comes with a pre-determined number of transactions; thereafter a flat rate will apply per transaction in excess of this allocation. The EasyFee option is specifically designed to provide more transparent pricing and to encourage customers to use the cheaper electronic channels.

### Monthly Fees

Monthly Fee	Number of Transactions Included	Fee per Transaction Thereafter
R75,00	15	R5,50

The monthly fee includes any combination of the following day-to-day transactions:

- Cash withdrawals (Absa ATM/Point-of-Sale)
- Electronic fund transfers (Absa ATM)
- Account payments (Absa ATM)
- Prepaid top-ups (Absa ATM)
- Debit card purchases
- Debit orders and stop orders

All other transactions not included in the above list (e.g. Saswitch transactions, branch counter transactions) will be charged at the standard fee.

### Fee Structure 2 and 3: Standard Fee Option and Rebate Option (Free Banking)

Boxes shaded in grey indicate Rebate Banking transactions, i.e. NO CHARGE will be levied on this transaction if you maintain a minimum balance of R10 000 throughout the month.

#### Monthly and Service Fees

Description	Standard Fee
Minimum monthly service fee*	R30,00
Cheque service fee formula**	R5,00/R1,75/R30,00

\* The minimum monthly service fee is only charged if the sum of fees from cheques issued is less than R30,00 per month.

\*\* R5,00 for the first R100,00 plus R1,75 for every additional R100,00 (or part thereof) up to a maximum of R30,00.

#### Purchases

Transaction	Standard Fee
Prepaid top-up (Cell C, Vodago, MTN, Telkom)	No charge
Maestro/Visa Electron POS	R3,00/R0,60/R12,50
Maestro/Visa Electron POS Overseas	R9,00/R0,60/R25,00

### Cash Withdrawals

Transaction	Standard Fee
Branch counter	R16,00/R0,95/R100,00
Cheque encashment	Cheque service fee plus R16,00/R0,95/R100,00
Absa ATM	R3,00/R0,95
Saswitch ATM	R6,00 plus R3,00/R0,95
Absa-supported ATM	R3,00 plus R3,00/R0,95
Maestro/Visa Electron POS	R3,00/R0,95
Overseas ATM	R20,00

### Deposits

Transaction	Standard Fee
Cheque deposit	No charge
Cash deposit: Branch counter	1,05% of deposit value
Cash deposit: Absa ATM	R1,05/R0,90

### Account Payments & Fund Transfers

Transaction	Standard Fee
Account payment: • Absa ATM • Branch counter	R3,00/R0,60/R12,50 R15,50
Debit order: • Internal • External	R3,00 R5,00/R1,35/R28,00
Stop order: • Internal • External	R3,00 R3,00/R0,60/R12,50
Fund transfer: • Absa ATM • Branch counter	R3,00 R15,50
Cheques issued	Cheque service fee

### Balance Enquiries

Description	Standard Fee
Branch counter	R2,45
Absa ATM	R1,00
Saswitch ATM	R3,35
Absa-supported ATM	R2,95
Maestro/Visa Electron POS	R2,00

### Statement Fees

Description	Standard Fee
Branch counter full statement	R5,00
Absa ATM mini statement	R1,50
Monthly mailed statement	R5,00
Absa CAT terminal full statement	R2,50
Copies of statements (per statement): <ul style="list-style-type: none"> <li>• Statement less than 4 months old</li> <li>• Statement 4 months and older</li> </ul>	R12,50 R32,00

### Administrative Fees

Description	Standard Fee
Bank cheque/marked cheque	R45,00
Stop payment (Direct debit/cheque/bank cheque)	R26,50
Stop order establishment/amendment fee	No charge
Special clearance of cheque deposit	R50,00
Debit card replacement fee	R39,00

### Other Fees

Description	Standard Fee
Notification fee (SMS or Email)	R0,40
Overdraft Ledger fee: <sup>*</sup> <ul style="list-style-type: none"> <li>• Monthly fee if you have an overdraft provision on your account, or</li> <li>• Monthly fee if you have an overdraft and have exceeded it, or</li> <li>• Monthly fee if you don't have an overdraft and your account goes into debit</li> </ul>	R15,00 R40,00 R40,00
Dishonoured/returned cheque or payment (minimum charge per item)	R100,00
Declined fee due to insufficient funds: <ul style="list-style-type: none"> <li>• Absa ATM</li> <li>• Absa-supported ATM</li> <li>• Saswitch ATM</li> <li>• Maestro/Visa Electron POS</li> </ul>	R2,50 R3,00 R4,00 R2,00
Returned cheque deposit	R55,00

<sup>\*</sup> We reserve the right to charge those accounts outside their credit limit a higher monthly fee subject to a maximum of R57,00.

## Absa Gold Current Account

### **Account Overview**

The Absa Gold Current account is tailored for clients with a regular income from R10 000 per month. This account gives you preferential overdraft and loan rates, unique home loan choices, credit card options, financial planning and investments with solid returns, all conveniently managed through Internet, Telephone and Cellphone Banking.

### **Tips to Save on Banking Fees**

You can choose between the Management Fee option, Rebate option and the Standard Fee option.

With the Rebate option you will not pay banking fees on certain transactions. These transactions are indicated by the grey shaded blocks in the pricing tables below. However, you need to have this option loaded on your account and maintain a minimum balance of R10 000 or more in your account throughout the month.

The Management Fee option allows you to perform a certain number of transactions for a fixed monthly fee.

If you are 55 years or older you qualify for Absa Prosperity. You will be exempted from certain fees if you maintain a deposit of R20 000 or more in an Absa investment account. Please refer to section “Absa Prosperity” or ask at your nearest Absa branch for more details on this offer.

## Fee Structure

Boxes shaded in grey indicate Rebate Banking transactions, i.e. NO CHARGE will be levied on this transaction if you maintain a minimum balance of R10 000 throughout the month.

### Monthly and Service Fees

Description	Standard Fee
Minimum monthly service fee*	R30,00
Cheque service fee formula**	R5,00/R1,75/R30,00
Management fee structure:*** • 0-30 transactions • > 30 transactions	R115,00 R200,00

\* The minimum monthly service fee is only charged if the sum of fees from cheques issued is less than R30,00 per month.

\*\* R5,00 for the first R100,00 plus R1,75 for every additional R100,00 (or part thereof) up to a maximum of R30,00.

\*\*\* Transactions that are counted as part of the Management Fee are indicated with the abbreviation (MF) in the tables that follow.

### Purchases

Transaction	Standard Fee
Prepaid top-up (Cell C, Vodago, MTN, Telkom) <sup>(MF)</sup>	No charge
Maestro/Visa Electron POS <sup>(MF)</sup>	R3,00/R0,60/R12,50
Maestro/Visa Electron POS Overseas <sup>(MF)</sup>	R9,00/R0,60/R25,00

### Cash Withdrawals

Transaction	Standard Fee
Branch counter <sup>(MF)</sup>	R16,00/R0,95/R100,00
Cheque encashment <sup>(MF)</sup>	Cheque service fee plus R16,00/R0,95/R100,00
Absa ATM <sup>(MF)</sup>	R3,00/R0,95
Saswitch ATM	R6,00 plus R3,00/R0,95
Absa-supported ATM	R3,00 plus R3,00/R0,95
Maestro/Visa Electron POS <sup>(MF)</sup>	R3,00/R0,95
Overseas ATM <sup>(MF)</sup>	R20,00

### Deposits

Transaction	Standard Fee
Cheque deposit <sup>(MF)</sup>	No charge
Cash deposit: Branch counter <sup>(MF)</sup>	1,05% of deposit value
Cash deposit: Absa ATM <sup>(MF)</sup>	R1,05/R0,90

### Account Payments & Fund Transfers

Transaction	Standard Fee
Account payment: <sup>(MF)</sup> • Absa ATM • Branch counter	R3,00/R0,60/R12,50 R15,50
Debit order: <sup>(MF)</sup> • Internal • External	R3,00 R5,00/R1,35/R28,00
Stop order: <sup>(MF)</sup> • Internal • External	R3,00 R3,00/R0,60/R12,50
Fund transfer: <sup>(MF)</sup> • Absa ATM • Branch counter	R3,00 R15,50
Cheques issued <sup>(MF)</sup>	Cheque service fee

### Balance Enquiries

Description	Standard Fee
Branch counter	R2,45
Absa ATM <sup>(MF)</sup>	R1,00
Saswitch ATM	R3,35
Absa-supported ATM	R2,95
Maestro/Visa Electron POS	R2,00

### Statement Fees

Description	Standard Fee
Branch counter full statement	R5,00
Absa ATM mini statement <sup>(MF)</sup>	R1,50
Monthly mailed statement	R5,00
Absa CAT terminal full statement	R2,50
Copies of statements (per statement): <ul style="list-style-type: none"> <li>• Statement less than 4 months old</li> <li>• Statement 4 months and older</li> </ul>	R12,50 R32,00

### Administrative Fees

Description	Standard Fee
Bank cheque/marked cheque	R45,00
Stop payment (Direct debit/cheque/bank cheque)	R26,50
Stop order establishment/amendment fee	No charge
Special clearance of cheque deposit	R50,00
Debit card replacement fee	R39,00

### Other Fees

Description	Standard Fee
Notification fee (SMS or Email) <sup>(MF)</sup>	R0,40
Overdraft Ledger fee: <sup>*</sup> <ul style="list-style-type: none"> <li>• Monthly fee if you have an overdraft provision on your account, or</li> <li>• Monthly fee if you have an overdraft and have exceeded it, or</li> <li>• Monthly fee if you don't have an overdraft and your account goes into debit</li> </ul>	R15,00 R40,00 R40,00
Dishonoured/returned cheque or payment (minimum charge per item)	R100,00
Declined fee due to insufficient funds: <ul style="list-style-type: none"> <li>• Absa ATM</li> <li>• Absa-supported ATM</li> <li>• Saswitch ATM</li> <li>• Maestro/Visa Electron POS</li> </ul>	R2,50 R3,00 R4,00 R2,00
Returned cheque deposits	R55,00

\* We reserve the right to charge those accounts outside their credit limit a higher monthly fee subject to a maximum of R57,00.

## Absa Platinum Current Account

### Account Overview

The Absa Platinum Current account is tailored for clients with a regular income of R25 000 per month or more. This product is an exclusive financial portfolio created to cover every aspect of your financial needs through a dedicated Personal Banker & Financial Planner. This account gives you preferential overdraft and loan rates, unique home loan choices, credit card options, financial planning and investments with solid returns, all conveniently managed through Internet, Telephone and Cellphone Banking.

### Tips to Save on Banking Fees

You can choose between the Management Fee option, Rebate option and the Standard Fee option.

With the Rebate option you will not pay banking fees on certain transactions. These transactions are indicated by the grey shaded blocks in the pricing tables below. However, you need to have this option loaded on your account and maintain a minimum balance of R10 000 or more in your account throughout the month.

The Management Fee option allows you to perform a certain number of transactions for a fixed monthly fee.

If you are 55 years or older you qualify for Absa Prosperity. You will be exempted from certain fees if you maintain a deposit of R20,000 or more in an Absa investment account. Please refer to section "Absa Prosperity" or ask at your nearest Absa branch for more details on this offer.

## Fee Structure

Boxes shaded in grey indicate Rebate Banking transactions, i.e. NO CHARGE will be levied on this transaction if you maintain a minimum balance of R10 000 throughout the month.

### Monthly and Service Fees

Description	Standard Fee
Minimum monthly service fee*	R30,00
Cheque service fee formula**	R5,00/R1,75/R30,00
Management fee structure:*** • 0-30 transactions • > 30 transactions	R130,00 R240,00

\* The minimum monthly service fee is only charged if the sum of fees from cheques issued is less than R30,00 per month.

\*\* R5,00 for the first R100,00 plus R1,75 for every additional R100,00 (or part thereof) up to a maximum of R30,00.

\*\*\* Transactions that are counted as part of the Management Fee are indicated with the abbreviation (MF) in the tables that follow.

### Purchases

Transaction	Standard Fee
Prepaid top-up (Cell C, Vodago, MTN, Telkom) <sup>(MF)</sup>	No charge
Maestro/Visa Electron POS <sup>(MF)</sup>	R3,00/R0,60/R12,50
Maestro/Visa Electron POS Overseas <sup>(MF)</sup>	R9,00/R0,60/R25,00

### Cash Withdrawals

Transaction	Standard Fee
Branch counter <sup>(MF)</sup>	R16,00/R0,95/R100,00
Cheque encashment <sup>(MF)</sup>	Cheque Service Fee plus R16,00/R0,95/R100,00
Absa ATM <sup>(MF)</sup>	R3,00/R0,95
Saswitch ATM	R6,00 plus R3,00/R0,95
Absa-supported ATM	R3,00 plus R3,00/R0,95
Maestro/Visa Electron POS <sup>(MF)</sup>	R3,00/R0,95
Overseas ATM <sup>(MF)</sup>	R20,00

### Deposits

Transaction	Standard Fee
Cheque deposit <sup>(MF)</sup>	No charge
Cash deposit: Branch counter <sup>(MF)</sup>	1,05% of deposit value
Cash deposit: Absa ATM <sup>(MF)</sup>	R1,05/R0,90

### Account Payments & Fund Transfers

Transaction	Standard Fee
Account payment: <sup>(MF)</sup> <ul style="list-style-type: none"><li>• Absa ATM</li><li>• Branch counter</li></ul>	R3,00/R0,60/R12,50 R15,50
Debit order: <sup>(MF)</sup> <ul style="list-style-type: none"><li>• Internal</li><li>• External</li></ul>	R3,00 R5,00/R1,35/R28,00
Stop order: <sup>(MF)</sup> <ul style="list-style-type: none"><li>• Internal</li><li>• External</li></ul>	R3,00 R3,00/R0,60/R12,50
Fund transfer: <sup>(MF)</sup> <ul style="list-style-type: none"><li>• Absa ATM</li><li>• Branch counter</li></ul>	R3,00 R15,50
Cheques issued <sup>(MF)</sup>	Cheque service fee

### Balance Enquiries

Description	Standard Fee
Branch counter	R2,45
Absa ATM <sup>(MF)</sup>	R1,00
Saswitch ATM	R3,35
Absa-supported ATM	R2,95
Maestro/Visa Electron POS	R2,00

### Statement Fees

Description	Standard Fee
Branch counter full statement	R5,00
Absa ATM mini statement <sup>(MF)</sup>	R1,50
Monthly mailed statement	R5,00
Absa CAT terminal full statement	R2,50
Copies of statements (per statement): <ul style="list-style-type: none"> <li>• Statement less than 4 months old</li> <li>• Statement 4 months and older</li> </ul>	R12,50 R32,00

### Administrative Fees

Description	Standard Fee
Bank cheque/marked cheque	R45,00
Stop payment (Direct debit/cheque/bank cheque)	R26,50
Stop order establishment/amendment fee	No charge
Special clearance of cheque deposit	R50,00
Debit card replacement fee	R39,00

### Other Fees

Description	Standard Fee
Notification fee (SMS or Email) <sup>(MF)</sup>	R0,40
Overdraft Ledger fee:*	
• Monthly fee if you have an overdraft provision on your account, or	R15,00
• Monthly fee if you have an overdraft and have exceeded it, or	R40,00
• Monthly fee if you don't have an overdraft and your account goes into debit	R40,00
Dishonoured/returned payment (minimum charge per item)	R100,00
Declined fee due to insufficient funds:	
• Absa ATM	R2,50
• Absa-supported ATM	R3,00
• Saswitch ATM	R4,00
• Maestro/Visa Electron POS	R2,00
Returned cheque deposit	R55,00

\* We reserve the right to charge those accounts outside their credit limit a higher monthly fee subject to a maximum of R57,00.

## Current Account Packages

### Absa 24/7

#### Account Overview

Please note this product is only available to customers who opened an Absa 24/7 Current Account before 1 August 2007.

#### Fee Structure

The default pricing structure applicable to the 24/7 Current Account is the Management Fee option. Please refer to the Silver Current Account for standard fee pricing applicable to this account.

#### Monthly Fee

Description	Fee Amount
Management Fee	R150,00

\* The monthly fee of R150,00 includes an unlimited number of the following transactions:

- Absa ATM and branch cash withdrawals
- Absa ATM and branch cash deposits
- Absa ATM balance enquiries and mini statements
- Electronic fund transfers
- Branch and ATM account payments
- ATM Prepaid top-up airtime
- All Point-of-Sale transactions
- Debit orders and stop orders
- Overdraft ledger fee
- Notification fees via SMS/email

All other transactions not included in the above list will be charged at standard fees as on the Silver Current Account. Customers on the 24/7 Current Account are exempt from Internet Banking monthly administration fees.

## Absa Silver Package

### Account Overview

The Absa Silver Package is a tailor-made range of value-added products and services designed to meet your day-to-day banking needs. The Silver package has been tailored to suit the requirements of all private individuals with a regular income of between R5 000 and R9 999 per month.

### Fee Structure

#### Monthly Fees

Description	Fee Amount
Monthly service fee	R99,00
Number of transactions included	25*
Fee per transactions thereafter	R10,00

\* The monthly fee of R99,00 includes any combination of 25 of the following transactions when done on any electronic channel (Absa ATM, Internet/Cellphone/Telephone Banking):

- Absa ATM cash withdrawals
- Absa ATM cash deposits (maximum of 2 per month)
- Absa ATM balance enquiries and mini statements
- Electronic fund transfers
- Account payments
- Prepaid top-up airtime
- All Point-of-Sale transactions
- Debit orders and stop orders
- Overdraft ledger fee

Transactions exceeding 25 will attract a charge of R10,00 per transaction. All other transactions not included in the above list (e.g. Saswitch transactions, branch counter transactions) will be charged at standard fees as on the Silver Current Account.

### **Additional Features**

- No monthly subscription fees for NotifyMe, Internet, Cellphone and Telephone Banking. All transaction fees done on these channels are included in the monthly service fee.
- An interest-free overdraft up to R500. Should customers require and qualify for more, interest will be only charged on the amount above R500.
- Free Life Cover to the value of R10 000, which will be paid directly into the current account in the event of death.
- A Silver credit card (subject to full credit evaluation) with no monthly service fee (primary card only). Secondary cards can be requested at no additional cost. Garage cards can be requested at a fee of R6,75 pm per card.
- Hassle-free switching of salary and debit orders at no additional charge.
- Access to a budget tool for more effective financial planning
- Access to a range of savings and investment products that can be linked electronically.
- Take up a new AVAF through an Absa branch or contact centre and/or a new home loan through Absa and benefit from a fee rebate (cash back) on the current account. The more you have, the less you pay.

## Absa Gold Package

### Account Overview

The Absa Gold Package is a tailor-made range of value-added products and services designed to meet your day-to day banking needs. The Gold Package has been tailored to suit the requirements of all private individuals with a regular income of between R10 000 and R25 000 per month.

### Fee Structure

#### Monthly Fees

Description	Fee Amount
Monthly service fee	R139,00
Number of transaction included	35*
Fee per transactions thereafter	R10,00

\*The monthly fee of R139,00 includes any combination of 35 of the following transactions when done on any electronic channel (Absa ATM, Internet/ Telephone/Cellphone Banking):

- Absa ATM cash withdrawals
- Absa ATM cash deposits (maximum of 2 per month)
- Absa ATM balance enquiries and mini statements
- Electronic fund transfers
- Account payments
- Prepaid top-up airtime
- All Point-of-Sale transactions
- Debit orders and stop orders
- Overdraft ledger fee

Transactions exceeding 35 will attract a charge of R10,00 per transaction. All other transactions not included in the above list (e.g. Saswitch transactions, branch counter transactions) will be charged at standard fees as on the Gold Current Account.

### **Additional Features**

- No monthly subscription fees for NotifyMe, Internet, Cellphone and Telephone Banking. All transaction fees done on these channels are included in the monthly service fee.
- An interest-free overdraft up to R1 000. Should customers require and qualify for more, interest will be only charged on the amount above R1 000.
- Free Life Cover to the value of R15 000, which will be paid directly into the current account in the event of death.
- A Gold credit card (subject to full credit evaluation) with no monthly service fee (primary card only). Secondary cards can be requested at no additional cost. Garage cards can be requested at a fee of R6,75 pm per card.
- Hassle-free switching of salary and debit orders at no additional charge.
- Access to a budget tool for more effective financial planning
- Access to a range of savings and investment products that can be linked electronically.
- Take up a new AVAF through an Absa branch or contact centre and/or a new home loan through Absa and benefit from a fee rebate (cash back) on the current account. The more you have, the less you pay.

## Absa Platinum Package

### Account Overview

The Absa Platinum Package is a tailor-made range of value-added products and services designed to meet your day-to-day banking needs. The Platinum Package has been tailored to suit the requirements of all private individuals with a regular income of R25 000 or more per month.

### Fee Structure

#### Monthly Fees

Description	Fee Amount
Monthly service fee	R169,00
Number of transactions included	Unlimited*

\*The monthly fee of R169,00 includes any combination of an unlimited number of the following transactions when done on any electronic channel (Absa ATM, Internet/Telephone/Cellphone Banking):

- Absa ATM cash withdrawals
- Absa ATM cash deposits (maximum of 2 per month)
- Absa ATM balance enquiries and mini statements
- Electronic fund transfers
- Account payments
- Prepaid top-up airtime
- All Point-of-Sale transactions
- Debit orders and stop orders
- Overdraft ledger fee

All other transactions not included in the above list (e.g. Saswitech transactions, branch counter transactions) will be charged at standard fee as on the Platinum Current Account.

### Additional Features

- No monthly subscription fees for NotifyMe, Internet, Cellphone and Telephone Banking. All transaction fees done on these channels are included in the monthly service fee.
- An interest-free overdraft up to R1 000. Should customer require and qualify for more, interest will be only charged on the amount above R1 000.

- Free Life Cover to the value of R20 000, which will be paid directly into the current account in the event of death.
- A Platinum credit card (subject to full credit evaluation) with no monthly service fee. Secondary and Garage cards can be requested at no additional cost.
- A dedicated Personal Banker to service all your financial needs.
- Hassle-free switching of salary and debit orders at no additional charge.
- Access to a budget tool for more effective financial planning.
- Access to a range of savings and investment products that can be linked electronically.
- Take up a new AVAF through an Absa branch or contact centre and/or a new home loan through Absa and benefit from a fee rebate (cash back) on the current account. The more you have, the less you pay.
- As part of this package, Absa offers Platinum Banking customers who travel regularly a benefit designed to add value to their lives. The benefit – a first of its kind in South Africa – comes in the form of access to more than 500 VIP lounges at airports in more than 275 cities across the world, regardless of which international airline they are using, or the class in which they are flying through free membership of Priority Pass™, the world's largest independent VIP airport lounge company.

**Qualification criteria:**

In order to qualify for this benefit, employees and customers must have:

- a Platinum Package and
- a MasterCard Platinum Cheque Card and
- their salary must be paid into their Platinum Package current account.

**What Platinum Airport Lounge access will entail:**

- Members of Priority Pass™ will be entitled to six free visits to Priority VIP lounges per year.
- Should members use an airport lounge more than six times a year, they will pay R190 per additional visit.
- A travelling companion may accompany the Platinum customer to the airport lounge. Guest visits will be deducted from the members free visit allocation.

**To access the Airport Lounge:**

- Platinum customers will need to display their specially issued 'Priority Pass' access card.
- The cardholder and any guests must also be in possession of a valid flight ticket for the same day of travel.

## Youth & Student Accounts

### Absa Mega U

#### Account Overview

The Absa Mega U Account is a low-cost transactional savings account aimed at people younger than 18 years of age.

#### Tip to Save on Banking Fees

If you can afford to maintain a balance of R6 000 in your account after transacting, you will be exempted from certain transaction charges. These transactions are indicated by the grey shaded blocks in the pricing tables below.

#### Fee Structure

Boxes shaded in grey indicate that NO CHARGE will be levied on this transaction if you maintain a balance of R6 000 or more in your account after transacting.

##### Monthly Fees

Description	Standard Fee
Monthly administration fee	No charge

##### Purchases

Transaction	Standard Fee
Prepaid top-up (Cell C, Vodago, MTN, Telkom)	No charge
Maestro/Visa Electron POS	No charge
Maestro/Visa Electron POS Overseas	R20,00

##### Cash Withdrawals

Transaction	Standard Fee
Branch counter	R16,00/R0,95
Absa ATM	R3,00
Saswitch ATM	R6,00 plus R3,00
Absa-supported ATM	R3,00 plus R3,00
Maestro/Visa Electron POS	R2,45
Overseas ATM	R20,00
Post Office terminal	R6,00 plus R3,00

### Deposits

Transaction	Standard Fee
Cheque deposit	No charge
Cash deposit: Branch counter	R1,05 per R100,00 (or part thereof) of full deposit value if deposit is $\geq$ R500,00
Cash deposit: Absa ATM	First R500,00 at no charge, thereafter R0,90 per R100,00 (or part thereof)

### Account Payments & Fund Transfers

Transaction	Standard Fee
Account payment: • Absa ATM • Branch counter	R3,00/R0,60/R12,50 R15,50
Debit and stop order: • Internal • External	R3,00 R5,50
Fund transfer: • Absa ATM • Branch counter	R3,00 R15,50

### Balance Enquiries

Description	Standard Fee
Branch counter	R2,45
Absa ATM	R1,00
Saswitch ATM	R3,35
Absa-supported ATM	R2,95
Maestro/Visa Electron POS	R2,00

### Statement Fees

Description	Standard Fee
Branch counter full statement	R5,00
Absa ATM mini statement	R1,00
Mailed statement	R5,00
Absa CAT terminal full statement	R2,50

### Administrative Fees

Description	Standard Fee
Bank cheque	R45,00
Stop payment (Direct debit/bank cheque)	R26,50
Stop order establishment/amendment fee	No charge
Special clearance of cheque deposit	R50,00
Debit card replacement fee	R39,00

### Other Fees

Description	Standard Fee
Notification fee (SMS or Email)	No charge
Dishonoured/returned payment (minimum charge per item)	R36,00 (only first 4 charged per month)
Declined fee due to insufficient funds: <ul style="list-style-type: none"><li>• Absa ATM</li><li>• Absa-supported ATM</li><li>• Saswitch ATM</li><li>• Maestro/Visa Electron POS</li><li>• Post Office terminal</li></ul>	R2,50 R3,00 R4,00 R2,00 R4,00
Returned cheque deposit	R55,00

## Absa Silver Student

### Account Overview

The Absa Silver Student account is a transactional account tailored to suit the requirements of all undergraduate full-time students.

### Tips to Save on Banking Fees

You can choose between the EasyFee option, Rebate option or the Standard Fee option. With the Rebate option you will not pay banking fees on certain transactions; however, you have to maintain a minimum balance of R10 000 or more in your account throughout the month. Please contact an Absa branch to load this option.

### Fee Structures

The Absa Student Silver Current Account offers three charge options: The EasyFee option (Management Fee), the Rebate option (Free Banking) and the Standard Fee option. Please refer to the Silver Current Account for the Standard Fee option and Rebate option.

### EasyFee Option (Management Fee)

With the EasyFee (management fee) option, you pay a monthly fee determined by the number of transactions you perform each month. Transactions not included in the EasyFee option will attract standard tariffs.

#### Monthly Fees

Monthly Fee	Number of Transactions Included
R13,50	Unlimited

The monthly fee includes an unlimited combination of the following day-to-day transactions when done on any electronic channel (Absa ATM, Internet/Cellphone/Telephone Banking):

- Absa ATM cash withdrawals
- Absa ATM cash deposits (maximum of 2 per month)
- Absa ATM balance enquiries and mini statements
- Electronic fund transfers
- Account payments
- Prepaid top-up airtime
- All Point-of-Sale transactions
- Debit orders and stop orders
- Overdraft ledger fee

All other transactions not included in the above list (e.g. Saswitch transactions, branch counter transactions) will be charged at the standard fee as on the Silver Current Account.

## Pensioners

### Absa Prosperity / Absa Gold Senior Current Account

#### Account Overview

The Absa Prosperity Account is a transactional account that offers you access to the full range of Absa's banking products and services. The account has been tailored to suit the requirements of all private individuals 55 years or older with a regular income of R5 000 or more per month. Absa Gold Senior Current Accounts attract the same pricing as applicable to the Absa Prosperity Account.

#### Tips to Save on Banking Fees

With Absa Prosperity, you can choose between the Management Fee option, Rebate Banking option or the Standard Fee option. The Absa Gold Senior Current Account does not offer a Management Fee option, but it does offer Rebate Banking and standard pricing.

With the Management Fee option, you pay a monthly fee determined by the number of transactions you make each month. Internet, Telephone and Cellphone Banking monthly fees, transactional charges as well as the "NotifyMe" facility will be free of charge if this pricing option is selected.

On the Rebate Banking option, if you are 55 years or older, an exemption to most bank transactions such as cash deposits, stop orders and cash withdrawals are available once the Rebate concession is granted. In addition, clients will benefit from free monthly fees and transactional charges on Internet, Telephone and Cellphone Banking. The "NotifyMe" facility is also free of charge with this option. No minimum balance needed to be maintained in your Absa Prosperity Account. However, one of the following investments must be maintained with Absa in order to obtain concessions:

- |                                      |         |
|--------------------------------------|---------|
| • 12 month (or longer Fixed Deposit) | R15 000 |
| • 12-18 month Bonus Deposit          | R15 000 |
| • Linked Rate Deposit                | R15 000 |
| • Absa MoneyBuilder                  | R15 000 |
| • Absa Money Market Fund             | R20 000 |
| • Investment Advantage               | R20 000 |

## Fee Structure

Boxes shaded in grey indicate Rebate Banking transactions. NO CHARGE will be levied on this transaction.

### Monthly and Service Fees

Description	Standard Fee
Minimum monthly service fee*	R30,00
Cheque service fee formula**	R5,00/R1,75/R30,00
Management fee structure:*** • 0-30 transactions • > 30 transactions	R115,00 R200,00

\* The minimum monthly service fee is only charged if the sum of fees from cheques issued is less than R30,00 per month.

\*\* R5,00 for the first R100,00 plus R1,75 for every additional R100,00 (or part thereof) up to a maximum of R30,00.

\*\*\* Transactions that are counted as part of the Management Fee are indicated with the abbreviation (MF) in the tables that follow.

### Purchases

Transaction	Standard Fee
Prepaid top-up (Cell C, Vodago, MTN, Telkom) <sup>(MF)</sup>	No charge
Maestro/Visa Electron POS <sup>(MF)</sup>	R3,00/R0,60/R12,50
Maestro/Visa Electron POS Overseas <sup>(MF)</sup>	R9,00/R0,60/R25,00

### Cash Withdrawals

Transaction	Standard Fee
Branch counter <sup>(MF)</sup>	R16,00/R0,95/R100,00
Cheque encashment <sup>(MF)</sup>	Cheque service fee plus R16,00/R0,95/R100,00
Absa ATM <sup>(MF)</sup>	R3,00/R0,95
Saswitch ATM	R6,00 plus R3,00/R0,95
Absa-supported ATM	R3,00 plus R3,00/R0,95
Maestro/Visa Electron POS <sup>(MF)</sup>	R3,00/R0,95
Overseas ATM <sup>(MF)</sup>	R20,00

### Deposits

Transaction	Standard Fee
Cheque deposit <sup>(MF)</sup>	No charge
Cash deposit: Branch counter <sup>(MF)</sup>	1,05% of deposit value
Cash deposit: Absa ATM <sup>(MF)</sup>	R1,05/R0,90

### Account Payments & Fund Transfers

Transaction	Standard Fee
Account payment: <sup>(MF)</sup> • Absa ATM • Branch counter	R3,00/R0,60/R12,50 R15,50
Debit order: <sup>(MF)</sup> • Internal • External	R3,00 R5,00/R1,35/R28,00
Stop order: <sup>(MF)</sup> • Internal • External	R3,00 R3,00/R0,60/R12,50
Fund transfer: <sup>(MF)</sup> • Absa ATM • Branch counter	R3,00 R15,50
Cheques issued <sup>(MF)</sup>	Cheque service fee

### Balance Enquiries

Description	Standard Fee
Branch counter	R2,45
Absa ATM <sup>(MF)</sup>	R1,00
Saswitch ATM	R3,35
Absa-supported ATM	R2,95
Maestro/Visa Electron POS	R2,00

### Statement Fees

Description	Standard Fee
Branch counter full statement	R5,00
Absa ATM mini statement <sup>(MF)</sup>	R1,50
Monthly mailed statement	No charge
Absa CAT terminal full statement	R2,50
Copies of statements (per statement): • Statement less than 4 months old • Statement 4 months and older	R12,50 R32,00

### Administrative Fees

Description	Standard Fee
Bank cheque/marked cheque	R45,00
Stop payment (Direct debit/cheque/bank cheque)	R26,50
Stop order establishment/amendment fee	No charge
Special clearance of cheque deposit	R50,00
Debit card replacement fee	R39,00

### Other Fees

Description	Standard Fee
Notification fee (SMS or Email) <sup>(MF)</sup>	R0,40
Overdraft Ledger fee: <sup>*</sup>	
• Monthly fee if you have an overdraft provision on your account, or	R15,00
• Monthly fee if you have an overdraft and have exceeded it, or	R40,00
• Monthly fee if you don't have an overdraft and your account goes into debit	R40,00
Dishonoured/returned cheque or payment (minimum charge per item)	R100,00
Declined fee due to insufficient funds:	
• Absa ATM	R2,50
• Absa-supported ATM	R3,00
• Saswitch ATM	R4,00
• Maestro/Visa Electron POS	R2,00
Returned cheque deposits	R55,00

\* We reserve the right to charge those accounts outside their credit limit a higher monthly fee subject to a maximum of R57,00.

## Savings Pensioner Offering

### Account Overview

If you are 55 or older, and have either a Flexi Account or ActiveSave account, you can be exempted from specific charges, provided you have requested your branch to activate the Pensioner Offering on your account. You need to maintain a minimum balance of R5 000 in your account to qualify for the rebates.

Should your balance drop below R5 000 after the transaction, the full transaction fee will be applied. Refer to the Flexi Account or ActiveSave sections for the fees on all chargeable transactions.

Rebates will be granted on most of the electronic transactions done at Absa ATMs and Point-of-Sale terminals. Certain additional day-to-day transactions, as shown in the tables below, have also been included in this offering.

### Fee Structure

#### Purchases

Transaction	Standard Fee
Prepaid top-up (Cell C, Vodago, MTN, Telkom)	No charge
Maestro/Visa Electron POS	No charge

#### Cash Withdrawals

Transaction	Standard Fee
Absa ATM	No charge
Maestro/Visa Electron POS	No charge

#### Account Payments & Fund Transfers

Transaction	Standard Fee
Account payment: • Absa ATM	No charge
Debit and stop order: • Internal • External	No charge No charge
Fund transfer: • Absa ATM	No charge

#### Balance Enquiries

Description	Standard Fee
Absa ATM	No charge
Overseas ATM	No charge
Maestro/Visa Electron POS	No charge

#### Statement Fees

Description	Standard Fee
Branch counter full statement	No charge
Absa counter mini statement	No charge
Absa ATM mini statement	No charge
Absa CAT terminal full statement	No charge

#### Other Fees

Description	Standard Fee
Notification fee (SMS or Email)	No charge

## Electronic Channels

### Internet, Cellphone & Telephone Banking

Absa offers you a range of electronic channels through which you can conveniently access your accounts 24 hours a day, 365 days a year.

#### Senior Pricing Option

If you are 55 years or older, you can be exempted from specific charges through our electronic channels. Please enquire at your nearest Absa branch to activate your senior pricing option or to obtain more information.

#### Fee Structure

##### Monthly Fees

Description	Standard Fee
Monthly administration fee: <ul style="list-style-type: none"> <li>• Internet Banking</li> <li>• Cellphone Banking</li> <li>• Telephone Banking</li> </ul>	R19,95 No charge No charge

##### Purchases

Transaction	Standard Fee
Prepaid top-up: <ul style="list-style-type: none"> <li>• Internet Banking</li> <li>• Cellphone Banking</li> <li>• Telephone Banking</li> </ul>	No charge No charge No charge

##### Bill & Beneficiary Payments

Transaction	Standard Fee
Internet and Cellphone Banking	R3,00/R0,60/R12,50
Telephone Banking: <ul style="list-style-type: none"> <li>• IVR (Self-service)</li> <li>• Advisor-assisted</li> </ul>	R3,00/R0,60/ R12,50 R6,00/R0,60/R12,50

##### Electronic Fund Transfers

Transaction	Standard Fee
Internet and Cellphone Banking	R3,00
Telephone Banking: <ul style="list-style-type: none"> <li>• IVR (Self-service)</li> <li>• Advisor-assisted</li> </ul>	R3,00 R4,45

### Information Related Fees

Transaction	Standard Fee
Balance enquiry: <ul style="list-style-type: none"> <li>• Internet and Cellphone Banking</li> <li>• Telephone Banking:                             <ul style="list-style-type: none"> <li>• IVR (Self-service)</li> <li>• Advisor-assisted</li> </ul> </li> </ul>	No charge  No charge R2,45
Transaction history: <ul style="list-style-type: none"> <li>• Internet and Cellphone Banking:                             <ul style="list-style-type: none"> <li>• Displayed</li> <li>• Email (Cellphone Banking)</li> <li>• Fax (Cellphone Banking)</li> </ul> </li> <li>• Telephone Banking:                             <ul style="list-style-type: none"> <li>• IVR (Self-service)</li> <li>• Advisor-assisted</li> <li>• Email (Advisor-assisted)</li> <li>• Fax (Advisor-assisted)</li> </ul> </li> </ul>	No charge R0,40 R2,50  R1,00 R5,00 R6,00 R9,35
Archived statements: <ul style="list-style-type: none"> <li>• Internet Banking</li> </ul>	R5,50 per statement
Proof of payments and reminders: <ul style="list-style-type: none"> <li>• SMS</li> <li>• Email</li> <li>• Fax</li> </ul>	R0,40 R0,40 R2,50
Internet Banking notifications (including RVN): <ul style="list-style-type: none"> <li>• SMS</li> <li>• Email</li> </ul>	No charge No charge

### Administrative Fees

Transaction	Standard Fee
Stop payment (Direct debit/cheque/bank cheque)	R26,50
Stop order establishment/amendment fee: <ul style="list-style-type: none"> <li>• Internet Banking</li> <li>• Telephone Banking Advisor-assisted</li> </ul>	No charge No charge

## Credit Cards

Absa has a range of credit card options with value-added features designed to all your specific requirements.

### Tips to Reduce your Credit Card Charges

- Use your credit card for purchases rather than withdrawing cash. This gives you the following benefits:
  - A 50-57-day interest-free period on purchases. Make sure you pay the full outstanding amount required each month to benefit.
  - Free purchase transactions.
- Cash and Garage transactions are not included in the interest-free period, as interest is charged from the date of transaction.
- Take advantage of these benefits and use your credit card for all purchases. There is no limit on the number of transactions and no transaction fee, regardless of the cost of the item purchased.
- Transfer payments electronically (using Internet, cellphone or ATM) to your credit card to avoid paying cash deposit fees.
- Transfer money onto your credit card each month to earn extra interest. Absa credit cards offer very competitive credit interest rates.

### Fee Structure

#### Monthly Service Fee on Electron Cards\*

Card Type	Standard Fee
Absa credit card	R9,99 p.m.

#### Monthly Service Fee on Silver Cards\*

Card Type	Standard Fee
Absa credit card	R9,99 p.m.
Absa Affinity card	R9,99 p.m.
Absa Rewards card	R9,99 p.m.

#### Monthly Service Fee on Gold Cards\*

Card Type	Standard Fee
Absa credit card	R13,50 p.m.
Absa Affinity card	R13,50 p.m.
Absa Rewards card	R13,50 p.m.

#### Monthly Service Fee on Platinum Cards\*

Card Type	Standard Fee
Absa credit card	R30,00 p.m.

\* Card Life Plan has a monthly premium of 0,25% of the outstanding balance per cardholder on personal cards. We reserve the right to charge those accounts outside their credit limit a higher monthly fee subject to a maximum of R57,00.

#### Transaction Fees

Transaction	Standard Fee
Credit card purchases	Free
Absa ATM cash deposit	Free
Branch counter cash deposit	R1,05 per R100 (or part thereof)
Absa ATM cash withdrawal	R3,00/R0,95
Absa-supported ATM cash withdrawal	R3,00 plus R3,00/R0,95
Saswitch ATM cash withdrawal	R6,00 plus R3,00/R0,95
Branch counter cash withdrawal (any local bank)	R16,00/R0,95/R100,00
Overseas ATM/counter cash withdrawal	R20,00
Absa ATM account payment	R3,00/R0,60/R12,50
ATM fund transfer	R3,00
Branch counter fund transfer	R15,50
Absa ATM balance enquiry	R1,00
Absa ATM mini statement	R1,50
Absa-supported ATM balance enquiry	R2,95
Saswitch ATM balance enquiry	R3,35

## International Banking

### Overview

Absa's Foreign Exchange Desk deals in all major foreign currencies and is able to provide foreign currency for travel or transactional purposes, including:

- Absa's American Express Travellers' Cheques
- Foreign bank notes
- Cash Passport
- Bank drafts and electronic fund transfers
- An up-to-date listing of current exchange rates

### Fee Structure

#### Purchase & Sale of Foreign Bank Notes

Description	Standard Fee
Purchases and sale of foreign bank notes	1,50% Minimum R50,00

#### Travellers Cheques

Description	Standard Fee
Travellers cheques sold	1,25% Minimum R50,00
Travellers cheques sold to Prosperity cardholders	1,00% Minimum R50,00
Travellers cheques purchased	1,00% Minimum R50,00
Travellers cheques repurchased from clients who previously bought from Absa	No charge
Visa letter	R50,00

#### Cash Passport

Transaction	Standard Fee
Sale of Cash Passport	1,65% Minimum R50,00
Repurchase of Cash Passport (Cash Out)	Free if original purchase was from Absa

#### Bank Drafts & Electronic Transfers

Transaction	Standard Fee
Drafts i.r.o. travel allowance (on-site only)	1,25% Minimum R100,00
Telegraphic transfers outward	0,40% Minimum R100,00 Maximum R500,00 Electronic cost R50,00

#### Transfer Inwards

Transaction	Standard Fee
Inwards transfers received	0,35% Minimum R100,00 Maximum R500,00
Inwards pension payments for Prosperity members: <ul style="list-style-type: none"><li>• Transaction value &lt; R10 000</li><li>• Transactions R10 000 and above</li></ul>	No charge 0,35% Minimum R100,00 Maximum R500,00

Please note that VAT, where applicable, must be added to the tariffs quoted in the above International Banking section, as tariffs contained herein are quoted excluding VAT.

## Transacting with Absa

### 1. Choosing the Right Product

#### Considering product features

Absa offers you a choice of products and banking fee options that best suit your needs.

To ensure that you choose the right account, visit [absa.co.za](http://absa.co.za) or speak to an Absa branch consultant who is fully equipped to help you through your decision. By choosing the correct account, you will avoid being charged for services you may not need.

### 2. Transact Efficiently

We also offer a wide selection of channels through which you can access your accounts cost-effectively.

- ***Withdrawing cash from an Absa ATM*** is more affordable than withdrawing cash in the branch, a Saswitch ATM or at an Absa-supported ATM. Plan your day-to-day cash needs in advance and withdraw the money you need periodically from an Absa ATM.
- ***You also have access to an additional network*** of Absa-supported ATMs where you can withdraw cash at a lower cost than Saswitch ATMs. Please take note that it is still cheaper to withdraw cash from an Absa ATM.
- ***Use your debit card to pay for purchases directly*** in stores where the Visa Electron or Maestro debit card logos are displayed. This is affordable, safe and convenient.
- ***Use your debit card to withdraw cash from an in-store Point-of-Sale (POS) device.*** Whether withdrawing cash from an ATM or from a POS machine at a participating retailer, the bank fees are the same. In fact, on some products, withdrawing cash from a POS machine at a retailer is slightly cheaper. This means if you're not close to an ATM, you can still conveniently withdraw money from a POS machine at a participating retailer.
- ***Debit orders*** provide you with a safe and convenient way of paying your accounts. Avoid having to pay a default charge by ensuring that you have enough money in your account for your regular debit orders. If your income is seasonal or varies every month, it is better to pay your accounts in cash or via Absa's electronic account payment options. This way you are in complete control of your finances and will avoid rejected debit charges.

- *If you perform a large number of transactions a month*, you could select one of Absa's current account packages rather than the pay-as-you-transact option. Packages offer a number of free transactions and your savings on monthly bank charges could be as much as 50%.
- *Internet, Telephone and Cellphone Banking provides a cost-effective alternative* for individuals who prefer electronic banking, rather than branch-based banking. You can transfer funds, pay accounts or beneficiaries and view transaction histories, anytime, anywhere – you choose.
- *Make use of Absa's online "Banking Fees Calculator"* to calculate your monthly banking fees in advance. Visit [absa.co.za](http://absa.co.za) for this handy tool or ask your branch consultant.

### 3. Choose the Right Pricing Option

- *Keep a minimum balance in your account.* If you are able to keep R10 000 in any of Absa's Gold, Silver and Flexi-Select accounts, you're exempted from a number of bank charges including cash deposits, balance enquiries, cash withdrawals, fund transfers, account payments, prepaid top-ups, debit orders and stop orders, cheques and notification fees. For Mega U (youth account for under 18-year-olds) you get a selection of free transactions by keeping only R6 000 in your account.
- *If you're a pensioner (over 55), social grant beneficiary or a student (under 18)*, you qualify for discounted bank charges as well as a selection of free benefits. Make sure that your status is recorded at your nearest branch.
- The following table shows the various pricing options that are available on the following savings and current accounts:

Product Description	Pricing Options				
	Standard Fee	Rebate Banking	Management Fee	EasyFee	Package Option
Absa MoneyBuilder	✓	x	x	x	x
Absa Mzansi	✓	x	x	x	x
Absa Flexi Account	✓		x	x	x
Absa ActiveSave	✓	✓	x	x	x
Absa Club Account	✓	x		x	x
Absa FlexiSelect	✓	✓	x	✓	x
Absa Silver Current Account	✓	✓	x	✓	✓
Absa Gold Current Account	✓	✓	✓	x	✓
Absa Platinum Current Account	✓	✓	✓	x	✓
Absa Mega U	✓	✓	x	x	x
Absa Student Silver	✓	✓	x	✓	x
Absa Prosperity/Gold Senior	✓	✓	✓	x	x

- **Standard Fee:** This is the pay-as-you transact pricing mechanism, where you are charged a specific fee for every transaction you perform.
- **Rebate Banking:** With the Rebate option you will not pay banking fees on certain transactions; however, you have to maintain a set minimum balance in your account throughout the month. All other transactions not included under Rebate Banking will be charged at the standard fee.
- **Management Fee:** The Management Fee option allows you to perform a basket of transactions for a fixed monthly fee.
- **EasyFee:** With the EasyFee (Management Fee) option, you pay a monthly fee determined by the number of transactions you perform each month. The EasyFee structure offers customers different pricing options to choose from. Each option comes with a pre-determined number of transactions; thereafter a flat rate will apply per transaction in excess of this allocation. Customers can choose which tier will best suit their needs.
- **Package Option:** With the packaged option, you pay a fixed monthly fee for a pre-determined number of transactions. Each packaged option comes with a pre-determined number of transactions; thereafter a flat rate will apply per transaction in excess of this allocation. Value-added products and services are included in the fixed monthly fee. Customers can choose which package will best suit their needs.

## Frequently Asked Questions

### How to Calculate Transaction Fees?

Transactions can be priced on either an ad valorem basis or a fixed-fee basis. To understand the difference between the two, it is important to understand how ad valorem fees are applied. Using a typical example of an ActiveSave Absa ATM account payment which is charged at R3,00/R0,60/R12,50. This means that for the first R100 or part thereof, R3,00 will be charged. If the transaction exceeds R100, then R0,60 will be charged for each R100 (or part thereof) thereafter, up to a maximum fee of R12,50.

Therefore, if one makes an Absa ATM account payment of R600, your transaction cost would be R3,00 plus R3,00 (R0,60 x 5 additional units of R100) resulting in a total fee of R6,00.

When the third digit in the ad valorem formula is not displayed, it means that no maximum fee has been set, for example the fee for an ActiveSave Absa ATM cash withdrawal is R3,00/R0,95.

Where a fixed fee is applied, the same fee is recovered regardless of the value of the transaction. Refer to [absa.co.za](http://absa.co.za) for the Online Fee Calculator.

### Where Can I Enquire about the Pricing Applicable to my Account?

You can view the pricing applicable to your product in this pricing brochure or on [absa.co.za](http://absa.co.za). You can also contact Absa Price Line on 0860 109 136 where we will explain specific fees and the various pricing options available to you.

### What is a Debit Order?

An authorisation a customer gives to a third party that allows the bank to automatically make monthly payments from their account to the third party. It is important to remember that customers can also make use of Bill or Beneficiary Payments to pay their bills. Customers who choose to make use of Debit orders should make sure that there is enough money in their account to satisfy the debit order.

### What is an Internal or External Debit/Stop Order?

Debit/stop orders can either be “internal” or “external”. An “internal” debit or stop order refers to an amount paid from one Absa account to another Absa account. An “external” debit or stop order refers to an amount paid from one Absa account into an account at another bank.

### **Difference between Fund Transfers and Bill Payments?**

An Electronic Fund Transfer enables you to transfer money between accounts linked to your portfolio. For example this transaction enables you to transfer money between your current account and savings account.

A Bill or Beneficiary Payment is a transaction used to pay a utility bill or beneficiary whose account is not linked to your portfolio of accounts (i.e. you would pay school fees, an electricity bill or rent using a Bill or Beneficiary Payment transaction).

### **Minimum Monthly Service Charges?**

The lowest amount payable on the service fee option. If cheque service fees in a given month does not equal or exceed this amount, then this amount will be charged.

### **What is a Debit Card?**

A card that enables a customer to pay money directly from his/her account when paying for goods or services at retailers who display the Maestro/Visa Electron sign.

### **What is Maestro/Visa Electron Point-of-Sale?**

Maestro/Visa Electron are the electronic payment networks that allow customers to use their ATM card as a debit card at participating retailers who display the Maestro/Visa Electron signs. You must either have a Visa Electron or a Maestro debit card. You would use this to make debit card purchases.

### **What is Electronic Banking?**

Banking conducted via the Telephone, Cellphone, an ATM or the Internet. A customer requires the use of a PIN to access their accounts using these channels.

### **What is a PIN number?**

A unique Personal Identification Number (PIN) that allows customers to access their accounts via the Telephone, Cellphone, an ATM or the Internet.

### What is an Absa-supported ATM?

These ATMs are sponsored by Absa. Withdrawals made from these ATMs attract higher charges, but not as high as Saswitch machines. We have outsourced this service to a third party to ensure adequate coverage in areas where it is not economically feasible for us to place our own ATMs. They are clearly labelled as “Supported by Absa”, and display the following logos:



### How can I avoid Rejected Debit Order fees?

- Always ensure that you have sufficient money in your account to fund your debit order or stop order payments.
- Subscribe to Absa’s NotifyMe service to keep informed of all scheduled transactions that are performed on your account.
- Arrange for your payments to be paid as close to the date of your salary/wage deposit to your account. Allow a day or two delay just in case your salary/wage deposit is late. Remember you have the right to choose the date of the debit order that suits you. If you find a debit order deduction is incorrect, you must immediately inform Absa and the company involved, in writing, that you are querying the transaction. This must be done in writing within 40 days of the error.
- To stop a debit order you must notify the company involved and Absa, in writing. It is your responsibility to ensure that the company concerned does not deduct the next debit order amount. It is also recommended that you place a stop payment on the debit order with Absa.

Note:

Fees quoted in this brochure are valid from 1 January 2008. Fees are inclusive of 14% VAT and are subject to change.

By endorsing the Code of Banking Practice, Absa will apply the underlying principles attached to the code. Absa is committed to providing you with friendly and professional service in a manner that is transparent and approachable.



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Authorised Financial Services Provider & Registered Credit Provider Reg No NCRCP7