

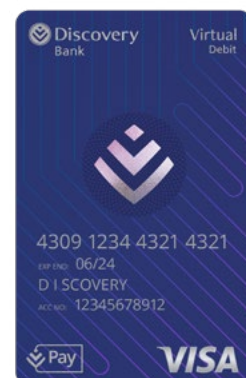
# Banking fees guide

## Discovery Account

Effective from 10 November 2023



The **Discovery Account** gives you access to a wide range of payment options through Discovery Pay, as well as rewards and discounts from Discovery Bank – all with no monthly fee.



VIRTUAL DEBIT CARD	VISA
Fee structure	Pay-as-you-transact
Monthly account fee	Free
Monthly Vitality Money premium	Free
Total monthly account fee	Free
Discovery Account virtual card	Free
Debit orders	R3.75
Digital payments	R2.50
Real-time payments (Discovery Instant Pay and PayShap)	R100 or less: R1; R100+ to R1,500: R5; R1,500+: 0.4% of the amount, capped at R30
Health Pay payments	Free
Contact Payments	R2.50
Prepaid products and services purchases	Free
Point-of-sale purchases: local and international <sup>1</sup>	Free
Inter-account transfers	Free
Currency conversion fee	3%
International purchase fee	2% of the purchase amount, capped at R500 per transaction
Payment notifications	Free
Own account notifications	Free
Returned debit orders	R10 for the first four in a 12-month period, R100 each thereafter
Declined transactions	Free

<sup>1</sup> Purchases include in-store and online payments using a Discovery Account virtual card or Apple Pay, Fitbit Pay, Garmin Pay, Google Pay, Samsung Pay or SwatchPAY!

All fees include VAT.

Additional product or service fees may be charged. We'll notify you of these charges before delivering the service.

Any new services or products we introduce may also have a fee. We'll update this guide to include these fees to ensure you always stay informed.

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