



Banking fees guide

Discovery Bank **Black** Transaction Account

Effective from 1 January 2024

| DEBIT CARD | VISA SIGNATURE |
|---|---|
| Fee structure | Pay-as-you-transact |
| Monthly fees | |
| Total monthly account fee | R110 |
| Account fee | R70 |
| Vitality Money premium | R40 |
| Monthly fees for optional cards and products | |
| Single credit facility fee | R45 |
| Additional virtual cards | Free |
| Additional and secondary physical cards | R45 |
| Additional transaction accounts | R70 |
| Initiation fees | |
| Once-off single credit facility initiation fee (optional) | R150 if the limit is less than R2,000, else R199 |
| Transaction fees | |
| Cash withdrawals: local ATM | R5 + 2.50% of the withdrawal amount |
| Cash withdrawals: local point of sale ¹ | R2 |
| Cash withdrawals: international ATM | R85 |
| Debit orders | R3.75 |
| Digital payments | R2.75 |
| Real-time payments (Discovery Instant Pay and PayShap) | R100 or less: R1; R100+ to R1,000: R5; R1,000+: 0.5% of the amount, capped at R35 |
| Discovery Pay (Contact Payments and Health Pay) payments | Free |
| Prepaid products and services purchases | Free |
| Point-of-sale purchases: local and international ² | Free |
| Cash deposits at Pick n Pay and Boxer stores | R19.95 per R5,000 |
| Inter-account transfers | Free |
| Currency conversion fee | 3% |
| International purchase fee | 2% of the purchase amount, capped at R500 per transaction |
| Forex accounts and foreign currency transactions | See the fees for foreign currency transactions |
| Revolving Credit Facility fees | See the once-off initiation and monthly facility fees |
| Other fees | |
| Balance enquiry at ATM | Free |
| Payment notifications | Free |
| Own account notifications | Free |
| Returned debit orders | R12.50 for the first four in a 12-month period, R100 each thereafter |
| Declined transactions: local | R3.50 |
| Declined transactions: international | R5.00 |
| Declined transactions: ATM | R7.50 |
| Card replacement fee | One free, R200 each thereafter |

¹ You can withdraw money at Pick n Pay, Checkers and Shoprite outlets, and selected Spar stores. Withdrawal amount limits may vary from one merchant to another.

² Purchases include in-store and online payments using a physical card, virtual card or linked digital wallet like Apple Pay, Fitbit Pay, Garmin Pay, Google Pay, Samsung Pay or SwatchPAY!