



# Banking fees guide

## Discovery Bank **Gold** Transaction Account

Effective from 1 January 2024

DEBIT CARD	VISA GOLD
<b>Fee structure</b>	Bundled fee
<b>Monthly fees</b>	
<b>Total monthly account fee</b>	<b>R145</b>
Account fee	R115
Vitality Money premium	R30
<b>Monthly fees for optional cards and products</b>	
Single credit facility fee	R45
Additional virtual cards	Free
Additional and secondary physical cards	R45
Additional transaction accounts	R45
<b>Initiation fees</b>	
Once-off single credit facility initiation fee (optional)	R150 if the limit is less than R2,000, else R199
<b>Transaction fees</b>	
Cash withdrawals: local ATM	4 free, R5 + 2.50% of the withdrawal amount thereafter
Cash withdrawals: local point of sale <sup>1</sup>	Free
Cash withdrawals: international ATM	R85
Debit orders	Free
Digital payments	Free
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 <sup>2</sup>	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 R100 per transaction
Forex accounts and foreign currency transactions	See the <a href="#">fees for foreign currency transactions</a>
Revolving Credit Facility fees	See the <a href="#">once-off initiation and monthly facility fees</a>
<b>Other fees</b>	
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

<sup>1</sup> 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.

<sup>2</sup> 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!

All fees include VAT. Your monthly fees, excluding Revolving Credit Facility fees, will be charged to your transaction account.

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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