



Banking fees guide

Discovery Account

Effective from 1 January 2024

VIRTUAL DEBIT CARD	VISA
Fee structure	Pay-as-you-transact
Monthly fees	
Total monthly account fee	Free
Account fee	Free
Vitality Money premium	Free
Discovery Account virtual card	
Transaction fees	
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 ¹	Free
Inter-account transfers	Free
Currency conversion fee	3%
International purchase fee	2% of the purchase amount, capped at R500 per transaction
Revolving Credit Facility fees	See the once-off initiation and monthly facility fees
Other fees	
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

¹ 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 fees, excluding Revolving Credit Facility fees, will be charged to your 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. Discovery Bank Limited. Registration number 2015/408745/06. An authorised financial services and registered credit provider. FSP number 48657. NCR registration number NCRCP9997. Limits, terms and conditions apply.