



Banking fees guide

Discovery Bank **Black** Credit Card Account

Effective from 1 January 2024

CREDIT CARD	VISA SIGNATURE
Fee structure	Pay-as-you-transact
Monthly fees	
Total monthly account fee	R235
Account fee	R130
Vitality Money premium	R60
Single credit facility fee	R45
Monthly fees for optional cards and products	
Additional virtual cards	Free
Additional and secondary physical cards	R45
Additional credit card accounts	R45
Discovery Motor Card	R45
Initiation fees	
Once-off single credit facility initiation fee	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!

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