

Banking fees guide

Discovery Bank **Gold** Credit Card Account

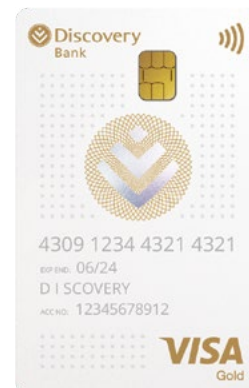
Effective from 10 November 2023



A credit card that does it all

Enjoy smart, efficient banking with an enhanced **state-of-the-art credit card** that's interest free (for selected transactions) for up to 55 days. It also comes with **built-in transactional capabilities** and a single credit facility which lets you decide how to manage your credit. The best part is – you **only pay for what you use**.

You'll also enjoy getting financially healthier with **Vitality Money**. Save more and pay less with interest rates that flex based on your banking behaviour. Plus, boost your Vitality Health rewards¹ and get up to 40% back on HealthyFood purchases and up to 10% back on fuel and Uber rides. And get unprecedented travel rewards, like savings on local² and international flights, accommodation and car hire.



CREDIT CARD	VISA GOLD
Fee structure	Pay-as-you-transact
Monthly account fee	R30
Monthly Vitality Money premium	R25
Monthly single credit facility fee ³	R35
Total monthly account fee	R90
Monthly additional and secondary physical cards (optional)	R40
Monthly additional virtual cards (optional)	Free
Monthly Discovery Motor Card (optional)	R40
Monthly additional credit card accounts (optional)	R40
Once-off single credit facility initiation fee	R150 if the limit is less than R2,000, else R185
Cash withdrawals: local ATM	R5 + 2.25% of the withdrawal amount
Cash withdrawals: local point of sale ⁴	R2
Cash withdrawals: international ATM	R80
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 ⁵	Free
Cash deposits at Pick n Pay and Boxer stores	R19.95 per R5,000
Inter-account transfers	Free
Balance enquiry at ATM	Free
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
Currency conversion fee	3%
International purchase fee	2% of the purchase amount, capped at R500 per transaction
Card replacement fee	One free, R200 each thereafter
Forex Accounts and foreign currency transactions	See Discovery Bank Forex Accounts and foreign transactions fees guide

¹ If you have Vitality Money only, you qualify for up to 15% back on qualifying HealthyFood purchases.

² You qualify for personalised savings on three return or six one-way local flights a year, followed by an unlimited 10% saving afterwards. This applies only to the primary accountholder.

³ If you have more than one account on your single credit facility, your monthly credit facility fee will be R69, maximum.

⁴ 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.

⁵ 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.

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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