

Banking fees guide

Discovery Bank **Gold** Suite

Effective from 10 November 2023

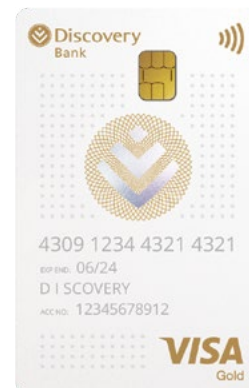


The suite spot

Get the best value and rewards for your good banking behaviour with a **full banking suite**.

You get an enhanced state-of-the-art **credit card** that's interest free (for selected transactions) for up to 55 days, paired with a day-to-day **transaction account** that lets you bank on your own terms. You also get a single credit facility that lets you decide how to manage your credit, as well as **comprehensive benefits** – all for a **single monthly fee**.

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 like never before with up to 50% off local flights² and up to 40% back on HealthyFood purchases. You can also save on international flights, accommodation and car hire.



CREDIT CARD	VISA GOLD
Fee structure	Bundled fee
Monthly account fee	R100
Monthly Vitality Money premium	R40
Monthly single credit facility fee	R69
Total monthly account fee	R209
Monthly additional and secondary physical cards (optional)	R40
Monthly additional virtual cards (optional)	Free
Monthly Discovery Motor Card (optional)	R40
Monthly additional transaction and 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	4 free, R5.00 + 2.25% of the withdrawal amount thereafter
Cash withdrawals: local point of sale ³	Unlimited
Cash withdrawals: international ATM	R80
Debit orders	Unlimited
Digital payments	Unlimited
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	Unlimited
Prepaid products and services purchases	Unlimited
Point-of-sale purchases: local and international ⁴	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 R100 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% off local flights, and 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 account holder.

³ 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.

⁴ 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 monthly fees will be charged to your credit card account.

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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