

Banking fees guide

Discovery Bank Gold Transaction Account

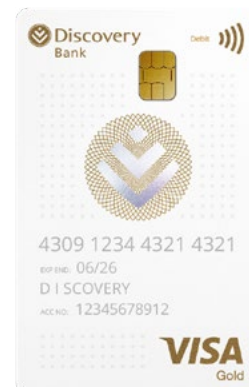
Effective from 10 November 2023



Simple day-to-day banking

Your day-to-day **transaction account** comes with a **bundle of transactions** for a single monthly fee, **market-leading interest rates** and you have the choice of an **overdraft**.

You'll also enjoy getting financially healthier with **Vitality Money**, and improving your interest rates as you do. Plus, get unprecedented travel rewards, with up to 50% off local flights¹, savings on international flights, and up to 25% off accommodation and car hire.



DEBIT CARD	VISA GOLD
Fee structure	Bundled fee
Monthly account fee	R110
Monthly Vitality Money premium	R25
Total monthly account fee	R135
Monthly single credit facility fee ² (optional)	R35
Monthly additional and secondary physical cards (optional)	R40
Monthly additional virtual cards (optional)	Free
Monthly additional transaction accounts (optional)	R40
Once-off single credit facility initiation fee (optional)	R150 if the limit is less than R2,000, else R185
Cash withdrawals: local ATM	4 free, R5 + 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
Discovery Pay (Contact Payments and Health Pay) 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 You qualify for personalised savings on three return or six one-way local flights a year, followed by an unlimited 10% savings afterwards. This applies only to the primary account holder.

² If you have more than one account on your single credit facility, your monthly credit facility fee will be R69, maximum.

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 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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